

# Suncorp Employee Superannuation Plan

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Insurance premium rates guide

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## Important information

Suncorp Portfolio Services Limited (ABN 61 063 427 958, AFSL 237905, RSE Licence No L0002059) is the Trustee and issuer of this guide and takes responsibility for its contents.

The Suncorp Employee Superannuation Plan (Unique Superannuation Identifier 98 350 952 022 123) is part of the Suncorp Master Trust (SMT) (ABN 98 350 952 022, RSE Fund Registration No. R1056655). The Trustee is the trustee of the SMT.

Insurance cover offered through the Suncorp Employee Superannuation Plan is provided by Asteron Life & Superannuation Limited (ABN 87 073 979 530, AFSL 229880) (Asteron/Insurer).

The information contained in this guide is of a general nature only and does not constitute financial advice. We haven't taken into consideration your personal objectives, circumstances or financial needs. Before deciding to open an account or continuing to hold an interest, you should consider how the information contained in the Suncorp Employee Superannuation Plan 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 May 2021. We may change or update this information from time to time.

You can get a copy of the Suncorp Employee Superannuation Plan PDS and Product Guide from our website at [suncorp.com.au/super/sesp](http://suncorp.com.au/super/sesp) or for a free printed copy, give us a call on 1800 652 489.

# Insurance

## [About this guide](#)

This guide contains the base insurance rates for standard and individual insurance cover and should only be used as an indication. The insurance fees you pay may depend on your particular circumstances and medical conditions. For more information about what factors may affect your insurance fees, please see the Suncorp Employee Superannuation Plan PDS and Product Guide.

Insurance premiums (referred to as insurance fees) are the total amount payable for any level of cover you may have included as part of your super plan. Please refer to the examples in this guide to find out how much you pay in insurance fees.

## [Understanding the Suncorp Employee Superannuation Plan – what type of member are you?](#)

There are two different types of members within the plan and it's important to know which category you fall into. The following table provides a summary of the different membership categories within the plan:

Category name	Who is included in this category?
Employed member	Currently employed members of the Suncorp Group
Individual member	A member who has left employment with the Suncorp Group

## [What rates apply to me?](#)

The rates that apply to you will depend on your occupation. If you are unsure of your occupation rating please contact us.

## Examples of how to calculate insurance fees

To calculate insurance fees, you'll need to know:

- The member's age
- The member's gender
- The sum insured for Standard (Default) Cover
- The sum insured for Member Selected Cover (if applicable)
- The type of insurance benefit payable, ie Life cover only, Life & Total and Permanent Disability (TPD) cover and/or Income Protection cover
- For Income Protection cover, the benefit period and waiting period (for members joining on or after 19 November 2016, the benefit period is 2 years and the waiting period is 60 days).

For casual members who receive a sum insured based on paying an insurance fee of \$2 per week, information about the level of insurance cover provided can be found on page 10 of this guide.

For all other members, the annual insurance fees for all other insurance cover (including a fixed benefit amount and salary based cover), can be calculated as:

*Standard Cover for Life only, Life & TPD and Income Protection cover*

$$\text{Annual insurance fees} = \text{Sum insured} \times \left[ \frac{\text{Insurance rate from table (Standard (Default) Cover)}}{1000} \right]$$

*Member Selected Cover for Life only and Life & TPD*

$$\text{Annual insurance fees} = \text{Sum insured} \times \left[ \frac{\text{Insurance rate from table (Member Selected Cover)}}{1000} \right]$$

*Reinstated Income Protection cover*

$$\text{Annual insurance fees} = \text{Sum insured} \times \left[ \frac{\text{Insurance rate from table (Reinstated Cover)}}{1000} \right]$$

Employees of the Suncorp Group with Standard (Default) Cover

All rates assume acceptance of insurance on standard terms and conditions, with no exclusions or loadings and are charged at 'standard' rates. Insurance fees are deducted from your account balance on a monthly basis.

**Example 1**

George has just turned 25, works in the Call Centre and earns \$50,000 pa (excluding super). He has Standard (Default) Cover, which was provided to him when he joined the Suncorp Employee Superannuation Plan. To calculate the cost of his insurance fee, the following steps need to be completed:

*Step 1 – Calculate George’s sum insured*

<b>Standard (Default) Cover</b>	= 7.5% of salary x future years & complete months of service to age 70
<b>Life &amp; TPD</b>	= (0.075 x \$50,000) x 45
	= \$168,750 of Life & TPD cover
<b>Standard (Default) Cover</b>	= 75% of salary
<b>Income Protection</b>	= 0.75 x \$50,000
	= \$37,500 annual benefit
	= \$3,125 monthly benefit (annual benefit ÷ 12)

*Step 2 – Calculate the annual cost of George’s insurance fees*

<b>Annual insurance fee</b>	= Sum insured x $\left[ \frac{\text{Insurance rate from table (Standard (Default) Cover)}}{1000} \right]$
<b>Life &amp; TPD cover</b>	= \$168,750 x $\left[ \frac{(0.6764 + 0.1090)}{1000} \right]$
	= \$132.54
<b>Annual insurance fee</b>	= \$37,500 x $\left[ \frac{2.2864}{1000} \right]$
<b>Income Protection cover</b>	= \$85.74

*Step 3 – Calculate the monthly cost of George’s insurance fees*

<b>Monthly insurance fee</b>	= Life & TPD annual insurance fee ÷ 12
<b>Life &amp; TPD cover</b>	= \$132.54 ÷ 12
	= \$11.05
<b>Monthly insurance fee</b>	= Income Protection annual insurance fee ÷ 12
<b>Income Protection cover</b>	= \$85.74 ÷ 12
	= \$7.15

*Step 4 – Calculate the total annual and monthly cost of George’s insurance fees*

<b>Total annual insurance fee</b>	= Life & TPD insurance fee + Income Protection insurance fee
<b>(use amounts from Step 2)</b>	= \$132.54 + \$85.74
	= \$218.28
<b>Total monthly insurance fee</b>	= Life & TPD insurance fee + Income Protection insurance fee
<b>(use amounts from Step 3)</b>	= \$11.05 + \$7.15
	= \$18.20

Stamp duty will be payable in addition to the insurance fee and the amount will depend on the state in which George lives. Please see Stamp duty on page 22 for more information.

