

# Suncorp Brighter Super<sup>®</sup>

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## Insurance premium rates guide

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## 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

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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 31 January 2020. 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](https://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:**

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

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

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	$\$500,000 \times 0.5947 / 1,000 = \$297.35$
Life cover, occupation loading	$\$297.35 \times 0\% = \$0$
Total Life cover insurance fee	$\$297.35 + \$0 = \mathbf{\$297.35}$
TPD cover, base	$\$500,000 \times 0.3421 / 1,000 = \$171.05$
TPD cover, occupation loading	$\$171.05 \times -10\% = -\$17.11$
Total TPD cover insurance fee	$\$171.05 - \$17.11 = \mathbf{\$153.95}$
<b>Total annual cost of Life and TPD benefit of \$500,000</b>	$\$297.37 + \$153.95 = \mathbf{\$451.30}$
<hr/>	
Income Protection, base	$\$72,000 \times 3.6186 / 1,000 = \$260.54$
Income Protection, occupation loading	$\$260.54 \times -10\% = -\$26.05$
<b>Total annual cost of Income Protection benefit of \$72,000 pa</b>	$\$260.54 - \$26.05 = \mathbf{\$234.49}$
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<b>Total cost of all cover per month</b>	$(\$451.30 + \$234.49) / 12 = \mathbf{\$57.15}$

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 24 for more information.

### 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.

### 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 smoke or 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	$\$300,000 \times 0.3397 / 1,000 = \$101.91$
Life cover, occupation loading	$\$101.91 \times 0\% = \$0$
<b>Total Life cover insurance fee</b>	$\$101.91 + \$0 = \mathbf{\$101.91}$
TPD cover, base	$\$300,000 \times 0.2025 / 1,000 = \$60.75$
TPD cover, occupation loading	$\$60.75 \times -10\% = -\$6.08$
<b>Total TPD cover insurance fee</b>	$\$60.75 - \$6.08 = \mathbf{\$54.68}$
<b>Total annual cost of Life and TPD cover of 3 x salary</b>	$\mathbf{\$101.91 + \$54.68 = \$156.59}$

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

<b>Total annual cost of Life and TPD cover of \$200,000</b>	$\mathbf{\$67.94 + \$36.45 = \$104.39}$
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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	$\$72,000 \times 5.4281 / 1,000 = \mathbf{\$390.82}$
Income Protection, occupation loading	$\$390.82 \times -10\% = -\$39.08$
<b>Total annual cost of Income Protection benefit of \$72,000 pa</b>	$\$390.82 - \$39.08 = \mathbf{\$351.74}$

<b>Total cost of all cover per month</b>	$(\$156.59 + \$104.39 + \$351.74) / 12 = \mathbf{\$51.06}$
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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 \$68.08 ( $\$68.08 \times 0.75 = \$51.06$ ).

### 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:

<b>Total annual cost of Life and TPD cover of \$500,000</b>	$\mathbf{\$485.51}$
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Income Protection benefit of \$72,000 pa:

<b>Total cost of Income Protection benefit of \$72,000 pa</b>	$\mathbf{\$351.74}$
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<b>Total cost per month</b>	$(\$485.51 + \$351.74) / 12 = \mathbf{\$69.77}$
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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 \$93.02 ( $\$93.02 \times 0.75 = \$69.77$ )

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 24 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
15	0.9215	0.547	0.0377	0.0875
16	1.1059	0.6482	0.0451	0.1037
17	1.2132	0.721	0.0907	0.1041
18	1.3528	0.8103	0.1812	0.1168
19	1.3795	0.8191	0.1668	0.1441
20	1.3557	0.7091	0.1933	0.2687
21	1.2957	0.6667	0.211	0.246
22	1.1905	0.6083	0.2253	0.2454
23	1.143	0.5947	0.245	0.196
24	1.0968	0.4903	0.2678	0.2873
25	1.0257	0.5523	0.3219	0.2063
26	1.0283	0.5284	0.2636	0.1871
27	1.0171	0.5242	0.2972	0.2172
28	1.0294	0.5322	0.3296	0.2498
29	1.0232	0.5431	0.3545	0.3049
30	1.0554	0.5947	0.3454	0.3421
31	1.0281	0.5997	0.3751	0.4118
32	1.0839	0.6217	0.4025	0.3806
33	1.0858	0.6916	0.4436	0.43
34	1.1651	0.7272	0.4719	0.4849
35	1.1551	0.8006	0.5075	0.5304
36	1.2274	0.8846	0.5804	0.5916

Individual rates - Life and TPD cover (cont.)

