

Suncorp Brighter Super[®]

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Insurance premium rates guide
(for former members of Connelly Temple)

Issued 1 February 2020



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About this guide

This guide is for the former members of:

- Connelly Temple Super Savings Plan
- Connelly Temple Superannuation Plan
- Connelly Temple SMT Superannuation
- Connelly Temple Employer Plan
- Partnership Superannuation Plan

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 your 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.

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 for Business or the Suncorp Brighter Super Personal and Pension 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 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 type of cover (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 0.835 (for default 16.5% commission):

$$\text{Base annual insurance fee} = \frac{(\text{sum insured}) \times (\text{insurance rate from table}/0.835)}{1000}$$

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

Suncorp Brighter Super personal 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 Life and TPD and \$6,000 of Income Protection cover per month 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 & TPD cover, base	$\$500,000 \times (0.3325 + 0.1432) / 1,000 = \237.85
Life & TPD cover, occupation loading	$\$237.85 \times 0\% = \0
Total annual cost of Life and TPD cover of \$500,000	$\$237.85 + 0 = \mathbf{\$237.85}$
Income Protection, base	$\$72,000 \times 3.1594 / 1,000 = \227.48
Income Protection, occupation loading	$\$227.48 \times 0\% = \0
Total annual cost of Income Protection cover of \$72,000pa	$\$227.48 + 0 = \mathbf{\$227.48}$

Total cost of all cover per month $(\$237.85 + \$227.48) / 12 = \mathbf{\$38.78}$

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 18 for more information.

Suncorp Brighter Super 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.)

Your premium rate may be subject to the product's default rate of 16.5% commission (excluding GST). These fees are negotiated with your financial adviser at the time you joined the Suncorp Master Trust.

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 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 assumes Samantha will be accepted on standard terms (ie with 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 additional benefit of \$200,000 is priced on group rates because it is an increase to the benefit amount the employer has selected:

Life & TPD cover, base	$\$300,000 \times (0.5114 + 0.2659) / 1,000 = \233.19
Life & TPD cover, occupation loading	$\$233.19 \times -10\% = -\23.32
Total annual cost of Life and TPD cover of 3 x salary	\$209.87

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

Total annual cost of Life and TPD cover of \$200,000	$\$155.46 - \$15.55 = \$139.91$
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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

Income Protection, base	$\$72,000 \times 3.1594 / 1,000 = \227.48
Income Protection, occupation loading	$\$227.48 \times -0\% = \0

Total cost of all cover per month	$(\$209.87 + \$139.91 + \$227.48) / 12 = \48.11
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If Samantha joined the fund before 1 July 2014 and was not invested in the Suncorp Lifestage Fund, her insurance fees may include commission. If 16.5% applies then her insurance fee would be \$57.62 ($\$57.62 \times 0.835 = \48.11)

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 18 for more information.

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 fee would be recalculated.

Upon leaving her employer, Samantha has notified us that she doesn't smoke. Using the formula on page 3, the fixed benefit of \$500,000 for Life and TPD is priced on individual rates:

Total annual cost of Life and TPD cover of \$500,000	\$237.85
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Income Protection cover of \$72,000 pa

Total cost of Income Protection cover of \$72,000 pa	\$227.48
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Total cost per month	$(\$237.85 + \$227.48) / 12 = \$38.78$
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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 16.5% commission would instead be \$46.44 ($\$46.44 \times 0.835 = \38.78).

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 18 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.

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 cover only

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 cover individual insurance rates for different occupation categories, apply the following loadings as a percentage of the insurance rates.

Occupation category	Life only
1 Professional	0%
2 White Collar	4%
3 Light Blue/Grey	16%
4 Skilled Blue Collar	27%
5 Heavy Blue Collar	37%

Annual insurance rates for Life cover only per \$1,000 of cover for Professional (category 1)

The section **Examples of how to calculate insurance fees** explains how to use these rates.