Employees of the Suncorp Group with Standard (Default) Cover and additional Member Selected Cover

All rates assume acceptance of insurance on standard terms and conditions, with no exclusions or loadings. Rates are applied based on the following:

- Standard (Default) Cover is charged at 'standard' rates.
- Additional Member Selected Cover above the Standard (Default) Cover amount is charged using 'personal' rates. Insurance fees are deducted from your account balance on a monthly basis.

**Example 2**

James has just turned 35, is a Team Leader in the Call Centre and earns \$65,000 pa (excluding super). He has Standard (Default) Cover, which was provided to him when he joined the Suncorp Employee Superannuation Plan and he has previously applied for and been accepted for an additional \$200,000 of 'Member Selected' Life & TPD cover.

To calculate the cost of his insurance fee, the following steps need to be completed:

*Step 1 - Calculate James' sum insured*

<b>Standard (Default) Cover Life &amp; TPD</b>	= 7.5% of salary x future years & complete months to service to age 70 = (0.075 x \$65,000) x 35 = \$170,625
<b>Member Selected Cover Life &amp; TPD</b>	= \$200,000
<b>Total Life &amp; TPD cover</b>	= Standard (Default) Cover + Member Selected Cover = \$170,625 + \$200,000 = \$370,625
<b>Standard (Default) Cover Income Protection</b>	= 75% of salary = 0.75 x \$65,000 = \$48,750 annual benefit = \$4,062.50 monthly benefit (annual benefit ÷ 12)

*Step 2 - Calculate the annual cost of James' insurance fees*

<b>Annual insurance fee Standard (Default) Cover Standard (D)</b>	(refer steps per Example 1) = \$187.16
<b>Annual insurance fee Member Selected Cover Life &amp; TPD</b>	= Sum insured x $\left[ \frac{\text{Insurance rate from table (Member Selected Cover)}}{1000} \right]$ = \$200,000 x $\left[ \frac{(0.9052 + 0.3562)}{1000} \right]$ = \$252.28
<b>Total annual insurance fee Life &amp; TPD cover</b>	= Standard (Default) Cover insurance fee + Member Selected Cover insurance fee = \$187.16 + \$252.28 = \$439.44
<b>Annual insurance fee Income Protection cover</b>	(refer steps per Example 1) = \$153.18

*Step 3 – Calculate the monthly cost of James’ insurance fees*

<b>Monthly insurance fee Life &amp; TPD cover</b>	= Life & TPD annual insurance fee ÷ 12 = \$439.44 ÷ 12 = \$36.62
<b>Monthly insurance fee Income Protection cover</b>	= Income Protection annual insurance fee ÷ 12 = \$153.18 ÷ 12 = \$12.77

*Step 4 – Calculate the total annual and monthly cost of James’ insurance fees*

<b>Total annual insurance fee (use amounts from Step 2)</b>	= Life & TPD insurance fee + Income Protection insurance fee = \$439.44 + \$153.18 = \$592.62
<b>Total monthly insurance fee (use amounts from Step 3)</b>	= Life & TPD insurance fee + Income Protection insurance fee = \$36.62 + \$12.77 = \$49.39

Stamp duty will be payable in addition to the insurance fee and the amount will depend on the state in which James lives. Please see Stamp duty on page 22 for more information.



Individual members with Life & TPD cover

All rates assume acceptance of insurance on standard terms and conditions, with no exclusions or loadings. Rates are applied based on the following:

- Individual (Standard) Cover is charged at ‘individual standard’ rates.
- Additional Member Selected Cover above the Individual (Standard) Cover is charged using ‘individual voluntary’ rates.

Insurance fees are deducted from your account balance on a monthly basis.

**Example 3**

Daniel has just turned 35 and is an ex-employee of Suncorp. He has Individual (Standard) Cover to the amount of \$393,750, which was the amount of Life & TPD cover provided under the Suncorp Employee Superannuation Plan prior to becoming an individual member. Daniel has previously applied for and has been accepted for an addition \$200,000 of ‘Member Selected’ Life & TPD cover.

To calculate the cost of his insurance fee, the following steps need to be completed.

*Step 1 – Calculate the annual cost of Daniel’s insurance fees for Individual (Standard) Cover*

<b>Annual insurance fee Individual (Standard) Cover Life &amp; TPD</b>	= Sum insured x [Insurance rate for table (Individual Standard Cover)/1000]
	= \$393,750 x [(1.0609 + 0.6652)/1,000]
	= \$679.65

*Step 2 – Calculate the annual cost of Daniel’s insurance fees for Member Selected Cover*

<b>Annual insurance fee Member Selected cover Life &amp; TPD</b>	= Sum insured x [Insurance rate for table (Individual Voluntary Cover)/1000]
	= \$200,000 x [1.2200 + 0.7651/1000]
	= \$397.02

*Step 3 – Calculate the total annual and monthly cost of Daniel’s insurance fees*

<b>Annual insurance fee Life &amp; TPD cover (Use amounts from Step 1 and Step 2 above)</b>	= Individual (Standard) Cover insurance fee + Member Selected Cover insurance fee
	= \$679.65 + \$397.02
	= \$1,076.67
<b>Monthly insurance fee Life &amp; TPD cover</b>	= Life & TPD insurance fee ÷ 12
	= \$1,076.67 ÷ 12
	= \$89.72

Stamp duty will be payable in addition to the insurance fee and the amount will depend on the state in which Daniel lives. Please see Stamp duty on page 22 for more information.

Employees who have left employment with the Suncorp Group and wish to reinstate their Income Protection cover

You can apply to reinstate your Income Protection cover with the benefit of limited underwriting within six months of the date you left your employer. If you apply to have your Income Protection cover reinstated, and your application is accepted, insurance fees will be based on 'individual' rates.