Current Age	Life		TPD	
	Male	Female	Male	Female
37	1.3664	0.9197	0.6612	0.6985
38	1.4029	1.0054	0.7636	0.8094
39	1.5222	1.1148	0.8697	0.9157
40	1.6	1.1878	0.9185	1.0183
41	1.7106	1.3017	1.0153	1.1902
42	1.8269	1.4327	1.1388	1.334
43	1.9908	1.5343	1.2655	1.5113
44	2.2146	1.7143	1.4872	1.721
45	2.4726	1.9099	1.5903	1.9324
46	2.7086	2.085	1.7745	2.1211
47	2.944	2.2584	2.1628	2.3934
48	3.3457	2.4721	2.4183	2.7748
49	3.876	2.757	2.8675	3.2155
50	4.3753	3.1126	3.2485	3.7504
51	4.9986	3.4986	3.6929	4.2782
52	5.5206	3.86	4.3881	5.0384
53	6.1011	4.2714	5.2528	5.8179
54	6.5626	4.7362	6.3614	6.6884
55	6.9805	5.0563	7.7037	7.6658
56	8.0507	5.6526	9.2921	8.8089
57	8.767	6.1101	11.0324	10.0552
58	9.6513	6.5228	13.1075	11.5163
59	10.6161	7.1513	15.5194	13.2879
60	11.9006	7.9424	18.5233	15.5406
61	13.1392	8.6246	20.5432	17.5858
62	14.7204	9.502	23.1032	20.1306
63	15.8339	10.2269	25.5834	22.7011
64	17.7018	11.2231	28.6401	25.0251
65	20.0665	12.4785	N/A	N/A
66	22.7351	13.8101	N/A	N/A
67	25.7418	15.2559	N/A	N/A
68	29.0525	16.8536	N/A	N/A
69	32.8022	18.5277	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	0.8461	0.3274	0.0336	0.0391
16	1.0153	0.3881	0.0403	0.0464
17	1.0831	0.4271	0.0806	0.0464
18	1.1847	0.4658	0.1614	0.0464
19	1.2004	0.473	0.1506	0.0433
20	1.1732	0.4077	0.1747	0.081
21	1.1101	0.3784	0.1935	0.0751
22	1.0177	0.3468	0.2071	0.0751
23	0.9713	0.3336	0.2259	0.0723
24	0.925	0.2791	0.248	0.133
25	0.8574	0.3069	0.2958	0.0998
26	0.8574	0.2935	0.2419	0.0954
27	0.8349	0.2912	0.2689	0.1156
28	0.7896	0.2912	0.2958	0.1446
29	0.7671	0.3155	0.3227	0.1735
30	0.7671	0.3397	0.3227	0.2025
31	0.7445	0.3397	0.3496	0.2602
32	0.7445	0.3638	0.3766	0.2602
33	0.7445	0.4124	0.4144	0.3181
34	0.7671	0.4368	0.443	0.376
35	0.7671	0.4853	0.511	0.4337
36	0.7896	0.5337	0.5916	0.4916
37	0.8349	0.5822	0.6723	0.5784

Group rates – Life and TPD cover (cont.)

Current age	Life		TPD	
	Male	Female	Male	Female
38	0.8574	0.6309	0.7798	0.6651
39	0.925	0.7036	0.8873	0.7519
40	0.9703	0.7521	0.9951	0.8386
41	1.038	0.8249	1.1026	0.9831
42	1.1277	0.9312	1.2343	1.1098
43	1.2437	1.0147	1.3704	1.2684
44	1.3761	1.1245	1.6113	1.4595
45	1.5108	1.2245	1.8298	1.638
46	1.6176	1.3115	2.0429	1.7992
47	1.7378	1.4212	2.3264	1.9861
48	1.9009	1.5042	2.6011	2.1976
49	2.1047	1.6257	2.8943	2.458
50	2.3018	1.7816	3.2864	2.7726
51	2.537	1.9429	3.7192	3.1576
52	2.7861	2.1196	4.1903	3.4583
53	3.0542	2.2961	4.776	3.8794
54	3.3365	2.5232	5.2771	4.3304
55	3.5944	2.7222	5.8571	4.8076
56	3.9064	2.9065	6.4807	5.3247
57	4.1577	3.1347	7.098	5.7689
58	4.4946	3.2973	7.8525	6.272
59	4.8648	3.5672	8.7176	6.9433
60	5.3645	3.8977	9.8021	7.7669
61	5.8322	4.2178	10.8816	8.5599
62	6.4284	4.6001	12.2546	9.5539
63	6.9844	4.9319	13.5853	10.5093
64	7.6852	5.3679	15.2598	11.6244
65	8.7117	5.9684	N/A	N/A
66	9.8703	6.6052	N/A	N/A
67	11.1759	7.2968	N/A	N/A
68	12.6131	8.061	N/A	N/A
69	14.2411	8.8616	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	4.4993	5.6241	6.7489	8.4362	3.5239	4.4049	5.2858	6.6073	1.6541	2.0676	2.3985	2.9981
16	4.4993	5.6241	6.7489	8.4362	3.5239	4.4049	5.2858	6.6073	1.6541	2.0676	2.3985	2.9981
17	4.4993	5.6241	6.7489	8.4362	3.5239	4.4049	5.2858	6.6073	1.6541	2.0676	2.3985	2.9981
18	4.4993	5.6241	6.7489	8.4362	3.5239	4.4049	5.2858	6.6073	1.6541	2.0676	2.3985	2.9981
19	4.4993	5.6241	6.7489	8.4362	3.5239	4.4049	5.2858	6.6073	1.6541	2.0676	2.3985	2.9981
20	4.4993	5.6241	6.7489	8.4362	3.5239	4.4049	5.2858	6.6073	1.6541	2.0676	2.3985	2.9981
21	4.4993	5.6241	6.7489	8.4362	3.5239	4.4049	5.2858	6.6073	1.6541	2.0676	2.3985	2.9981
22	4.6015	5.7519	6.9534	8.6918	3.5239	4.4049	5.4117	6.7646	1.6541	2.0676	2.3985	2.9981
23	4.7038	5.8798	7.0557	8.8196	3.6498	4.5622	5.4117	6.7646	1.6541	2.0676	2.4813	3.1015
24	4.806	6.0075	7.1579	8.9475	3.6498	4.5622	5.5376	6.9219	1.6541	2.0676	2.3985	2.9981
25	4.7868	5.9834	7.1801	8.9752	3.458	4.3225	5.251	6.5638	1.7143	2.1429	2.6166	3.2707
26	4.7639	5.9549	7.1988	8.9985	3.518	4.3975	5.2118	6.5148	1.8571	2.3215	2.7369	3.421
27	4.9529	6.191	7.3216	9.152	3.4454	4.3068	5.1682	6.4602	1.8947	2.3684	2.8422	3.5526
28	5.0358	6.2948	7.5537	9.4421	3.5032	4.379	5.2547	6.5684	2.0302	2.5376	3.0452	3.8065
29	5.2302	6.5376	7.7895	9.7368	3.5609	4.4511	5.3414	6.6767	2.1654	2.7068	3.2481	4.0602
30	5.3148	6.6437	7.9158	9.8948	3.6186	4.5233	5.4281	6.785	2.2617	2.8271	3.3925	4.2406
31	5.3997	6.7497	8.157	10.1963	3.6764	4.5955	5.5146	6.8933	2.2978	2.8723	3.4466	4.3083
32	5.6013	7.0015	8.4018	10.5023	3.8777	4.8472	5.8884	7.3606	2.3338	2.9173	3.5008	4.376

