

Suncorp Brighter Super™

Insurance premium rates guide

Issued 30 May 2016



Your guide to a brighter future.

Contents

About this guide	2
Examples of how to calculate insurance fees	3
Occupation categories	7
Individual rates – Life and TPD cover	8
Group rates – Life and TPD cover	10
Individual rates – Income Protection	12
Group rates – Income Protection	17
Trustee Minimum Cover	22
Stamp duty	23
Suncorp Brighter Super's occupation guide	24

About this guide

This guide contains base insurance premium rates and should only be used as an indication of the cost of insurance within Suncorp Brighter Super.

The insurance fees you pay may vary depending on your particular circumstances and medical conditions.

Please see the Suncorp Brighter Super Product Disclosure Statement (PDS) if you'd like more information on other factors that may affect insurance fees.

Insurance premiums (referred to as insurance fees) are the total amount payable to the insurer for any level of cover you may have included in your Suncorp Brighter Super account. Other fees or charges may be payable. Please refer to the examples in this guide to calculate your insurance fees, or refer to your online account.

Please note that other insurance fee rates may exist for members who joined the Suncorp Master Trust prior to 30 May 2016. If this applies to you, you can find out more about your insurance fee rates by logging on to your online account.

Issuer

Suncorp Portfolio Services Limited (Trustee) (ABN 61 063 427 958, AFSL 237905, RSE Licence No L0002059) is the issuer of this guide and takes responsibility for its contents. Suncorp Brighter Super™ is part of the Suncorp Master Trust (SMT). The Trustee is the trustee of the SMT. Insurance cover offered through this product is provided by Suncorp Life & Superannuation Limited (SLSL) (ABN 87 073 979 530, AFSL 229880) in a policy issued to the Trustee.

The information contained in this guide is factual and any advice is general advice only and does not take into consideration your personal objectives, financial situation or needs. Before deciding to open an account, continuing to hold an interest or take out insurance cover, you should consider how the information contained in the Suncorp Brighter Super Product Disclosure Statement (PDS) and Product Guide relates to your own situation. We recommend that you speak to a financial adviser who will be able to help you with your investment and insurance decisions.

The information was prepared on 5 May 2016. We may change or update the information from time to time.

You can get a copy of the PDS and Product Guide from our website at suncorp.com.au/super or for a free printed copy, give us a call on 13 11 55.

Examples of how to calculate insurance fees

To calculate insurance fees you'll need to use the following details:

- The member's age
- The member's gender
- The sum insured
- The benefit type (eg Life cover only, Life and TPD and/or Income Protection)
- For Income Protection, the benefit period and waiting period
- For insurance priced on individual rates, whether or not the member smokes.

You'll also need to know the member's occupation rating. See occupation categories on page 7 for more information on this.

The annual insurance fee for all other cover (including a fixed benefit amount and salary based cover), can be calculated as:

$$\text{Base annual insurance fee} = \frac{(\text{sum insured}) \times (\text{insurance rate from table})}{1000}$$

$$\text{Annual insurance fee} = (\text{base annual insurance fee}) \times (\text{occupation loading \%})$$

The rate tables in this guide exclude commission and GST. But if you joined before 1 July 2014 and want to calculate your insurance fees inclusive of commission, use the examples below.

For members who wish to calculate insurance fees inclusive of commission, divide the insurance rate from the table by 0.75 (for default 25% commission), can be calculated as:

$$\text{Base annual insurance fee} = \frac{(\text{sum insured}) \times (\text{insurance rate from table}/0.75)}{1000}$$

$$\text{Annual insurance fee} = (\text{base annual insurance fee}) \times (\text{occupation loading \%})$$

Examples of how to calculate insurance fees (cont.)

Suncorp Brighter Super for business members

All rates are charged at individual rates.

EXAMPLE 1

Samantha is 30 years old and works as a lawyer and earns \$100,000 pa. Samantha would like to insure herself for \$500,000 for Life and TPD and \$6,000 per month of Income Protection cover based on a 60 day waiting period and a two-year benefit period. This example assumes Samantha will be accepted on standard terms (ie, with no exclusions) and she doesn't smoke or undertake any hazardous pursuits.

Using the formula on page 3, the cost of her insurance would be:

Life cover, base	$\$500,000 \times 0.2692 / 1,000 = \134.60
Life cover, occupation loading	$\$134.60 \times 0\% = \0
Total Life cover insurance fee	$\$134.60 + \$0 = \mathbf{\$134.60}$
TPD cover, base	$\$500,000 \times 0.1371 / 1,000 = \68.55
TPD cover, occupation loading	$\$68.55 \times -10\% = -\6.86
Total TPD cover insurance fee	$\$68.55 - \$6.86 = \mathbf{\$61.69}$
Total annual cost of Life and TPD benefit of \$500,000	$\$134.60 + \$61.69 = \mathbf{\$196.29}$
<hr/>	
Income Protection, base	$\$72,000 \times 3.4632 / 1,000 = \249.35
Income Protection, occupation loading	$\$249.35 \times -10\% = -\24.94
Total annual cost of Income Protection benefit of \$72,000 pa	$\$249.35 - \$24.94 = \mathbf{\$224.41}$
<hr/>	
Total cost of all cover per month	$(\$196.26 + \$224.41) / 12 = \mathbf{\$35.06}$

Stamp duty will be payable in addition to the insurance fee and the amount will depend on the state in which Samantha lives. Please see **Stamp duty** on page 23 for more information.

Examples of how to calculate insurance fees (cont.)

Suncorp Brighter Super for business members

Your insurance cover type and sum insured is generally determined by the employer who set up your account.

Commission may be payable to the Plan's adviser depending on the date you joined the Suncorp Master Trust and the investment choices (if any) that you have made:

- If you joined on or after 1 July 2014, by law, no commission is payable
- If you joined before 1 July 2014, commission may be payable on your insurance fees if you have money invested in investment options other than the Suncorp Lifestage Fund. (Check your online account to see if this applies to you.)

If applicable, the maximum commission payable to your adviser is 25% (excluding GST), however, your employer who set up your account may have agreed a lower commission.

Trustee Minimum Cover

If your employer hasn't chosen an insurance design for you (and if you are eligible) you will automatically receive what we call 'Trustee Minimum Cover' or TMC. Trustee Minimum Cover is simply a default insurance benefit for Life and TPD which we are required to provide by law for eligible members to make sure they have a minimum level of insurance cover.

What rates are charged?

Different premium rates are charged depending on the type of cover you have and how it was selected:

Insurance fees for	What rates are charged?
Employer selected cover (including amounts above the AAL)	Group rates
Trustee Minimum Cover while you're still working with your employer who set up your Suncorp Brighter Super account	Group rates
Higher benefit amount than what your employer has selected	Group rates
Different type of cover than what your employer has selected	Individual rates
Income Protection with a longer benefit period or shorter waiting period than your employer has selected	Individual rates
Cover for family account members	Individual rates
When you leave your employer*	Individual rates

* Insurance fees are recalculated on individual rates, including individual occupation loadings. All other insurance fee loadings applying to the member when they were with their employer will continue, unless advised otherwise.

Examples of how to calculate insurance fees (cont.)

EXAMPLE 2

Samantha is 30 years old and works as a lawyer and earns \$100,000 pa. Her employer's plan provides Life and TPD cover of three times salary and Samantha's benefit of \$300,000 is below the plan's AAL. Samantha would like to insure herself for an additional \$200,000 Life and TPD cover and \$6,000 per month of Income Protection cover based on a 60 day waiting period and two-year benefit period. Samantha applies and is accepted for this additional cover.

This example assumes Samantha will be accepted on standard terms (ie, no exclusions) and she doesn't undertake any hazardous pursuits. The cost of her insurance fee would be:

Using the formula on page 3, the cost of her insurance for the standard benefit of 3 x salary (priced on group rates) would be:

Life cover, base	$\$300,000 \times 0.1857 / 1,000 = \55.71
Life cover, occupation loading	$\$55.71 \times 0\% = \0
Total Life cover insurance fee	$\$55.71 + \$0 = \mathbf{\$55.71}$
TPD cover, base	$\$300,000 \times 0.0857 / 1,000 = \25.71
TPD cover, occupation loading	$\$25.71 \times -10\% = -\2.57
Total TPD cover insurance fee	$\$25.71 - \$2.57 = \mathbf{\$23.14}$
Total annual cost of Life and TPD cover of 3 x salary	$\mathbf{\$55.71 + \$23.14 = \$78.85}$

Additional benefit of \$200,000 is priced on group rates because it is an increase to the benefit amount the employer has selected:

Total annual cost of Life and TPD cover of \$200,000	$\mathbf{\$37.14 + \$15.43 = \$52.57}$
---	--

Income Protection cover of \$6,000 per month (\$72,000 pa) is priced on individual rates because Income Protection is a different type of cover from what Samantha's employer has selected:

Income Protection, base	$\$72,000 \times 3.4632 / 1,000 = \mathbf{\$249.35}$
Income Protection, occupation loading	$\$249.35 \times -10\% = -\24.94
Total annual cost of Income Protection benefit of \$72,000 pa	$\$249.35 - \$24.94 = \mathbf{\$224.41}$

Total cost of all cover per month	$(\$78.85 + \$52.57 + \$224.41) / 12 = \mathbf{\$29.65}$
--	--

If Samantha joined the fund before 1 July 2014 and was not invested in the Suncorp Lifestage Fund, her insurance fees may include commission. If 25% commission applies then her insurance fee would be \$39.53 ($39.53 \times 0.75 = \29.65).

EXAMPLE 3

If Samantha left her employer at the same age, remained in the same occupation and retained insurance arrangements with Suncorp Brighter Super, her insurance fees would be recalculated.

Upon leaving her employer, Samantha has notified us that she doesn't smoke. Fixed benefit of \$500,000 for Life and TPD cover, priced on individual rates:

Total annual cost of Life and TPD cover of \$500,000	$\mathbf{\$196.32}$
---	---------------------

Income Protection benefit of \$72,000 pa:

Total cost of Income Protection benefit of \$72,000 pa	$\mathbf{\$224.41}$
---	---------------------

Total cost per month	$(196.32 + \$224.41) / 12 = \mathbf{\$35.06}$
-----------------------------	---

If Samantha joined the fund before 1 July 2014 and was not invested in the Suncorp Lifestage Fund, her insurance fees may include commission. Her overall premium inclusive of 25% commission would instead be \$46.75 ($\$46.75 \times 0.75 = \35.06)

Stamp duty will be payable in addition to the insurance fee and the amount will depend on the state in which Samantha lives. Please see **Stamp duty** on page 23 for more information.

Occupation categories

The level of insurance fee payable depends on the occupation of the insured person, according to one of the following pre-defined occupation categories and other factors. To check which category your occupation falls into, please see **Suncorp Brighter Super's occupation guide** on page 24 of this guide.

1. Professional

University qualified white collar professionals using their qualification (for which membership of a professional or government body is necessary as a requisite for practising in the occupation, eg lawyer, accountant etc). It also includes persons working in a strictly clerical and business environment where the work is of a sedentary nature, who've held the position in a well established business or organisation for at least two years and their net earned income exceeds \$100,000 pa. It doesn't include persons who perform manual work, supervise manual workers or need to get out and about on a regular basis (these are generally customer facing occupations requiring regular direct customer contact).

2. White Collar

Workers where the work is of wholly a sedentary nature, in an office environment and does not involve manual work or supervision of manual workers. It also includes some indoor occupations which require tertiary qualifications and involve light physical work, eg osteopath, acupuncturist.

3. Light Blue/Grey

Includes most occupations which don't involve manual work and aren't included in Professional or White Collar categories (1 and 2). This includes people who aren't limited to an office environment involving purely desk type duties, but whose duties involve the need to get out and about on a regular basis where these activities are integral to the performance of the occupation. These are generally 'customer-facing occupations', eg salespersons, some shopkeepers, field surveyor.

4. Skilled Blue Collar

Includes occupations involving light manual work performed by skilled craftspeople or tradespeople in non-hazardous industries. It also includes those involved mainly in the supervision of manual workers which may involve them in some manual work. People who qualify under this category will normally have technical qualifications and may require licensing, eg qualified mechanic, auto electrician.

Unskilled or semi-skilled workers involved even in light manual work aren't included in this occupation category.

5. Heavy Blue Collar

Includes occupations involved in heavy manual work performed by semi-skilled or unskilled workers. It also includes light manual work performed by semi-skilled workers.

6. Hazardous

Workers involved in hazardous or very heavy manual work and/or who present special underwriting difficulties, eg underground miner, offshore worker. Suncorp Brighter Super doesn't offer cover to members with hazardous occupations as a matter of course.

Individual rates – Life and TPD cover

Occupation loadings

The level of insurance fee payable depends on the occupation of the insured person (according to a set of pre-defined occupation categories) and other factors. An explanation of each occupation category is given on page 7 of this guide.

To calculate adjustments to Life and Total and Permanent Disablement (TPD) individual insurance rates for different occupation categories, apply the following loadings as a percentage of the White Collar (category 2) insurance rates.

Occupation category	Life	TPD
1 Professional	0%	-10%
2 White Collar	0%	0%
3 Light Blue/Grey	0%	50%
4 Skilled Blue Collar	20%	100%
5 Heavy Blue Collar	50%	175%

Annual insurance rates for Life and TPD per \$1,000 of cover for White Collar (category 2)

The section **Examples of how to calculate insurance fees** explains how to use these rates. TPD cover can only be taken out with Life cover and cannot exceed the Life cover sum insured.

Current Age	Life				TPD			
	Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
15	0.4981	0.6643	0.2989	0.3854	0.0166	0.0241	0.0386	0.0560
16	0.5977	0.7972	0.3542	0.4567	0.0199	0.0289	0.0457	0.0663
17	0.6376	0.9244	0.3896	0.5202	0.0398	0.0586	0.0457	0.0672
18	0.6974	1.0682	0.4251	0.6194	0.0797	0.1164	0.0514	0.0751
19	0.7067	1.1015	0.4317	0.6207	0.0744	0.1045	0.0643	0.0903
20	0.6907	1.0930	0.3719	0.5423	0.0863	0.1207	0.1200	0.1677
21	0.6535	1.0629	0.3454	0.5217	0.0956	0.1281	0.1114	0.1492
22	0.5991	0.9805	0.3166	0.4720	0.1023	0.1360	0.1114	0.1482
23	0.5718	0.9503	0.3044	0.4755	0.1116	0.1469	0.0893	0.1176
24	0.5446	0.9233	0.2546	0.3822	0.1225	0.1593	0.1314	0.1708
25	0.5048	0.8757	0.2801	0.4487	0.1461	0.1946	0.0936	0.1247
26	0.5048	0.8812	0.2679	0.4292	0.1195	0.1597	0.0848	0.1133
27	0.4915	0.8935	0.2657	0.4263	0.1328	0.1853	0.0971	0.1355
28	0.4882	0.9293	0.2657	0.4440	0.1461	0.2090	0.1107	0.1583
29	0.4742	0.9545	0.2692	0.4585	0.1594	0.2183	0.1371	0.1878
30	0.4742	1.0252	0.2899	0.5153	0.1514	0.2237	0.1500	0.2215
31	0.4603	1.0029	0.2899	0.5264	0.1640	0.2442	0.1800	0.2679
32	0.4822	1.0660	0.2999	0.5474	0.1767	0.2597	0.1671	0.2456
33	0.4822	1.0701	0.3278	0.6248	0.1945	0.2869	0.1885	0.2782
34	0.5194	1.1431	0.3471	0.6505	0.2078	0.3031	0.2135	0.3114
35	0.5194	1.1210	0.3856	0.7066	0.2271	0.3160	0.2357	0.3345
36	0.5579	1.1746	0.4242	0.7861	0.2630	0.3520	0.2671	0.3614
37	0.6143	1.3264	0.4285	0.8512	0.2989	0.4031	0.3057	0.4534
38	0.6310	1.3610	0.4642	0.9424	0.3467	0.4614	0.3449	0.5514

Individual rates – Life and TPD cover (cont.)

Current Age	Life				TPD			
	Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
39	0.6808	1.4872	0.5178	1.0364	0.3945	0.5263	0.3899	0.6244
40	0.7140	1.5676	0.5535	1.0991	0.4178	0.5526	0.4349	0.6909
41	0.7638	1.6747	0.6070	1.2037	0.4629	0.6079	0.5099	0.8032
42	0.8100	1.8043	0.6688	1.3226	0.5182	0.6847	0.5701	0.9041
43	0.8786	1.9773	0.7168	1.4151	0.5754	0.7623	0.6452	1.0260
44	0.9722	2.2136	0.7944	1.5990	0.6765	0.8950	0.7353	1.1669
45	1.0851	2.4729	0.8795	1.7969	0.7230	0.9578	0.8253	1.3110
46	1.1903	2.7044	0.9652	1.9474	0.8073	1.0674	0.9065	1.4375
47	1.2788	2.9802	1.0459	2.1081	0.9768	1.3207	1.0300	1.6022
48	1.4547	3.3832	1.1512	2.2900	1.0920	1.4775	1.1941	1.8575
49	1.6726	3.9542	1.2919	2.5321	1.2866	1.7746	1.3962	2.1182
50	1.8970	4.4389	1.4685	2.8315	1.4610	2.0008	1.6433	2.4298
51	2.1656	5.0760	1.6585	3.1607	1.6534	2.2952	1.8716	2.7800
52	2.4111	5.5530	1.8342	3.4753	1.9663	2.7226	2.2207	3.2281
53	2.6970	6.0478	2.0276	3.8517	2.3591	3.2446	2.5869	3.6652
54	2.9463	6.3812	2.2281	4.3260	2.8672	3.9011	2.9946	4.1565
55	3.1740	6.6774	2.4038	4.5496	3.4717	4.7254	3.4433	4.7337
56	3.6795	7.6491	2.7375	4.9478	4.1615	5.7716	3.9451	5.4716
57	4.0385	8.2430	3.0079	5.2141	4.9084	6.9423	4.4736	6.3274
58	4.4982	8.9306	3.2416	5.4828	5.8180	8.2855	5.1117	7.2796
59	5.0117	9.6484	3.5911	5.9091	6.8896	9.8073	5.8990	8.3972
60	5.6845	10.6335	4.0155	6.4881	8.2309	11.6842	6.9055	9.8027
61	6.3519	11.5320	4.3948	6.9508	9.1373	12.9338	7.8219	11.0718
62	7.1903	12.7168	4.8745	7.5685	10.2904	14.5060	8.9663	12.6395
63	7.8122	13.4646	5.2843	8.0420	11.4077	16.0282	10.1225	14.2225
64	8.8223	14.8100	5.8462	8.6958	12.8138	17.8245	11.1964	15.5746
65	10.0008	16.7885	6.5002	9.6685	N/A	N/A	N/A	N/A
66	11.3309	19.0213	7.1938	10.7002	N/A	N/A	N/A	N/A
67	12.8294	21.5367	7.9469	11.8204	N/A	N/A	N/A	N/A
68	14.4793	24.3065	8.7792	13.0584	N/A	N/A	N/A	N/A
69	16.3482	27.4438	9.6512	14.3554	N/A	N/A	N/A	N/A

TPD cover is not available for members aged 65 and over.