Current Age	Life Only		Current Age	Life Only	
	Male	Female		Male	Female
15	1.0418	0.3978	43	1.369	0.9648
16	1.0418	0.3978	44	1.5216	1.0184
17	1.0418	0.3978	45	1.6931	1.0935
18	1.0418	0.3978	46	1.8767	1.159
19	0.9945	0.3695	47	2.0804	1.2851
20	0.9223	0.3497	48	2.315	1.4032
21	0.859	0.3168	49	2.5699	1.5626
22	0.7908	0.3004	50	2.7911	1.6769
23	0.7484	0.2733	51	3.0328	1.7898
24	0.6953	0.2638	52	3.2813	1.8826
25	0.6586	0.2473	53	3.5691	1.9634
26	0.6328	0.2392	54	3.8675	2.0416
27	0.6164	0.2606	55	4.2707	2.2365
28	0.6189	0.2726	56	4.7451	2.4101
29	0.6131	0.2762	57	5.3085	2.6038
30	0.6218	0.3097	58	5.9515	2.8221
31	0.6339	0.3337	59	6.662	3.0323
32	0.666	0.3753	60	7.4533	3.2924
33	0.69	0.41	61	8.319	3.6129
34	0.7271	0.466	62	9.2606	4.0022
35	0.7403	0.5115	63	10.2849	4.4725
36	0.7738	0.5569	64	11.4133	4.9767
37	0.8109	0.601	65	12.6557	5.5723
38	0.8563	0.6476	66	14.0027	6.2606
39	0.9112	0.693	67	15.4425	7.0859
40	1.0102	0.7801	68	17.0474	8.0702
41	1.1079	0.8563	69	18.8046	9.1521
42	1.2283	0.9112			

There may be minor variations in the insurance rates shown to those charged to you in Connolly Temple (refer to page 2), due to rounding considerations. These rates do not include stamp duty.

Individual rates – Life and TPD cover

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 insurance rates.

Occupation category	Life & TPD
1 Professional	0%
2 White Collar	6%
3 Light Blue/Grey	43%
4 Skilled Blue Collar	87%
5 Heavy Blue Collar	200%

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

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	Death		TPD	
	Male	Female	Male	Female
15	0.8952	0.3921	0.1248	0.0556
16	0.8952	0.3921	0.1248	0.0556
17	0.8952	0.3921	0.1248	0.0556
18	0.9038	0.3921	0.1261	0.0556
19	0.849	0.3751	0.1184	0.0531
20	0.8196	0.3665	0.1142	0.052
21	0.7807	0.3428	0.1087	0.0485
22	0.7541	0.3313	0.1047	0.0468
23	0.7189	0.3161	0.0996	0.0446
24	0.6885	0.3095	0.0951	0.0436
25	0.663	0.2688	0.0915	0.0378
26	0.6478	0.281	0.0893	0.0395
27	0.6571	0.317	0.0903	0.0444
28	0.6693	0.3188	0.0921	0.0447
29	0.6768	0.3584	0.0929	0.0502
30	0.6691	0.3325	0.1393	0.1432
31	0.6827	0.3597	0.1513	0.1531
32	0.7173	0.4038	0.1798	0.2015
33	0.7445	0.4425	0.2226	0.2454
34	0.7874	0.5044	0.259	0.2872
35	0.8031	0.5546	0.2875	0.3312
36	0.8398	0.605	0.3303	0.3916
37	0.8826	0.6531	0.3687	0.4741
38	0.9328	0.7054	0.4301	0.5686
39	0.9927	0.7558	0.4651	0.6311
40	1.1006	0.8501	0.565	0.7642
41	1.2065	0.9328	0.6814	0.9114
42	1.3375	0.9927	0.8161	1.0586

