

Suncorp Brighter Super[®]

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Insurance premium rates guide
(for former members of Optimum super plans)

Issued 1 February 2020



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About this guide

This guide is for the former members of:

- Optimum Corporate Super
- Optimum Corporate Super for Standard Pacific
- Optimum Personal Super
- Optimum Professional Superannuation Plan

This guide contains base insurance premium rates and should only be used as an indication of the cost of insurance within 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 and 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 exist for members who join the Suncorp Master Trust prior to 1 February 2020. If this applies to you, you can find out more about your insurance 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 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 table excludes 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):

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

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

Suncorp Brighter Super 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	$\$500,000 \times (0.9457 + 0.4851) / 1,000 = \$\$715.40$
Life & TPD cover, occupation loading	$\$715.40 \times 0\% = \0
Total annual cost of Life and TPD cover of \$500,000	$\$715.40 + 0 = \mathbf{\$715.40}$

Income Protection, base	$\$72,000 \times 1.7196 / 1,000 = \123.81
Income Protection, occupation loading	$\$123.81 \times 0\% = \0
Total annual cost of Income Protection cover of \$72,000pa	$\mathbf{\$12.81}$

Total cost of all cover per month $(\$715.40 + \$123.81) / 12 = \mathbf{\$69.93}$

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 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 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 earning \$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 cost of her insurance for the standard benefit of 3 x salary (priced on group rates) would be:

Life & TPD cover, base	$\$300,000 \times (0.6323 + 0.2736) / 1,000 = \271.77
Life & TPD cover, occupation loading	$\$271.77 \times 0\% = -\0
Total annual cost of Life and TPD cover of 3 x salary	\$271.77

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	$\$200,000 \times (0.6323 + 0.2736) / 1,000$
Total annual cost of Life and TPD cover of \$200,000	\$181.18

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 1.7983 / 1,000 = \129.48
Income Protection, occupation loading	$\$129.48 \times 0\% = \0
Total annual cost of Income Protection cover of \$72,000 pa	\$129.48

Total cost of all cover per month $(\$271.77 + \$181.18 + \$129.48) / 12 = \48.54

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% applies then her insurance fee would be \$64.72 ($\$64.72 \times 0.75 = \48.54).

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.

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 **\$715.40**

Income Protection cover of \$72,000 pa

Total cost of Income Protection cover of \$72,000 pa **\$123.81**

Total cost per month $(\$715.40 + \$123.81) / 12 = \$69.93$

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 \$57.60 ($\$57.60 \times 0.75 = \43.20).

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 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 insurance rates.

Occupation category	Life	TPD
1 Professional	0%	0%
2 White Collar	15%	18%
3 Light Blue/Grey	30%	90%
4 Skilled Blue Collar	40%	180%
5 Heavy Blue Collar	60%	300%

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. 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
	Smoker Neutral	Smoker Neutral	Smoker Neutral	Smoker Neutral
15	1.7148	1.021	0.7064	0.7064
16	2.0734	1.1217	0.7064	0.7064
17	2.3932	1.2696	0.702	0.702
18	2.4162	1.2502	0.6339	0.6339
19	2.257	1.2085	0.5571	0.5571
20	2.1147	1.1473	0.602	0.602
21	1.9636	1.0259	0.5981	0.5981
22	1.8077	0.9832	0.5387	0.5387
23	1.6869	0.9343	0.5309	0.5309
24	1.5642	0.88	0.4774	0.4774
25	1.445	0.8026	0.4413	0.4413
26	1.3816	0.8026	0.4629	0.4629
27	1.3578	0.8742	0.4747	0.4747
28	1.3575	0.929	0.4915	0.4915
29	1.3267	0.9342	0.5023	0.5023
30	1.2897	0.9457	0.4851	0.4851
31	1.2956	0.9505	0.487	0.487
32	1.3201	0.9711	0.5149	0.5149
33	1.323	0.9575	0.5637	0.5637
34	1.3366	0.9832	0.5695	0.5695
35	1.4005	1.0394	0.574	0.5797
36	1.4173	1.0699	0.5946	0.5976
37	1.5193	1.095	0.639	0.6703
38	1.6347	1.1254	0.7166	0.787
39	1.7729	1.1964	0.7839	0.8605

Individual rates - Life and TPD cover (cont.)