Group rates – Life and TPD cover

Occupation loadings

The level of insurance fee payable depends on the occupation of the insured person (according to a set of pre-defined occupation categories) and other factors. An explanation of each occupation category is given on page 7 of this guide.

To calculate adjustments to Life and TPD group insurance rates for different occupation categories, apply the following loadings as a percentage of the White Collar (category 2) insurance rates.

Occupation category	Life	TPD
1 Professional	0%	-10%
2 White Collar	0%	0%
3 Light Blue/Grey	25%	50%
4 Skilled Blue Collar	75%	100%
5 Heavy Blue Collar	100%	175%

Annual insurance rates for Life and TPD per \$1,000 of cover for White Collar (category 2)

The section **Examples of how to calculate insurance fees** explains how to use these rates. TPD cover can only be taken out with Life cover and cannot exceed Life cover sum insured.

Current age	Life		TPD	
	Male	Female	Male	Female
15	0.4981	0.1928	0.0166	0.0193
16	0.5977	0.2285	0.0199	0.0229
17	0.6376	0.2514	0.0398	0.0229
18	0.6974	0.2742	0.0797	0.0229
19	0.7067	0.2785	0.0744	0.0214
20	0.6907	0.2400	0.0863	0.0400
21	0.6535	0.2228	0.0956	0.0371
22	0.5991	0.2042	0.1023	0.0371
23	0.5718	0.1964	0.1116	0.0357
24	0.5446	0.1643	0.1225	0.0657
25	0.5048	0.1807	0.1461	0.0493
26	0.5048	0.1728	0.1195	0.0471
27	0.4915	0.1714	0.1328	0.0571
28	0.4649	0.1714	0.1461	0.0714
29	0.4516	0.1857	0.1594	0.0857
30	0.4516	0.2000	0.1594	0.1000
31	0.4383	0.2000	0.1727	0.1285
32	0.4383	0.2142	0.1860	0.1285
33	0.4383	0.2428	0.2047	0.1571
34	0.4516	0.2571	0.2188	0.1857
35	0.4516	0.2857	0.2524	0.2142
36	0.4649	0.3142	0.2922	0.2428
37	0.4915	0.3428	0.3321	0.2857
38	0.5048	0.3714	0.3852	0.3285
39	0.5446	0.4142	0.4383	0.3714

Group rates – Life and TPD cover (cont.)

Current age	Life		TPD	
	Male	Female	Male	Female
40	0.5712	0.4428	0.4915	0.4142
41	0.6110	0.4856	0.5446	0.4856
42	0.6639	0.5482	0.6097	0.5482
43	0.7322	0.5973	0.6769	0.6265
44	0.8101	0.6620	0.7959	0.7209
45	0.8894	0.7209	0.9038	0.8091
46	0.9523	0.7721	1.0091	0.8887
47	1.0230	0.8367	1.1491	0.9810
48	1.1190	0.8855	1.2848	1.0855
49	1.2390	0.9570	1.4296	1.2141
50	1.3550	1.0489	1.6233	1.3695
51	1.4935	1.1438	1.8371	1.5597
52	1.6402	1.2478	2.0698	1.7082
53	1.7980	1.3517	2.3591	1.9162
54	1.9642	1.4854	2.6066	2.1390
55	2.1160	1.6026	2.8931	2.3747
56	2.2997	1.7110	3.2011	2.6301
57	2.4476	1.8454	3.5060	2.8495
58	2.6460	1.9411	3.8787	3.0980
59	2.8639	2.1000	4.3060	3.4296
60	3.1581	2.2946	4.8417	3.8364
61	3.4334	2.4830	5.3749	4.2281
62	3.7844	2.7081	6.0531	4.7191
63	4.1117	2.9034	6.7104	5.1910
64	4.5243	3.1601	7.5375	5.7418
65	5.1286	3.5136	N/A	N/A
66	5.8107	3.8885	N/A	N/A
67	6.5792	4.2956	N/A	N/A
68	7.4253	4.7455	N/A	N/A
69	8.3837	5.2169	N/A	N/A

TPD cover is not available for members aged 65 and over.

Individual rates – Income Protection

Occupation loadings

The level of insurance fee payable depends on the occupation of the insured person (according to a set of pre-defined occupation categories) and other factors. An explanation of each occupation category is given on page 7 of this guide.

To calculate adjustments to Income Protection individual insurance rates for different occupation categories, apply the following loadings as a percentage of the White Collar (category 2) insurance rates.

Occupation category	Benefit period		
	Two-year	Five-year*	To age 65
1 Professional	-10%	-10%	-10%
2 White Collar	0%	0%	0%
3 Light Blue/Grey	50%	50%	50%
4 Skilled Blue Collar	100%	100%	100%
5 Heavy Blue Collar^	175%	175%	N/A

* Only available to members who had this cover before 30 May 2016.

^ Income Protection with a benefit period to age 65 is not available for members in Heavy Blue Collar occupations.

Income Protection – two year benefit period

Rates shown are for White Collar (category 2) members and are annual insurance rates per \$1,000 annual insured benefit. The section **Examples of how to calculate insurance fees** explains how to use these rates.

Current Age	30-days waiting period				60-days waiting period				90-days waiting period			
	Male		Female		Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
15	2.9172	3.6465	4.3758	5.4698	2.2848	2.8560	3.4272	4.2840	1.0725	1.3406	1.5551	1.9439
16	2.9172	3.6465	4.3758	5.4698	2.2848	2.8560	3.4272	4.2840	1.0725	1.3406	1.5551	1.9439
17	2.9172	3.6465	4.3758	5.4698	2.2848	2.8560	3.4272	4.2840	1.0725	1.3406	1.5551	1.9439
18	2.9172	3.6465	4.3758	5.4698	2.2848	2.8560	3.4272	4.2840	1.0725	1.3406	1.5551	1.9439
19	2.9172	3.6465	4.3758	5.4698	2.2848	2.8560	3.4272	4.2840	1.0725	1.3406	1.5551	1.9439
20	2.9172	3.6465	4.3758	5.4698	2.2848	2.8560	3.4272	4.2840	1.0725	1.3406	1.5551	1.9439
21	2.9172	3.6465	4.3758	5.4698	2.2848	2.8560	3.4272	4.2840	1.0725	1.3406	1.5551	1.9439
22	2.9835	3.7294	4.5084	5.6355	2.2848	2.8560	3.5088	4.3860	1.0725	1.3406	1.5551	1.9439
23	3.0498	3.8123	4.5747	5.7184	2.3664	2.9580	3.5088	4.3860	1.0725	1.3406	1.6088	2.0109
24	3.1161	3.8951	4.6410	5.8013	2.3664	2.9580	3.5904	4.4880	1.0725	1.3406	1.5551	1.9439
25	3.1036	3.8795	4.6554	5.8193	2.2421	2.8026	3.4046	4.2558	1.1115	1.3894	1.6965	2.1206
26	3.0888	3.8610	4.6675	5.8344	2.2810	2.8512	3.3792	4.2240	1.2041	1.5052	1.7745	2.2181
27	3.2113	4.0141	4.7471	5.9339	2.2339	2.7924	3.3509	4.1886	1.2285	1.5356	1.8428	2.3034
28	3.2651	4.0814	4.8976	6.1220	2.2714	2.8392	3.4070	4.2588	1.3163	1.6453	1.9744	2.4680
29	3.3911	4.2388	5.0505	6.3131	2.3088	2.8860	3.4632	4.3290	1.4040	1.7550	2.1060	2.6325
30	3.4460	4.3076	5.1324	6.4155	2.3462	2.9328	3.5194	4.3992	1.4664	1.8330	2.1996	2.7495
31	3.5010	4.3763	5.2888	6.6110	2.3837	2.9796	3.5755	4.4694	1.4898	1.8623	2.2347	2.7934
32	3.6317	4.5396	5.4475	6.8094	2.5142	3.1428	3.8179	4.7724	1.5132	1.8915	2.2698	2.8373
33	3.7647	4.7058	5.6854	7.1068	2.6477	3.3096	3.9715	4.9644	1.6134	2.0168	2.3817	2.9772
34	3.9000	4.8750	5.8500	7.3125	2.7840	3.4800	4.1280	5.1600	1.6380	2.0475	2.4180	3.0225
35	4.0560	5.0700	6.0840	7.6050	2.8800	3.6000	4.3200	5.4000	1.7160	2.1450	2.4960	3.1200

Individual rates – Income Protection (cont.)

Current Age	30-days waiting period				60-days waiting period				90-days waiting period			
	Male		Female		Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
36	4.2120	5.2650	6.3180	7.8975	3.0720	3.8400	4.5120	5.6400	1.7160	2.1450	2.5740	3.2175
37	4.2900	5.3625	6.4740	8.0925	3.1680	3.9600	4.7040	5.8800	1.7940	2.2425	2.6520	3.3150
38	4.4460	5.5575	6.7080	8.3850	3.3600	4.2000	4.9920	6.2400	1.8720	2.3400	2.8080	3.5100
39	4.6020	5.7525	6.9420	8.6775	3.4560	4.3200	5.2800	6.6000	1.9500	2.4375	2.8860	3.6075
40	4.9140	6.1425	7.3320	9.1650	3.7440	4.6800	5.5680	6.9600	2.0280	2.5350	3.1200	3.9000
41	5.1480	6.4350	7.8000	9.7500	3.9360	4.9200	5.9520	7.4400	2.1840	2.7300	3.2760	4.0950
42	5.4600	6.8250	8.1900	10.2375	4.2240	5.2800	6.3360	7.9200	2.3400	2.9250	3.5100	4.3875
43	5.7720	7.2150	8.6580	10.8225	4.5120	5.6400	6.7200	8.4000	2.4960	3.1200	3.7440	4.6800
44	6.1620	7.7025	9.2040	11.5050	4.8000	6.0000	7.2000	9.0000	2.7300	3.4125	4.0560	5.0700
45	6.4740	8.0925	9.7500	12.1875	5.1840	6.4800	7.7760	9.7200	2.8860	3.6075	4.3680	5.4600
46	6.8640	8.5800	10.3740	12.9675	5.5680	6.9600	8.2560	10.3200	3.1980	3.9975	4.7580	5.9475
47	7.3320	9.1650	10.9980	13.7475	5.9520	7.4400	8.9280	11.1600	3.4320	4.2900	5.1480	6.4350
48	7.8000	9.7500	11.7000	14.6250	6.4320	8.0400	9.6000	12.0000	3.7440	4.6800	5.6160	7.0200
49	8.3460	10.4325	12.5580	15.6975	6.9120	8.6400	10.3680	12.9600	4.1340	5.1675	6.1620	7.7025
50	9.1260	11.4075	13.6500	17.0625	7.5840	9.4800	11.4240	14.2800	4.6020	5.7525	6.8640	8.5800
51	9.9060	12.3825	14.8980	18.6225	8.3520	10.4400	12.5760	15.7200	5.1480	6.4350	7.7220	9.6525
52	10.8420	13.5525	16.3020	20.3775	9.3120	11.6400	13.9200	17.4000	5.7720	7.2150	8.6580	10.8225
53	11.8560	14.8200	17.7840	22.2300	10.2720	12.8400	15.4560	19.3200	6.4740	8.0925	9.7500	12.1875
54	13.0260	16.2825	19.5000	24.3750	11.4240	14.2800	17.1840	21.4800	7.3320	9.1650	10.9980	13.7475
55	14.2740	17.8425	21.4500	26.8125	12.7680	15.9600	19.2000	24.0000	8.2680	10.3350	12.4020	15.5025
56	15.6780	19.5975	23.5560	29.4450	14.1102	17.6378	21.2004	26.5005	9.2820	11.6025	13.9620	17.4525
57	17.2380	21.5475	25.8960	32.3700	15.5142	19.3928	23.3064	29.1330	10.5300	13.1625	15.7560	19.6950
58	19.0320	23.7900	28.5480	35.6850	17.1288	21.4110	25.6932	32.1165	11.8560	14.8200	17.7840	22.2300
59	20.9820	26.2275	31.4340	39.2925	18.8838	23.6048	28.2906	35.3633	13.4160	16.7700	20.1240	25.1550
60	22.7760	28.4700	34.1640	42.7050	20.4984	25.6230	30.7476	38.4345	14.8980	18.6225	22.3080	27.8850
61	24.7260	30.9075	37.1280	46.4100	22.2534	27.8168	33.4152	41.7690	16.5360	20.6700	24.7260	30.9075
62	26.7540	33.4425	40.1700	50.2125	24.0786	30.0983	36.1530	45.1913	18.1740	22.7175	27.3000	34.1250
63	18.5640	23.2050	27.7680	34.7100	16.7076	20.8845	24.9912	31.2390	10.0620	12.5775	15.1320	18.9150
64	9.1149	11.3937	13.6341	17.0426	8.2034	10.2543	12.2707	15.3384	3.1972	3.9965	4.8082	6.0102

Individual rates – Income Protection (cont.)

Income Protection – five-year benefit period (only available to members that have this existing benefit design)

Rates shown are for White Collar (category 2) members and are annual insurance rates per \$1,000 annual insured benefit. The section [Examples of how to calculate insurance fees](#) explains how to use these rates.

Current Age	30-days waiting period				60-days waiting period				90-days waiting period			
	Male		Female		Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
15	3.5808	4.4760	4.9526	6.1908	2.5412	3.1764	3.7699	4.7124	1.5015	1.8769	1.7106	2.1383
16	3.6471	4.5588	5.0326	6.2907	2.5853	3.2317	3.7699	4.7124	1.5236	1.9045	1.7106	2.1383
17	3.7150	4.6438	5.1142	6.3928	2.6306	3.2882	3.7699	4.7124	1.5461	1.9326	1.7106	2.1383
18	3.7846	4.7308	5.1977	6.4971	2.6769	3.3461	3.7699	4.7124	1.5691	1.9613	1.7309	2.1637
19	3.8560	4.8199	5.2830	6.6038	2.7242	3.4053	3.7699	4.7124	1.5925	1.9906	1.7562	2.1953
20	3.9290	4.9113	5.3702	6.7128	2.7727	3.4659	3.7699	4.7124	1.6164	2.0205	1.7820	2.2274
21	3.8528	4.8160	5.4593	6.8241	2.6842	3.3552	3.7699	4.7124	1.6671	2.0839	1.8082	2.2603
22	3.7881	4.7351	5.5504	6.9380	2.6073	3.2591	3.8597	4.8246	1.6406	2.0507	1.8349	2.2937
23	3.7349	4.6686	5.6435	7.0544	2.6030	3.2538	3.8597	4.8246	1.5513	1.9392	1.8250	2.2812
24	3.6934	4.6168	5.7386	7.1733	2.6030	3.2538	3.9494	4.9368	1.4746	1.8433	1.8144	2.2680
25	3.6638	4.5798	5.8359	7.2949	2.4663	3.0829	3.8771	4.8464	1.4712	1.8390	1.8662	2.3327
26	3.6960	4.6200	6.0153	7.5191	2.5091	3.1363	4.0279	5.0349	1.4389	1.7986	1.9589	2.4486
27	3.7607	4.7008	6.2503	7.8128	2.4731	3.0914	4.1969	5.2461	1.4226	1.7783	2.0577	2.5722
28	3.8568	4.8209	6.5396	8.1745	2.5207	3.1509	4.3865	5.4831	1.4479	1.8098	2.1718	2.7148
29	3.9834	4.9793	6.8822	8.6028	2.5897	3.2371	4.5994	5.7492	1.5444	1.9305	2.3166	2.8958
30	4.1400	5.1750	7.2770	9.0962	2.6796	3.3495	4.8380	6.0475	1.6130	2.0163	2.4196	3.0245
31	4.3260	5.4075	7.7229	9.6537	2.7902	3.4877	5.1050	6.3813	1.6388	2.0485	2.4582	3.0727
32	4.5412	5.6764	8.2192	10.2740	2.9214	3.6518	5.4030	6.7538	1.6645	2.0807	2.4968	3.1210
33	4.7853	5.9817	8.7649	10.9562	3.0735	3.8419	5.7345	7.1682	1.7748	2.2185	2.6199	3.2749
34	4.9576	6.1970	9.1724	11.4654	3.2144	4.0181	5.9801	7.4752	1.8018	2.2523	2.7310	3.4138
35	5.1473	6.4342	9.6024	12.0030	3.3736	4.2170	6.2483	7.8103	1.8876	2.3595	2.8941	3.6176
36	5.3536	6.6920	10.0520	12.5650	3.5515	4.4393	6.5390	8.1738	1.8876	2.3595	3.0582	3.8228
37	5.5755	6.9694	10.5181	13.1476	3.7487	4.6859	6.8524	8.5655	1.9734	2.4668	3.2905	4.1132
38	5.8125	7.2656	10.9982	13.7477	3.9663	4.9579	7.1881	8.9851	2.0592	2.5740	3.5657	4.4571
39	6.2021	7.7526	11.7509	14.6886	4.2504	5.3130	7.7173	9.6466	2.1450	2.6813	3.8883	4.8604
40	6.4779	8.0974	12.2697	15.3371	4.5164	5.6454	8.1092	10.1365	2.2480	2.8100	4.2629	5.3286
41	6.9268	8.6585	13.0947	16.3684	4.8597	6.0747	8.7212	10.9015	2.4685	3.0856	4.6935	5.8669
42	7.4137	9.2672	13.9665	17.4581	5.2392	6.5490	9.3842	11.7303	2.7225	3.4031	5.1839	6.4799
43	7.9422	9.9278	14.8872	18.6091	5.6587	7.0734	10.1011	12.6264	3.0146	3.7682	5.7377	7.1721
44	8.5162	10.6452	15.8597	19.8246	6.1228	7.6535	10.8746	13.5932	3.3498	4.1872	6.3580	7.9475
45	9.3479	11.6848	17.2709	21.5886	6.7071	8.3839	11.9738	14.9672	3.7337	4.6671	7.0475	8.8094
46	10.0425	12.5531	18.3820	22.9775	7.2822	9.1027	12.8899	16.1123	4.1726	5.2157	7.8087	9.7609
47	11.0396	13.7995	19.9931	24.9914	8.0030	10.0038	14.1817	17.7272	4.6733	5.8416	8.6434	10.8042
48	12.1428	15.1785	21.7307	27.1633	8.8082	11.0103	15.5915	19.4894	5.2433	6.5542	9.5529	11.9412
49	13.3650	16.7062	23.6067	29.5084	9.7082	12.1352	17.1280	21.4100	5.8908	7.3635	10.5383	13.1728

Individual rates – Income Protection (cont.)