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
33	5.8064	7.2579	8.7687	10.961	4.0836	5.1045	6.1253	7.6567	2.4884	3.1106	3.6734	4.5918
34	6.0151	7.5188	9.0226	11.2782	4.2938	5.3673	6.3667	7.9584	2.5263	3.1579	3.7293	4.6617
35	6.2557	7.8196	9.3835	11.7294	4.4419	5.5524	6.6628	8.3285	2.6466	3.3083	3.8496	4.812
36	6.4963	8.1203	9.7444	12.1805	4.738	5.9225	6.959	8.6987	2.6466	3.3083	3.9699	4.9624
37	6.6166	8.2707	9.985	12.4812	4.8861	6.1076	7.2551	9.0689	2.7669	3.4587	4.0902	5.1128
38	6.8572	8.5715	10.3459	12.9324	5.1822	6.4778	7.6993	9.6241	2.8872	3.609	4.3308	5.4136
39	7.0978	8.8722	10.7068	13.3835	5.3303	6.6628	8.1435	10.1793	3.0075	3.7594	4.4511	5.5639
40	7.579	9.4737	11.3083	14.1354	5.7745	7.2181	8.5877	10.7346	3.1278	3.9098	4.812	6.0151
41	7.9399	9.9248	12.0301	15.0376	6.0706	7.5882	9.1799	11.4749	3.3684	4.2105	5.0527	6.3158
42	8.4211	10.5264	12.6316	15.7895	6.5148	8.1435	9.7722	12.2152	3.609	4.5113	5.4136	6.7669
43	8.9023	11.1279	13.3534	16.6918	6.959	8.6987	10.3644	12.9555	3.8496	4.812	5.7745	7.2181
44	9.5038	11.8797	14.1955	17.7444	7.4032	9.2539	11.1047	13.8809	4.2105	5.2632	6.2557	7.8196
45	9.985	12.4812	15.0376	18.7971	7.9954	9.9943	11.9931	14.9914	4.4511	5.5639	6.7369	8.4211
46	10.5865	13.2331	16.0001	20.0001	8.5877	10.7346	12.7334	15.9168	4.9323	6.1654	7.3384	9.173
47	11.3083	14.1354	16.9625	21.2031	9.1799	11.4749	13.7699	17.2123	5.2933	6.6166	7.9399	9.9248
48	12.0301	15.0376	18.0452	22.5565	9.9202	12.4003	14.8063	18.5079	5.7745	7.2181	8.6617	10.8271
49	12.8722	16.0903	19.3685	24.2106	10.6605	13.3257	15.9908	19.9885	6.376	7.97	9.5038	11.8797
50	14.0752	17.5941	21.0527	26.3159	11.697	14.6212	17.6195	22.0244	7.0978	8.8722	10.5865	13.2331
51	15.2783	19.0978	22.9775	28.7219	12.8815	16.1019	19.3963	24.2453	7.9399	9.9248	11.9098	14.8873
52	16.7219	20.9023	25.143	31.4287	14.3621	17.9526	21.4691	26.8364	8.9023	11.1279	13.3534	16.6918
53	18.2858	22.8572	27.4287	34.2858	15.8427	19.8034	23.8381	29.7977	9.985	12.4812	15.0376	18.7971
54	20.0903	25.1129	30.0753	37.5941	17.6195	22.0244	26.5033	33.1291	11.3083	14.1354	16.9625	21.2031
55	22.0151	27.5189	33.0828	41.3535	19.6924	24.6155	29.6126	37.0158	12.7519	15.9399	19.1279	23.9099
56	24.1805	30.2257	36.331	45.4137	21.7625	27.2032	32.6979	40.8723	14.3158	17.8948	21.5339	26.9174
57	26.5866	33.2332	39.94	49.925	23.9279	29.91	35.946	44.9325	16.2407	20.3008	24.3008	30.3761
58	29.3535	36.6919	44.0302	55.0378	26.4181	33.0227	39.6272	49.534	18.2858	22.8572	27.4287	34.2858
59	32.361	40.4513	48.4814	60.6017	29.1249	36.4062	43.6332	54.5416	20.6918	25.8648	31.0377	38.7971
60	35.128	43.9099	52.6919	65.8649	31.6152	39.5189	47.4227	59.2784	22.9775	28.7219	34.4061	43.0077
61	38.1355	47.6694	57.2634	71.5792	34.3219	42.9025	51.537	64.4213	25.5039	31.8798	38.1355	47.6694
62	41.2633	51.5791	61.9551	77.4439	37.137	46.4213	55.7596	69.6996	28.0302	35.0377	42.1054	52.6318
63	28.6317	35.7896	42.8272	53.534	25.7685	32.2106	38.5445	48.1806	15.5189	19.3986	23.3384	29.173
64	14.0581	17.5728	21.0282	26.2852	12.6523	15.8154	18.9254	23.6568	4.9311	6.1639	7.4158	9.2697