Current Age	Death		TPD	
	Male	Female	Male	Female
43	1.4896	1.0502	1.0102	1.2003
44	1.6552	1.108	1.2	1.364
45	1.8398	1.1887	1.427	1.5639
46	2.0379	1.26	1.6868	1.8209
47	2.2571	1.3943	2.0224	2.1162
48	2.5088	1.5212	2.3886	2.5291
49	2.7816	1.6921	2.8088	2.9971
50	3.0176	1.8129	3.2465	3.4474
51	3.2748	1.9315	3.7293	3.9319
52	3.5372	2.0292	4.2812	4.4405
53	3.8395	2.1132	4.8802	5.0018
54	4.1533	2.1931	5.5847	5.6258
55	4.5785	2.3978	6.3483	6.2916
56	5.0782	2.5795	7.2633	6.9815
57	5.6693	2.7821	8.3144	7.7417
58	6.3424	3.0071	9.5815	8.5108
59	7.0839	3.2245	11.0199	9.3841
60	7.9094	3.4935	12.6371	10.4026
61	8.8086	3.8255	14.4519	11.6692
62	9.7835	4.2279	16.4619	13.2106
63	10.8395	4.7143	18.6925	15.0519
64	11.9998	5.2324	8.1582	6.7296
65	13.3049	5.8582	N/A	N/A
66	14.721	6.5816	N/A	N/A
67	16.2349	7.4508	N/A	N/A
68	17.9231	8.484	N/A	N/A
69	19.7698	9.6229	N/A	N/A

There may be minor variations in the insurance rates shown to those charged to you in Connelly Temple (refer to page 2), due to rounding considerations.

TPD only cover is not available in Connelly Temple. TPD cover is not available for members age 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 insurance rates.

Occupation category	Life & TPD
1 Professional	-10%
2 White Collar	5%
3 Light Blue/Grey	40%
4 Skilled Blue Collar	90%
5 Heavy Blue Collar	200%

Annual insurance rates for Life and TPD per \$1,000 of cover

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	Death	TPD	Current Age	Death	TPD
15	0.6156	0.1572	43	0.9756	1.1845
16	0.6156	0.1572	44	1.0703	1.3659
17	0.7294	0.2176	45	1.1555	1.5713
18	0.824	0.2417	46	1.2597	1.7889
19	0.824	0.2417	47	1.3638	2.0548
20	0.7862	0.2297	48	1.4965	2.357
21	0.7294	0.2539	49	1.6291	2.6955
22	0.6915	0.2539	50	1.7712	3.0701
23	0.6536	0.2297	51	1.9322	3.469
24	0.6156	0.2297	52	2.0933	3.9645
25	0.5778	0.2056	53	2.2637	4.4601
26	0.5304	0.2417	54	2.4626	5.0403
27	0.521	0.2297	55	2.6709	5.6688
28	0.5114	0.2417	56	2.9456	6.4182
29	0.5114	0.2659	57	3.2581	7.3127
30	0.5114	0.2659	58	3.637	8.34
31	0.5114	0.2781	59	4.0632	9.5608
32	0.521	0.3022	60	4.5462	10.9387
33	0.5304	0.3506	61	5.0767	10.3222
34	0.5588	0.3868	62	5.6639	9.2466
35	0.5872	0.4351	63	6.2795	7.6631
36	0.5967	0.4715	64	6.9709	5.4149
37	0.6252	0.5318	65	7.7192	N/A
38	0.663	0.6043	66	8.5432	N/A
39	0.7198	0.689	67	9.4524	N/A
40	0.7672	0.7857	68	10.4469	N/A
41	0.8334	0.8944	69	11.5172	N/A
42	0.8903	1.0395			

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 insurance rates.

Occupation category	Benefit period
	Two-year
1 Professional	0%
2 White Collar	30%
3 Light Blue/Grey	100%
4 Skilled Blue Collar	150%
5 Heavy Blue Collar [^]	170%

[^] 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 annual insurance fees per \$1,000 annual insured benefit. The section Examples of how to calculate insurance fees explains how to use these rates.