Current Age	Death		TPD	
	Male	Female	Male	Female
	Smoker Neutral	Smoker Neutral	Smoker Neutral	Smoker Neutral
40	1.9377	1.3251	0.8832	0.9695
41	2.0936	1.4681	0.9788	1.0735
42	2.2987	1.5831	1.1035	1.2107
43	2.515	1.6984	1.2266	1.3461
44	2.7886	1.816	1.3892	1.524
45	3.0799	1.9676	1.5433	1.6927
46	3.4023	2.1562	1.7208	1.8877
47	3.8218	2.4232	1.9613	2.1063
48	4.2463	2.7174	2.2114	2.3743
49	4.7282	3.065	2.4846	2.6079
50	5.2495	3.4078	2.8047	2.9154
51	5.7963	3.7788	3.1512	3.2612
52	6.5089	4.1848	3.606	3.6955
53	7.2237	4.5971	4.1026	4.1641
54	8.0635	5.1263	4.6979	4.7445
55	9.0451	5.6396	5.4339	5.4608
56	10.195	6.1402	6.2873	6.2873
57	11.4286	6.6373	7.2731	7.2731
58	12.8673	7.2644	8.4362	8.4362
59	14.4592	7.9583	9.7451	9.7451
60	16.448	8.7674	11.3681	11.3681
61	18.6766	9.7727	13.2323	13.2323
62	20.9474	11.0073	15.1748	15.1748
63	23.507	12.3463	17.4192	17.4192
64	26.4187	13.9458	20.1178	20.1178
65	29.4653	15.5521	N/A	N/A
66	32.9078	17.4738	N/A	N/A
67	36.4095	19.7463	N/A	N/A
68	40.2995	22.3575	N/A	N/A
69	44.5349	25.2634	N/A	N/A

There may be minor variations in the insurance rates shown to those charged to you, due to rounding considerations. TPD only cover is not available. 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	0%	0%
2 White Collar	0%	10%
3 Light Blue/Grey	25%	60%
4 Skilled Blue Collar	75%	125%
5 Heavy Blue Collar	100%	300%

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.

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 Life cover sum insured.

Current Age	Death	TPD	Current Age	Death	TPD
15	0.8595	0.2785	43	1.2603	0.7892
16	0.8595	0.2785	44	1.3532	0.9152
17	0.8595	0.2785	45	1.4568	1.0524
18	0.8595	0.2785	46	1.5706	1.2005
19	0.8595	0.2785	47	1.6984	1.3631
20	0.852	0.2127	48	1.8418	1.6282
21	0.7858	0.2525	49	1.9652	1.956
22	0.7311	0.2634	50	2.1422	2.3263
23	0.722	0.2047	51	2.3406	2.6961
24	0.7113	0.1943	52	2.5625	3.037
25	0.6963	0.2089	53	2.81	3.3869
26	0.6769	0.2219	54	3.1097	3.7413
27	0.6651	0.236	55	3.4639	4.4576
28	0.6531	0.2496	56	4.0134	4.9299
29	0.6373	0.2808	57	4.4884	5.641
30	0.6323	0.2736	58	5.0174	6.448
31	0.6243	0.3029	59	5.6273	7.3913
32	0.6306	0.3463	60	6.3424	8.5106
33	0.6545	0.3587	61	7.1548	9.803
34	0.6726	0.3877	62	8.0835	11.3044
35	0.6939	0.4296	63	9.1449	13.0475
36	0.723	0.4679	64	10.3382	15.396
37	0.7601	0.513	65	11.6992	N/A
38	0.8	0.5629	66	13.2237	N/A
39	0.8764	0.5985	67	14.9057	N/A
40	0.9919	0.6104	68	16.7355	N/A
41	1.0584	0.6756	69	18.7079	N/A
42	1.1749	0.7141			

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	To age 65
1 Professional	0%	-10%
2 White Collar	30%	0%
3 Light Blue/Grey	100%	50%
4 Skilled Blue Collar	150%	100%
5 Heavy Blue Collar^	N/A	N/A

^ Income Protection is not available for members in Heavy Blue Collar occupations.