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	5.5228	6.9034	7.6385	9.5482	3.9194	4.899	5.8144	7.268	2.3158	2.8948	2.6383	3.2979
16	5.625	7.0311	7.7619	9.7023	3.9874	4.9843	5.8144	7.268	2.3499	2.9374	2.6383	3.2979
17	5.7297	7.1622	7.8877	9.8598	4.0572	5.0715	5.8144	7.268	2.3846	2.9807	2.6383	3.2979
18	5.8371	7.2964	8.0165	10.0206	4.1286	5.1608	5.8144	7.268	2.4201	3.025	2.6696	3.3371
19	5.9472	7.4338	8.1481	10.1852	4.2016	5.2521	5.8144	7.268	2.4561	3.0701	2.7086	3.3859
20	6.0598	7.5748	8.2826	10.3533	4.2764	5.3455	5.8144	7.268	2.493	3.1163	2.7484	3.4354
21	5.9423	7.4278	8.42	10.525	4.1399	5.1748	5.8144	7.268	2.5712	3.214	2.7888	3.4861
22	5.8425	7.3031	8.5605	10.7006	4.0213	5.0266	5.9529	7.4411	2.5303	3.1628	2.83	3.5376
23	5.7604	7.2005	8.7041	10.8802	4.0147	5.0184	5.9529	7.4411	2.3926	2.9909	2.8147	3.5183
24	5.6964	7.1206	8.8508	11.0635	4.0147	5.0184	6.0913	7.6141	2.2743	2.843	2.7984	3.498
25	5.6508	7.0635	9.0008	11.2511	3.8038	4.7548	5.9797	7.4747	2.2691	2.8363	2.8783	3.5978
26	5.7004	7.1255	9.2775	11.5969	3.8698	4.8372	6.2123	7.7654	2.2192	2.774	3.0213	3.7765
27	5.8002	7.2502	9.64	12.0499	3.8143	4.7679	6.473	8.0912	2.1941	2.7427	3.1736	3.9672
28	5.9484	7.4354	10.0862	12.6077	3.8877	4.8597	6.7654	8.4567	2.2331	2.7913	3.3496	4.1871
29	6.1437	7.6797	10.6146	13.2683	3.9942	4.9927	7.0938	8.8671	2.382	2.9775	3.5729	4.4663
30	6.3852	7.9815	11.2235	14.0293	4.1328	5.166	7.4618	9.3272	2.4878	3.1098	3.7318	4.6648
31	6.6721	8.3401	11.9112	14.8891	4.3034	5.3792	7.8736	9.842	2.5276	3.1594	3.7913	4.7391
32	7.004	8.7548	12.6767	15.8458	4.5057	5.6323	8.3332	10.4165	2.5672	3.2091	3.8509	4.8136
33	7.3805	9.2257	13.5183	16.898	4.7403	5.9255	8.8445	11.0557	2.7373	3.4216	4.0407	5.051
34	7.6462	9.5578	14.1468	17.6834	4.9576	6.1972	9.2232	11.5292	2.779	3.4738	4.2121	5.2652
35	7.9388	9.9236	14.81	18.5125	5.2032	6.504	9.6369	12.046	2.9113	3.6391	4.4636	5.5795
36	8.257	10.3212	15.5034	19.3793	5.4776	6.8468	10.0853	12.6066	2.9113	3.6391	4.7167	5.896
37	8.5992	10.7491	16.2223	20.2778	5.7817	7.2272	10.5686	13.2108	3.0436	3.8046	5.075	6.3439
38	8.9648	11.2059	16.9628	21.2034	6.1173	7.6467	11.0864	13.8579	3.176	3.9699	5.4995	6.8743
39	9.5656	11.957	18.1237	22.6546	6.5555	8.1944	11.9026	14.8782	3.3083	4.1354	5.997	7.4963
40	9.991	12.4888	18.9238	23.6548	6.9657	8.707	12.507	15.6338	3.4671	4.3339	6.5748	8.2184
41	10.6834	13.3542	20.1963	25.2454	7.4952	9.3691	13.4509	16.8136	3.8072	4.759	7.2389	9.0487
42	11.4343	14.293	21.5409	26.926	8.0805	10.1007	14.4735	18.0919	4.199	5.2487	7.9952	9.9941
43	12.2494	15.3119	22.9609	28.7012	8.7275	10.9095	15.5792	19.474	4.6495	5.8118	8.8494	11.0617
44	13.1347	16.4183	24.4608	30.5759	9.4433	11.8042	16.7721	20.9651	5.1665	6.458	9.8061	12.2576
45	14.4175	18.0217	26.6373	33.2966	10.3445	12.9307	18.4675	23.0843	5.7586	7.1982	10.8695	13.5869
46	15.4888	19.3609	28.351	35.4387	11.2315	14.0393	19.8804	24.8504	6.4355	8.0443	12.0435	15.0545
47	17.0266	21.2833	30.8358	38.5448	12.3432	15.4291	21.8728	27.3411	7.2077	9.0096	13.3309	16.6636
48	18.7281	23.4102	33.5158	41.8946	13.5851	16.9814	24.0471	30.059	8.0869	10.1087	14.7337	18.4172