Current Age	30-day waiting period				60-day waiting period				90-day waiting period			
	Male		Female		Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
15	2.9886	3.612	4.4744	5.4223	1.9896	2.408	2.9801	3.612	1.8359	1.9213	2.6642	2.852
16	2.9886	3.612	4.4744	5.4223	1.9896	2.408	2.9801	3.612	1.8359	1.9213	2.6642	2.852
17	2.9886	3.612	4.4744	5.4223	1.9896	2.408	2.9801	3.612	1.8359	1.9213	2.6642	2.852
18	2.9886	3.612	4.4744	5.4223	1.9896	2.408	2.9801	3.612	1.8359	1.9213	2.6642	2.852
19	2.9886	3.612	4.4744	5.4223	1.9896	2.408	2.9801	3.612	1.8359	1.9213	2.6642	2.852
20	3.0399	3.6803	4.5427	5.4991	2.0238	2.4507	3.0314	3.6633	1.8359	1.9213	2.6642	2.852
21	3.0655	3.7145	4.594	5.5674	2.0409	2.4763	3.0655	3.7145	1.8359	1.9213	2.6642	2.852
22	3.1168	3.7742	4.6793	5.6614	2.075	2.5104	3.1168	3.7742	1.8359	1.9213	2.6642	2.852
23	3.168	3.834	4.7477	5.7468	2.1092	2.5617	3.1594	3.8254	1.8359	1.9213	2.7495	2.9374
24	3.1936	3.8682	4.7989	5.8065	2.1347	2.5788	3.1936	3.8682	1.8359	1.9213	2.6642	2.9374
25	3.1168	3.7742	4.6793	5.6614	2.075	2.5104	3.1168	3.7742	1.7505	1.9213	2.6642	2.852
26	3.0655	3.7145	4.594	5.5674	2.0409	2.4763	3.0655	3.7145	1.7505	1.9213	2.5703	2.852
27	3.0485	3.6888	4.5684	5.5332	2.0323	2.4592	3.0485	3.6888	1.6481	1.8359	2.4763	2.7495
28	3.0655	3.7145	4.594	5.5674	2.0409	2.4763	3.0655	3.7145	1.6481	1.8359	2.4763	2.7495
29	3.1082	3.7571	4.6452	5.6272	2.0664	2.502	3.0997	3.7486	1.6481	1.8359	2.4763	2.7495
30	3.168	3.834	4.7477	5.7468	2.1092	2.5617	3.1594	3.8254	1.6481	1.8359	2.4763	2.7495
31	3.2619	3.9536	4.9014	5.9346	2.1775	2.6386	3.2705	3.9536	1.6481	1.8359	2.4763	2.7495
32	3.3729	4.0816	5.0466	6.1139	2.2458	2.724	3.3643	4.0731	1.6481	1.8359	2.4763	2.7495
33	3.518	4.261	5.2771	6.3871	2.3483	2.8435	3.518	4.261	1.6481	1.9213	2.4763	2.852
34	3.6803	4.4488	5.5162	6.6775	2.4507	2.9716	3.6803	4.4488	1.6481	1.9213	2.4763	2.852
35	3.8682	4.6793	5.798	7.019	2.5788	3.1168	3.8596	4.6793	1.6481	2.0238	2.5703	2.9374
36	4.0731	4.9355	6.1139	7.4033	2.7154	3.2875	4.0731	4.9355	1.7505	2.0238	2.5703	3.0228

Individual rates – Income Protection(cont.)