Current Age	30-days waiting period				60-days waiting period				90-days waiting period			
	Male		Female		Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
50	14.7207	18.4008	25.6351	32.0439	10.7145	13.3932	18.8006	23.5007	6.6244	8.2805	11.5997	14.4996
51	16.2266	20.2832	27.8318	34.7897	11.8402	14.8002	20.6195	25.7743	7.4538	9.3172	12.7368	15.9210
52	17.5506	21.9383	29.6225	37.0282	12.9699	16.2123	22.1526	27.6908	8.3891	10.4864	13.9486	17.4358
53	19.0071	23.7589	31.5442	39.4302	14.2242	17.7802	23.7896	29.7371	9.4412	11.8015	15.3937	19.2422
54	20.6119	25.7649	33.6123	42.0154	15.6169	19.5211	25.5369	31.9212	10.6218	13.2773	16.9377	21.1722
55	22.3828	27.9784	35.8450	44.8062	17.1630	21.4538	27.4017	34.2522	11.9433	14.9291	18.5793	23.2242
56	24.3400	30.4250	38.2628	47.8284	18.8793	23.5991	29.3921	36.7401	13.4186	16.7732	20.3162	25.3953
57	26.5068	33.1335	40.8895	51.1119	20.7841	25.9801	31.5171	39.3964	15.0614	18.8268	22.1447	27.6809
58	28.9095	36.1369	43.7526	54.6907	22.8978	28.6223	33.7872	42.2340	16.8862	21.1077	24.4173	30.5217
59	31.5784	39.4730	46.8836	58.6045	25.2431	31.5539	36.2142	45.2677	18.9078	23.6348	26.8220	33.5276
60	32.1483	40.1854	46.6586	58.3233	26.4071	33.0089	38.4623	48.0779	20.0841	25.1051	28.2530	35.3163
61	30.1850	37.7312	44.9193	56.1491	26.0049	32.5061	38.1577	47.6971	19.7695	24.7119	28.4619	35.5774
62	26.7540	33.4425	40.1700	50.2125	24.0786	30.0983	36.1530	45.1913	18.1740	22.7175	27.3000	34.1250
63	18.5640	23.2050	27.7680	34.7100	16.7076	20.8845	24.9912	31.2390	10.0620	12.5775	15.1320	18.9150
64	9.1149	11.3937	13.6341	17.0426	8.2034	10.2543	12.2707	15.3384	3.1972	3.9965	4.8082	6.0102

Income Protection – to age 65 benefit period

Rates shown are for White Collar (category 2) members and are annual insurance rates per \$1,000 annual insured benefit. The section **Examples of how to calculate insurance fees** explains how to use these rates.

Current Age	30-days waiting period				60-days waiting period				90-days waiting period			
	Male		Female		Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
15	5.0292	5.3972	7.1766	7.6396	3.7515	4.0401	5.7555	6.0433	3.2074	3.3678	3.8318	4.0960
16	5.3213	5.7106	7.7274	8.2259	3.9668	4.2719	6.2055	6.5158	3.3873	3.5566	4.1438	4.4295
17	5.5143	5.9178	7.9866	8.5019	4.1119	4.4282	6.4148	6.7355	3.5132	3.6888	4.2851	4.5807
18	5.7222	6.1409	8.2580	8.7907	4.2643	4.5923	6.6240	6.9552	3.6391	3.8210	4.4119	4.7161
19	5.9351	6.3693	8.5334	9.0839	4.4215	4.7616	6.8445	7.1867	3.7710	3.9595	4.5581	4.8725
20	6.1628	6.6137	8.8128	9.3814	4.5622	4.9132	7.0673	7.4206	3.9394	4.1363	4.7044	5.0288
21	6.1628	6.4562	9.1044	9.6918	4.4714	4.8154	7.2968	7.6616	3.8055	3.9957	4.8506	5.1852
22	6.1826	6.6242	9.4122	10.1592	4.4003	4.7388	7.5353	8.1004	3.6938	3.8784	4.9969	5.3415
23	6.2073	6.7985	9.7241	10.4837	4.3463	4.6683	7.7828	8.3665	3.6175	3.7984	5.1578	5.5016
24	6.2667	6.8496	10.0359	10.9768	4.3068	4.6259	8.0325	8.8358	3.5335	3.7101	5.3235	5.8742
25	6.3311	6.9340	10.3640	11.3510	4.2863	4.6292	8.2913	8.9458	3.4928	3.8604	5.4893	5.8678
26	6.5043	7.1389	10.8581	11.9088	4.3477	4.8912	8.7660	9.7400	3.5360	3.9082	5.9231	6.5577
27	6.7370	7.5585	11.4291	12.7406	4.4456	5.0254	9.2565	10.3144	3.6071	4.0079	6.2985	6.9983
28	7.0241	7.8806	12.1014	13.4677	4.5771	5.1741	9.7920	10.9111	3.7071	4.1190	6.6495	7.3883
29	7.3607	8.4378	12.8750	14.5362	4.7417	5.3601	10.3658	11.5504	3.8440	4.2711	6.9615	7.7350
30	7.7418	8.8747	13.7376	15.5102	4.9486	5.5941	10.9868	12.6024	3.9922	4.4358	7.2686	8.0763

Individual rates – Income Protection (cont.)

Current Age	30-days waiting period				60-days waiting period				90-days waiting period			
	Male		Female		Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
31	8.1824	9.1564	14.6975	16.8310	5.1982	5.8762	11.6640	12.9970	4.1905	4.6561	7.5806	8.4229
32	8.6873	9.9283	15.7343	17.9820	5.4853	6.1710	12.4020	14.5281	4.4192	4.9103	7.9316	8.8129
33	9.2169	10.5030	16.8683	19.5039	5.7962	6.7622	13.2143	15.4166	4.6929	5.4751	8.3265	9.5601
34	9.8208	11.4195	18.0752	20.8559	6.1487	7.1324	14.0963	16.3821	4.9986	5.8317	8.7848	10.0862
35	10.4742	12.3786	19.3631	22.5421	6.5471	7.5543	15.0525	17.3683	5.2516	6.4186	9.3064	10.6359
36	11.1722	13.1151	20.7239	24.6858	6.9752	8.2669	16.1033	18.9213	5.5244	6.3966	9.9450	11.7209
37	11.9246	13.9543	22.1495	26.2629	7.4463	8.7760	17.2373	20.1101	5.8411	7.0709	10.6860	12.5284
38	12.7265	15.1127	23.6318	28.2268	7.9556	9.6016	18.4545	21.8099	6.1916	7.4299	11.5391	13.8470
39	13.5878	16.0335	25.1789	30.2827	8.5095	10.2114	19.7730	23.6416	6.6692	7.9395	12.5336	14.9595
40	14.4936	17.5596	26.7665	32.2570	9.1328	11.1305	21.1793	25.5916	7.1621	8.4642	13.6695	16.5691
41	15.4638	18.5566	28.4027	34.6374	9.8123	11.8324	22.6733	27.5636	7.7050	9.3800	14.9370	17.9244
42	16.4934	19.9058	30.0713	36.2929	10.5570	12.9030	24.2528	29.1033	8.3232	9.9878	16.3508	19.8860
43	17.5676	21.3115	31.7723	38.3339	11.3513	13.6797	25.9223	31.2855	9.2752	10.9928	18.6098	22.3317
44	18.7011	22.7290	33.4935	40.7447	12.3634	15.0773	27.6615	33.4615	9.9859	12.0519	20.3715	24.6353
45	19.8990	23.9365	35.2188	42.7413	13.4662	16.5267	29.4638	35.6204	10.7801	12.8665	22.2699	27.1112
46	21.1613	25.5095	36.9522	44.6786	14.6715	17.7281	31.3155	37.9315	11.6781	14.0824	24.2696	29.6089
47	22.8425	27.5282	39.7549	47.9097	15.7734	19.1755	33.2100	40.1108	13.0467	15.5149	26.3807	31.6568
48	24.6287	29.6732	42.6388	51.5792	17.0771	20.8030	35.1248	42.8351	14.3084	17.1700	28.5728	34.2873
49	26.5124	32.2367	45.6079	55.2096	18.5153	22.5949	37.0373	44.9441	15.4042	18.5551	30.7901	37.4218
50	28.5014	34.7361	48.6303	59.0994	20.0143	24.3251	38.9273	47.2688	16.6841	20.0891	33.2673	40.1030
51	30.6038	37.0160	51.7033	62.5021	21.5568	26.0478	40.7723	49.4552	18.1297	21.7556	35.7416	43.1514
52	32.7898	39.6329	54.7763	66.5596	23.2224	28.1572	42.5273	51.3871	19.5331	23.6959	38.1605	46.0414
53	35.0499	42.2824	57.8379	69.7726	24.9075	29.9450	44.1698	53.4686	21.1086	25.3915	40.4751	49.1202
54	37.5683	45.4631	61.1540	73.8574	26.6438	32.0264	45.6615	55.2257	22.7121	27.3710	42.6195	51.8047
55	40.1578	48.6680	64.3904	78.0060	28.9895	35.0509	48.0033	58.1858	24.4726	29.4784	44.5366	54.0559
56	42.7656	51.7825	67.4145	81.7638	31.3243	37.9288	50.1044	60.7691	26.3494	31.6725	46.1198	55.7801
57	45.1978	54.5832	69.3261	84.0009	33.5672	40.5375	51.7824	62.7436	28.1092	34.1869	47.1739	57.0607
58	47.3194	57.4425	70.5598	85.5128	35.5801	43.1917	52.8539	64.0547	29.6032	35.7118	47.5308	57.3387
59	48.8874	59.2375	70.8581	85.7532	37.1708	45.0402	53.1050	64.2682	30.6825	37.1647	47.0072	56.9383
60	49.5424	60.0265	69.8565	84.5224	38.0223	46.0685	52.2495	63.2190	31.0706	37.5600	45.3768	54.9905
61	48.8252	59.0747	67.0632	81.2267	37.7415	45.6643	49.9122	60.4535	30.4539	36.8927	42.3581	51.2500
62	45.8962	55.4310	61.5963	74.6402	35.6315	43.0338	45.4581	55.0845	28.2953	34.1596	37.5069	45.4236
63	18.5640	23.2050	27.7680	34.7100	16.7076	20.8845	24.9912	31.2390	10.0620	12.5775	15.1320	18.9150
64	9.1149	11.3937	13.6341	17.0426	8.2034	10.2543	12.2707	15.3384	3.1972	3.9965	4.8082	6.0102

Group rates – Income Protection

Occupation loadings

The level of insurance fee payable depends on the occupation of the insured person (according to a set of pre-defined occupation categories) and other factors. An explanation of each occupation category is given on page 7 of this guide.

To calculate adjustments to Income Protection group insurance rates for different occupation categories, apply the following loadings as a percentage of the White Collar (category 2) insurance rates.

Occupation category	Benefit period		
	Two-year	Five-year*	To age 65
1 Professional	0%	0%	0%
2 White Collar	0%	0%	0%
3 Light Blue/Grey	75%	75%	75%
4 Skilled Blue Collar	125%	125%	125%
5 Heavy Blue Collar^	175%	175%	N/A

* Only available to members who had this cover before 30 May 2016

^ Income Protection with a benefit period to age 65 is not available for members in Heavy Blue Collar occupations.

Income Protection – two-year benefit period

Rates shown are for White Collar (category 2) members and are annual insurance rates per \$1,000 annual insured benefit. The section **Examples of how to calculate insurance fees** explains how to use these rates.

Current Age	30-days waiting period		60-days waiting period		90-days waiting period	
	Male	Female	Male	Female	Male	Female
15	2.2540	3.3809	1.4514	2.1771	0.6042	0.9063
16	2.2540	3.3809	1.4514	2.1771	0.6042	0.9063
17	2.2540	3.3809	1.5000	2.2500	0.6181	0.9271
18	2.2540	3.3809	1.5139	2.2708	0.6250	0.9375
19	2.2100	3.3150	1.5347	2.3021	0.6319	0.9479
20	2.2667	3.4000	1.5556	2.3333	0.6389	0.9583
21	2.2667	3.4000	1.5417	2.3125	0.6181	0.9271
22	2.3304	3.4956	1.5347	2.3021	0.5972	0.8958
23	2.3517	3.5275	1.5278	2.2917	0.5764	0.8646
24	2.3871	3.5806	1.5208	2.2813	0.5694	0.8542
25	2.3304	3.4956	1.5208	2.2813	0.5556	0.8333
26	2.2667	3.4000	1.5417	2.3125	0.5625	0.8438
27	2.2667	3.4000	1.5764	2.3646	0.5764	0.8646
28	2.2667	3.4000	1.6319	2.4479	0.5903	0.8854
29	2.3304	3.4956	1.7014	2.5521	0.5972	0.8958
30	2.3517	3.5275	1.7778	2.6667	0.6181	0.9271
31	2.4154	3.6231	1.8611	2.7917	0.6319	0.9479
32	2.4933	3.7400	1.9653	2.9479	0.6597	0.9896
33	2.6138	3.9206	2.0694	3.1042	0.6806	1.0208
34	2.7361	4.1042	2.1944	3.2917	0.7153	1.0729
35	2.9097	4.3646	2.3264	3.4896	0.7875	1.1813
36	3.0903	4.6354	2.4722	3.7083	0.8531	1.2797

Group rates – Income Protection (cont.)

Current Age	30-days waiting period		60-days waiting period		90-days waiting period	
	Male	Female	Male	Female	Male	Female
37	3.2847	4.9271	2.6250	3.9375	0.9115	1.3672
38	3.4861	5.2292	2.7917	4.1875	0.9771	1.4656
39	3.7153	5.5729	2.9722	4.4583	1.0646	1.5969
40	3.7686	5.6529	3.1667	4.7500	1.1667	1.7500
41	4.0967	6.1450	3.3681	5.0521	1.2688	1.9031
42	4.4060	6.6090	3.5833	5.3750	1.4073	2.1109
43	4.7908	7.1862	3.8125	5.7188	1.5531	2.3297
44	5.1827	7.7740	4.0694	6.1042	1.7208	2.5813
45	5.6084	8.4126	4.3194	6.4792	1.9031	2.8547
46	6.0408	9.0612	4.6042	6.9063	2.1146	3.1719
47	6.5102	9.7653	4.9097	7.3646	2.3479	3.5219
48	6.9510	10.4265	5.2431	7.8646	2.6177	3.9266
49	7.4276	11.1414	5.5903	8.3854	2.9021	4.3531
50	7.9438	11.9158	5.9653	8.9479	3.0625	4.5938
51	8.5040	12.7560	6.3750	9.5625	3.4028	5.1042
52	9.1129	13.6694	6.8264	10.2396	3.7708	5.6563
53	9.7760	14.6640	7.3125	10.9688	4.1736	6.2604
54	10.4994	15.7490	7.8403	11.7604	4.6181	6.9271
55	11.2900	16.9349	8.4236	12.6354	5.0903	7.6354
56	12.1556	18.2334	9.0625	13.5938	5.6181	8.4271
57	13.1051	19.6577	9.6913	14.5370	6.1875	9.2813
58	14.1486	21.2229	10.4188	15.6281	6.7986	10.1979
59	15.2976	22.9463	11.1444	16.7167	7.4653	11.1979
60	16.5651	24.8476	12.0771	18.1156	8.1806	12.2708
61	17.9662	26.9493	13.1278	19.6917	8.9653	13.4479
62	19.4055	29.1083	14.5722	21.8583	9.7917	14.6875
63	17.5207	26.2811	12.2361	18.3542	8.0208	12.0313
64	8.6027	12.9040	6.7500	10.1250	2.5486	3.8229

Group rates – Income Protection (cont.)

Income Protection – five-year benefit period continued (only available to members that have this existing benefit design)

Rates shown are for White Collar (category 2) members and are annual insurance rates per \$1,000 annual insured benefit. The section [Examples of how to calculate insurance fees](#) explains how to use these rates.