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
49	20.6131	25.7664	36.4092	45.5115	14.9732	18.7164	26.4169	33.0211	9.0855	11.3569	16.2535	20.3167
50	22.7041	28.38	39.5376	49.422	16.5252	20.6566	28.9966	36.2457	10.217	12.7712	17.8905	22.3631
51	25.0267	31.2832	42.9256	53.657	18.2614	22.8267	31.8019	39.7523	11.4962	14.3701	19.6443	24.5553
52	27.0687	33.8359	45.6875	57.1094	20.0038	25.0046	34.1665	42.7082	12.9387	16.1734	21.5132	26.8916
53	29.3151	36.6439	48.6513	60.8141	21.9383	27.4228	36.6912	45.8642	14.5614	18.2017	23.7421	29.6777
54	31.7902	39.7378	51.841	64.8013	24.0863	30.1078	39.3861	49.2328	16.3822	20.4779	26.1234	32.6544
55	34.5215	43.1517	55.2846	69.1056	26.4709	33.0887	42.2623	52.828	18.4204	23.0255	28.6553	35.8192
56	37.5401	46.9252	59.0136	73.7668	29.118	36.3974	45.3321	56.6651	20.6958	25.8697	31.3341	39.1678
57	40.882	51.1026	63.0648	78.8311	32.0558	40.0697	48.6096	60.762	23.2295	29.037	34.1543	42.6929
58	44.5878	55.7348	67.4806	84.3507	35.3158	44.1448	52.1108	65.1385	26.044	32.5549	37.6594	47.0743
59	48.7041	60.8801	72.3097	90.3871	38.933	48.6663	55.854	69.8174	29.1619	36.4525	41.3682	51.7104
60	49.5831	61.9789	71.9626	89.9534	40.7283	50.9104	59.3213	74.1517	30.9762	38.7202	43.5753	54.4691
61	46.555	58.1937	69.2801	86.6001	40.108	50.1349	58.8515	73.5643	30.491	38.1137	43.8974	54.8718
62	41.2633	51.5791	61.9551	77.4439	37.137	46.4213	55.7596	69.6996	28.0302	35.0377	42.1054	52.6318
63	28.6317	35.7896	42.8272	53.534	25.7685	32.2106	38.5445	48.1806	15.5189	19.3986	23.3384	29.173
64	14.0581	17.5728	21.0282	26.2852	12.6523	15.8154	18.9254	23.6568	4.9311	6.1639	7.4158	9.2697

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	7.7567	8.3242	11.0686	11.7827	5.786	6.2311	8.8768	9.3207	4.9468	5.1942	5.9099	6.3174
16	8.2072	8.8076	11.9181	12.687	6.1181	6.5886	9.5709	10.0495	5.2243	5.4854	6.3911	6.8317
17	8.5048	9.1272	12.3179	13.1127	6.3419	6.8297	9.8937	10.3883	5.4185	5.6893	6.609	7.0649
18	8.8255	9.4713	12.7365	13.5581	6.5769	7.0828	10.2163	10.7272	5.6127	5.8932	6.8046	7.2737
19	9.1538	9.8235	13.1613	14.0103	6.8194	7.3439	10.5564	11.0842	5.8161	6.1068	7.0301	7.515
20	9.505	10.2005	13.5922	14.4691	7.0364	7.5777	10.9001	11.445	6.0758	6.3795	7.2557	7.756
21	9.505	9.9575	14.0419	14.9479	6.8963	7.4269	11.254	11.8167	5.8693	6.1627	7.4812	7.9973
22	9.5356	10.2167	14.5167	15.6688	6.7867	7.3088	11.6219	12.4934	5.697	5.9817	7.7068	8.2383
23	9.5737	10.4855	14.9977	16.1693	6.7034	7.2	12.0036	12.9038	5.5794	5.8584	7.955	8.4852
24	9.6653	10.5643	15.4786	16.9298	6.6425	7.1346	12.3887	13.6277	5.4498	5.7222	8.2106	9.0599
25	9.7646	10.6945	15.9846	17.5069	6.6109	7.1397	12.7879	13.7973	5.387	5.954	8.4663	9.05
26	10.0317	11.0105	16.7467	18.3672	6.7056	7.5438	13.52	15.0222	5.4537	6.0277	9.1353	10.1141
27	10.3906	11.6576	17.6274	19.6501	6.8566	7.7508	14.2765	15.9081	5.5633	6.1815	9.7143	10.7936