Current Age	30-day waiting period				60-day waiting period				90-day 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
37	4.3122	5.2258	6.4725	7.8387	2.8777	3.4839	4.3207	5.2258	1.7505	2.1092	2.6642	3.1253
38	4.5684	5.5332	6.8482	8.2914	3.0485	3.6888	4.5684	5.5247	1.8359	2.203	2.7495	3.3131
39	4.8501	5.8663	7.2752	8.8037	3.2363	3.9108	4.8501	5.8663	1.9213	2.297	2.852	3.3985
40	5.1404	6.2249	7.7107	9.3331	3.4327	4.1499	5.1404	6.2249	2.0238	2.3824	3.0228	3.6717
41	5.5077	6.6604	8.2486	9.9821	3.6717	4.4403	5.4991	6.6519	2.1092	2.5703	3.2106	3.8596
42	5.8663	7.0959	8.7951	10.6481	3.9108	4.7306	5.8577	7.0959	2.297	2.7495	3.3985	4.1328
43	6.2591	7.5826	9.3928	11.3739	4.1756	5.0551	6.2591	7.5826	2.4763	2.9374	3.6717	4.4061
44	6.7031	8.112	10.0418	12.1595	4.4659	5.4052	6.6945	8.1035	2.6642	3.2106	3.945	4.7733
45	7.1642	8.6756	10.7335	12.9963	4.7733	5.7894	7.1556	8.6671	2.852	3.3985	4.2268	5.149
46	7.6766	9.2904	11.5105	13.9356	5.1149	6.1908	7.6766	9.2904	3.1253	3.7571	4.5855	5.6015
47	8.2315	9.965	12.3388	14.9347	5.4906	6.6433	8.2231	9.9564	3.3985	4.039	5.0466	6.0626
48	8.8463	10.7078	13.2695	16.0618	5.9005	7.1386	8.8463	10.7078	3.6717	4.4061	5.5077	6.6091
49	9.5124	11.5105	14.2686	17.2743	6.3445	7.6766	9.5124	11.5105	4.039	4.8587	5.9688	7.2581
50	10.2467	12.3985	15.3616	18.5893	6.8312	8.2657	10.2382	12.3985	4.5001	5.4223	6.6945	8.0778
51	11.0409	13.372	16.5571	20.0494	7.3606	8.9147	11.0409	13.3635	5.0466	6.0626	7.5313	9.0854
52	11.9119	14.4223	17.8635	21.6292	7.9412	9.6148	11.9119	14.4223	5.6015	6.797	8.4451	10.1955
53	12.8682	15.5836	19.3066	23.3711	8.5817	10.3834	12.8682	15.5836	6.3359	7.6167	9.4527	11.4763
54	13.9356	16.873	20.9033	25.3009	9.2904	11.2458	13.9356	16.873	7.1556	8.6329	10.6481	12.945
55	15.1054	18.2904	22.6624	27.4357	10.076	12.1936	15.1054	18.2904	8.0778	9.7344	12.0314	14.5931
56	16.3863	19.836	24.5751	29.7583	10.9298	13.2269	16.3863	19.836	9.0854	10.9214	13.594	16.4289
57	17.7867	21.5267	26.6842	32.3029	11.8606	14.354	17.7867	21.5352	10.1955	12.3901	15.3275	18.5381
58	19.3578	23.4309	29.0324	35.1378	12.9024	15.6178	19.3578	23.4309	11.5703	13.9526	17.3511	20.929
59	21.0656	25.4973	31.6027	38.2545	14.038	17.0011	21.0656	25.5059	13.0304	15.7886	19.5542	23.687
60	22.9527	27.7857	34.429	41.6786	15.3018	18.521	22.9527	27.7857	14.5077	17.539	21.6633	26.2573
61	25.0362	30.3048	37.5458	45.4443	16.6851	20.2031	25.0277	30.2962	16.0618	19.4603	24.0457	29.0922
62	27.2137	32.9518	40.8161	49.4149	18.1453	21.9622	27.2137	32.9432	17.7184	21.3901	26.5305	32.1321
63	29.4594	35.6586	44.1891	53.4965	19.6396	23.7724	29.4594	35.6672	19.8198	23.8436	29.1687	35.1812
64	31.7781	38.5254	47.6878	57.6873	21.2454	25.7341	31.7781	38.5354	21.4313	25.9543	31.9687	38.3322

Income Protection – to age 65 benefit period

As a member of Brighter Super you now have access to apply for Income Protection cover with a benefit period to age 65.

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

Current Age	30-day waiting period				60-day waiting period				90-day 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
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

Individual rates – Income Protection (cont.)

Current Age	30-day waiting period				60-day waiting period				90-day 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
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 insurance rates.

Occupation category	Benefit period
	Two-year
1 Professional	-5%
2 White Collar	5%
3 Light Blue/Grey	50%
4 Skilled Blue Collar	130%
5 Heavy Blue Collar^	170%

^ 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 annual insurance fees per \$1,000 annual insured benefit. The section Examples of how to calculate insurance fees explains how to use these rates.

