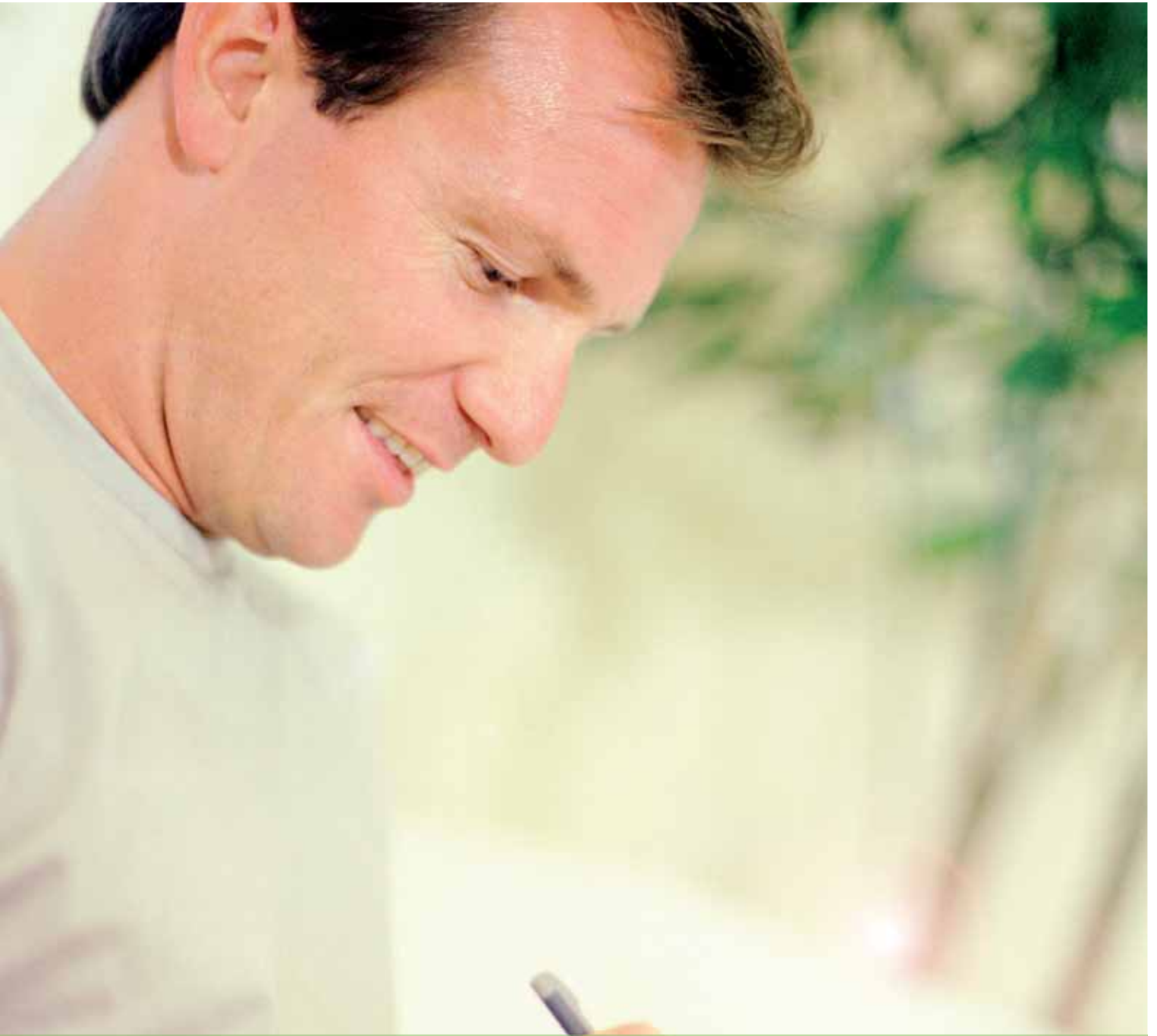




AT YOUR FINANCIAL SERVICE®



Life Solutions | Wealth Solutions

Optimum

Corporate and Personal Super
Insurance premiums & occupational ratings

Important note

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

This booklet is issued on 30 June 2008.

The information contained in this booklet is of a general nature only and not personal advice. In preparing this material, we have not taken into consideration your personal objectives, financial situation or financial needs. You should read the Product Disclosure Statement (PDS) for Optimum Corporate super or Optimum Personal Super before making a decision to acquire or continue to hold the product. You should speak to your adviser before making an investment decision.

The information provided is up to date at the time of preparation. We may change or update the information from time to time. We will advise of any change on our website at www.asteron.com.au as a Product information update.

The PDS is issued by the Trustee and is available at www.asteron.com.au or by contacting Asteron Client Services on 1800 819 499.