## 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
28	10.8334	12.1544	18.6643	20.7715	7.0594	7.9801	15.1024	16.8284	5.7175	6.3528	10.2557	11.3951
29	11.3526	13.0138	19.8574	22.4195	7.3132	8.267	15.9874	17.8144	5.9287	6.5874	10.7369	11.9299
30	11.9404	13.6877	21.1878	23.9217	7.6323	8.6279	16.9452	19.437	6.1573	6.8414	11.2105	12.4563
31	12.6199	14.1221	22.6683	25.9588	8.0173	9.063	17.9897	20.0456	6.4631	7.1812	11.6917	12.9908
32	13.3986	15.3126	24.2674	27.7341	8.4601	9.5177	19.1279	22.407	6.8158	7.5733	12.2331	13.5923
33	14.2154	16.199	26.0164	30.0813	8.9396	10.4295	20.3807	23.7774	7.238	8.4444	12.8422	14.7448
34	15.1468	17.6126	27.8778	32.1665	9.4833	11.0005	21.741	25.2665	7.7095	8.9944	13.549	15.5562
35	16.1546	19.0918	29.8642	34.7672	10.0977	11.6512	23.2158	26.7875	8.0997	9.8996	14.3535	16.404
36	17.2311	20.2277	31.9629	38.0735	10.758	12.7502	24.8365	29.1828	8.5204	9.8656	15.3384	18.0774
37	18.3916	21.522	34.1617	40.5059	11.4846	13.5354	26.5855	31.0163	9.0089	10.9056	16.4813	19.3228
38	19.6284	23.3087	36.4479	43.5348	12.2701	14.8088	28.4628	33.6379	9.5494	11.4593	17.797	21.3565
39	20.9568	24.7288	38.834	46.7057	13.1244	15.7493	30.4964	36.463	10.2861	12.2453	19.3309	23.0724
40	22.3538	27.0826	41.2826	49.7507	14.0857	17.1668	32.6653	39.4705	11.0463	13.0545	21.0828	25.5549
41	23.8502	28.6203	43.8061	53.4221	15.1337	18.2494	34.9696	42.512	11.8836	14.467	23.0377	27.6452
42	25.4382	30.7012	46.3797	55.9754	16.2823	19.9006	37.4057	44.8867	12.8371	15.4044	25.2182	30.6706
43	27.0949	32.8692	49.0032	59.1233	17.5074	21.0985	39.9806	48.2523	14.3054	16.9544	28.7023	34.4427
44	28.8431	35.0555	51.6578	62.8415	19.0684	23.2541	42.663	51.6084	15.4015	18.5879	31.4194	37.9956
45	30.6907	36.9178	54.3188	65.9209	20.7692	25.4895	45.4427	54.9382	16.6264	19.8443	34.3474	41.8142
46	32.6376	39.3439	56.9922	68.9088	22.6282	27.3425	48.2986	58.5026	18.0114	21.7196	37.4316	45.6665
47	35.2305	42.4574	61.3149	73.8922	24.3277	29.5748	51.2205	61.8638	20.1222	23.929	40.6876	48.825
48	37.9854	45.7657	65.7628	79.5518	26.3384	32.0849	54.1738	66.0656	22.0682	26.4817	44.0685	52.8821
49	40.8907	49.7194	70.3421	85.151	28.5566	34.8486	57.1235	69.3183	23.7583	28.618	47.4883	57.7165
50	43.9584	53.5743	75.0036	91.1504	30.8685	37.5172	60.0385	72.9038	25.7323	30.9839	51.3089	61.8518
51	47.2009	57.0906	79.7432	96.3984	33.2475	40.1741	62.8841	76.2759	27.9619	33.5542	55.1251	66.5534
52	50.5725	61.1267	84.4828	102.6564	35.8164	43.4275	65.5908	79.2555	30.1264	36.5467	58.8558	71.0107
53	54.0583	65.2131	89.2047	107.6119	38.4154	46.1849	68.1241	82.4659	32.5563	39.1619	62.4257	75.7592
54	57.9425	70.1188	94.3192	113.912	41.0933	49.3951	70.4248	85.1759	35.0294	42.2149	65.733	79.8996
55	61.9363	75.0618	99.3108	120.3105	44.7112	54.0598	74.0366	89.7413	37.7447	45.4652	68.6898	83.3717
56	65.9584	79.8653	103.9749	126.1062	48.3122	58.4985	77.2772	93.7256	40.6393	48.8492	71.1316	86.0309
57	69.7096	84.1849	106.9232	129.5565	51.7715	62.5219	79.8652	96.7709	43.3535	52.7272	72.7574	88.006
58	72.9818	88.5949	108.826	131.8884	54.876	66.6156	81.5178	98.793	45.6577	55.0791	73.3078	88.4348
59	75.4002	91.3634	109.2861	132.2591	57.3294	69.4665	81.9051	99.1223	47.3223	57.32	72.5003	87.8173
60	76.4104	92.5803	107.7413	130.3608	58.6427	71.0525	80.5856	97.5041	47.9209	57.9297	69.9857	84.8131
61	75.3042	91.1123	103.4331	125.2778	58.2096	70.4291	76.9807	93.2388	46.9698	56.9005	65.3299	79.0441
62	70.7868	85.4925	95.0014	115.1193	54.9553	66.372	70.1111	84.9581	43.6405	52.6851	57.8478	70.0579
63	28.6317	35.7896	42.8272	53.534	25.7685	32.2106	38.5445	48.1806	15.5189	19.3986	23.3384	29.173
64	14.0581	17.5728	21.0282	26.2852	12.6523	15.8154	18.9254	23.6568	4.9311	6.1639	7.4158	9.2697

## 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 <sup>^</sup>	175%	175%	N/A

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

<sup>^</sup> 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	3.4764	5.2144	2.2385	3.3578	0.9319	1.3978
16	3.4764	5.2144	2.2385	3.3578	0.9319	1.3978
17	3.4764	5.2144	2.3135	3.4702	0.9533	1.4299
18	3.4764	5.2144	2.3349	3.5023	0.964	1.4459
19	3.4085	5.1128	2.367	3.5506	0.9746	1.462
20	3.496	5.2439	2.3992	3.5987	0.9854	1.478
21	3.496	5.2439	2.3778	3.5666	0.9533	1.4299
22	3.5942	5.3913	2.367	3.5506	0.9211	1.3816
23	3.6271	5.4405	2.3564	3.5345	0.889	1.3335
24	3.6817	5.5224	2.3456	3.5185	0.8782	1.3175
25	3.5942	5.3913	2.3456	3.5185	0.8569	1.2852
26	3.496	5.2439	2.3778	3.5666	0.8676	1.3014
27	3.496	5.2439	2.4313	3.647	0.889	1.3335
28	3.496	5.2439	2.5169	3.7755	0.9104	1.3656
29	3.5942	5.3913	2.6241	3.9362	0.9211	1.3816
30	3.6271	5.4405	2.7419	4.1129	0.9533	1.4299
31	3.7253	5.588	2.8704	4.3057	0.9746	1.462
32	3.8455	5.7683	3.0311	4.5466	1.0175	1.5263
33	4.0313	6.0468	3.1917	4.7877	1.0497	1.5744
34	4.22	6.33	3.3845	5.0769	1.1032	1.6548