All rates assume acceptance of insurance on standard terms and conditions, with no exclusions or loadings and are charged at 'individual' rates. Insurance fees are deducted from your account balance on a monthly basis.

**Example 4**

Steven joined the Suncorp Group before 1 November 2015. He has just turned 25, left employment with the Suncorp Group and wishes to reinstate his Income Protection cover. His salary at his new job as a Team Manager is \$75,000 pa (excluding super) and has a 2 year benefit with a 28 day waiting period. Steven has no medical conditions, does not smoke or participate in any hazardous pursuits.

*Step 1 - Calculate Steven's sum insured*

<b>Income Protection sum insured</b>	= 75% of salary
	= 0.75 x \$75,000
	= \$56,250 annual benefit
	= \$4,687.50 monthly benefit (annual benefit ÷ 12)

*Step 2 - Calculate the annual cost of Steven's insurance fees*

<b>Annual insurance fee Income Protection cover</b>	= Annual benefit x $\left[ \frac{\text{Non-smoker individual insurance rate}}{1000} \right]$
	= \$56,250 x $\left[ \frac{4.5418}{1000} \right]$
	= \$254.14 base annual insurance fee ('base insurance fee')
<b>Occupation adjustment</b>	= Base insurance fee x Occupation rating factor (refer page 18)
	= \$254.14 x 0% (White Collar)
	= \$0
<b>Final annual insurance fee</b>	= Base insurance fee + Occupation adjustment
	= \$254.14 + \$0
	= \$254.14

*Step 3 - Calculate the monthly cost of Steven's insurance fees*

<b>Monthly insurance fee Income Protection cover</b>	= Income Protection annual insurance fee ÷ 12
	= \$254.14 ÷ 12
	= \$21.18

Stamp duty will be payable in addition to the insurance fee and the amount will depend on the state in which Steven lives. Please see Stamp duty on page 22 for more information.

## Insurance cover levels – Standard (Default) Cover

### Life cover only for casual employees

The insurance cover levels below are based on an insurance fee of \$2.00 per week and assume your insurance fees are paid monthly.

Age	Life cover only	Age	Life cover only
	Male & Female		Male & Female
15	170,660	43	88,669
16	170,660	44	81,896
17	170,660	45	73,338
18	170,660	46	64,854
19	170,660	47	57,997
20	170,660	48	51,146
21	170,660	49	45,999
22	170,660	50	42,667
23	170,660	51	37,523
24	170,660	52	34,095
25	170,660	53	30,667
26	170,660	54	27,238
27	170,660	55	25,524
28	170,660	56	22,095
29	170,660	57	20,476
30	170,660	58	18,762
31	170,660	59	17,048
32	170,660	60	15,333
33	170,660	61	13,619
34	170,660	62	13,619
35	170,660	63	11,905
36	160,370	64	10,190
37	148,487	65	10,190
38	141,612	66	10,190
39	129,708	67	10,190
40	119,417	68	10,190
41	109,129	69	10,190
42	98,944		

## Insurance rates – Standard (Default) Cover

### Life & TPD cover (Standard rates)

The annual insurance rates below are per \$1,000 of insured benefits and assume your insurance fees are paid monthly.

Please note:

- You can only hold TPD cover with Life cover and it can't exceed the level of your Life cover.
- For members aged above 65, a different definition of TPD applies. Please see 'Key definitions and concepts' in the 'Insurance in your super' section in the Suncorp Employee Superannuation Plan Product Guide for more information.
- There may be minor variations in the insurance rates shown to those charged to you due to rounding considerations.

For more information on the insurance available within the Suncorp Employee Superannuation Plan, please see 'Insurance in your super' in the Suncorp Employee Superannuation Plan PDS and Product Guide.

Age	Life		TPD	
	Male	Female	Male	Female
15	0.7070	0.2973	0.0147	0.0097
16	0.7070	0.2973	0.0147	0.0097
17	0.7070	0.2973	0.0147	0.0097
18	0.7967	0.3360	0.0249	0.0165
19	0.8209	0.3082	0.0359	0.0245
20	0.8168	0.3010	0.0471	0.0305
21	0.8141	0.2802	0.0580	0.0340
22	0.8237	0.2700	0.0684	0.0382
23	0.8062	0.2596	0.0782	0.0458
24	0.7620	0.2541	0.0870	0.0537
25	0.6764	0.2663	0.1090	0.0638
26	0.6516	0.2828	0.1156	0.0837
27	0.6351	0.2941	0.1229	0.0950
28	0.6187	0.3053	0.1297	0.1068
29	0.5939	0.3280	0.1418	0.1235
30	0.6081	0.3372	0.1672	0.1475
31	0.6195	0.3583	0.1818	0.1777
32	0.6367	0.3788	0.1931	0.2006
33	0.6741	0.4011	0.2250	0.2249
34	0.7329	0.4345	0.2662	0.2623
35	0.7872	0.4701	0.3097	0.2914
36	0.8427	0.5045	0.3578	0.3408
37	0.8951	0.5373	0.4158	0.3948
38	0.9309	0.5677	0.4520	0.4532
39	1.0163	0.6101	0.4958	0.5235
40	1.1133	0.6354	0.5589	0.6010
41	1.1985	0.6914	0.6146	0.6802
42	1.2766	0.7568	0.6798	0.7732