Current Age	30-days waiting period		60-days waiting period		90-days waiting period	
	Male	Female	Male	Female	Male	Female
15	2.9840	4.1272	2.1176	2.7544	1.2513	1.3816
16	3.0392	4.1938	2.1545	2.7976	1.2697	1.4015
17	3.0958	4.2619	2.1921	2.8418	1.2884	1.4218
18	3.1539	4.3314	2.2307	2.8869	1.3076	1.4424
19	3.2133	4.4025	2.2702	2.9330	1.3271	1.4635
20	3.2742	4.4752	2.3106	2.9801	1.3470	1.4850
21	3.2107	4.5494	2.2368	3.0281	1.2630	1.5068
22	3.1567	4.6253	2.1728	3.0772	1.1888	1.5291
23	3.1124	4.7029	2.1183	3.1274	1.1241	1.5518
24	3.0009	4.7822	2.0214	3.1786	1.0419	1.5592
25	2.9768	4.8633	1.9865	3.2309	0.9961	1.5666
26	3.0030	5.0127	1.9886	3.3566	0.9742	1.6494
27	3.0556	5.2086	2.0094	3.4974	0.9632	1.7148
28	3.1336	5.3407	2.0481	3.5823	0.9625	1.7681
29	3.2365	5.5058	2.1041	3.6795	0.9717	1.8146
30	3.3638	5.7003	2.1772	3.7898	0.9906	1.8593
31	3.5149	5.9209	2.2670	3.9139	1.0192	1.9068
32	3.6897	6.1644	2.3736	4.0523	1.0576	1.9617
33	3.8881	6.5737	2.4972	4.3009	1.1063	2.0281
34	4.1102	7.0197	2.6381	4.5766	1.1660	2.1336
35	4.3565	7.5019	2.7970	4.8815	1.2376	2.2610
36	4.6274	8.0202	2.9748	5.2173	1.3222	2.4144
37	4.9240	8.5746	3.1727	5.5862	1.4214	2.5978
38	5.2474	9.1651	3.3922	5.9901	1.5371	2.8150
39	5.5991	9.7924	3.6352	6.4311	1.6712	3.0697
40	5.9811	10.4571	3.9038	6.9113	1.8265	3.3655
41	6.3955	11.1602	4.2006	7.4328	2.0057	3.7054
42	6.8451	11.9033	4.5286	7.9979	2.2120	4.0926
43	7.3330	12.6880	4.8912	8.6089	2.4493	4.5298
44	7.8629	13.5168	5.2923	9.2681	2.7217	5.0195
45	8.6554	14.3924	5.8834	9.9781	3.1114	5.5638
46	9.2986	15.3184	6.3879	10.7416	3.4772	6.1648
47	9.9997	16.2987	6.9470	11.5612	3.8944	6.8237
48	10.7649	17.3383	7.5672	12.4400	4.3694	7.5418
49	11.6015	18.8526	8.2553	13.6786	4.9090	8.7819

Group rates – Income Protection (cont.)

Current Age	30-days waiting period		60-days waiting period		90-days waiting period	
	Male	Female	Male	Female	Male	Female
50	12.5176	20.4907	9.0190	15.0277	5.5203	9.9208
51	13.6574	22.0335	9.8668	16.3237	6.2115	11.1726
52	14.9180	23.4512	10.8082	17.5375	6.9909	12.5415
53	16.3145	25.6296	11.8535	18.8335	7.8677	13.6967
54	17.8636	27.3100	13.0141	20.7488	9.0728	14.9151
55	19.5849	29.8708	14.3025	22.8348	10.4504	16.1937
56	21.2975	32.6828	15.7327	25.1057	11.7412	17.5287
57	23.1934	35.7783	17.3201	26.9209	13.4925	19.0076
58	25.2958	39.1950	19.0815	29.5638	15.1272	20.6456
59	27.6311	42.9766	21.0359	31.6874	17.3322	22.3517
60	28.1298	44.7145	21.3650	32.6455	17.5337	22.9300
61	26.4118	42.7802	20.0655	30.9896	16.4746	21.8938
62	23.2958	38.5058	17.5983	26.3643	14.3111	18.8078
63	17.5207	26.2811	12.2361	18.3542	8.0208	12.0313
64	8.6027	12.9040	6.7500	10.1250	2.5486	3.8229

Income Protection – to age 65 benefit period

Rates shown are for White Collar (category 2) members and are annual insurance rates per \$1,000 annual insured benefit. The section [Examples of how to calculate insurance fees](#) explains how to use these rates.

Current Age	30-days waiting period		60-days waiting period		90-days waiting period	
	Male	Female	Male	Female	Male	Female
15	4.5720	7.9740	3.4898	5.7555	1.9394	2.5545
16	4.8375	8.5860	3.6900	6.2055	2.0481	2.7625
17	5.0130	8.8740	3.8250	6.4148	2.1243	2.8568
18	5.2020	9.1755	3.9668	6.6240	2.2004	2.9413
19	5.3955	9.4815	4.1130	6.8445	2.2801	3.0388
20	5.6025	9.7920	4.2638	7.0673	2.3563	3.1363
21	5.6025	10.1160	4.1985	7.2968	2.2511	3.2338
22	5.6205	10.4580	4.1513	7.5353	2.1605	3.3313
23	5.6430	10.8045	4.1198	7.7828	2.0916	3.4385
24	5.6970	11.1510	4.1018	8.0325	2.0191	3.5490
25	5.7555	11.5155	4.1018	8.2913	1.9720	3.6595
26	5.9130	12.0645	4.1805	8.7660	1.9720	3.9488
27	6.1245	12.6990	4.2953	9.2565	1.9865	4.1990
28	6.3855	13.4460	4.4438	9.7920	2.0155	4.4330
29	6.6915	14.3055	4.6260	10.3658	2.0626	4.6410
30	7.0380	15.2640	4.8398	10.9868	2.1279	4.8458
31	7.4385	16.3305	5.0963	11.6640	2.2185	5.0538
32	7.8975	17.4825	5.3910	12.4020	2.3236	5.2878

Group rates – Income Protection (cont.)

Current Age	30-days waiting period		60-days waiting period		90-days waiting period	
	Male	Female	Male	Female	Male	Female
33	8.3790	18.7425	5.7105	13.2143	2.4505	5.5510
34	8.9280	20.0835	6.0728	14.0963	2.5919	5.8565
35	9.5220	21.5145	6.4823	15.0525	2.7731	6.2043
36	10.1565	23.0265	6.9233	16.1033	2.9725	6.6300
37	10.8405	24.6105	7.4093	17.2373	3.2045	7.1240
38	11.5695	26.2575	7.9358	18.4545	3.4655	7.6928
39	12.3525	27.9765	8.5095	19.7730	3.8110	8.3558
40	13.1760	29.7405	9.1328	21.1793	4.2130	9.1130
41	14.0580	31.5585	9.8123	22.6733	4.6697	9.9580
42	14.9940	33.4125	10.5570	24.2528	5.2020	10.9005
43	15.9705	35.3025	11.3513	25.9223	5.7970	12.4065
44	17.0010	37.2150	12.2108	27.6615	6.4723	13.5810
45	18.0900	39.1320	13.1378	29.4638	7.2305	14.8466
46	19.2375	41.0580	14.1413	31.3155	8.0903	16.1798
47	20.7659	43.6867	15.2033	33.2100	9.0384	17.5871
48	22.3898	46.3466	16.3418	35.1248	10.0980	19.0485
49	24.1022	49.0408	17.5500	37.0373	11.1334	20.5268
50	25.9104	51.7344	18.8370	38.9273	12.2678	22.1782
51	27.8216	54.4245	20.1938	40.7723	13.4805	23.8277
52	29.8089	57.0587	21.6023	42.5273	14.7634	25.4403
53	31.8635	59.6267	23.0625	44.1698	16.1246	26.9834
54	34.1530	62.4020	24.5565	45.6615	17.5313	28.4130
55	36.5071	65.0408	26.6570	48.0033	18.9874	29.6911
56	38.8778	67.4145	28.8040	50.1044	20.4435	30.7466
57	41.0890	69.3261	30.8664	51.7824	21.8089	31.4493
58	43.0177	70.5598	32.7173	52.8539	22.9680	31.6872
59	44.4431	70.8581	34.1800	53.1050	23.8054	31.3381
60	45.0386	69.8565	34.9631	52.2495	24.1065	30.2512
61	44.3865	67.0632	34.7048	49.9122	23.6280	28.2387
62	41.7239	61.5963	32.7646	45.4581	21.9533	25.0046
63	17.5207	26.2811	12.2361	18.3542	8.0208	12.0313
64	8.6027	12.9040	6.7500	10.1250	2.5486	3.8229

Trustee Minimum Cover

The following table shows the level of cover for members with Trustee Minimum Cover:

Current Age	Life Cover	TPD
15	87,500	10,250
16	85,750	10,000
17	84,000	9,750
18	82,250	9,500
19	80,500	9,250
20	78,750	9,000
21	77,000	8,750
22	75,250	8,500
23	73,500	8,250
24	71,750	8,000
25	70,000	7,750
26	68,250	7,500
27	66,500	7,250
28	64,750	7,000
29	63,000	6,750
30	61,250	6,500
31	59,500	6,250
32	57,750	6,000
33	56,000	5,750
34	54,250	5,500
35	52,500	5,250
36	50,750	5,000
37	49,000	4,750
38	47,250	4,500
39	45,500	4,250
40	43,750	4,000
41	42,000	3,750
42	40,250	3,500

Current Age	Life Cover	TPD
43	38,500	3,250
44	36,750	3,000
45	35,000	2,750
46	33,250	2,500
47	31,500	2,250
48	29,750	2,000
49	28,000	1,750
50	26,250	1,500
51	24,500	1,250
52	22,750	1,000
53	21,000	750
54	19,250	500
55	17,500	250
56	15,750	0
57	14,000	0
58	12,250	0
59	10,500	0
60	8,750	0
61	7,000	0
62	5,250	0
63	3,500	0
64	1,750	0
65	0	0
66	0	0
67	0	0
68	0	0
69	0	0

Stamp duty

Stamp duty is a government charge that is payable in addition to your insurance fees as applicable. The stamp duty type and rate are defined by each state, given this they will vary. Stamp duty will be charged based on the state where you reside.

Stamp duty on insurance fees

The stamp duty rates below will be added to your Life cover, TPD cover and Income Protection insurance fees:

State	Stamp duty rate % Life cover	Stamp duty rate % TPD cover	Stamp duty rate % Income Protection
Australian Capital Territory	Nil	Nil	Nil
New South Wales	5%*	5%*	5%
Northern Territory	Nil	10%	10%
Queensland	5%*	5%*	9%
South Australia	1.5%	11%	11%
Tasmania	5%*	5%*	10%
Victoria	Nil	10%	10%
Western Australia	Nil	10%	10%

*Stamp duty is included in the first years insurance fees only.

The above rates are current as at 30 May 2016.

Please refer to the ATO website, ato.gov.au, and the relevant state and territory's department responsible for the administration of their various taxes and duties for current stamp duty rates.

Suncorp Brighter Super's occupation guide

This occupation guide shows the rating that applies to particular occupations. We use these ratings to help calculate insurance fees and to determine the types of insurance cover that are available for different occupations.

Suncorp Brighter Super for business members will be provided at least a standard, default level of Life and TPD insurance on an opt out basis. This is known as Trustee Minimum Cover. There are limitations on the cover available based on the member's occupation.

Key to the occupation guide:

Y	=	Yes
Y*	=	Income Protection with a maximum 2 year benefit period
IC	=	Individual consideration (to be considered on a case by case basis)
UI	=	Uninsurable
DT	=	Life and TPD
NC	=	No cover