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
35	4.4877	6.7316	3.5881	5.3821	1.2146	1.8219
36	4.7662	7.1493	3.8129	5.7194	1.3158	1.9737
37	5.0661	7.5992	4.0486	6.0729	1.4058	2.1087
38	5.3767	8.0651	4.3057	6.4585	1.507	2.2604
39	5.7302	8.5952	4.5841	6.8761	1.642	2.4629
40	5.8124	8.7186	4.8841	7.326	1.7994	2.6991
41	6.3184	9.4776	5.1947	7.792	1.9569	2.9352
42	6.7955	10.1932	5.5266	8.29	2.1705	3.2557
43	7.389	11.0834	5.8801	8.8202	2.3954	3.5932
44	7.9934	11.99	6.2763	9.4146	2.654	3.9812
45	8.65	12.9749	6.6619	9.993	2.9352	4.4029
46	9.3169	13.9753	7.1012	10.6517	3.2614	4.8921
47	10.0408	15.0612	7.5723	11.3586	3.6212	5.4319
48	10.7207	16.081	8.0866	12.1298	4.0373	6.0561
49	11.4558	17.1836	8.622	12.933	4.476	6.7139
50	12.2519	18.378	9.2004	13.8006	4.7234	7.0851
51	13.1159	19.6739	9.8323	14.7485	5.2482	7.8723
52	14.055	21.0826	10.5285	15.7928	5.8158	8.7238
53	15.0778	22.6166	11.2782	16.9174	6.437	9.6556
54	16.1935	24.29	12.0923	18.1383	7.1226	10.6838
55	17.4128	26.1191	12.9919	19.4879	7.8509	11.7763
56	18.7479	28.1218	13.9773	20.966	8.6649	12.9973
57	20.2123	30.3185	14.9471	22.4208	9.5431	14.3148
58	21.8217	32.7326	16.0692	24.1036	10.4856	15.7285
59	23.5938	35.3906	17.1883	25.7826	11.5139	17.2708
60	25.5487	38.323	18.6268	27.9401	12.6171	18.9255
61	27.7097	41.5645	20.2473	30.371	13.8274	20.741
62	29.9296	44.8944	22.475	33.7126	15.102	22.6529
63	27.0226	40.5339	18.872	28.3081	12.3707	18.5562
64	13.2681	19.9021	10.4107	15.616	3.9308	5.8961

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	4.6023	6.3655	3.266	4.2482	1.9299	2.1309
16	4.6874	6.4682	3.3229	4.3148	1.9583	2.1616
17	4.7747	6.5732	3.3809	4.383	1.9871	2.1929
18	4.8643	6.6804	3.4405	4.4525	2.0167	2.2246
19	4.9559	6.7901	3.5014	4.5236	2.0468	2.2572
20	5.0499	6.9022	3.5637	4.5963	2.0775	2.2903
21	4.9519	7.0166	3.4499	4.6703	1.948	2.324
22	4.8687	7.1337	3.3512	4.746	1.8335	2.3584
23	4.8003	7.2534	3.2671	4.8235	1.7337	2.3934
24	4.6284	7.3757	3.1177	4.9024	1.6069	2.4048
25	4.5912	7.5008	3.0638	4.9831	1.5363	2.4162
26	4.6316	7.7312	3.0671	5.177	1.5025	2.5439
27	4.7127	8.0333	3.0991	5.3941	1.4856	2.6448
28	4.833	8.2371	3.1588	5.5251	1.4845	2.727
29	4.9917	8.4917	3.2452	5.675	1.4987	2.7987
30	5.1881	8.7917	3.3579	5.8451	1.5278	2.8676
31	5.4211	9.1319	3.4964	6.0365	1.5719	2.9409
32	5.6907	9.5075	3.6609	6.25	1.6312	3.0256
33	5.9967	10.1388	3.8515	6.6334	1.7063	3.128
34	6.3393	10.8266	4.0688	7.0586	1.7983	3.2907
35	6.7191	11.5704	4.3139	7.5289	1.9088	3.4872
36	7.1369	12.3697	4.5881	8.0468	2.0393	3.7238
37	7.5944	13.2248	4.8933	8.6157	2.1923	4.0066
38	8.0932	14.1355	5.2319	9.2387	2.3707	4.3416
39	8.6356	15.103	5.6067	9.9188	2.5775	4.7345
40	9.2248	16.1282	6.0209	10.6595	2.8171	5.1907
41	9.8639	17.2126	6.4787	11.4638	3.0934	5.7149
42	10.5574	18.3587	6.9846	12.3353	3.4116	6.3121
43	11.3099	19.569	7.5438	13.2777	3.7776	6.9864
44	12.1271	20.8473	8.1624	14.2944	4.1977	7.7417
45	13.3494	22.1977	9.0741	15.3895	4.7988	8.5812
46	14.3414	23.6259	9.8522	16.567	5.363	9.5081
47	15.4228	25.1379	10.7145	17.8311	6.0064	10.5243

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
48	16.603	26.7413	11.6711	19.1865	6.739	11.6319
49	17.8933	29.0768	12.7323	21.0968	7.5713	13.5445
50	19.3062	31.6033	13.9102	23.1776	8.5141	15.3011
51	21.0641	33.9828	15.2178	25.1764	9.5801	17.2318
52	23.0084	36.1693	16.6697	27.0485	10.7822	19.343
53	25.1622	39.5291	18.2819	29.0473	12.1345	21.1247
54	27.5514	42.1208	20.0719	32.0014	13.9932	23.0039
55	30.2062	46.0704	22.0591	35.2186	16.1179	24.9759
56	32.8476	50.4074	24.2649	38.7211	18.1087	27.0349
57	35.7717	55.1817	26.7132	41.5207	20.8098	29.3159
58	39.0143	60.4514	29.4298	45.5969	23.331	31.8422
59	42.6161	66.2838	32.4442	48.8722	26.7319	34.4735
60	43.3852	68.9642	32.9517	50.3499	27.0426	35.3655
61	40.7355	65.9809	30.9475	47.796	25.4092	33.7673
62	35.9296	59.3884	27.1423	40.6623	22.0723	29.0077
63	27.0226	40.5339	18.872	28.3081	12.3707	18.5562
64	13.2681	19.9021	10.4107	15.616	3.9308	5.8961