Age	Life		TPD	
	Male	Female	Male	Female
43	1.3678	0.8315	0.7554	0.8810
44	1.4461	0.9289	0.8086	1.0129
45	1.5556	1.0626	0.8750	1.1485
46	1.6947	1.1528	0.9650	1.3026
47	1.8465	1.2531	1.0627	1.4785
48	2.0362	1.3859	1.1701	1.6466
49	2.2638	1.5341	1.3184	1.8348
50	2.5167	1.7141	1.4891	2.0145
51	2.7567	1.9266	1.7087	2.2304
52	3.0225	2.0749	1.9618	2.4687
53	3.2604	2.2458	2.2586	2.7444
54	3.4978	2.4511	2.6016	3.0181
55	3.7737	2.7158	2.9668	3.4826
56	4.0875	3.0035	3.5112	3.7878
57	4.5324	3.3372	4.0303	4.2284
58	5.0717	3.6390	4.6173	4.5670
59	5.6940	3.9800	5.3044	4.9179
60	6.5050	4.2990	6.0881	5.4470
61	7.3548	4.5918	6.9225	6.0698
62	8.3305	5.0182	7.8794	6.6686
63	9.4532	5.4767	9.1315	7.4093
64	10.7227	5.9534	10.5736	8.0759
65	12.1706	6.6327	12.2462	8.9110
66	13.7968	7.3591	14.1603	9.6262
67	15.6223	8.1423	16.3483	10.5146
68	17.6682	8.9915	18.8449	11.8345
69	19.9450	9.8972	21.6746	13.2724

Income Protection cover (Standard rates)

The annual insurance rates below are per \$1,000 of insured benefits. They exclude stamp duty and assume your insurance fees are paid monthly.

For more information on the insurance available within the Suncorp Employee Superannuation Plan, please see ‘Insurance in your super’ in the Suncorp Employee Superannuation Plan PDS and Product Guide.

Please note you can apply for Income Protection cover of up to 75% of your salary (excluding superannuation), to a maximum limit of \$10,000 per month.

Explanation of member categories

Category name	Description
GIOA	GIO – Schedule A members
GIOB	GIO – Schedule B members
DEF	Individual members
AB	New employed members who joined on or after 1 November 2015

Standard cover for all member categories (except GIOA, GIOB, DEF and AB)

2 year benefit period, 28 day waiting period

Age	Male	Female
15	2.9803	4.0488
16	3.0172	4.0908
17	3.0546	4.1334
18	3.0926	4.1766
19	3.1312	4.2205
20	3.1704	4.2649
21	3.0882	4.3098
22	3.0160	4.3555
23	2.9536	4.4018
24	2.9010	4.4487
25	2.8580	4.4962
26	2.8630	4.6052
27	2.8932	4.7555
28	2.9474	4.9454
29	3.0244	5.1734
30	3.1234	5.4382
31	3.2436	5.7383
32	3.3845	6.0727
33	3.5455	6.4401
34	3.7266	6.8396
35	3.9276	7.2704
36	4.1490	7.7318
37	4.3910	8.2234
38	4.6546	8.7447
39	4.9406	9.2961
40	5.2504	9.8774
41	5.5856	10.4895
42	5.9482	11.1331

Age	Male	Female
43	6.3406	11.8095
44	6.7654	12.5204
45	7.2257	13.2679
46	7.7251	14.0546
47	8.2678	14.8837
48	8.8584	15.7590
49	9.5021	16.6850
50	10.2048	17.6671
51	10.9731	18.7114
52	11.8148	19.8250
53	12.7382	21.0162
54	13.7530	22.2945
55	14.8703	23.6707
56	16.1026	25.1577
57	17.4641	26.7699
58	18.9713	28.5241
59	20.6430	30.4396
60	22.5013	32.5390
61	24.5712	34.8481
62	26.8822	37.3973
63	33.7187	46.2445
64	60.0881	81.8006
65	92.0732	125.6539
66	99.1539	132.4208
67	106.8206	139.5464
68	77.0329	98.4429
69	20.9246	26.1590

Income Protection cover (Standard rates) continued

The annual insurance rates below are per \$1,000 of insured benefits. They exclude stamp duty and assume your insurance fees are paid monthly.

For more information on the insurance available within the Suncorp Employee Superannuation Plan, please see 'Insurance in your super' in the Suncorp Employee Superannuation Plan PDS and Product Guide.

Please note you can apply for Income Protection cover of up to 75% of your salary (excluding superannuation), to a maximum limit of \$10,000 per month.

Standard cover members of category AB  
2 year benefit period, 60 day waiting period

Age	Male	Female
15	2.3843	3.2390
16	2.4138	3.2726
17	2.4437	3.3068
18	2.4741	3.3413
19	2.5050	3.3764
20	2.5363	3.4119
21	2.4706	3.4479
22	2.4128	3.4844
23	2.3629	3.5214
24	2.3208	3.5590
25	2.2864	3.5970
26	2.2904	3.6842
27	2.3146	3.8044
28	2.3579	3.9564
29	2.4195	4.1388
30	2.4988	4.3506
31	2.5949	4.5907
32	2.7076	4.8582
33	2.8364	5.1521
34	2.9812	5.4717
35	3.1421	5.8163
36	3.3192	6.1854
37	3.5128	6.5787
38	3.7236	6.9958
39	3.9524	7.4369
40	4.2003	7.9020
41	4.4685	8.3916
42	4.7586	8.9065

Age	Male	Female
43	5.0724	9.4476
44	5.4123	10.0163
45	5.7805	10.6143
46	6.1801	11.2436
47	6.6143	11.9069
48	7.0867	12.6072
49	7.6017	13.3480
50	8.1638	14.1337
51	8.7785	14.9692
52	9.4518	15.8600
53	10.1905	16.8129
54	11.0024	17.8356
55	11.8963	18.9366
56	12.8820	20.1261
57	13.9713	21.4159
58	15.1770	22.8193
59	16.5144	24.3517
60	18.0010	26.0312
61	19.6570	27.8785
62	21.5057	29.9178
63	26.9750	36.9956
64	48.0705	65.4405
65	73.6586	100.5231
66	79.3231	105.9366
67	85.4565	111.6371
68	61.6263	78.7543
69	16.7397	20.9272

Income Protection cover (Standard rates) continued

The annual insurance rates below are per \$1,000 of insured benefits. They exclude stamp duty and assume your insurance fees are paid monthly.

For more information on the insurance available within the Suncorp Employee Superannuation Plan, please see ‘Insurance in your super’ in the Suncorp Employee Superannuation Plan PDS and Product Guide.

Please note you can apply for Income Protection cover of up to 75% of your salary (excluding superannuation), to a maximum limit of \$10,000 per month. Existing members may have a higher benefit limit than \$10,000 per month.