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Abattoirs - Butcher / Boner	5	Y*	Y	UI	DT
Abattoirs - Inspector	4	Y	Y	Y	DT
Abattoirs - Process Worker	5	UI	Y	UI	DT
Abattoirs - Slaughterer	5	Y*	Y	UI	DT
Abattoirs - Supervisor (Manual Work)	5	Y*	Y	UI	DT
Abattoirs - Supervisor (No Manual Work)	4	Y	Y	Y	DT
Accountant - Qualified	1	Y	Y	Y	DT
Accountant - Unqualified	2	Y	Y	Y	DT
Accounts Clerk	2	Y	Y	Y	DT
Actor / Actress	5	UI	Y	UI	DT
Actuary - Qualified	1	Y	Y	Y	DT
Actuary - Unqualified	2	Y	Y	Y	DT
Acupuncturist - Qualified - Member of Acupuncture Assoc. Of Australia	2	Y	Y	Y	DT
Adjuster / Assessor (Insurance)	3	Y	Y	Y	DT
Advertising - Agent / Clerical	2	Y	Y	Y	DT
Advertising - Executive - Meeting AA Requirements	1	Y	Y	Y	DT
Advertising - Executive - Other	2	Y	Y	Y	DT
Aerobics Instructor - Full Time, Well Established, Minimum 3 years	5	Y*	Y	UI	DT
Aeronautical Engineer - Officer and consultation duties	1	Y	Y	Y	DT
Agent - Customs (Clerical)	2	Y	Y	Y	DT
Agent - Employment	2	Y	Y	Y	DT
Agent - Entertainment - Well Established, Minimum 3 years	3	Y	Y	Y	DT
Agent - Insurance / Finance - (Well Established, 2 years Full time Exp)	2	Y	Y	Y	DT
Agent - Insurance / Finance - Other	3	Y	Y	Y	DT
Agent - Machinery (Heavy)	4	Y	Y	Y	DT
Agent - Machinery (Light)	4	Y	Y	Y	DT
Agent - Real Estate - Other	3	Y	Y	Y	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Agent - Real Estate - Principal of Agency with at least 5 sales people	2	Y	Y	Y	DT
Agent - Stock / Station	3	Y	Y	Y	DT
Agent - Tab (Full Time)	3	Y	Y	Y	DT
Agent - Travel	2	Y	Y	Y	DT
Agriculture - Agronomist - Field work	3	Y	Y	Y	DT
Agriculture - Agronomist - Office and consultation duties only <25% field work	1	Y	Y	Y	DT
Air Conditioning - Consultant / designer - Not installing, no manual work	3	Y	Y	Y	DT
Air Conditioning - Engineer - degree qualified - Officer and consultation duties only	1	Y	Y	Y	DT
Air Conditioning - Installer / Repairer - Qualified - Licensed	4	Y	Y	Y	DT
Airports - Baggage Handler	5	UI	Y	UI	DT
Airports - Cleaner	5	Y*	Y	UI	DT
Airports - Security - Armed	5	UI	Y	UI	NC
Airports - Security - Unarmed	5	Y*	Y	UI	DT
Alarm - Installer / Repairer - Qualified	4	Y	Y	Y	DT
Ambulance Driver / Officer	5	Y*	Y	Y	DT
Amusement Parlour / Centre - (Timezone etc) - Proprietor	4	Y	Y	Y	DT
Amway Distributor - Well Established, Full Time Minimum 3 years Experience	3	Y	Y	Y	DT
Animal - Breeder / Trainer - Registered Breeder Dogs & Small Domestic Animals (established minimum 2 years)	5	Y*	Y	UI	DT
Animal - Chiropractor	5	Y*	Y	UI	DT
Animal - Kennel / Animal shelter owner - operator - Registered & established 2 years	4	Y	Y	Y	DT
Animal - Kennel / Animal shelter worker	5	Y*	Y	UI	DT
Animal - Pet groomer / Washer - not working at home - established 2 years	5	Y*	Y	UI	DT
Animal - Washer (not working at home & established. minimum 2 years)	5	Y*	Y	UI	DT
Antenna Erector - up to 10 metres	5	Y*	Y	UI	DT
Antique Dealer - Administration	2	Y	Y	Y	DT
Antique Dealer - Restoration	4	Y	Y	Y	DT
Antique Dealer - Sales Only (No Manual)	3	Y	Y	Y	DT
Apiarist / Bee Keeper	4	Y	Y	Y	DT
Apprentice - Non Hazardous industries blue collar trade (after 1st year)	5	Y*	Y	UI	DT
Archaeologist - Field Work	3	Y	Y	Y	DT
Archaeologist - No Field Work	1	Y	Y	Y	DT
Architect - Degree (Qualified)	1	Y	Y	Y	DT
Art Dealer - Shop Or Gallery only	2	Y	Y	Y	DT
Artist - Commercial / Graphic	2	Y	Y	Y	DT
Artist - Freelance (Commercial Officer only)	5	IC	Y	UI	DT
Asbestos Worker	5	UI	Y	UI	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Asphalt Layer - Roads	5	Y*	Y	UI	DT
Asphalt Layer - Roofing	5	Y*	Y	UI	DT
Assembly Line Worker	5	UI	Y	UI	DT
Astronomer	1	Y	Y	Y	DT
Auctioneer	3	Y	Y	Y	DT
Auditor - Qualified	1	Y	Y	Y	DT
Auditor - Unqualified	2	Y	Y	Y	DT
Author	5	UI	Y	UI	DT
Auto Electrician - Licensed	4	Y	Y	Y	DT
Aviation - Aerobatics	UI	UI	UI	UI	NC
Aviation - Aeronautical Engineer - officer and consultation duties	1	Y	Y	Y	DT
Aviation - Agricultural / Crop Dusting / Mustering / Shooting	UI	UI	UI	UI	NC
Aviation - Air Traffic Controller	5	Y*	Y	UI	DT
Aviation - Aircraft Cabin Crew (Recognised commercial airline)	5	UI	Y	UI	DT
Aviation - Charter pilot - Fixed wing / Helicopter	5	UI	IC	UI	NC
Aviation - Commercial Balloonist	5	UI	IC	UI	NC
Aviation - Commercial Transport Pilot	5	UI	Y	UI	DT
Aviation - Consultant / Designer / Draughtsman (Qualified - Officer and consultation duties)	1	Y	Y	Y	DT
Aviation - Flight Engineer - Crew (Recognised commercial airline)	5	IC	Y	UI	DT
Aviation - Flight Engineer - Officer consulting only	2	Y	Y	Y	DT
Aviation - Instructor	5	UI	IC	UI	NC
Aviation - Maintenance Worker - AQF Certified III or higher qualified	4	Y	Y	Y	DT
Aviation - Mechanic	4	Y	Y	Y	DT
Aviation - Refueller	5	Y*	Y	UI	DT
Aviation - Test Pilot	UI	UI	UI	UI	NC
Avon Distributor - Well Established, Full Time Minimum 3 years Experience	3	Y	Y	Y	DT
Backhoe, Bobcat, Bulldozer - Operator - Other	5	UI	Y	UI	DT
Backhoe, Bobcat, Bulldozer - Owner / Operator, Established. Minimum 3 years	5	Y*	Y	UI	DT
Baggage Handler - Airport / Shipping	5	UI	Y	UI	DT
Bailliff	4	Y	Y	Y	DT
Bakeries - Baker - Qualified	4	Y	Y	Y	DT
Bakeries - Delivery	5	Y*	Y	Y	DT
Balloonist - Aircraft Industry - Commercial	5	UI	IC	UI	NC
Bank / Building Society - Clerical / Teller	2	Y	Y	Y	DT
Bank / Building Society - Manager - Meeting AA Requirements	1	Y	Y	Y	DT
Bank / Building Society - Manager - Other Not meeting AA Requirements	2	Y	Y	Y	DT
Bank / Building Society - Security Guard - Armed	5	UI	Y	UI	DT
Bank / Building Society - Security Guard - Unarmed	5	Y*	Y	UI	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Barber / Hairdresser	4	Y	Y	Y	DT
Barrister	1	Y	Y	Y	DT
Bartender (Full time only)	5	Y*	Y	UI	DT
Battery Manufacture - Sales (no manual work)	3	Y	Y	Y	DT
Beach Inspector / Professional Lifeguard	5	UI	Y	UI	DT
Beautician - Not Working From Home	4	UI	DT	UI	DT
Beautician - Working From Home	4	UI	Y	Y	DT
Beekeeper / Apiarist	4	Y	Y	Y	DT
Beverage Manufacture - Supervisor	4	UI	DT	UI	DT
Bicycle Dealer / Repairer	4	UI	DT	UI	DT
Billiards / Pooltable - Maker / Repairer	4	Y	Y	Y	DT
Biochemist / Biologist - Field Work	4	IC	Y	UI	DT
Biochemist / Biologist - Laboratory / Consulting	1	Y	Y	Y	DT
Blacksmith / Farrier - Qualified	5	Y*	Y	UI	DT
Blaster / Explosives Handler	5	UI	IC	UI	NC
Blind / Awning / Screen - Installer / Repairer	4	UI	NC	UI	NC
Boarding House Proprietor / Bed and Breakfast	3	IC	Y	UI	DT
Boat Builder - Licensed	4	Y	Y	Y	DT
Boilermaker / Welder	4	Y	Y	Y	DT
Bookkeeper	2	Y	Y	Y	DT
Bookbinder	4	Y	Y	Y	DT
Bookmaker (Gambling)	5	UI	Y	UI	DT
Botanist - Fieldwork	3	Y	Y	Y	DT
Botanist - Officer and consulting	1	Y	Y	Y	DT
Bottleshop - Attendant - Hotel Industry	4	Y	Y	Y	DT
Bottleshop - Manager - Hotel Industry	4	Y	Y	Y	DT
Bouncer	5	UI	Y	UI	DT
Bricklayer - Licensed	5	Y*	Y	UI	DT
Brickpaver - Licensed	5	Y*	Y	UI	DT
Broker - Stock / Commodity / Land	2	Y	Y	Y	DT
Broker - Wool	3	Y	Y	Y	DT
Building & Construction - Architect	1	Y	Y	Y	DT
Building & Construction - Bricklayer - Licensed	1	Y	Y	Y	DT
Building & Construction - Brickpaver - Licensed	5	Y*	Y	UI	DT
Building & Construction - Builder - Licensed - >25% general manual building duties	4	Y	Y	Y	DT
Building & Construction - Builder - Licensed - Administration <25% onsite supervision or manual duties	3	Y	Y	Y	DT
Building & Construction - Builder - Licensed - Administration and sales only	3	Y	Y	Y	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Building & Construction - Carpenter - Licensed	4	Y	Y	Y	DT
Building & Construction - Ceiling Fixer - Licensed	4	Y	Y	Y	DT
Building & Construction - Cement Renderer - Licensed	5	Y*	Y	UI	DT
Building & Construction - Civil Engineer - Qualified	1	Y	Y	Y	DT
Building & Construction - Clerk of work, site officer administration only	3	Y	Y	Y	DT
Building & Construction - Concrete Cutter	5	Y*	Y	UI	DT
Building & Construction - Concreter - Licensed	5	Y*	Y	UI	DT
Building & Construction - Crane, Derrick & Hoist Driver - Licensed	5	Y*	Y	UI	DT
Building & Construction - Dogman	5	UI	Y	UI	DT
Building & Construction - Drainer - Licensed	4	Y	Y	Y	DT
Building & Construction - Electrician - Licensed	4	Y	Y	Y	DT
Building & Construction - Joiner - Licensed	4	Y	Y	Y	DT
Building & Construction - Labourer	5	UI	Y	UI	DT
Building & Construction - Painter (Above 2 Stories) - Licensed	5	UI	Y	UI	DT
Building & Construction - Painter (Up To 2 Stories) - Licensed	4	Y	Y	Y	DT
Building & Construction - Plasterer - Licensed	4	Y	Y	Y	DT
Building & Construction - Plumber - Licensed	4	Y	Y	Y	DT
Building & Construction - Quantity Surveyor, qualified	1	Y	Y	Y	DT
Building & Construction - Roof Worker / Tiler / Fixer - Licensed	5	Y*	Y	UI	DT
Building & Construction - Scaffolder / Rigger (Above 10 Metres)	5	UI	IC	UI	NC
Building & Construction - Scaffolder / Rigger (Up To 10 Metres)	5	UI	IC	UI	NC
Building & Construction - Site Foreman, no manual work	3	Y	Y	Y	DT
Building & Construction - Steel fixer (Above 10 Metres)	5	UI	IC	UI	NC
Building & Construction - Steel fixer (up to 10 Meters)	5	Y*	Y	UI	DT
Building & Construction - Tiler (Wall & Floor) - Licensed	4	Y	Y	Y	DT
Bus Driver - Interstate - Recognised Operator eg Grey Hound	5	Y*	Y	UI	DT
Bus Driver - Local	4	Y	Y	Y	DT
Bus Driver - Long Distances (Returning Home Daily)	4	Y	Y	Y	DT
Bush Clearer	5	UI	Y	UI	DT
Business Consultant (Officer Based)	2	Y	Y	Y	DT
Butcher - Butcher / Boner - Abattoirs	5	Y*	Y	UI	DT
Butcher - Non Slaughtering	4	Y	Y	Y	DT
Butcher - Slaughtering	5	Y*	Y	UI	DT
Butler	3	Y	Y	Y	DT
Buyer - Livestock	4	Y	Y	Y	DT
Buyer - Retail Store	3	Y	Y	Y	DT
Cabinet Maker / Carpenter - Licensed	4	Y	Y	Y	DT
Cablemaker / Wiremaker	5	Y*	Y	UI	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Cafe / Coffee Lounge - Employee	5	Y*	Y	UI	DT
Cafe / Coffee Lounge - Proprietor, Manager - 4 or more Full time Staff	4	Y	Y	Y	DT
Cafe / Coffee Lounge - Proprietor, Manager - other	4	Y	Y	Y	DT
Cane Carting Contractor - Full Time, Established minimum. 3 years	5	Y*	Y	UI	DT
Car Detailer	5	Y*	Y	UI	DT
Car Salesperson	3	Y	Y	Y	DT
Car Wrecker	5	UI	Y	UI	DT
Caravan Park Proprietor - Four Or More F/T Staff - No Manual Work	4	Y	Y	Y	DT
Caravan Park Proprietor - No Staff	4	Y	Y	Y	DT
Caretaker / Janitor	5	Y*	Y	UI	DT
Carpark Attendant	5	Y*	Y	UI	DT
Carpenter - Building & Construction - Licensed	4	Y	Y	Y	DT
Carpet - Cleaner	5	Y*	Y	UI	DT
Carpet - Layer	5	Y*	Y	UI	DT
Cartographer	2	Y	Y	Y	DT
Cashier - Financial Institution	2	Y	Y	Y	DT
Cashier - Service Station	3	Y	Y	Y	DT
Cashier - Supermarket	3	Y	Y	Y	DT
Casino (Govt & Lcd) - Bartender	5	Y*	Y	UI	DT
Casino (Govt & Lcd) - Cashier	3	Y	Y	Y	DT
Casino (Govt & Lcd) - Cleaner	5	Y*	Y	UI	DT
Casino (Govt & Lcd) - Croupier (2 years Experience)	3	Y	Y	Y	DT
Casino (Govt & Lcd) - Managerial / Clerical	2	Y	Y	Y	DT
Casino (Govt & Lcd) - Security - Armed	5	UI	Y	UI	DT
Casino (Govt & Lcd) - Security - Unarmed	5	Y*	Y	UI	DT
Casino (Govt & Lcd) - Waiter	5	Y*	Y	UI	DT
Caterer - Not Working From Home established minimum 2 years, administration and sales only	3	Y	Y	Y	DT
Caterer - Not Working From Home established minimum 2 years, cooking and serving	4	Y	Y	Y	DT
Cellar Person	5	Y*	Y	UI	DT
Cement Renderer - Licensed	5	Y*	Y	UI	DT
Cemetery & Crematory Worker - Embalmer	3	Y	Y	Y	DT
Cemetery & Crematory Worker - Funeral Director / Proprietor (Not Embalming)	3	Y	Y	Y	DT
Cemetery & Crematory Worker - Grave Digger	5	Y*	Y	UI	DT
Charter Boat Operator - Deep Sea	5	Y*	Y	UI	DT
Charter Boat Operator - Harbour and Inlets	4	Y	Y	Y	DT
Chauffeur	4	Y	Y	Y	DT
Chef / Cook - Qualified	4	Y	Y	Y	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Chemical Industry - Chemical Engineer (Up To 10% Laboratory Work)	2	Y	Y	Y	DT
Chemical Industry - Chemist - Industrial (Not Handling Acids Or Explosive)	1	Y	Y	Y	DT
Chemical Industry - Laboratory Technician	3	Y	Y	Y	DT
Chemical Industry - Research & Analytical - Qualified	1	Y	Y	Y	DT
Chemical Industry - Retail Chemist / Pharmacist	1	Y	Y	Y	DT
Child Care Worker - Qualified Registered (Not Working At Home)	3	Y	Y	Y	DT
Child Care Worker - Unqualified	5	UI	Y	UI	DT
Chimney Sweep	5	Y*	Y	UI	DT
Chiropractor - Member Of Aust. Chiro. Association	2	Y	Y	Y	DT
Chiropractor - Other	3	Y	Y	Y	DT
Cleaner - Airports	5	Y*	Y	UI	DT
Cleaner - Car (Detailing)	5	Y*	Y	UI	DT
Cleaner - House	5	Y*	Y	UI	DT
Cleaner - Officer / Factory / School	5	Y*	Y	UI	DT
Clergyperson	2	Y	Y	Y	DT
Clerk – Officer Work Only	2	Y	Y	Y	DT
Clothing Industry - Cutter	5	Y*	Y	UI	DT
Clothing Industry - Dressmaker (not working from home)	4	Y	Y	Y	DT
Clothing Industry - Fashion Designer (not working from home)	4	Y	Y	Y	DT
Clothing Industry - Pattern Maker	4	Y	Y	Y	DT
Clothing Industry - Process Worker / Machinist	5	Y*	Y	UI	DT
Clothing Industry - Salesperson (no deliveries)	3	Y	Y	Y	DT
Clothing Industry - Tailor / Milliner	4	Y	Y	Y	DT
Club Manager / Proprietor - (Registered / Admin Only)	3	Y	Y	Y	DT
Club Manager / Proprietor - (Registered / Bar Work)	4	Y	Y	Y	DT
Coach (Full Time, Minimum 3 Years Exp) - Tennis / Golf / Swimming	4	Y	Y	Y	DT
Commercial Traveller	3	Y	Y	Y	DT
Company Secretary - (Appointed / Qualified)	1	Y	Y	Y	DT
Composer (Music)	5	UI	Y	UI	DT
Compositor (Printing)	4	Y	Y	Y	DT
Computer Industry - Consultant, Programmer, Analyst (not degree qualified)	2	Y	Y	Y	DT
Computer Industry - Consultant, Programmer, Engineer, Systems Analyst (computing degree)	1	Y	Y	Y	DT
Computer Industry - Keyboard Operator	2	Y	Y	Y	DT
Computer Industry - Technician / Installer	3	Y	Y	Y	DT
Concrete Cutter	5	Y*	Y	UI	DT
Concreteer - Licensed	5	Y*	Y	UI	DT
Cook - Qualified	4	Y	Y	Y	DT
Coroner	1	Y	Y	Y	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Courier - Car Only	4	Y	Y	Y	DT
Courier - Using A Motorbike, Pushbike	5	UI	Y	UI	DT
Crane Operator	5	Y*	Y	UI	DT
Crew - Marine Industry (In Australian Waters)	5	UI	Y	UI	DT
Curator (Art Gallery, Library, Museum)	2	Y	Y	Y	DT