Income Protection – two year benefit period

Rates shown are for Professional (category 1) 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-days waiting period				60-days waiting period				90-days waiting period			
	Male		Female		Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
15	2.0736	2.2253	3.1357	3.338	1.315	1.4161	2.023	2.1242	1.0115	1.0621	1.4667	1.5678
16	2.0736	2.2253	3.1357	3.338	1.315	1.4161	2.023	2.1242	1.0115	1.0621	1.4667	1.5678
17	2.0736	2.2253	3.1357	3.338	1.315	1.4161	2.023	2.1242	1.0115	1.0621	1.4667	1.5678
18	2.0736	2.2253	3.1357	3.338	1.315	1.4161	2.023	2.1242	1.0115	1.0621	1.4667	1.5678
19	2.0736	2.2253	3.1357	3.338	1.315	1.4161	2.023	2.1242	1.0115	1.0621	1.4667	1.5678
20	2.0736	2.2253	3.1357	3.338	1.315	1.4161	2.023	2.1242	1.0115	1.0621	1.4667	1.5678
21	2.1242	2.2253	3.1357	3.3885	1.315	1.4161	2.023	2.1747	1.0115	1.0621	1.4667	1.5678
22	2.1242	2.2759	3.1862	3.4391	1.315	1.4161	2.023	2.1747	1.0115	1.0621	1.4667	1.5678
23	2.1242	2.3265	3.2368	3.4897	1.3655	1.4667	2.023	2.1747	1.0115	1.0621	1.5173	1.6184
24	2.1747	2.377	3.2368	3.5403	1.3655	1.4667	2.023	2.2253	1.0115	1.0621	1.4667	1.6184
25	2.1242	2.3265	3.1862	3.4897	1.2644	1.3655	1.9219	2.0736	0.9609	1.0621	1.4667	1.5678
26	2.0736	2.2759	3.1357	3.4391	1.2138	1.3655	1.8207	2.023	0.9609	1.0621	1.4161	1.5678
27	2.0736	2.3265	3.0851	3.4391	1.1632	1.315	1.7701	1.9724	0.9104	1.0115	1.3655	1.5173
28	2.0736	2.3265	3.1357	3.4897	1.1632	1.315	1.7701	1.9724	0.9104	1.0115	1.3655	1.5173
29	2.0736	2.377	3.1357	3.5403	1.1632	1.315	1.7701	1.9724	0.9104	1.0115	1.3655	1.5173
30	2.0736	2.377	3.1357	3.5403	1.1632	1.315	1.7196	1.9724	0.9104	1.0115	1.3655	1.5173
31	2.1242	2.377	3.1357	3.5908	1.1632	1.315	1.7701	1.9724	0.9104	1.0115	1.3655	1.5173
32	2.1242	2.4276	3.1862	3.6414	1.2138	1.3655	1.7701	2.0736	0.9104	1.0115	1.3655	1.5173
33	2.1747	2.4782	3.2368	3.7426	1.2138	1.4161	1.8207	2.1242	0.9104	1.0621	1.3655	1.5678