Standard cover for members in GIOA and GIOB categories

To age 65 benefit period, 28 day waiting period

Age	Male	Female
15	4.9374	7.4396
16	4.9374	7.4396
17	4.9374	7.4396
18	4.9374	7.4396
19	4.9374	7.4396
20	4.9374	7.4396
21	4.8927	7.6182
22	4.8592	7.7747
23	4.8368	7.9646
24	4.8257	8.1657
25	4.8368	8.3555
26	4.9374	8.6571
27	5.0602	9.0593
28	5.2502	9.5843
29	5.4735	10.1986
30	5.7529	10.9248
31	6.0991	11.7626
32	6.4789	12.7121
33	6.9480	13.7844
34	7.4731	14.9797
35	8.0539	16.3202
36	8.7019	17.7723
37	9.4279	19.3698
38	10.2322	21.0788
39	11.1147	22.9109

Age	Male	Female
40	12.0642	24.8768
41	13.0806	26.9322
42	14.2090	29.1105
43	15.4042	31.3780
44	16.6777	33.7238
45	18.0628	36.1367
46	19.4814	38.5830
47	21.0118	41.0742
48	22.6092	43.5651
49	24.2624	46.0226
50	26.0050	47.5084
51	27.7811	48.8824
52	29.6132	50.0888
53	31.5121	51.1388
54	33.4335	52.3228
55	35.3659	54.0990
56	37.2538	55.6294
57	38.9852	56.7798
58	40.4486	57.4725
59	41.4986	57.5619
60	41.8561	56.7576
61	41.1858	54.7134
62	38.7954	50.7366
63	33.0090	42.9954
64	18.0739	23.9273

## Insurance rates – Member Selected Cover

### Life & TPD cover (Personal rates)

The annual insurance rates below are per \$1,000 of insured benefits and assume your insurance fees are paid monthly.

Please note:

- You can only hold TPD cover with Life cover and it can't exceed the level of your Life cover.
- If you're an individual member (a member who has left employment with the Suncorp Group) without existing insurance cover, you can apply for insurance cover by completing a Plan Insurance application form, available on the Suncorp website. Your application may be subject to eligibility conditions, underwriting and approval by the Insurer.
- If you're an individual member with existing insurance cover, you can apply for an increase to your Life cover only or Life & TPD cover.
- For members aged above 65, a different definition of TPD applies. Please see 'Key definitions and concepts' in the 'Insurance in your super' section in the Suncorp Employee Superannuation Plan Product Guide for more information.
- There may be minor variations in the insurance rates shown to those charged to you due to rounding considerations.

For more information on the insurance available within the Suncorp Employee Superannuation Plan, please see 'Insurance in your super' in the Suncorp Employee Superannuation Plan PDS and Product Guide.

Age	Life		TPD	
	Male	Female	Male	Female
15	0.8130	0.3419	0.0169	0.0112
16	0.8130	0.3419	0.0169	0.0112
17	0.8130	0.3419	0.0169	0.0112
18	0.9163	0.3864	0.0286	0.0190
19	0.9441	0.3544	0.0414	0.0282
20	0.9392	0.3462	0.0542	0.0350
21	0.9362	0.3224	0.0666	0.0391
22	0.9473	0.3104	0.0787	0.0439
23	0.9270	0.2984	0.0899	0.0527
24	0.8762	0.2922	0.1000	0.0617
25	0.7778	0.3063	0.1254	0.0734
26	0.7494	0.3252	0.1330	0.0962
27	0.7304	0.3382	0.1414	0.1092
28	0.7114	0.3512	0.1491	0.1228
29	0.6829	0.3772	0.1631	0.1421
30	0.6993	0.3878	0.1922	0.1697
31	0.7124	0.4120	0.2090	0.2044
32	0.7322	0.4356	0.2221	0.2307
33	0.7752	0.4613	0.2588	0.2586
34	0.8428	0.4997	0.3062	0.3017
35	0.9052	0.5406	0.3562	0.3351
36	0.9692	0.5801	0.4114	0.3920
37	1.0293	0.6178	0.4781	0.4540
38	1.0706	0.6528	0.5198	0.5211
39	1.1688	0.7015	0.5702	0.6021
40	1.2804	0.7306	0.6426	0.6911
41	1.3782	0.7951	0.7068	0.7822
42	1.4681	0.8703	0.7818	0.8891

Age	Life		TPD	
	Male	Female	Male	Female
43	1.5730	0.9562	0.8687	1.0131
44	1.6630	1.0683	0.9299	1.1648
45	1.7890	1.2220	1.0063	1.3208
46	1.9489	1.3257	1.1097	1.4980
47	2.1234	1.4410	1.2221	1.7002
48	2.3416	1.5938	1.3456	1.8936
49	2.6035	1.7641	1.5162	2.1100
50	2.8943	1.9713	1.7126	2.3166
51	3.1702	2.2157	1.9650	2.5650
52	3.4759	2.3861	2.2562	2.8390
53	3.7494	2.5828	2.5974	3.1561
54	4.0224	2.8187	2.9918	3.4708
55	4.3398	3.1231	3.4118	4.0050
56	4.7006	3.4540	4.0379	4.3559
57	5.2123	3.8378	4.6349	4.8626
58	5.8325	4.1849	5.3098	5.2521
59	6.5482	4.5771	6.1000	5.6557
60	7.4807	4.9439	7.0013	6.2640
61	8.4580	5.2805	7.9609	6.9802
62	9.5801	5.7709	9.0614	7.6689
63	10.8711	6.2982	10.5012	8.5207
64	12.3311	6.8464	12.1597	9.2873
*65	13.9961	7.6276	14.0832	10.2476
*66	15.8663	8.4631	16.2843	11.0702
*67	17.9657	9.3636	18.8006	12.0918
*68	20.3186	10.3401	21.6717	13.6097
*69	22.9367	11.3817	24.9258	15.2633



## Insurance rates – Standard Cover for Individual Members

### Life & TPD cover (individual standard rates)

The annual insurance rates below are per \$1,000 of insured benefits and assume your insurance fees are paid monthly.