Curtain Fitter	4	Y	Y	Y	DT
Customs - Agent - Clerical	2	Y	Y	Y	DT
Customs - Agent - Other	4	Y	Y	Y	DT
Customs - Officer	2	Y	Y	Y	DT
Dairy Farm Proprietor - Less Than 4 Full time Employees	5	Y*	Y	UI	DT
Dairy Farm Proprietor - With 4 Or More Full time Employees	4	Y	Y	Y	DT
Dancing Teacher (Full time, not working from home)	4	Y	Y	Y	DT
Data Entry Operator	2	Y	Y	Y	DT
Debt Collector	5	UI	Y	UI	DT
Delicatessen Worker - Other	4	Y	Y	Y	DT
Delicatessen Worker - Proprietor, Manager	4	Y	Y	Y	DT
Delivery Man - Other	5	Y*	Y	UI	DT
Delivery Man - Van only / Small Goods	5	Y*	Y	UI	DT
Demolition Worker	5	UI	IC	UI	NC
Dental / Orthodontic Technician	2	Y	Y	Y	DT
Dental Hygienist - Medical Profession	2	Y	Y	Y	DT
Dental Nurse	3	Y	Y	Y	DT
Dental Surgeon / Dentist	1	Y	Y	Y	DT
Department Store - Manager / Clerical Only	2	Y	Y	Y	DT
Department Store - Sales Only	3	Y	Y	Y	DT
Department Store - Section Manager	2	Y	Y	Y	DT
Department Store - Storeman	5	Y*	Y	Y	DT
Diamond - Cutter / Polisher / Setter (Work Shop)	4	Y	Y	Y	DT
Diamond - Dealer / Merchant	3	Y	Y	Y	DT
Diamond - Jeweller (Manufacture)	4	Y	Y	Y	DT
Die Maker - Qualified	4	Y	Y	Y	DT
Diesel Mechanic - Qualified	4	Y	Y	Y	DT
Dietician - Qualified and Registered	1	Y	Y	Y	DT
Disc Jockey - Full Time	5	UI	Y	UI	DT
Ditcher / Drainer - Qualified	5	Y*	Y	Y	DT
Diver	5	UI	IC	UI	NC
Diver Abalone	5	UI	IC	UI	IC
Docker / Stevedore	5	UI	Y	UI	DT
Doctor Of Medicine	1	Y	Y	Y	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Drainer / Drainage Contractor - Licensed	5	Y*	Y	Y	DT
Draper	4	Y	Y	Y	DT
Draughtsperson - Others	2	Y	Y	Y	DT
Draughtsperson - Qualified	1	Y	Y	Y	DT
Dredger (Harbour / River)	5	Y*	Y	UI	DT
Dressmaker - (Fulltime, not working from Home)	4	Y	Y	Y	DT
Drillers - Offshore	5	UI	IC	UI	NC
Drillers - Onshore - Rock / Soil & Water	5	Y*	Y	UI	DT
Driver - Ambulance	5	Y*	Y	Y	DT
Driver - Armoured Car / Truck	5	Y*	Y	UI	DT
Driver - Bus & Coach Interstate - Recognised Operation eg Grey Hound	5	Y*	Y	UI	DT
Driver - Bus & Coach Long Distance (Returns Home Daily)	4	Y	Y	Y	DT
Driver - Bus & Coach Metro (Local)	4	Y	Y	Y	DT
Driver - Chauffeur	4	Y	Y	Y	DT
Driver - Courier (Car Only)	4	Y	Y	Y	DT
Driver - Crane / Derrick / Hoist	5	Y*	Y	UI	DT
Driver - Earthmoving - (Owner / Operator, Established Minimum 3 years)	5	Y*	Y	UI	DT
Driver - Earthmoving - Operator, Other	5	UI	Y	UI	DT
Driver - Explosives / Dangerous Goods	5	UI	IC	UI	NC
Driver - Forklift	5	Y*	Y	UI	DT
Driver - Garbage Collector (Driver Only)	5	Y*	Y	Y	DT
Driver - Grader	5	Y*	Y	UI	DT
Driver - Hire Car Owner / Driver	4	Y	Y	Y	DT
Driver - Instructor (Full Time)	4	Y	Y	Y	DT
Driver - Removalist	5	Y*	Y	UI	DT
Driver - Tanker Driver (Petrol, Petroleum Products)	5	UI	IC	UI	NC
Driver - Taxi (Full Time, Others)	5	UI	Y	UI	DT
Driver - Taxi (Full Time, owner, driver. Established Minimum 2 years)	5	IC	Y	UI	DT
Driver - Tow Truck	5	UI	Y	UI	DT
Driver - Train / Tram	5	Y*	Y	UI	DT
Drover / Station Hand	5	UI	Y	UI	DT
Drycleaner - Manager / Proprietor	4	Y	Y	Y	DT
Drycleaner - Other	5	Y*	Y	Y	DT
Earthmover / Plant Operator / Backhoe / Bobcat / Bulldozer - Other	5	UI	Y	UI	DT
Earthmover / Plant Operator / Backhoe / Bobcat / Bulldozer - Owner / Operator, Established Minimum 3 years	5	Y*	Y	UI	DT
Economist - Qualified	1	Y	Y	Y	DT
Editor - Films / Television - permanent fulltime position	2	Y	Y	Y	DT
Editor - Newspaper / Magazines - permanent fulltime position (minimum 2 years experience)	2	Y	Y	Y	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Education - Dean / Headmaster / Headmistress	1	Y	Y	Y	DT
Education - Department Head	2	Y	Y	Y	DT
Education - Deputy Headmaster / Headmistress	2	Y	Y	Y	DT
Education - Lecturer - Other	2	Y	Y	Y	DT
Education - Lecturer (University - Full Time)	1	Y	Y	Y	DT
Education - Librarian - Other	2	Y	Y	Y	DT
Education - Librarian (University Qualified)	1	Y	Y	Y	DT
Education - Student / Part Time Student	5	UI	Y	Y	DT
Education - Teacher (Manual Arts / Agriculture / Physical Ed)	4	Y	Y	Y	DT
Education - Teacher (Non Manual Subjects)	3	Y	Y	Y	DT
Electrician / Electrical - Auto Electrician - Licensed	4	Y	Y	Y	DT
Electrician / Electrical - Building & Construction - Licensed	4	Y	Y	Y	DT
Electrician / Electrical - Cable Joiner - Licensed	4	Y	Y	Y	DT
Electrician / Electrical - Domestic / Business - Licensed	4	Y	Y	Y	DT
Electrician / Electrical - Electronic Technician - Licensed	4	Y	Y	Y	DT
Electrician / Electrical - Industrial - High Voltage	4	Y	Y	Y	DT
Electrician / Electrical - Linesman < 10 metres	5	Y*	Y	UI	DT
Electrician / Electrical - Linesman > 10 metres	6	IC	IC	IC	NC
Electrician / Electrical - Meter Reader / Inspector	4	Y	Y	Y	DT
Electrician / Electrical - Mines (Not Underground) Licensed	5	Y*	Y	Y	DT
Electrician / Electrical - Mines (Underground) licensed	6	IC	IC	IC	NC
Electroplater	4	Y	Y	Y	DT
Elevator Repairman - Qualified	5	Y*	Y	Y	DT
Employment Agent	2	Y	Y	Y	DT
Engineer - Qualified - Aeronautical	1	Y	Y	Y	DT
Engineer - Qualified - Officer - Consult & design only	1	Y	Y	Y	DT
Engineer - Qualified - Onsite - off & onshore - Consult & design only	3	Y	Y	Y	DT
Engraver / Etcher	4	Y	Y	Y	DT
Entertainment Industry - Actor	5	UI	Y	UI	DT
Entertainment Industry - Choreographer / Dancer	5	UI	Y	UI	DT
Entertainment Industry - Cinema / Theatre Admin Staff	3	Y	Y	Y	DT
Entertainment Industry - Cinema / Theatre Electrician / Technician	4	Y	Y	Y	DT
Entertainment Industry - Circus Performer / Trainer / Staff	5	UI	IC	UI	NC
Entertainment Industry - Distributor (Film)	3	Y	Y	Y	DT
Entertainment Industry - Engineer (Studio Only)	3	Y	Y	Y	DT
Entertainment Industry - Film Director / Producer	5	IC	Y	Y	DT
Entertainment Industry - Film Stuntmen	5	UI	IC	UI	NC
Entertainment Industry - Makeup Artist	4	Y	Y	Y	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Entertainment Industry - Musician (Symphony Orchestra, Full time Salaried)	5	IC	Y	Y	DT
Entertainment Industry - Newsreader / Announcer	5	IC	Y	UI	DT
Entertainment Industry - Projectionist	4	Y	Y	Y	DT
Entertainment Industry - Radio / TV Presenter	5	IC	Y	UI	DT
Entertainment Industry - Radio Director / Producer, permanent full time position, minimum 2 years experience	2	Y	Y	Y	DT
Entertainment Industry - Radio Scriptwriter	3	IC	Y	UI	DT
Entertainment Industry - Stage Manager	5	IC	Y	Y	DT
Entertainment Industry - Technician / Cameraman (On Location, Not overseas)	4	Y	Y	Y	DT
Entertainment Industry - Technician / Cameraman (Studio Only)	4	Y	Y	Y	DT
Entertainment Industry - Television Director / Producer	5	Y*	Y	Y	DT
Entertainment Industry - Television Scriptwriter	5	IC	Y	UI	DT
Entomologist	1	Y	Y	Y	DT
Estimator	3	Y	Y	Y	DT
Explosives Worker	5	UI	IC	UI	NC
Exporter / Importer - Clerical / Admin Only	2	Y	Y	Y	DT
Exterminator / Fumigator	5	Y*	Y	UI	DT
Factory Employee - Unskilled - Including Process Workers	5	UI	Y	UI	DT
Farming - Farm Worker / Contractor / Labourer	5	UI	Y	UI	DT
Farming - Owner / Manager - administration, sales & <25% farm supervision and/or manual duties	4	Y	Y	Y	DT
Farming - Owner / Manager - administration, sales only officer based	3	Y	Y	Y	DT
Farming - Owner / Manager - > 25% mustering or shearing or involving other unusual hazardous duties	5	Y*	Y	UI	DT
Farming - Owner / Manager - including up to 25% livestock mustering, no shearing or hazardous duties	5	Y*	Y	UI	DT
Farrier / Blacksmith - Qualified	5	Y*	Y	UI	DT
Fashion Designer - Not Working From Home	3	Y	Y	Y	DT
Fastfood / Takeaway Shop - Other Worker	5	Y*	Y	Y	DT
Fastfood / Takeaway Shop - Proprietor, Manager	4	Y*	Y	UI	DT
Fencing Contractor - Licensed	5	Y*	Y	UI	DT
Fibreglass Moulder - Licensed	4	Y	Y	Y	DT
Financial Adviser / Consultant / Planner - Not Meeting AA Requirements	2	Y	Y	Y	DT
Financial Adviser / Consultant / Planner - University Qualified meeting AA Requirements	1	Y	Y	Y	DT
Fire Chief - Senior Officer - Administration Only	3	Y	Y	Y	DT
Fireman - Others	5	IC	Y	IC	DT
Fisherman - Others (Including Deck Hand)	5	UI	Y	UI	DT
Fisherman - Working Owner - Established Minimum 3 years, Not Seasonal, Returning Home Daily	5	Y*	Y	UI	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Fishmonger - Other	5	Y*	Y	UI	DT
Fishmonger - Proprietor, Manager	4	Y	Y	Y	DT
Fitter & Turner - Qualified	4	Y	Y	Y	DT
Floor Sander	5	Y*	Y	UI	DT
Floor Tiler - Licensed	4	Y	Y	Y	DT
Florist (no delivery)	3	Y	Y	Y	DT
Food Technologist	2	Y	Y	Y	DT
Forest Ranger / Warden	4	Y	Y	Y	DT
Forester - No Tree Felling	5	Y*	Y	UI	DT
Forester - Tree Felling	5	UI	Y	UI	NC
Foundry Worker (Qualified)	5	Y*	Y	UI	DT
French Polisher	4	Y	Y	Y	DT
Fruit Picker	5	UI	Y	UI	DT
Fumigator	5	Y*	Y	UI	DT
Funeral Parlour - Director / Undertaker	3	Y	Y	Y	DT
Funeral Parlour - Driver / Pall Bearer	4	Y	Y	Y	DT
Funeral Parlour - Embalming	4	Y	Y	Y	DT
Furniture - Polisher / Restorer	4	Y	Y	Y	DT
Furniture - Removalist	5	Y*	Y	UI	DT
Furrier	4	Y	Y	Y	DT
Garage Door installer / repairer	5	Y*	Y	UI	DT
Garage Staff Service Station - Cashier / Console Operator	3	Y	Y	Y	DT
Garage Staff Service Station - Proprietor (No Manual Work)	3	Y	Y	Y	DT
Garage Staff Service Station - Pump Attendant / Operator	5	Y*	Y	Y	DT
Garbage Disposal - Garbage Collector (Driving Truck Only)	5	Y*	Y	Y	DT
Garbage Disposal - Garbage Collector (Others)	5	Y*	Y	UI	DT
Gardener - Qualified Established minimum 2 years, not seasonal	4	Y	Y	Y	DT
Gas Industry (Domestic) - Fitter / Maintenance Worker / Mechanic - Licensed	4	Y	Y	Y	DT
Gas Industry (Domestic) - Inspector / Meter Reader / Tester	3	Y	Y	Y	DT
Gas Industry (Domestic) - Pipelayer	5	Y*	Y	UI	DT
Geologist - Onsite - On / offshore	3	Y	Y	Y	DT
Geologist - Qualified - Office & consult only inc <25% field work (no underground)	1	Y	Y	Y	DT
Geologist - Underground	5	IC	IC	UI	NC
Glass Industry - Beveller / Blower / Glazier / Polisher	4	Y	Y	Y	DT
Glass Industry - Labourer	5	UI	Y	UI	DT
Goldsmith (Manufacture / Design)	4	Y	Y	Y	DT
Golf Professional - Shop & Tuition	4	Y	Y	Y	DT
Golf Professional - Shop Only	3	Y	Y	Y	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Golf Professional - Touring, Tournament	5	UI	Y	UI	DT
Graphic Designer – Qualified not working from home	2	Y	Y	Y	DT
Greenkeeper / Groundsman - Qualified	4	Y	Y	Y	DT
Grocer / Green Grocer - Other	5	Y*	Y	UI	DT
Grocer / Green Grocer - Proprietor / Manager	4	Y	Y	Y	DT
Guillotine Operator - Other	5	UI	Y	UI	DT
Gunsmith	4	Y	Y	Y	DT
Gym Instructor Full Time, Well Established, Minimum 3 Years	5	Y*	Y	UI	DT
Gynaecologist	4	Y	Y	Y	DT
Haberddasher	3	Y	Y	Y	DT
Hairdresser	4	Y	Y	Y	DT
Handyman - Established. 2 Years - Qualified Trade	5	Y*	Y	UI	DT
Hardware Retailer	4	Y	Y	Y	DT
Headmaster / Headmistress	1	Y	Y	Y	DT
Herbalist - Qualified (Not Working From Home)	2	Y	Y	Y	DT
Home Duties	4	UI	Y	Y	DT
Horse Racing & Trotting - Breeder / Trainer - No Riding	4	Y	Y	Y	DT
Horse Racing & Trotting - Breeder / Trainer - Riding	5	UI	Y	UI	DT
Horse Racing & Trotting - Horse Riding Instructor	5	Y*	Y	UI	DT
Horse Racing & Trotting - Jockey (Flat racing)	5	UI	IC	UI	NC
Horse Racing & Trotting - Jockey (Steeplechase)	5	UI	IC	UI	NC
Horse Racing & Trotting - Strapper	5	UI	Y	UI	DT
Horse Racing & Trotting - Trainer - No Riding	4	Y	Y	Y	DT
Horse Racing & Trotting - Trainer - Riding	5	UI	Y	UI	DT
Horticulturist - Qualified - No landscaping	4	Y	Y	Y	DT
Horticulturist - Qualified - Other	4	Y	Y	Y	DT
Hospital Porter - Medical Profession	5	Y*	Y	UI	DT
Hotel / Motel Industry - Bartender (Full Time)	5	Y*	Y	UI	DT
Hotel / Motel Industry - Bottleshop Attendant	4	Y	Y	Y	DT
Hotel / Motel Industry - Bottleshop Manager	4	Y	Y	Y	DT
Hotel / Motel Industry - Bouncer	5	UI	Y	UI	NC
Hotel / Motel Industry - Concierge (5 Star Hotel)	2	Y	Y	Y	DT
Hotel / Motel Industry - Cook - Qualified	4	Y	Y	Y	DT
Hotel / Motel Industry - Headwaiter / Maitre d' (Hotel)	3	Y	Y	Y	DT
Hotel / Motel Industry - Housekeeper / Chambermaid	5	Y*	Y	UI	DT
Hotel / Motel Industry - Kitchen-Hand	5	UI	Y	UI	DT
Hotel / Motel Industry - Maintenance Staff - Licensed	4	Y	Y	Y	DT
Hotel / Motel Industry - Manager (5 Star Hotel)	2	Y	Y	Y	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Hotel / Motel Industry - Manager / Proprietor - Bar Work Included	4	Y	Y	Y	DT
Hotel / Motel Industry - Manager / Proprietor(Admin Only)	3	Y	Y	Y	DT
Hotel / Motel Industry - Porter	5	Y*	Y	UI	DT
Hotel / Motel Industry - Receptionist / Clerical / Admin Only	2	Y	Y	Y	DT
Hotel / Motel Industry - Waiter	5	Y*	Y	UI	DT
House Removalist	5	Y*	Y	UI	DT
Hypnotherapist - Qualified Member of Aust Hypnotherapist Association	2	Y	Y	Y	DT
Importer / Exporter - Clerical / Admin Only	2	Y	Y	Y	DT
Inspector - Boiler / Building / Hull (Not Diving)	4	Y	Y	Y	DT
Inspector - Insurance / Health / Education	3	Y	Y	Y	DT
Inspector - Meat	4	Y	Y	Y	DT
Instrument Manufacture - Musical	4	Y	Y	Y	DT
Instrument Manufacture - Precision	4	Y	Y	Y	DT
Instrument Manufacture - Surgical	4	Y	Y	Y	DT
Instrument Manufacture - Technician	4	Y	Y	Y	DT
Insulation Installer	5	Y*	Y	UI	DT
Insurance Industry - Adjuster / Assessor	3	Y	Y	Y	DT
Insurance Industry - Agent / Broker (Others)	3	Y	Y	Y	DT
Insurance Industry - Agent / Broker (Well Established, Minimum 2 years Full time Experience)	2	Y	Y	Y	DT
Insurance Industry - Clerical	2	Y	Y	Y	DT
Insurance Industry - Investigator	3	Y	Y	Y	DT
Insurance Industry - Management - Meeting AA Requirements	1	Y	Y	Y	DT
Insurance Industry - Management - Not meeting AA Requirements	2	Y	Y	Y	DT
Interior Decorator - Consulting Only	3	Y	Y	Y	DT
Interior Decorator - Light Manual	4	Y	Y	Y	DT
Interpreter	2	Y	Y	Y	DT
Investment Adviser - Salaried	2	Y	Y	Y	DT
Irrigation Worker	5	UI	Y	UI	DT
Jackeroo / Jillaroo	5	UI	Y	UI	DT
Janitor / Caretaker	5	Y*	Y	Y	DT
Jewellery Industry - Manufacture	4	Y	Y	Y	DT
Jewellery Industry - Polisher / Cutter / Setter / Engraver	4	Y	Y	Y	DT
Jewellery Industry - Retail	3	Y	Y	Y	DT
Joiner - Licensed	4	Y	Y	Y	DT
Journalist - Freelance (No Overseas Assignments) - No unusual risks	2	Y	Y	Y	DT
