Table A - Death and total and permanent disablement (TPD) cover

Premium rate A is a rate for your Standard Cover for death and TPD, based on your age as follows:

16 \$0.34 41 \$1.50 17 \$0.39 42 \$1.64 18 \$0.46 43 \$1.78 19 \$0.49 44 \$2.00 20 \$0.52 45 \$228 21 \$0.55 46 \$258 22 \$0.56 47 \$3.15 23 \$0.56 48 \$3.57 24 \$0.57 49 \$4.01 25 \$0.59 50 \$4.51 26 \$0.57 52 \$5.75 28 \$0.57 52 \$5.75 28 \$0.57 53 \$6.49 29 \$0.59 54 \$7.29 30 \$0.62 55 \$8.20 31 \$0.63 56 \$919 32 \$0.83 57 \$10.37 33 \$0.84 58 \$11.68 34 \$0.91 \$9 \$12.83 35 \$0.97 <th>Your age next birthday</th> <th>Death and TPD</th> <th>Your age next birthday</th> <th>Death and TPD</th>	Your age next birthday	Death and TPD	Your age next birthday	Death and TPD
18 \$0.46 43 \$1.78 19 \$0.49 44 \$2.00 20 \$0.52 45 \$2.28 21 \$0.55 46 \$2.58 22 \$0.56 47 \$3.15 23 \$0.56 48 \$3.57 24 \$0.57 49 \$4.01 25 \$0.59 50 \$4.51 26 \$0.57 52 \$5.09 27 \$0.57 52 \$5.75 28 \$0.57 53 \$6.49 29 \$0.59 54 \$7.29 30 \$0.62 55 \$8.20 31 \$0.63 56 \$9.19 32 \$0.83 57 \$10.37 33 \$0.84 58 \$11.68 34 \$0.91 \$9 \$12.83 35 \$0.97 60 \$14.09 36 \$1.01 61 \$15.45 37 \$1.	16	\$0.34	41	\$1.50
19 \$0.49 44 \$2.00 20 \$0.52 45 \$2.28 21 \$0.55 46 \$2.58 22 \$0.56 47 \$3.15 23 \$0.56 48 \$3.57 24 \$0.57 49 \$4.01 25 \$0.59 50 \$4.51 26 \$0.57 52 \$5.75 28 \$0.57 53 \$6.49 29 \$0.59 54 \$7.29 30 \$0.62 55 \$8.20 31 \$0.63 56 \$9.19 32 \$0.83 57 \$10.37 33 \$0.84 58 \$11.68 34 \$0.91 59 \$12.83 35 \$0.97 60 \$14.09 36 \$1.01 61 \$15.45 37 \$1.08 62 \$16.93 38 \$11.6 63 \$18.59 39 \$	17	\$0.39	42	\$1.64
20 \$0.52 45 \$2.28 21 \$0.55 46 \$2.58 22 \$0.56 47 \$3.15 23 \$0.56 48 \$3.57 24 \$0.57 49 \$4.01 25 \$0.59 50 \$4.51 26 \$0.57 51 \$5.09 27 \$0.57 52 \$5.75 28 \$0.57 53 \$6.49 29 \$0.59 54 \$7.29 30 \$0.62 55 \$8.20 31 \$0.63 56 \$9.19 32 \$0.83 57 \$10.37 33 \$0.84 58 \$11.68 34 \$0.91 59 \$12.83 35 \$0.97 60 \$14.09 36 \$1.01 61 \$15.45 37 \$1.08 62 \$16.93 38 \$11.16 63 \$18.59 39	18	\$0.46	43	\$1.78
21 \$0.55 46 \$2.58 22 \$0.56 47 \$3.15 23 \$0.56 48 \$3.57 24 \$0.57 49 \$4.01 25 \$0.59 50 \$4.51 26 \$0.57 52 \$5.09 27 \$0.57 52 \$5.75 28 \$0.57 53 \$6.49 29 \$0.59 54 \$7.29 30 \$0.62 55 \$8.20 31 \$0.63 56 \$9.19 32 \$0.83 57 \$10.37 33 \$0.84 58 \$11.68 34 \$0.91 59 \$12.83 35 \$0.97 60 \$14.09 36 \$1.01 61 \$15.45 37 \$1.08 62 \$16.93 38 \$1.16 63 \$18.59 39 \$1.26 64 \$20.70	19	\$0.49	44	\$2.00
22 \$0.56 47 \$3.15 23 \$0.56 48 \$3.57 24 \$0.57 49 \$4.01 25 \$0.59 50 \$4.51 26 \$0.57 52 \$5.09 27 \$0.57 52 \$5.75 28 \$0.57 53 \$6.49 29 \$0.59 54 \$7.29 30 \$0.62 55 \$8.20 31 \$0.63 56 \$9.19 32 \$0.83 57 \$10.37 33 \$0.84 58 \$11.68 34 \$0.91 59 \$12.83 35 \$0.97 60 \$14.09 36 \$1.01 61 \$15.45 37 \$1.08 62 \$16.93 38 \$1.16 63 \$18.59 39 \$1.26 64 \$20.70	20	\$0.52	45	\$2.28
23\$0.5648\$3.5724\$0.5749\$4.0125\$0.5950\$4.5126\$0.5551\$5.0927\$0.5752\$5.7528\$0.5753\$6.4929\$0.5954\$7.2930\$0.6255\$8.2031\$0.6356\$91932\$0.8357\$10.3733\$0.8458\$11.6834\$0.9159\$12.8335\$0.9760\$14.0936\$1.0161\$15.4537\$1.0862\$16.9339\$1.2664\$20.70	21	\$0.55	46	\$2.58