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	7.0515	12.2985	5.3824	8.8768	2.9912	3.9399
16	7.461	13.2424	5.6912	9.5709	3.1588	4.2607
17	7.7317	13.6866	5.8994	9.8937	3.2764	4.4061
18	8.0232	14.1516	6.1181	10.2163	3.3937	4.5364
19	8.3216	14.6235	6.3436	10.5564	3.5167	4.6868
20	8.6409	15.1024	6.5762	10.9001	3.6342	4.8372
21	8.6409	15.6021	6.4754	11.254	3.4719	4.9876
22	8.6686	16.1296	6.4026	11.6219	3.3322	5.1379
23	8.7033	16.664	6.3541	12.0036	3.2259	5.3033
24	8.7866	17.1984	6.3263	12.3887	3.1141	5.4737
25	8.8768	17.7606	6.3263	12.7879	3.0415	5.6441
26	9.1198	18.6074	6.4477	13.52	3.0415	6.0903
27	9.446	19.586	6.6247	14.2765	3.0638	6.4762
28	9.8485	20.7381	6.8538	15.1024	3.1086	6.8371

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
29	10.3205	22.0637	7.1348	15.9874	3.1812	7.1579
30	10.8549	23.542	7.4645	16.9452	3.2819	7.4738
31	11.4726	25.1869	7.8601	17.9897	3.4216	7.7946
32	12.1805	26.9637	8.3147	19.1279	3.5837	8.1555
33	12.9231	28.907	8.8074	20.3807	3.7795	8.5614
34	13.7699	30.9752	9.3662	21.741	3.9975	9.0326
35	14.686	33.1823	9.9978	23.2158	4.277	9.569
36	15.6646	35.5143	10.678	24.8365	4.5846	10.2256
37	16.7196	37.9573	11.4275	26.5855	4.9424	10.9875
38	17.8439	40.4975	12.2396	28.4628	5.3449	11.8648
39	19.0515	43.1488	13.1244	30.4964	5.8778	12.8873
40	20.3216	45.8695	14.0857	32.6653	6.4978	14.0552
41	21.682	48.6734	15.1337	34.9696	7.2022	15.3585
42	23.1256	51.5329	16.2823	37.4057	8.0232	16.8121
43	24.6317	54.4479	17.5074	39.9806	8.9408	19.1348
44	26.221	57.3976	18.833	42.663	9.9824	20.9463
45	27.9006	60.3542	20.2627	45.4427	11.1518	22.8983
46	29.6704	63.3247	21.8105	48.2986	12.4779	24.9545
47	32.0277	67.379	23.4484	51.2205	13.9401	27.125
48	34.5323	71.4814	25.2043	54.1738	15.5744	29.3789
49	37.1734	75.6368	27.0678	57.1235	17.1713	31.659
50	39.9622	79.7912	29.0527	60.0385	18.9209	34.2059
51	42.9099	83.9402	31.1454	62.8841	20.7913	36.75
52	45.975	88.0029	33.3177	65.5908	22.7699	39.2372
53	49.1438	91.9636	35.5698	68.1241	24.8693	41.6171
54	52.675	96.244	37.8741	70.4248	27.0389	43.822
55	56.3057	100.3139	41.1137	74.0366	29.2847	45.7933
56	59.9621	103.9749	44.4251	77.2772	31.5305	47.4212
57	63.3725	106.9232	47.606	79.8652	33.6364	48.505
58	66.3472	108.826	50.4606	81.5178	35.4241	48.8719
59	68.5456	109.2861	52.7166	81.9051	36.7156	48.3335
60	69.4641	107.7413	53.9244	80.5856	37.18	46.6571
61	68.4583	103.4331	53.526	76.9807	36.442	43.5532
62	64.3517	95.0014	50.5336	70.1111	33.8591	38.5652
63	27.0226	40.5339	18.872	28.3081	12.3707	18.5562
64	13.2681	19.9021	10.4107	15.616	3.9308	5.8961

## 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 state government charge based on the state or territory where you reside and, if applicable, is in addition to insurance premiums.

The stamp duty rates below are typically the maximum rate payable and are correct as at 1 February 2020. These may change from time to time and vary according to your date of birth. In certain scenarios, stamp duty may not be applicable. For further information, to confirm the current stamp duty rates or if stamp duty is applicable to you, please refer to the relevant state or territory's website or contact the department responsible for stamp duty administration.

### 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.



## 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:

<b>Y</b>	=	Yes
<b>Y*</b>	=	Income Protection with a maximum 2 year benefit period
<b>IC</b>	=	Individual consideration (to be considered on a case by case basis)
<b>UI</b>	=	Uninsurable
<b>DT</b>	=	Life and TPD
<b>NC</b>	=	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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Agent - Machinery (Light)	4	Y	Y	Y	DT
Agent - Real Estate - Other	3	Y	Y	Y	DT
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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
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
Bailiff	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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
Concreter - Licensed	5	Y*	Y	UI	DT
Cook - Qualified	4	Y	Y	Y	DT
Coroner	1	Y	Y	Y	DT
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



Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
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
Haberdasher	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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
Journalist - Salaried (No Overseas Assignments) - Other	3	Y	Y	Y	DT
Judge	1	Y	Y	Y	DT
Juice Vendor	4	Y	Y	Y	DT
Kennel 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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
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



Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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 / Masseuse - Qualified - Not working From Home	4	Y	Y	Y	DT
Masseur / Masseuse - 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
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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
Motor Industry - Panel Beater	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
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

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) - Engineer - Consulting & Design only - no manual	3	Y	Y	Y	DT
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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Pattern Maker	4	Y	Y	Y	DT
Paver - Licensed	5	Y*	Y	UI	DT
Pawnbroker	4	Y	Y	Y	DT
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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
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



Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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
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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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 (Fill 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
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

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
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

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## Contact us



Call **13 11 55**



Financial Advisers  
**1800 066 745**



Email  
**[super@suncorp.com.au](mailto:super@suncorp.com.au)**



Online  
**[suncorp.com.au/super](https://suncorp.com.au/super)**



Suncorp Brighter Super  
GPO Box 2585  
Brisbane QLD 4001