Journalist - Freelance / Salaried (Overseas Assignments)	5	UI	IC	UI	NC
Journalist - Salaried (No Overseas Assignments) - Officer Only - No unusual risks	2	Y	Y	Y	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Journalist - Salaried (No Overseas Assignments) - Other	3	Y	Y	Y	DT
Judge	1	Y	Y	Y	DT
Juice Vendor	4	Y	Y	Y	DT
Kenel Owner / Operator - Established 2 years	4	Y	Y	Y	DT
Keyboard Operator	2	Y	Y	Y	DT
Kitchen Hand	5	UI	Y	UI	DT
Laboratory Technician	3	Y	Y	Y	DT
Laboratory Technician - No explosives or making of dangerous gases or acids	3	Y	Y	Y	DT
Labourer (Manual, Unskilled Worker)	5	UI	Y	UI	DT
Landlord	5	UI	Y	Y	DT
Landscape Architect (degree qualified site supervision only)	2	Y	Y	Y	DT
Landscaper - Others	5	Y*	Y	UI	DT
Landscaper - Qualified Established. minimum 2 years	4	Y	Y	Y	DT
Lathe Operator - Qualified	4	Y	Y	Y	DT
Lawn Mowing Contractor - Established. Minimum 2 years	5	Y*	Y	UI	DT
Lawyer	1	Y	Y	Y	DT
Lecturer - Other	2	Y	Y	Y	DT
Lecturer - University - Full Time	1	Y	Y	Y	DT
Librarian - Other	2	Y	Y	Y	DT
Librarian - University Qualified	1	Y	Y	Y	DT
Lifeguard - Professional / Beach Inspector	5	UI	Y	UI	DT
Liquor Store - Proprietor, Manager	4	Y	Y	Y	DT
Liquor Store - Staff - Other	4	Y	Y	Y	DT
Livestock - Broker / Buyer / Dealer (At Stockyard)	4	Y	Y	Y	DT
Locksmith	4	Y	Y	Y	DT
Logging Industry - Driver	5	Y*	Y	UI	DT
Logging Industry - Manual Worker	5	UI	Y	UI	DT
Machinery - Equipment Hire / Service / Repair / Maintenance	4	Y	Y	Y	DT
Machinist - Clothing - Not Working From Home	5	Y*	Y	UI	DT
Machinist - Metal / Wood - Qualified	4	Y	Y	Y	DT
Machinist - Sailmaker	4	Y	Y	Y	DT
Management Consultant - Meeting AA Requirements	1	Y	Y	Y	DT
Management Consultant - Not Meeting AA Requirements	2	Y	Y	Y	DT
Manager (Administration only)	2	Y	Y	Y	DT
Manicurist - Not Working From Home	4	Y	Y	Y	DT
Manicurist - Working From Home	5	UI	Y	Y	DT
Manufacturing Industry - Production Line	5	UI	Y	UI	DT
Marine Biologist - Field Work	5	IC	Y	IC	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Marine Biologist - Laboratory Only	1	Y	Y	Y	DT
Marine Industry - Crew (In Australian Waters)	5	UI	Y	UI	DT
Marine Industry - Crew (Outside Australian Waters)	5	UI	Y	UI	DT
Marine Industry - Ferry Captain / Officer	4	Y	Y	Y	DT
Marine Industry - Ferry Crew	5	UI	Y	UI	DT
Marine Industry - Marina Manager - Full time	4	Y	Y	Y	DT
Marine Industry - Ocean Going Vessel - Officer / Engineer (In Australian Waters)	5	Y*	Y	UI	DT
Marine Industry - Ocean Going Vessel - Officer / Engineer (Outside Australian Waters)	5	UI	Y	UI	DT
Market Gardener	4	Y	Y	Y	DT
Market Stall Holder	5	UI	Y	UI	DT
Martial Arts Instructor - Full Time, Established. Minimum 3 years	5	Y*	Y	UI	DT
Masseur / Masseur - Qualified - Not working From Home	4	Y	Y	Y	DT
Masseur / Masseur - Qualified - Well Established. Minimum 2 years In Practice / Sports Club	4	Y	Y	Y	DT
Mathematician	1	Y	Y	Y	DT
Meat Industry - Butcher - Non Slaughtering	4	Y	Y	Y	DT
Meat Industry - Butcher - Slaughtering	5	Y*	Y	UI	DT
Meat Industry - Meat Packer - Abattoirs	5	UI	Y	UI	DT
Mechanic - Also see under Motor Industry	4	Y	Y	Y	DT
Mechanic - Mechanical Engineer	4	Y	Y	Y	DT
Medical Profession - Acupuncturist (Qualified / Member of Acupuncture Assoc. of Australia)	2	Y	Y	Y	DT
Medical Profession - Anaesthetist	1	Y	Y	Y	DT
Medical Profession - Audiologist	1	Y	Y	Y	DT
Medical Profession - Chiropodist - Qualified & State Registered	2	Y	Y	Y	DT
Medical Profession - Chiropractor - Qualified & State Registered	2	Y	Y	Y	DT
Medical Profession - Dental / Orthodontic Technician	2	Y	Y	Y	DT
Medical Profession - Dental Hygienist	2	Y	Y	Y	DT
Medical Profession - Dental Surgeon	1	Y	Y	Y	DT
Medical Profession - Dietician - Qualified	1	Y	Y	Y	DT
Medical Profession - Doctor / Physicist / Specialist	1	Y	Y	Y	DT
Medical Profession - Enrolled Nurse	4	Y	Y	Y	DT
Medical Profession - Gynaecologist	1	Y	Y	Y	DT
Medical Profession - Herbalist - Qualified not working from home	2	Y	Y	Y	DT
Medical Profession - Homoeopath - Qualified not working from home	2	Y	Y	Y	DT
Medical Profession - Hospital Administration	2	Y	Y	Y	DT
Medical Profession - Hospital Domestic / Cleaner	5	Y*	Y	UI	DT
Medical Profession - Hospital Maintenance - Licensed	4	Y	Y	Y	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Medical Profession - Hospital Maintenance - Other	5	Y*	Y	UI	DT
Medical Profession - Hospital Wardsman	4	Y	Y	Y	DT
Medical Profession - Hypnotherapist - Member of Aust Hypnotherapist Association	2	Y	Y	Y	DT
Medical Profession - Matron - Admin Only	2	Y	Y	Y	DT
Medical Profession - Midwife	4	Y	Y	Y	DT
Medical Profession - Naturopath - Qualified (Not Working From Home)	2	Y	Y	Y	DT
Medical Profession - Nurse - General / Psychiatric	4	Y	Y	Y	DT
Medical Profession - Nurse - Theatre	4	Y	Y	Y	DT
Medical Profession - Nurses Aide	4	Y	Y	Y	DT
Medical Profession - Obstetrician	1	Y	Y	Y	DT
Medical Profession - Occupational Therapist - Qualified	1	Y	Y	Y	DT
Medical Profession - Ophthalmologist	1	Y	Y	Y	DT
Medical Profession - Optical Technician	2	Y	Y	Y	DT
Medical Profession - Optician	1	Y	Y	Y	DT
Medical Profession - Optometrist	1	Y	Y	Y	DT
Medical Profession - Orthodontist	1	Y	Y	Y	DT
Medical Profession - Osteopath - Qualified & State Registered	2	Y	Y	Y	DT
Medical Profession - Paediatrician	1	Y	Y	Y	DT
Medical Profession - Pathologist	1	Y	Y	Y	DT
Medical Profession - Pharmacist	1	Y	Y	Y	DT
Medical Profession - Physiotherapist - APA Qualified	2	Y	Y	Y	DT
Medical Profession - Podiatrist - Qualified & State Registered	2	Y	Y	Y	DT
Medical Profession - Psychiatrist	1	Y	Y	Y	DT
Medical Profession - Psychologist	1	Y	Y	Y	DT
Medical Profession - Radiographer	2	Y	Y	Y	DT
Medical Profession - Radiologist	1	Y	Y	Y	DT
Medical Profession - Registered Nurse	4	Y	Y	Y	DT
Medical Profession - Social Worker - Field Visits	3	Y	Y	Y	DT
Medical Profession - Social Worker - Officer Only	2	Y	Y	Y	DT
Medical Profession - Speech Therapist - Qualified	2	Y	Y	Y	DT
Medical Profession - Surgeon	1	Y	Y	Y	DT
Medical Profession - Technologist	2	Y	Y	Y	DT
Medical Profession - Urologist	1	Y	Y	Y	DT
Metal Industry - Dealers	5	Y*	Y	UI	DT
Metal Industry - Electroplater / Enameller	4	Y	Y	Y	DT
Metal Industry - Fitter & Turner - Qualified	4	Y	Y	Y	DT
Metal Industry - Foundry Worker - Qualified	5	Y*	Y	UI	DT
Metal Industry - Metallurgist – Officer Duties Only	1	Y	Y	Y	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Metal Industry - Metallurgist - Other	2	Y	Y	Y	DT
Metal Industry - Sheet Metal Worker - Qualified	4	Y	Y	Y	DT
Metal Industry - Welder / Boilermaker	4	Y	Y	Y	DT
Meteorologist	1	Y	Y	Y	DT
Meter Reader - Gas / Electricity	3	Y	Y	Y	DT
Midwife - Medical Profession	4	Y	Y	Y	DT
Military Personnel - All Ranks - officer admin only, no special hazards or pending deployment	5	UI	Y	Y	DT
Milk Vendor	4	Y	Y	Y	DT
Mining & Quarrying - Geologist / Metallurgist / Engineer - Officer & Consulting. <25% on site - no underground	1	Y	Y	Y	DT
Mining & Quarrying - Geologist / Metallurgist / Engineer - Officer & Consulting. >25% on site - no underground	4	Y	Y	Y	DT
Mining & Quarrying - Open Cut & Strip Mine Supervisor - Other qualified	4	Y	Y	Y	DT
Mining & Quarrying - Open Cut & Strip Mine Supervisor / Engineer / Geologist / Metallurgist 100% on site	4	Y	Y	Y	DT
Mining & Quarrying - Open Cut & Strip Mine Worker Licensed Tradesperson	4	Y	Y	Y	DT
Mining & Quarrying - Open Cut & Strip Mine Worker Semi Skilled Plant Operator	5	Y*	Y	UI	DT
Mining & Quarrying - Open Cut & Strip Mine Worker Unskilled Labourer Open Cut & Strip Mine	5	IC	Y	UI	DT
Mining & Quarrying - Sandblaster (Quarry)	5	UI	Y	UI	DT
Mining & Quarrying - Underground Mine Fire Fighter	5	UI	IC	UI	NC
Mining & Quarrying - Underground Mine Worker	6	IC	IC	IC	NC
Mining And Quarrying - Open Cut / Strip Mine or Underground working with Explosives	5	UI	IC	UI	NC
Minister (Clergyperson)	2	Y	Y	Y	DT
Model (Photographic)	5	UI	Y	UI	DT
Monumental Mason	5	Y*	Y	Y	DT
Motor Industry - Accessories / Spares sales	4	Y	Y	Y	DT
Motor Industry - Auto Electrician - Qualified	4	Y	Y	Y	DT
Motor Industry - Battery Fitter	5	Y*	Y	UI	DT
Motor Industry - Brake Repairer	4	Y	Y	Y	DT
Motor Industry - Car Detailer	5	Y*	Y	UI	DT
Motor Industry - Manager	3	Y	Y	Y	DT
Motor Industry - Manufacture - Assembly	5	Y*	Y	UI	DT
Motor Industry - Manufacture - Foundry Worker - Qualified	5	Y*	Y	UI	DT
Motor Industry - Mechanic - Qualified	4	Y	Y	Y	DT
Motor Industry - Motor Dealer	3	Y	Y	Y	DT
Motor Industry - Motor Salesman	3	Y	Y	Y	DT
Motor Industry - Motor Wrecker	5	UI	Y	UI	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Motor Industry - Panel Beater	4	Y	Y	Y	DT
Motor Industry - Spray Painter	4	Y	Y	Y	DT
Motor Industry - Tyre Fitter	5	Y*	Y	UI	DT
Motor Industry - Vehicle Tester	4	Y	Y	Y	DT
Motor Industry - Wheel Alignment (No Tyre Fitting)	4	Y	Y	Y	DT
Music Teacher - Full time - Not Teaching From Home	2	Y	Y	Y	DT
Musician - Salaried	5	IC	Y	Y	DT
Naturopath - Qualified - Not Working From Home	2	Y	Y	Y	DT
Newspaper Industry - Compositor / Lithographer - Computerised	3	Y	T	Y	DT
Newspaper Industry - Editor	2	Y	Y	Y	DT
Newspaper Industry - Journalist - Freelance (No Overseas Assignments) - no unusual risks	2	Y	Y	Y	DT
Newspaper Industry - Journalist - Other - Salaried (No Overseas Assignments) - Other - no unusual risks	3	Y	Y	Y	DT
Newspaper Industry - Journalist - Salaried (No Overseas Assignments) - Officer Only - no unusual risks	2	Y	Y	Y	DT
Newspaper Industry - Journalist Freelance / Salaried (Overseas Assignments)	5	UI	IC	UI	NC
Newspaper Industry - Newsagent - Deliveries	4	Y	Y	Y	DT
Newspaper Industry - Newsagent - Sales Only	3	Y	Y	Y	DT
Newspaper Industry - Photographer - Aerial or Overseas	5	UI	IC	UI	NC
Newspaper Industry - Photographer - Freelance (Not Aerial Or Overseas)	5	UI	Y	Y	DT
Newspaper Industry - Photographer - Salaried (Not Aerial Or Overseas)	4	Y	Y	Y	DT
Newspaper Industry - Printer / Linotype	4	Y	Y	Y	DT
Night Watchman (Not Cricket)	5	UI	Y	UI	DT
Nurse - Aide / Assistant	4	Y	Y	Y	DT
Nurse - Dental	3	Y	Y	Y	DT
Nurse - Director of Nursing	2	Y	Y	Y	DT
Nurse - Educator - Class Room Only	2	Y	Y	Y	DT
Nurse - Educator - Other	3	Y	Y	Y	DT
Nurse - Enrolled	4	Y	Y	Y	DT
Nurse - Matron - Administration Only	2	Y	Y	Y	DT
Nurse - Other - Registered	4	Y	Y	Y	DT
Nursery (Plant) - Proprietor - Established. Minimum. 2 Years	4	Y	Y	Y	DT
Nursery (Plant) - Unqualified	4	Y	Y	Y	DT
Obstetrician - Medical Profession	1	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Offshore Worker) - Crane Driver	5	UI	IC	UI	NC
Oil, Petroleum & Gas Industry - (Offshore Worker) - Derrickmen	5	UI	IC	UI	NC
Oil, Petroleum & Gas Industry - (Offshore Worker) - Driller	5	UI	IC	UI	NC
Oil, Petroleum & Gas Industry - (Offshore Worker) - Engineer - Consulting & Design only - no manual	3	Y	Y	Y	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Oil, Petroleum & Gas Industry - (Offshore Worker) - Geologist / Geophysicist	3	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Offshore Worker) - Lab Technician	4	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Offshore Worker) - Labourer	5	UI	IC	UI	NC
Oil, Petroleum & Gas Industry - (Offshore Worker) - Skilled Tradesman	5	UI	IC	UI	NC
Oil, Petroleum & Gas Industry - (Onshore Worker) - Crane Driver	5	Y*	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Derrickmen	5	Y*	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Driller	5	Y*	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Engineer - Officer - Consulting & design only	1	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Engineer - Onsite - Consulting & design only - no manual	3	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Geologist / Geophysicist – Officer & consulting only	1	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Lab Technician	3	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Labourer	5	UI	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Machine Operator	5	Y*	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Refinery - Firefighter	6	UI	IC	UI	NC
Oil, Petroleum & Gas Industry - (Onshore Worker) - Refinery - Other	5	IC	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Repairman - Qualified	5	Y*	Y	Y	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Tanker Driver	5	UI	Y	UI	Y
Oil, Petroleum & Gas Industry - (Onshore Worker) - Tool Pusher	5	Y*	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Trench Digger	5	Y*	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Welder	4	Y	Y	Y	DT
Optical Technician - Medical Profession	2	Y	Y	Y	DT
Optician - Medical Profession	1	Y	Y	Y	DT
Optometrist - Medical Profession	1	Y	Y	Y	DT
Oyster Farmer	4	Y	Y	Y	DT
Painter - Above 10 Metres - Licensed	5	UI	IC	UI	NC
Painter - Up To 10 Metres - Licensed	4	Y	Y	Y	DT
Panel Beater	4	Y	Y	Y	DT
Parking Officer	5	Y*	Y	UI	DT
Parking Station Attendant	5	Y*	Y	UI	DT
Parole Officer - Including Field Visits	4	Y	Y	Y	DT
Parole Officer - Office only	3	Y	Y	Y	DT
Pastry Cook	4	Y	Y	Y	DT
Pathologist - Medical Profession	1	Y	Y	Y	DT
Pattern Maker	4	Y	Y	Y	DT
Paver - Licensed	5	Y*	Y	UI	DT
Pawnbroker	4	Y	Y	Y	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Personal Trainer - Established. Minimum 3 Years Full Time - Gym Only	5	Y*	Y	UI	DT
Personnel Consultant - Meeting AA Requirements	1	Y	Y	Y	DT
Personnel Consultant - Not Meeting AA Requirements	2	Y	Y	Y	DT
Pest Exterminator	5	Y*	Y	UI	DT
Pharmacist - Medical Profession	1	Y	Y	Y	DT
Photographer - Aerial or Overseas	5	UI	IC	UI	NC
Photographer - On Location (Not Aerial or Overseas)	4	Y	Y	Y	DT
Photographer - Studio, Weddings & Private Functions Only	2	Y	Y	Y	DT
Physicist	1	Y	Y	Y	DT
Physiotherapist - APA Qualified - Medical Profession	2	Y	Y	Y	DT
Piano Tuner	4	Y	Y	Y	DT
Picture Framer - Manufacture / Repairer	4	Y	Y	Y	DT
Pilot - Harbour	4	Y	Y	Y	DT
Pipeline Worker - Mainland	5	Y*	Y	UI	DT