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
34	2.1747	2.5288	3.2874	3.7932	1.2644	1.4667	1.8713	2.1747	0.9104	1.0621	1.3655	1.5678
35	2.2253	2.6299	3.3885	3.9449	1.315	1.5173	1.9724	2.2759	0.9104	1.1127	1.4161	1.6184
36	2.3265	2.7311	3.4391	4.0966	1.3655	1.6184	2.023	2.377	0.9609	1.1127	1.4161	1.669
37	2.377	2.7816	3.5403	4.1978	1.4161	1.669	2.1242	2.4782	0.9609	1.1632	1.4667	1.7196
38	2.4276	2.8828	3.6414	4.3495	1.4667	1.7701	2.2253	2.6299	1.0115	1.2138	1.5173	1.8207
39	2.5288	2.9839	3.7426	4.5012	1.5173	1.8207	2.3265	2.7816	1.0621	1.2644	1.5678	1.8713
40	2.6299	3.1862	3.9449	4.7541	1.6184	1.9724	2.4276	2.9334	1.1127	1.315	1.669	2.023
41	2.7816	3.338	4.1472	5.0575	1.7196	2.0736	2.5793	3.1357	1.1632	1.4161	1.7701	2.1242
42	2.9334	3.5403	4.4001	5.3104	1.8207	2.2253	2.7816	3.338	1.2644	1.5173	1.8713	2.2759
43	3.0851	3.7426	4.6529	5.6139	1.9724	2.377	2.9334	3.5403	1.3655	1.6184	2.023	2.4276
44	3.2874	3.9955	4.9058	5.9679	2.0736	2.5288	3.1357	3.7932	1.4667	1.7701	2.1747	2.6299
45	3.4897	4.1978	5.2093	6.3219	2.2253	2.7311	3.3885	4.0966	1.5678	1.8713	2.3265	2.8322
46	3.692	4.4506	5.5633	6.7265	2.4276	2.9334	3.5908	4.3495	1.7196	2.0736	2.5288	3.0851
47	3.9449	4.7541	5.9173	7.1311	2.5793	3.1357	3.8943	4.7035	1.8713	2.2253	2.7816	3.338
48	4.1978	5.0575	6.2713	7.5863	2.7816	3.3885	4.1472	5.0575	2.023	2.4276	3.0345	3.6414
49	4.4506	5.4116	6.7265	8.1426	2.9839	3.6414	4.5012	5.4621	2.2253	2.6805	3.2874	3.9955
50	4.8552	5.9173	7.2828	8.8507	3.2874	3.9955	4.9564	6.0185	2.4782	2.9839	3.692	4.4506
51	5.3104	6.4231	7.9909	9.6599	3.6414	4.4001	5.4621	6.6254	2.7816	3.338	4.1472	5.007
52	5.8162	7.03	8.699	10.5702	4.046	4.9058	6.069	7.3334	3.0851	3.7426	4.6529	5.6139
53	6.3725	7.6875	9.5587	11.5312	4.5012	5.4116	6.7265	8.1426	3.4897	4.1978	5.2093	6.3219
54	6.9794	8.4461	10.4691	12.6438	5.007	6.0185	7.4852	9.053	3.9449	4.7541	5.8667	7.1311
55	7.6369	9.2553	11.4806	13.9082	5.5633	6.7265	8.3449	10.1151	4.4506	5.361	6.6254	8.0415
56	8.3955	10.1656	12.5933	15.2738	6.2208	7.5357	9.3564	11.3289	5.007	6.0185	7.4852	9.053
57	9.2553	11.1772	13.8576	16.791	6.9794	8.4461	10.4691	12.6944	5.6139	6.8277	8.4461	10.2162
58	10.1656	12.3404	15.2738	18.5106	7.8392	9.5082	11.7841	14.2622	6.3725	7.6875	9.5587	11.5312
59	11.2277	13.6048	16.8416	20.3819	8.8507	10.722	13.2507	16.0324	7.1817	8.699	10.7725	13.0484
60	12.1887	14.768	18.3083	22.152	9.8116	11.8852	14.7174	17.8531	7.9909	9.6599	11.9358	14.4645
61	13.2507	16.0324	19.8761	24.0739	10.9243	13.2507	16.3864	19.8255	8.8507	10.722	13.2507	16.0324
62	14.3634	17.3473	21.4945	26.0463	12.0875	14.6163	18.106	21.9497	9.761	11.7841	14.6163	17.7014
63	9.9128	12.0369	14.8692	18.0048	8.2438	10.0139	12.391	15.0209	5.4116	6.5242	8.0921	9.8116
64	9.9128	12.0369	14.8692	18.0048	8.2438	10.0139	12.391	15.0209	5.4116	6.5242	8.0921	9.8116

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-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
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

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
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 insurance rates.

Occupation category	Benefit period
	Two-year
1 Professional	0%
2 White Collar	0%
3 Light Blue/Grey	75%
4 Skilled Blue Collar	140%
5 Heavy Blue Collar [^]	N/A

[^] Income Protection is not available for members in Heavy Blue Collar occupations.

Income Protection – two-year benefit period

Rates shown are for Professional (category 1) and 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-days waiting period		60-days waiting period		90-days waiting period	
	Male	Female	Male	Female	Male	Female
15	1.52	2.2799	0.9787	1.4681	0.4074	0.6111
16	1.52	2.2799	0.9787	1.4681	0.4074	0.6111
17	1.52	2.2799	1.0115	1.5173	0.4168	0.6252
18	1.52	2.2799	1.0209	1.5314	0.4215	0.6322
19	1.4903	2.2354	1.0349	1.5524	0.4262	0.6392
20	1.5285	2.2927	1.049	1.5734	0.4308	0.6463
21	1.5285	2.2927	1.0396	1.5594	0.4168	0.6252
22	1.5715	2.3572	1.0349	1.5524	0.4027	0.6041
23	1.5858	2.3787	1.0303	1.5454	0.3887	0.583
24	1.6097	2.4146	1.0256	1.5384	0.384	0.576
25	1.5715	2.3572	1.0256	1.5384	0.3746	0.5619
26	1.5285	2.2927	1.0396	1.5594	0.3793	0.569
27	1.5285	2.2927	1.063	1.5945	0.3887	0.583
28	1.5285	2.2927	1.1005	1.6507	0.3981	0.5971
29	1.5715	2.3572	1.1473	1.721	0.4027	0.6041
30	1.5858	2.3787	1.1988	1.7983	0.4168	0.6252
31	1.6289	2.4432	1.255	1.8825	0.4262	0.6392
32	1.6813	2.522	1.3253	1.9879	0.4449	0.6673
33	1.7626	2.6438	1.3955	2.0933	0.459	0.6884