Current Age	30-day waiting period		60-day waiting period		90-day waiting period	
	Male	Female	Male	Female	Male	Female
15	2.2372	3.3473	1.204	1.8103	0.7343	1.1016
16	2.2372	3.3473	1.204	1.8103	0.7343	1.1016
17	2.2372	3.3473	1.204	1.8103	0.7343	1.1016
18	2.2372	3.3473	1.204	1.8103	0.7343	1.1016
19	2.2372	3.3473	1.204	1.8103	0.7343	1.1016
20	2.2629	3.39	1.2211	1.8359	0.7514	1.1271
21	2.2884	3.4327	1.2382	1.853	0.7514	1.1271
22	2.3312	3.501	1.2382	1.853	0.7514	1.1271
23	2.3567	3.5351	1.2467	1.8701	0.76	1.1442
24	2.3909	3.5779	1.2638	1.8956	0.76	1.1442
25	2.3312	3.501	1.1528	1.7249	0.7259	1.0845
26	2.2884	3.4327	1.0845	1.6224	0.6917	1.0418
27	2.2799	3.4156	1.0418	1.5627	0.666	0.9991
28	2.2884	3.4327	1.0162	1.5199	0.649	0.982
29	2.3141	3.4754	1.0162	1.5199	0.649	0.982
30	2.3567	3.5351	1.0247	1.537	0.649	0.982
31	2.4251	3.6462	1.0674	1.6053	0.666	0.9991
32	2.5104	3.7657	1.1271	1.6822	0.6831	1.0162
33	2.6215	3.9365	1.1955	1.7932	0.7088	1.0588
34	2.7325	4.0987	1.2808	1.9127	0.7343	1.1016
35	2.8691	4.3122	1.3919	2.0835	0.7942	1.187
36	3.0399	4.5598	1.5029	2.2458	0.8454	1.2724
37	3.2022	4.8075	1.6224	2.4336	0.9051	1.3492
38	3.3985	5.0978	1.759	2.6471	0.982	1.4773
39	3.612	5.4137	1.9127	2.8691	1.0674	1.6053
40	3.834	5.7468	2.0835	3.1253	1.1784	1.7676

Group rates - Income Protection (cont.)

Current Age	30-day waiting period		60-day waiting period		90-day waiting period	
	Male	Female	Male	Female	Male	Female
41	4.0816	6.1225	2.2629	3.39	1.2894	1.9384
42	4.3549	6.5323	2.4592	3.6803	1.4261	2.1433
43	4.6452	6.9764	2.6642	3.9962	1.5968	2.3909
44	4.9697	7.4545	2.9032	4.3464	1.759	2.6471
45	5.3112	7.9754	3.168	4.7477	1.9725	2.9545
46	5.6869	8.5305	3.4412	5.1661	2.203	3.3131
47	6.1054	9.1623	3.7486	5.6186	2.4678	3.7059
48	6.5494	9.8284	4.0902	6.1396	2.7581	4.1414
49	7.0532	10.5712	4.4659	6.7031	3.0911	4.6452
50	7.5741	11.3654	4.9014	7.3435	3.4668	5.2003
51	8.1632	12.2364	5.371	8.0523	3.9023	5.8492
52	8.8122	13.2183	5.9005	8.8463	4.3719	6.5579
53	9.5039	14.26	6.4982	9.743	4.9014	7.3435
54	10.2809	15.4213	7.1642	10.742	5.4991	8.2401
55	11.1263	16.6937	7.9071	11.8606	6.1651	9.2391
56	12.057	18.0855	8.7695	13.1586	6.8995	10.3407
57	13.0817	19.6311	9.7259	14.5931	7.7278	11.5959
58	14.2259	21.3303	10.8274	16.2326	8.6414	12.9707
59	15.4726	23.2088	12.0485	18.0684	9.6576	14.4906
60	16.8474	25.2668	13.4489	20.169	10.7932	16.1898
61	18.3587	27.5381	15.0456	22.5599	12.0485	18.0684
62	19.9299	29.8863	16.6937	25.0362	13.3464	20.0239
63	13.6026	20.3996	11.2288	16.8388	7.1044	10.6566
64	13.6026	20.3996	11.2288	16.8388	7.1044	10.6566

Trustee Minimum Cover

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

Current Age	Life cover	TPD cover
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 cover
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%

Contact us



Call **13 11 55** – Customers

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Planners, Authorised Representatives



Email
super@suncorp.com.au



Online
suncorp.com.au/super



Suncorp Brighter Super
GPO Box 2585
Brisbane QLD 4001