Pipeline Worker - Offshore	5	UI	IC	UI	NC
Plant Operator	5	Y*	Y	UI	DT
Plasterer - Licensed	5	Y*	Y	Y	DT
Plumber - Licensed	4	Y	Y	Y	DT
Plumber - Roof - Full Time - Licensed	5	Y*	Y	UI	DT
Police - Bomb Disposal	5	UI	IC	UI	NC
Police - Other - no special hazards	5	UI	Y	UI	DT
Pooltable / Billiards - Maker / Repairer	4	Y	Y	Y	DT
Port Authority - Clerical	3	Y	Y	Y	DT
Port Authority - Harbour Pilot	4	Y	Y	Y	DT
Porter	5	Y*	Y	UI	DT
Postal - Mail Contractor - Not Using A Motorbike Or Pushbike	4	Y	Y	Y	DT
Postal - Mail Contractor - Using A Motorbike Or Pushbike	5	UI	Y	UI	DT
Postal - Non Rural - Delivery (Van)	4	Y	Y	Y	DT
Postal - Non Rural - Manager / Clerical	3	Y	Y	Y	DT
Postal - Non Rural - Postman / Sorter	4	Y	Y	Y	DT
Pottery & Ceramics Industry - Other	5	UI	Y	UI	DT
Pottery & Ceramics Industry - Skilled Worker (Not Home Cottage Artisan)	4	Y	Y	Y	DT
Priest	2	Y	Y	Y	DT
Printer - Other	5	Y*	Y	UI	DT
Printer - Qualified	4	Y	Y	Y	DT
Prisons - Governor / Administration Staff	2	Y	Y	Y	DT
Prisons - Maintenance Staff - Licensed	5	IC	Y	Y	DT
Prisons - Prisoners	UI	UI	UI	UI	NC
Prisons - Warden / Guard	5	UI	Y	UI	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Private Detectives / Investigators - Other	5	UI	Y	UI	DT
Private Detectives / Investigators - Well Established, Minimum 3 Years & Unarmed	4	Y	Y	Y	DT
Process Worker	5	UI	Y	UI	DT
Projectionist	4	Y	Y	Y	DT
Property Industry - Consultant (Salaried)	2	Y	Y	Y	DT
Property Industry - Developer	5	IC	Y	Y	DT
Property Industry - Investor	5	UI	Y	UI	DT
Property Industry - Land Broker	2	Y	Y	Y	DT
Psychiatrist - Medical Profession	1	Y	Y	Y	DT
Psychologist - Medical Profession	1	Y	Y	Y	DT
Publican - Proprietor / Mgr admin and bar work	4	Y	Y	Y	DT
Publican - Proprietor / Mgr admin only, no bar work	4	Y	Y	Y	DT
Publican - Supervision Only - No Bar Work - At Least 4 Full time staff	4	Y	Y	Y	DT
Publisher	2	Y	Y	Y	DT
Purchasing Officer	2	Y	Y	Y	DT
Quantity Surveyor - Qualified	1	Y	Y	Y	DT
Quarry - Manager (No Manual Work)	4	Y	Y	Y	DT
Quarry - Worker - Licensed Tradesman (No Explosives)	4	Y	Y	Y	DT
Quarry - Worker - Semi Skilled / Plant Operator etc.	5	Y*	Y	UI	DT
Quarry Worker - Unskilled / Labourer	5	UI	Y	UI	DT
Radio / Television - Repairman	4	Y	Y	Y	DT
Radio Operator - does not include Air Traffic Controller	3	Y	Y	Y	DT
Railways - Fireman	5	UI	Y	UI	NC
Railways - Foreman, Inspector (Nil Track Work)	4	Y	Y	Y	DT
Railways - Guard (Nil Track Work)	4	Y	Y	Y	DT
Railways - Officer Worker	2	Y	Y	Y	DT
Railways - Porter	5	Y*	Y	UI	DT
Railways - Security / Special Constable - Armed	5	UI	Y	UI	NC
Railways - Security / Special Constable - Unarmed	5	Y*	Y	UI	DT
Railways - Shunter	5	UI	Y	UI	DT
Railways - Signaller (Nil Track Work)	4	Y	Y	Y	DT
Railways - Station Master / Assistant	4	Y	Y	Y	DT
Railways - Track worker	5	UI	Y	UI	DT
Railways - Train Driver	5	Y*	Y	UI	DT
Ranger	4	Y	Y	Y	DT
Real Estate - Agent - Others	3	Y	Y	Y	DT
Real Estate - Agent - Principal of Agency at least 5 salespeople	2	Y	Y	Y	DT
Real Estate - Receptionist	2	Y	Y	Y	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Real Estate - Sales - Property Industry	3	Y	Y	Y	DT
Refrigeration Mechanic - Commercial	4	Y	Y	Y	DT
Refrigeration Mechanic - Private / Domestic Premises	4	Y	Y	Y	DT
Removalist - Furniture	5	Y*	Y	UI	DT
Rigger - Above 10 Metres	5	UI	IC	UI	NC
Rigger - Up To 10 Metres	5	UI	Y	UI	DT
Road Maker / Painter / Surfacing	5	Y	Y	UI	DT
Roof Plumber - Licensed	5	Y*	Y	UI	DT
Roof Tiler - Licensed	5	Y*	Y	UI	DT
Sailmaker	4	Y	Y	Y	DT
Sales - Car / Caravan	3	Y	Y	Y	DT
Sales - Commercial Traveller	3	Y	Y	Y	DT
Sales - Sales Representative (No Deliveries)	3	Y	Y	Y	DT
Sandblaster	5	UI	Y	UI	DT
Saw & Knife Sharpener	5	Y*	Y	UI	DT
Scaffolder - Above 10 Metres	5	UI	IC	UI	NC
Scaffolder - Up To 10 Metres	5	UI	Y	UI	DT
Scientist - Lab work only	2	Y	Y	Y	DT
Scrap Metal Worker	5	UI	Y	UI	DT
Screen Printer	4	Y	Y	Y	DT
Secretary, Stenographer	2	Y	Y	Y	DT
Security Guard - Armed	5	UI	Y	UI	NC
Security Guard - Unarmed	5	Y*	Y	UI	DT
Serviceman / Repairman - Appliance / Vending Machines	4	Y	Y	Y	DT
Serviceman / Repairman - Officer Equipment	4	Y	Y	Y	DT
Shearer	5	UI	Y	UI	DT
Sheet Metal Worker - Qualified	4	Y	Y	Y	DT
Shipwright (Supervising Only)	4	Y	Y	Y	DT
Shipwright (Other)	5	UI	Y	UI	DT
Shipyards Worker - Skilled & Semi Skilled	5	Y*	Y	Y	DT
Shipyards Worker - Unskilled	5	UI	Y	UI	DT
Shoemaker / Repairer	4	Y	Y	Y	DT
Shopfitter	4	Y	Y	Y	DT
Shopkeeper - Adult Books / Goods	4	Y	Y	Y	DT
Shopkeeper - Antiques (Restoration, Delivery)	4	Y	Y	Y	DT
Shopkeeper - Antiques (Sales Only, No Manual)	3	Y	Y	Y	DT
Shopkeeper - Aquarium	4	Y	Y	Y	DT
Shopkeeper - Art Dealer - Shop or Gallery Only	3	Y	Y	Y	DT
Shopkeeper - Artist Supplies	3	Y	Y	Y	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Shopkeeper - Bakery	4	Y	Y	Y	DT
Shopkeeper - Bedding - Sales Only	3	Y	Y	Y	DT
Shopkeeper - Bicycle Sales / Repairs	4	Y	Y	Y	DT
Shopkeeper - Boating Equipment - Sales Only	4	Y	Y	Y	DT
Shopkeeper - Books, Stationery	3	Y	Y	Y	DT
Shopkeeper - Brassware - Sales Only	4	Y	Y	Y	DT
Shopkeeper - Butchery	4	Y	Y	Y	DT
Shopkeeper - Café - Other	5	Y*	Y	UI	DT
Shopkeeper - Café - Proprietor, Manager - 4 or more Full time Staff	4	Y	Y	Y	DT
Shopkeeper - Café - Proprietor, Manager - Other	4	Y	Y	Y	DT
Shopkeeper - Camping equipment	4	Y	Y	Y	DT
Shopkeeper - Cane - Sales Only	4	Y	Y	Y	DT
Shopkeeper - Cards	3	Y	Y	Y	DT
Shopkeeper - Carpet / Floor Covering - Sales Only	3	Y	Y	Y	DT
Shopkeeper - Chemist Assistant	3	Y	Y	Y	DT
Shopkeeper - Childrens wear	3	Y	Y	Y	DT
Shopkeeper - China Glassware	3	Y	Y	Y	DT
Shopkeeper - Clothing	3	Y	Y	Y	DT
Shopkeeper - Coffee Lounge - Other	5	Y*	Y	UI	DT
Shopkeeper - Coffee Lounge - Proprietor, Manager - 4 or more Full time Staff	4	Y	Y	Y	DT
Shopkeeper - Coffee Lounge - Proprietor, Manager - Other	4	Y	Y	Y	DT
Shopkeeper - Computer	3	Y	Y	Y	DT
Shopkeeper - Confectionery	3	Y	Y	Y	DT
Shopkeeper - Curtain	3	Y	Y	Y	DT
Shopkeeper - Delicatessen - Other	5	Y*	Y	Y	DT
Shopkeeper - Delicatessen - Proprietor, Manager	4	Y	Y	Y	DT
Shopkeeper - Disposals	4	Y	Y	Y	DT
Shopkeeper - Draper	3	Y	Y	Y	DT
Shopkeeper - Drycleaner - Owner	4	Y	Y	Y	DT
Shopkeeper - Drycleaner - Proprietor, Manager	4	Y	Y	Y	DT
Shopkeeper - Duty Free	3	Y	Y	Y	DT
Shopkeeper - Electrical Goods - Sales & Rentals - No Manual Work or Deliveries or Installations	3	Y	Y	Y	DT
Shopkeeper - Electrical Goods - Sales & Rentals - Other	4	Y	Y	Y	DT
Shopkeeper - Fast Food / Takeaway - Manager, Franchise Operator eg McDonalds etc	4	Y	Y	Y	DT
Shopkeeper - Fast Food / Takeaway - Other	5	Y*	Y	UI	DT
Shopkeeper - Fast Food / Takeaway - Proprietor, Manager	4	Y	Y	Y	DT
Shopkeeper - Fishmonger - Other	5	Y*	Y	UI	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Shopkeeper - Fishmonger - Proprietor, Manager	4	Y	Y	Y	DT
Shopkeeper - Florist (no deliveries)	3	Y	Y	Y	DT
Shopkeeper - Florist (with deliveries)	4	Y	Y	Y	DT
Shopkeeper - Footwear	3	Y	Y	Y	DT
Shopkeeper - Fruiter / Greengrocer - Other	5	Y*	Y	UI	DT
Shopkeeper - Fruiter / Greengrocer - Proprietor, Manager	4	Y	Y	Y	DT
Shopkeeper - Furniture - Sales Only	4	Y	Y	Y	DT
Shopkeeper - General Store	4	Y	Y	Y	DT
Shopkeeper - Gift	3	Y	Y	Y	DT
Shopkeeper - Grocer - other	5	Y*	Y	UI	DT
Shopkeeper - Grocer - Proprietor, Manager	4	Y	Y	Y	DT
Shopkeeper - Gun & Firearm	4	Y	Y	Y	DT
Shopkeeper - Haberdashery / Draper	3	Y	Y	Y	DT
Shopkeeper - Hardware - Sales Only	4	Y	Y	Y	DT
Shopkeeper - Health Food (Proprietor)	3	Y	Y	Y	DT
Shopkeeper - Ice Cream Parlour	4	Y	Y	Y	DT
Shopkeeper - Jewellery	3	Y	Y	Y	DT
Shopkeeper - Lawn Mower - Sales Only	4	Y	Y	Y	DT
Shopkeeper - Light Fittings	3	Y	Y	Y	DT
Shopkeeper - Lingerie	3	Y	Y	Y	DT
Shopkeeper - Liquor Store - Other	5	Y*	Y	Y	DT
Shopkeeper - Liquor Store - Proprietor, Manager	4	Y	Y	Y	DT
Shopkeeper - Locksmith	4	Y	Y	Y	DT
Shopkeeper - Manchester	3	Y	Y	Y	DT
Shopkeeper - Milkbar - Other	5	Y*	Y	UI	DT
Shopkeeper - Milkbar - Proprietor, Manager	4	Y	Y	Y	DT
Shopkeeper - Motor Vehicle Accessories / Spare Parts	4	Y	Y	Y	DT
Shopkeeper - Music / Musical Instruments	3	Y	Y	Y	DT
Shopkeeper - Newsagent - Deliveries	4	Y	Y	Y	DT
Shopkeeper - Newsagent - Sales Only	3	Y	Y	Y	DT
Shopkeeper - Nursery - Other	4	Y	Y	Y	DT
Shopkeeper - Nursery - Sales Only	4	Y	Y	Y	DT
Shopkeeper - Office Supplies	3	Y	Y	Y	DT
Shopkeeper - Paint & Wallpaper	4	Y	Y	Y	DT
Shopkeeper - Pawnbroker	4	Y	Y	Y	DT
Shopkeeper - Petshop	4	Y	Y	Y	DT
Shopkeeper - Pharmacy/Pharmacist - Qualified	1	Y	Y	Y	DT
Shopkeeper - Photographic	3	Y	Y	Y	DT
Shopkeeper - Pool Supplies	4	Y	Y	Y	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Shopkeeper - Shoe Shop	3	Y	Y	Y	DT
Shopkeeper - Sporting Goods	3	Y	Y	Y	DT
Shopkeeper - Stationery supplies	3	Y	Y	Y	DT
Shopkeeper - Supermarket - Administration	3	Y	Y	Y	DT
Shopkeeper - Supermarket - Cashier	3	Y	Y	Y	DT
Shopkeeper - Supermarket - Cold Room	5	Y*	Y	UI	DT
Shopkeeper - Supermarket - Maintenance - Licensed	5	Y*	Y	Y	DT
Shopkeeper - Supermarket - Meat / Poultry / Fish	4	Y	Y	Y	DT
Shopkeeper - Supermarket - Produce	4	Y	Y	Y	DT
Shopkeeper - Supermarket - Shelf Stockist	5	Y*	Y	UI	DT
Shopkeeper - Supermarket - Storeman	5	Y*	Y	UI	DT
Shopkeeper - Tobacconist	3	Y	Y	Y	DT
Shopkeeper - Video Shop	3	Y	Y	Y	DT
Sign Erector - Above 10 Metres	5	UI	IC	UI	NC
Sign Erector - Up To 10 Metres	5	Y*	Y	UI	DT
Signwriter - Office Based	2	Y	Y	Y	DT
Signwriter - Above 10 metres	5	UI	IC	UI	NC
Signwriter - Up To 10 metres	5	Y*	Y	Y	DT
Singer	5	UI	Y	UI	DT
Skylight Fitter	5	Y*	Y	Y	DT
Slaughterman	5	Y*	Y	UI	DT
Social Worker - Field Visits	3	Y	Y	Y	DT
Social Worker - Office Only	2	Y	Y	Y	DT
Soil Technician	4	Y	Y	Y	DT
Solicitor	1	Y	Y	Y	DT
Sound Engineer	3	Y	Y	Y	DT
Sportsperson (Professional)	5	UI	Y	UI	DT
Spray Painter - Motor Industry - Qualified	4	Y	Y	Y	DT
Statistician	1	Y	Y	Y	DT
Steel Fixer - Building & Construction - Up to 10 metres	5	Y*	Y	UI	DT
Steeplejack / Steel Erector - Above 10 metres	5	UI	IC	UI	NC
Steeplejack / Steel Erector - Up To 10 metres	5	UI	Y	UI	DT
Stevedore / Docker	5	UI	Y	UI	DT
Stockbroker (Registered)	1	Y	Y	Y	DT
Stockman - Agriculture	5	UI	Y	UI	DT
Stonemason - Skilled - Licensed	4	Y	Y	Y	DT
Storeman - Admin only	4	Y	Y	Y	DT
Storeman - Other	5	Y*	Y	UI	DT
Street Sweeper	5	Y*	Y	UI	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Student	5	UI	Y	UI	DT
Stuntperson	5	UI	IC	UI	NC
Surgeon - Medical Profession	1	Y	Y	Y	DT
Surveyor - Field	3	Y	Y	Y	DT
Surveyor - Marine (No Diving)	4	Y	Y	Y	DT
Surveyor - Mine (No Underground)	4	Y	Y	Y	DT
Surveyor - Qualified (Office only)	2	Y	Y	Y	DT
Surveyor - Quantity - Qualified	1	Y	Y	Y	DT
Swimming Pool - Attendant	5	UI	Y	UI	DT
Swimming Pool - Builder - Licensed	4	Y	Y	Y	DT
Swimming Pool - Cleaner / Maintenance	5	Y*	Y	UI	DT
Swimming Pool - Proprietor / Manager (No Manual)	4	Y	Y	Y	DT
Tab - Manager	3	Y	Y	Y	DT
Tab - Staff	4	Y	Y	Y	DT
Tailor - Well Established - Not Working From Home	4	Y	Y	Y	DT
Tanker Driver (Petrol, Petroleum Products)	5	UI	Y	UI	DT
Tanner	5	Y*	Y	Y	DT
Taxation Consultant - Other	2	Y	Y	Y	DT
Taxation Consultant - Qualified	1	Y	Y	Y	DT
Taxi Driver - Full Time -owner established minimum 2 years	5	Y*	Y	UI	DT
Taxi Driver - Others - Full Time	5	UI	Y	UI	DT
Taxidermist	4	Y	Y	Y	DT
Telephone Technician - No Underground or Heights	4	Y	Y	Y	DT
Telephone Technician - Telephonist / Switchboard	3	Y	Y	Y	DT
Television Repairman - Qualified	4	Y	Y	Y	DT
Theatre & Cinema - Management / Admin	2	Y	Y	Y	DT
Theatre & Cinema - Ticket Seller / Usher / Projectionist	3	Y	Y	Y	DT
Tiler - Floor & Wall - Licensed	4	Y	Y	Y	DT
Tiler - Roof - Licensed	5	Y*	Y	UI	DT
Timber Industry - Merchant	4	Y	Y	Y	DT
Timber Industry - Mill Worker	5	UI	Y	UI	DT
Timber Industry - Sawyer	5	UI	Y	UI	DT
Timber Industry - Tree Feller / Lopper	5	UI	Y	UI	NC
Timber Industry - Tree Stump Remover	5	Y*	Y	UI	DT
Tool Maker - Qualified	4	Y	Y	Y	DT
Tourism - Excursions / Tours (Full time, Australia Only)	3	Y	Y	Y	DT
Town Planner	2	Y	Y	Y	DT
Travel Agent	2	Y	Y	Y	DT
Tree Surgeon - Qualified (Not Working At Heights)	5	Y*	Y	UI	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Trench Digger	5	Y*	Y	UI	DT
Truck Driver - Interstate (Minimum 2 years Experience. Regular Contracts)	5	UI	Y	UI	DT
Truck Driver - Intrastate - (Returning Home Daily)	5	Y*	Y	UI	DT
Truck Driver - Suburban	5	Y*	Y	UI	DT
Tugboat Operator - Harbour Only	5	Y*	Y	UI	DT
Type Setter - Computer	2	Y	Y	Y	DT
Type Setter - Manual	4	Y	Y	Y	DT
Typist	2	Y	Y	Y	DT
Tyre Fitter	5	Y*	Y	UI	DT
Unemployed	5	UI	Y	UI	DT
Upholsterer	4	Y	Y	Y	DT
Valet	4	Y	Y	Y	DT
Valuer - Livestock	4	Y	Y	Y	DT
Valuer - Property / Other	3	Y	Y	Y	DT
Veterinary - Nurse	4	Y	Y	Y	DT
Veterinary - Surgeon (Domestic Pets)	1	Y	Y	Y	DT
Veterinary - Surgeon (Livestock)	2	Y	Y	Y	DT
Vigneron - Qualified winemaker	4	Y	Y	Y	DT
Waiter	5	Y*	Y	UI	DT
Watchmaker / Repairer	4	Y	Y	Y	DT
Watchman (Night)	5	UI	Y	UI	DT
Weaver - Not working from home	4	Y	Y	Y	DT
Welder - Qualified	4	Y	Y	Y	DT
Wharf Worker	5	UI	Y	UI	DT
Window Cleaner - Above 10 metres	5	UI	IC	UI	NC
Window Cleaner - Up to 10 metres	5	Y*	Y	UI	DT
Window Dresser	4	Y	Y	Y	DT
Window Tinter	4	Y	Y	Y	DT
Windscreen Fitter	4	Y	Y	Y	DT
Wine Maker	4	Y	Y	Y	DT
Wine Merchant (Vintner) - Sales & Light Manual	4	Y	Y	Y	DT
Wool Classer - City	3	Y	Y	Y	DT
Wool Classer - Country	4	Y	Y	Y	DT
Wrecker - Building	5	UI	Y	UI	DT
Wrecker - Motor	5	UI	Y	UI	DT
Zoo Worker (Wildlife Attendant) - Other - Unqualified	5	Y*	Y	Y	DT
Zoo Worker (Wildlife Attendant) - With Tertiary Qualified	4	Y	Y	Y	DT
Zoologist - No Overseas Or Field Work	1	Y	Y	Y	DT



How to contact us

Suncorp Brighter Super
GPO Box 2585,
Brisbane QLD 4001

13 11 55 – Customers
1800 066 745 – Suncorp Financial
Planners, Authorised Representatives
and Independent Financial Advisers

Fax – 1300 172 693
super@suncorp.com.au
suncorp.com.au/super

Issuer:
Suncorp Portfolio Services Limited ABN 61 063 427 958 AFSL No. 237905
RSE Licence No. L0002059

29147 30/05/16 A