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
34	1.8451	2.7676	1.4798	2.2197	0.4824	0.7236
35	1.9621	2.9432	1.5688	2.3532	0.531	0.7966
36	2.0839	3.1259	1.6671	2.5006	0.5753	0.863
37	2.215	3.3225	1.7701	2.6552	0.6147	0.922
38	2.3508	3.5262	1.8825	2.8238	0.6589	0.9884
39	2.5054	3.7581	2.0043	3.0064	0.7179	1.0769
40	2.5413	3.812	2.1354	3.2031	0.7868	1.1801
41	2.7626	4.1439	2.2712	3.4068	0.8556	1.2833
42	2.9711	4.4567	2.4164	3.6246	0.949	1.4235
43	3.2306	4.8459	2.5709	3.8564	1.0473	1.571
44	3.4949	5.2424	2.7442	4.1163	1.1604	1.7407
45	3.782	5.6729	2.9128	4.3692	1.2833	1.925
46	4.0735	6.1102	3.1048	4.6571	1.426	2.1389
47	4.3901	6.585	3.3108	4.9662	1.5833	2.375
48	4.6873	7.031	3.5356	5.3034	1.7652	2.6479
49	5.0087	7.5131	3.7698	5.6547	1.957	2.9355
50	5.3569	8.0353	4.0226	6.034	2.0652	3.0978
51	5.7346	8.6019	4.2989	6.4484	2.2946	3.442
52	6.1452	9.2178	4.6033	6.905	2.5429	3.8143
53	6.5923	9.8885	4.9311	7.3967	2.8144	4.2216
54	7.0801	10.6201	5.287	7.9306	3.1142	4.6712
55	7.6133	11.4198	5.6804	8.5205	3.4326	5.1489
56	8.197	12.2955	6.1112	9.1668	3.7884	5.6827
57	8.8373	13.2559	6.8792	10.3188	4.1725	6.2587
58	9.5409	14.3114	7.8064	11.7096	4.5846	6.8768
59	10.3158	15.4736	8.8413	13.262	5.0341	7.5512
60	11.1705	16.7557	9.8716	14.8074	5.5165	8.2747
61	12.1154	18.1729	11.0657	16.5986	6.0456	9.0685
62	13.0859	19.6288	12.2833	18.4249	6.6029	9.9043
63	11.8149	17.7223	8.2513	12.3769	5.4087	8.1132
64	5.8011	8.7017	4.5518	6.8277	1.7186	2.5779

Trustee Minimum Cover

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

Current Age	Life cover	TPD cover	Current Age	Life cover	TPD cover	Current Age	Life cover	TPD cover
15	87,500	10,250	34	54,250	5,500	53	21,000	750
16	85,750	10,000	35	52,500	5,250	54	19,250	500
17	84,000	9,750	36	50,750	5,000	55	17,500	250
18	82,250	9,500	37	49,000	4,750	56	15,750	0
19	80,500	9,250	38	47,250	4,500	57	14,000	0
20	78,750	9,000	39	45,500	4,250	58	12,250	0
21	77,000	8,750	40	43,750	4,000	59	10,500	0
22	75,250	8,500	41	42,000	3,750	60	8,750	0
23	73,500	8,250	42	40,250	3,500	61	7,000	0
24	71,750	8,000	43	38,500	3,250	62	5,250	0
25	70,000	7,750	44	36,750	3,000	63	3,500	0
26	68,250	7,500	45	35,000	2,750	64	1,750	0
27	66,500	7,250	46	33,250	2,500			
28	64,750	7,000	47	31,500	2,250			
29	63,000	6,750	48	29,750	2,000			
30	61,250	6,500	49	28,000	1,750			
31	59,500	6,250	50	26,250	1,500			
32	57,750	6,000	51	24,500	1,250			
33	56,000	5,750	52	22,750	1,000			

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 are correct as at 1 February 2020 and may vary from time to time. 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%

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