Please note:

- You can only hold TPD cover with Life cover and it can't exceed the level of your Life cover.
- Individual members do not have cover for ages above 65.
- There may be minor variations in the insurance rates shown to those charged to you due to rounding considerations.

For more information on the insurance available within the Suncorp Employee Superannuation Plan, please see 'Insurance in your super' in the Suncorp Employee Superannuation Plan PDS and Product Guide.

Age	Life		TPD	
	Male	Female	Male	Female
15	0.9529	0.4006	0.0316	0.0208
16	0.9529	0.4006	0.0316	0.0208
17	0.9529	0.4006	0.0316	0.0208
18	1.0738	0.4528	0.0533	0.0355
19	1.1063	0.4153	0.0771	0.0527
20	1.1006	0.4058	0.1012	0.0654
21	1.0971	0.3777	0.1246	0.0732
22	1.1101	0.3637	0.1470	0.0821
23	1.0865	0.3498	0.1680	0.0986
24	1.0268	0.3424	0.1867	0.1153
25	0.9115	0.3589	0.2344	0.1370
26	0.8782	0.3811	0.2482	0.1797
27	0.8560	0.3963	0.2640	0.2040
28	0.8336	0.4116	0.2786	0.2293
29	0.8004	0.4420	0.3046	0.2654
30	0.8195	0.4545	0.3591	0.3170
31	0.8349	0.4827	0.3905	0.3817
32	0.8580	0.5105	0.4148	0.4310
33	0.9085	0.5406	0.4834	0.4831
34	0.9877	0.5855	0.5719	0.5636
35	1.0609	0.6335	0.6652	0.6259
36	1.1358	0.6799	0.7685	0.7322
37	1.2064	0.7242	0.8929	0.8481
38	1.2545	0.7651	0.9710	0.9735
39	1.3696	0.8221	1.0652	1.1246

Age	Life		TPD	
	Male	Female	Male	Female
40	1.5004	0.8562	1.2005	1.2911
41	1.6150	0.9318	1.3202	1.4611
42	1.7204	1.0199	1.4604	1.6608
43	1.8434	1.1206	1.6228	1.8924
44	1.9488	1.2518	1.7371	2.1759
45	2.0965	1.4320	1.8797	2.4671
46	2.2839	1.5536	2.0728	2.7982
47	2.4885	1.6888	2.2828	3.1759
48	2.7441	1.8678	2.5136	3.5371
49	3.0510	2.0673	2.8321	3.9413
50	3.3918	2.3101	3.1988	4.3275
51	3.7151	2.5965	3.6705	4.7912
52	4.0733	2.7963	4.2143	5.3030
53	4.3940	3.0268	4.8518	5.8952
54	4.7139	3.3034	5.5885	6.4832
55	5.0858	3.6601	6.3729	7.4809
56	5.5087	4.0478	7.5426	8.1366
57	6.1082	4.4975	8.6577	9.0830
58	6.8352	4.9043	9.9185	9.8105
59	7.6738	5.3638	11.3944	10.5643
60	8.7665	5.7939	13.0780	11.7007
61	9.9119	6.1882	14.8702	13.0387
62	11.2268	6.7629	16.9258	14.3249
63	12.7398	7.3808	19.6156	15.9159
64	14.4508	8.0233	22.7134	17.3479

## Insurance rates – Member Selected Cover for Individual Members

### Life & TPD cover (individual voluntary rates)

The annual insurance rates below are per \$1,000 of insured benefits and assume your insurance fees are paid monthly.

Please note:

- You can only hold TPD cover with Life cover and it can't exceed the level of your Life cover.
- Individual members do not have cover for ages above 65.
- There may be minor variations in the insurance rates shown to those charged to you due to rounding considerations.

For more information on the insurance available within the Suncorp Employee Superannuation Plan, please see 'Insurance in your super' in the Suncorp Employee Superannuation Plan PDS and Product Guide.

Age	Life		TPD	
	Male	Female	Male	Female
15	1.0957	0.4607	0.0363	0.0241
16	1.0957	0.4607	0.0363	0.0241
17	1.0957	0.4607	0.0363	0.0241
18	1.2349	0.5207	0.0615	0.0407
19	1.2722	0.4776	0.0888	0.0605
20	1.2659	0.4666	0.1165	0.0751
21	1.2617	0.4343	0.1431	0.0841
22	1.2767	0.4183	0.1690	0.0943
23	1.2495	0.4023	0.1932	0.1132
24	1.1808	0.3939	0.2149	0.1326
25	1.0482	0.4128	0.2695	0.1576
26	1.0100	0.4383	0.2855	0.2067
27	0.9843	0.4558	0.3035	0.2345
28	0.9588	0.4734	0.3204	0.2638
29	0.9205	0.5084	0.3503	0.3051
30	0.9425	0.5226	0.4130	0.3645
31	0.9601	0.5552	0.4491	0.4390
32	0.9868	0.5871	0.4772	0.4956
33	1.0448	0.6216	0.5559	0.5556
34	1.1359	0.6735	0.6576	0.6480
35	1.2200	0.7285	0.7651	0.7199
36	1.3062	0.7818	0.8837	0.8420
37	1.3873	0.8327	1.0270	0.9752
38	1.4427	0.8797	1.1166	1.1195
39	1.5751	0.9454	1.2249	1.2934
40	1.7254	0.9846	1.3806	1.4847