24\$0.5749\$4.0125\$0.5950\$4.5126\$0.5551\$5.0927\$0.5752\$5.7528\$0.5753\$6.4929\$0.5954\$7.2930\$0.6255\$8.2031\$0.6356\$9.1932\$0.8357\$10.3733\$0.8458\$11.6834\$0.9159\$12.8335\$0.9760\$14.0936\$1.0161\$15.4537\$1.0862\$16.9339\$1.2664\$20.70	22	\$0.56	47	\$3.15
25\$0.5950\$4.5126\$0.5551\$5.0927\$0.5752\$5.7528\$0.5753\$6.4929\$0.5954\$7.2930\$0.6255\$8.2031\$0.6356\$9.1932\$0.8357\$10.3733\$0.8458\$11.6834\$0.9159\$12.8335\$0.9760\$14.0936\$1.0161\$15.4537\$1.0862\$16.9339\$1.2664\$20.70	23	\$0.56	48	\$3.57
26\$0.5551\$5.0927\$0.5752\$5.7528\$0.5753\$6.4929\$0.5954\$7.2930\$0.6255\$8.2031\$0.6356\$9.1932\$0.8357\$10.3733\$0.8458\$11.6834\$0.9159\$12.8335\$0.9760\$14.0936\$1.0161\$15.4537\$1.0862\$16.9339\$1.2664\$20.70	24	\$0.57	49	\$4.01
27\$0.5752\$5.7528\$0.5753\$6.4929\$0.5954\$7.2930\$0.6255\$8.2031\$0.6356\$9.1932\$0.8357\$10.3733\$0.8458\$11.6834\$0.9159\$12.8335\$0.9760\$14.0936\$1.0161\$15.4537\$1.0862\$16.9339\$1.2664\$20.70	25	\$0.59	50	\$4.51
28\$0.5753\$6.4929\$0.5954\$7.2930\$0.6255\$8.2031\$0.6356\$9.1932\$0.8357\$10.3733\$0.8458\$11.6834\$0.9159\$12.8335\$0.9760\$14.0936\$1.0161\$15.4537\$1.0862\$16.9339\$1.2664\$20.70	26	\$0.55	51	\$5.09
29\$0.5954\$7.2930\$0.6255\$8.2031\$0.6356\$9.1932\$0.8357\$10.3733\$0.8458\$11.6834\$0.9159\$12.8335\$0.9760\$14.0936\$1.0161\$15.4537\$1.0862\$16.9338\$1.1663\$18.5939\$1.2664\$20.70	27	\$0.57	52	\$5.75
30\$0.6255\$8.2031\$0.6356\$9.1932\$0.8357\$10.3733\$0.8458\$11.6834\$0.9159\$12.8335\$0.9760\$14.0936\$1.0161\$15.4537\$1.0862\$16.9338\$1.1663\$18.5939\$1.2664\$20.70	28	\$0.57	53	\$6.49
31\$0.6356\$9.1932\$0.8357\$10.3733\$0.8458\$11.6834\$0.9159\$12.8335\$0.9760\$14.0936\$1.0161\$15.4537\$1.0862\$16.9338\$1.1663\$18.5939\$1.2664\$20.70	29	\$0.59	54	\$7.29
32\$0.8357\$10.3733\$0.8458\$11.6834\$0.9159\$12.8335\$0.9760\$14.0936\$1.0161\$15.4537\$1.0862\$16.9338\$1.1663\$18.5939\$1.2664\$20.70	30	\$0.62	55	\$8.20
33\$0.8458\$11.6834\$0.9159\$12.8335\$0.9760\$14.0936\$1.0161\$15.4537\$1.0862\$16.9338\$1.1663\$18.5939\$1.2664\$20.70	31	\$0.63	56	\$9.19
34\$0.9159\$12.8335\$0.9760\$14.0936\$1.0161\$15.4537\$1.0862\$16.9338\$1.1663\$18.5939\$1.2664\$20.70	32	\$0.83	57	\$10.37
35 \$0.97 60 \$14.09 36 \$1.01 61 \$15.45 37 \$1.08 62 \$16.93 38 \$1.16 63 \$18.59 39 \$1.26 64 \$20.70	33	\$0.84	58	\$11.68
36 \$1.01 61 \$15.45 37 \$1.08 62 \$16.93 38 \$1.16 63 \$18.59 39 \$1.26 64 \$20.70	34	\$0.91	59	\$12.83
37\$1.0862\$16.9338\$1.1663\$18.5939\$1.2664\$20.70	35	\$0.97	60	\$14.09
38 \$1.16 63 \$18.59 39 \$1.26 64 \$20.70	36	\$1.01	61	\$15.45
39 \$1.26 64 \$20.70	37	\$1.08	62	\$16.93
	38	\$1.16	63	\$18.59
40 \$1.37 65 \$23.02	39	\$1.26	64	\$20.70
	40	\$1.37	65	\$23.02

Annual premium per \$1,000 of cover from 1 July 2022

Premium rate B is a rate for your Standard Cover for income protection, based on your age as follows:

Your age next birthday	Premium rate	
16 to 36	\$2.29	
37 to 41	\$2.91	
42 to 46	\$4.66	
47 to 51	\$8.24	
52 to 56	\$15.82	
57 to 61	\$32.86	
62 to 66	\$35.74	

Annual premium per \$1,000 of cover from 1 July 2022