Age	Life		TPD	
	Male	Female	Male	Female
41	1.8574	1.0716	1.5182	1.6802
42	1.9785	1.1729	1.6795	1.9100
43	2.1200	1.2888	1.8662	2.1764
44	2.2410	1.4397	1.9977	2.5022
45	2.4108	1.6469	2.1616	2.8371
46	2.6264	1.7866	2.3838	3.2179
47	2.8618	1.9421	2.6252	3.6523
48	3.1558	2.1480	2.8906	4.0677
49	3.5086	2.3774	3.2567	4.5324
50	3.9006	2.6566	3.6788	4.9764
51	4.2724	2.9861	4.2211	5.5098
52	4.6844	3.2157	4.8465	6.0984
53	5.0532	3.4807	5.5795	6.7796
54	5.4209	3.7988	6.4268	7.4555
55	5.8487	4.2091	7.3288	8.6032
56	6.3350	4.6549	8.6739	9.3571
57	7.0245	5.1722	9.9563	10.4455
58	7.8603	5.6399	11.4061	11.2822
59	8.8249	6.1684	13.1035	12.1490
60	10.0816	6.6628	15.0396	13.4558
61	11.3987	7.1164	17.1008	14.9945
62	12.9109	7.7773	19.4648	16.4735
63	14.6509	8.4880	22.5579	18.3035
64	16.6185	9.2268	26.1202	19.9503

# Insurance rates – Reinstated Cover

## Income Protection cover (Individual rates)

### *Occupation categories*

For reinstatement of Income Protection cover, the level of insurance fee payable depends on your occupation, according to one of the following pre-defined occupation categories and other factors. Your insurance fee may have an additional loading based on your occupation rating factor below.

### *Occupational rating factors*

Occupation rating factor	Category	Insurance loading
1	Professional	-10%
2	White Collar	0%
3	Light Blue / Grey Collar	50%
4	Blue / Skilled Blue Collar	100%
5	Heavy Blue Collar	175%
6	Hazardous	Uninsurable

## Occupation category definitions

### *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 Collar*

Includes most occupations which don't involve manual work and aren't included in 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. Blue / 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. The Suncorp Employee Superannuation Plan doesn't offer cover to members with hazardous occupations.

Income Protection cover (Individual rates) continued

The annual insurance rates below are per \$1,000 of insured benefits, exclude stamp duty, assume your insurance fees are paid monthly and are applicable to former employees of the Suncorp Group who have applied to have their Income Protection cover reinstated after leaving only.

Please note your application to reinstate your Income Protection cover must be submitted to us and accepted by the Insurer within six months of leaving employment with the Suncorp Group.

Reinstated Cover for all member categories at individual rates (except GIOA, GIOB and AB)

2 year benefit period, 28 day waiting period

Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
15	4.2691	5.3363	6.4036	8.0046
16	4.2691	5.3363	6.4036	8.0046
17	4.2691	5.3363	6.4036	8.0046
18	4.2691	5.3363	6.4036	8.0046
19	4.2691	5.3363	6.4036	8.0046
20	4.2691	5.3363	6.4036	8.0046
21	4.2691	5.3363	6.4036	8.0046
22	4.3661	5.4576	6.5977	8.2471
23	4.4632	5.5789	6.6946	8.3685
24	4.5601	5.7002	6.7917	8.4898
25	4.5418	5.6773	6.8128	8.5161
26	4.5202	5.6502	6.8305	8.5381
27	4.6994	5.8743	6.9470	8.6838
28	4.7781	5.9728	7.1671	8.9590
29	4.9626	6.2031	7.3909	9.2387
30	5.0430	6.3038	7.5108	9.3886
31	5.1234	6.4044	7.7396	9.6746
32	5.3147	6.6433	7.9720	9.9650
33	5.5094	6.8866	8.3201	10.4002
34	5.7073	7.1342	8.5610	10.7013
35	5.9357	7.4195	8.9034	11.1292
36	6.1640	7.7048	9.2458	11.5573
37	6.2780	7.8475	9.4742	11.8428
38	6.5063	8.1329	9.8165	12.2707
39	6.7346	8.4182	10.1590	12.6988
40	7.1912	8.9890	10.7297	13.4122
41	7.5336	9.4171	11.4146	14.2682
42	7.9903	9.9878	11.9853	14.9817

Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
43	8.4468	10.5585	12.6703	15.8378
44	9.0175	11.2720	13.4693	16.8366
45	9.4742	11.8428	14.2682	17.8354
46	10.0449	12.5561	15.1814	18.9768
47	10.7297	13.4122	16.0947	20.1183
48	11.4146	14.2682	17.1219	21.4024
49	12.2136	15.2670	18.3776	22.9720
50	13.3551	16.6939	19.9756	24.9695
51	14.4965	18.1207	21.8019	27.2524
52	15.8664	19.8328	23.8565	29.8207
53	17.3503	21.6878	26.0254	32.5317
54	19.0624	23.8281	28.5366	35.6706
55	20.8887	26.1110	31.3902	39.2378
56	22.9434	28.6792	34.4721	43.0902
57	25.2264	31.5329	37.8965	47.3707
58	27.8517	34.8146	41.7775	52.2220
59	30.7054	38.3816	46.0009	57.5011
60	33.3307	41.6633	49.9960	62.4950
61	36.1844	45.2305	54.3336	67.9169
62	39.1521	48.9402	58.7853	73.4817
63	49.1090	61.3865	72.6922	90.8654
64	87.5144	109.3933	128.5833	160.7293
65	134.0986	167.6238	197.5169	246.8964
66	144.4111	180.5145	208.1538	260.1927
67	155.5771	194.4720	219.3547	274.1937
68	112.1933	140.2420	154.7436	193.4296
69	30.4753	38.0942	41.1196	51.3996

Income Protection cover (Individual rates) continued

The annual insurance rates below are per \$1,000 of insured benefits, exclude stamp duty, assume your insurance fees are paid monthly and are applicable only to former employees of the Suncorp Group who have applied to have their Income Protection cover reinstated after leaving.

Please note your application to reinstate your Income Protection cover must be submitted to us and accepted by the Insurer within six months of leaving employment with the Suncorp Group.

Reinstated Cover for all members of category AB at individual rates

Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
15	3.4152	4.2691	5.1229	6.4037
16	3.4152	4.2691	5.1229	6.4037
17	3.4152	4.2691	5.1229	6.4037
18	3.4152	4.2691	5.1229	6.4037
19	3.4152	4.2691	5.1229	6.4037
20	3.4152	4.2691	5.1229	6.4037
21	3.4152	4.2691	5.1229	6.4037
22	3.4928	4.3661	5.2781	6.5976
23	3.5705	4.4632	5.3558	6.6947
24	3.6481	4.5601	5.4334	6.7918
25	3.6335	4.5419	5.4502	6.8128
26	3.6161	4.5202	5.4644	6.8305
27	3.7596	4.6994	5.5576	6.9469
28	3.8225	4.7782	5.7337	7.1672
29	3.9700	4.9625	5.9128	7.3909
30	4.0343	5.0430	6.0087	7.5108
31	4.0988	5.1235	6.1918	7.7397
32	4.2517	5.3147	6.3775	7.9720
33	4.4075	5.5093	6.6561	8.3201
34	4.5659	5.7073	6.8488	8.5609
35	4.7485	5.9356	7.1227	8.9034
36	4.9312	6.1638	7.3966	9.2459
37	5.0223	6.2780	7.5793	9.4742
38	5.2050	6.5063	7.8533	9.8166
39	5.3876	6.7346	8.1272	10.1590
40	5.7529	7.1913	8.5839	10.7297
41	6.0269	7.5336	9.1317	11.4146
42	6.3922	7.9903	9.5882	11.9853
43	6.7575	8.4468	10.1362	12.6703
44	7.2140	9.0176	10.7754	13.4693
45	7.5793	9.4742	11.4146	14.2683
46	8.0359	10.0449	12.1452	15.1814
47	8.5839	10.7297	12.8757	16.0947
48	9.1317	11.4146	13.6976	17.1220
49	9.7709	12.2136	14.7021	18.3776
50	10.6841	13.3551	15.9805	19.9755
51	11.5972	14.4966	17.4415	21.8019
52	12.6931	15.8663	19.0852	23.8566
53	13.8801	17.3501	20.8203	26.0253
54	15.2499	19.0624	22.8293	28.5366
55	16.7111	20.8887	25.1122	31.3902
56	18.3547	22.9434	27.5777	34.4721
57	20.1811	25.2262	30.3173	37.8965
58	22.2813	27.8516	33.4220	41.7775
59	24.5642	30.7053	36.8008	46.0009
60	26.6646	33.3306	39.9968	49.9959
61	28.9475	36.1844	43.4668	54.3336
62	31.3216	39.1521	47.0282	58.7853
63	39.2873	49.1092	58.1538	72.6923
64	70.0115	87.5146	102.8667	128.5835
65	107.2789	134.0990	158.0135	197.5171
66	115.5289	144.4115	166.5231	208.1542
67	124.4617	155.5776	175.4837	219.3550
68	89.7546	112.1936	123.7948	154.7437
69	24.3803	30.4753	32.8957	41.1196

Income Protection cover (Individual rates) continued

The annual insurance rates below are per \$1,000 of insured benefits, exclude stamp duty, assume your insurance fees are paid monthly and are applicable only to former employees of the Suncorp Group who have applied to have their Income Protection cover reinstated after leaving.

Please note your application to reinstate your Income Protection cover must be submitted to us and accepted by the Insurer within six months of leaving employment with the Suncorp Group.

Reinstated Cover for members in GIOA and GIOB categories

To age 65 benefit period, 28 day waiting period

Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
15	7.3597	7.8984	10.5023	11.1799
16	7.7872	8.3570	11.3084	12.0380
17	8.0698	8.6602	11.6877	12.4418
18	8.3739	8.9867	12.0849	12.8644
19	8.6855	9.3209	12.4878	13.2934
20	9.0187	9.6785	12.8968	13.7288
21	9.0187	9.4481	13.3236	14.1831
22	9.0477	9.6939	13.7739	14.8671
23	9.0838	9.9489	14.2303	15.3419
24	9.1708	10.0238	14.6867	16.0636
25	9.2650	10.1473	15.1668	16.6112
26	9.5185	10.4471	15.8899	17.4276
27	9.8590	11.0612	16.7255	18.6447
28	10.2792	11.5326	17.7093	19.7088
29	10.7718	12.3480	18.8414	21.2725
30	11.3294	12.9873	20.1038	22.6978
31	11.9742	13.3995	21.5085	24.6307
32	12.7131	14.5293	23.0258	26.3150
33	13.4882	15.3702	24.6853	28.5422
34	14.3719	16.7114	26.4515	30.5208
35	15.3281	18.1150	28.3362	32.9884
36	16.3495	19.1928	30.3276	36.1255
37	17.4507	20.4209	32.4138	38.4335
38	18.6241	22.1162	34.5830	41.3074
39	19.8846	23.4637	36.8471	44.3162
40	21.2101	25.6970	39.1704	47.2053
41	22.6299	27.1560	41.5649	50.6887

Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
42	24.1367	29.1303	44.0067	53.1115
43	25.7087	31.1876	46.4960	56.0983
44	27.3674	33.2618	49.0148	59.6263
45	29.1204	35.0290	51.5396	62.5482
46	30.9677	37.3309	54.0763	65.3833
47	33.4280	40.2851	58.1778	70.1117
48	36.0419	43.4241	62.3981	75.4817
49	38.7986	47.1756	66.7431	80.7944
50	41.7092	50.8333	71.1662	86.4868
51	44.7860	54.1697	75.6632	91.4663
52	47.9850	57.9993	80.1604	97.4042
53	51.2925	61.8766	84.6408	102.1061
54	54.9779	66.5313	89.4936	108.0839
55	58.7675	71.2214	94.2297	114.1550
56	62.5837	75.7791	98.6553	119.6542
57	66.1430	79.8778	101.4527	122.9279
58	69.2479	84.0621	103.2581	125.1405
59	71.5424	86.6888	103.6947	125.4924
60	72.5010	87.8435	102.2288	123.6911
61	71.4514	86.4506	98.1411	118.8681
62	67.1651	81.1184	90.1409	109.2293
63	27.1668	33.9585	40.6361	50.7951
64	13.3388	16.6737	19.9524	24.9403

## 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 year's insurance fees only.

## Contact us



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