About this booklet

This booklet contains standard insurance premium rates and should only be used as a guide. Please note that the premiums may vary depending on your special circumstances and medical conditions. For more information on the other factors that may affect the premiums or in relation to Optimum, please refer to the current Optimum Product Disclosure Statement or contact Asteron Client Services on 1800 819 499.

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Optimum insurance premiums

Individual Death and TPD rates

Group Death and TPD rates –
premium per \$100,000

Group Death and TPD rates – sum
insured for \$0.50 per week

Individual Income Protection rates

Income Protection stamp duty

Group Income Protection rates

Individual Death and TPD rates - premium per \$100,000

To calculate the Individual Death and TPD premium rates for different occupational classifications, the following Individual Occupation Loadings have been applied (to the Professional or class 1 rates):

Individual Occupation Loadings - Death and TPD			
Occupation description	Class	Occupational factors for Death cover	Occupational factors for TPD cover
Professional	1	1.00	1.00
Managerial/Clerical	2	1.15	1.18
Supervisor	3	1.30	1.90
Skilled blue collar	4	1.40	2.80
Heavy blue collar	5	1.60	Not available

Individual rates – Monthly Death and TPD premium per \$100,000 – Professional (class 1) occupations

Age next birthday	Death only				TPD			
	Male		Female		Male		Female	
	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)
17	12.14	16.19	6.67	8.60	3.88	5.63	3.88	5.63
18	13.47	19.53	7.43	9.92	3.83	5.63	3.83	5.63
19	13.24	20.28	7.02	10.23	3.47	5.07	3.47	5.07
20	12.26	19.11	6.83	9.82	3.11	4.37	3.11	4.37
21	11.40	18.04	6.44	9.39	3.37	4.71	3.37	4.71
22	10.44	16.98	5.66	8.55	3.42	4.58	3.42	4.58
23	9.58	15.68	5.46	8.14	3.09	4.11	3.09	4.11
24	8.87	14.74	5.07	7.92	3.06	4.03	3.06	4.03
25	8.14	13.80	4.87	7.31	2.77	3.60	2.77	3.60
26	7.43	12.89	4.30	6.89	2.53	3.37	2.53	3.37
27	7.08	12.36	4.30	6.89	2.65	3.54	2.65	3.54
28	6.81	12.38	4.68	7.51	2.66	3.71	2.66	3.71
29	6.64	12.64	4.87	8.14	2.72	3.89	2.72	3.89
30	6.29	12.66	4.85	8.26	2.84	3.89	2.84	3.89
31	5.87	12.69	4.80	8.53	2.64	3.90	2.64	3.90
32	5.87	12.79	4.77	8.66	2.64	3.93	2.64	3.93
33	5.93	13.11	4.86	8.87	2.81	4.13	2.81	4.13
34	5.93	13.16	4.68	8.92	3.07	4.53	3.07	4.53
35	6.02	13.25	4.85	9.09	3.12	4.55	3.12	4.55
36	6.38	13.77	5.19	9.51	3.22	4.48	3.22	4.57
37	6.55	13.79	5.31	9.84	3.40	4.55	3.40	4.60
38	6.92	14.94	5.23	10.39	3.64	4.91	3.64	5.40
39	7.45	16.07	5.31	10.78	4.11	5.47	4.11	6.57
40	8.02	17.52	5.69	11.39	4.49	5.99	4.49	7.19
41	8.74	19.19	6.33	12.57	5.08	6.72	5.08	8.07
42	9.45	20.72	7.02	13.92	5.65	7.42	5.65	8.90
43	10.28	22.90	7.58	14.99	6.35	8.39	6.35	10.07
44	11.18	25.16	8.14	16.07	7.05	9.34	7.05	11.21
45	12.31	28.03	8.61	17.33	7.99	10.57	7.99	12.68
46	13.59	30.97	9.25	18.90	8.87	11.75	8.87	14.09
47	15.04	34.17	10.21	20.60	9.90	13.09	9.90	15.70
48	16.64	38.78	11.48	23.14	11.16	15.09	11.16	17.36
49	18.51	43.05	12.97	25.80	12.58	17.02	12.58	19.57
50	20.41	48.25	14.75	28.91	14.00	19.31	14.00	21.24
51	22.80	53.35	16.55	31.91	15.86	21.72	15.86	23.45
52	25.15	58.95	18.47	35.20	17.70	24.57	17.70	26.29

Individual rates – Monthly Death and TPD premium per \$100,000 – Professional (class 1) occupations

Age next birthday	Death only				TPD			
	Male		Female		Male		Female	
	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)
53	28.54	65.73	20.52	38.88	20.28	28.08	20.28	29.48
54	32.18	72.16	22.51	42.76	23.15	31.84	23.15	32.80
55	36.66	79.40	24.80	48.15	26.65	36.26	26.65	36.99
56	41.82	87.98	27.67	52.37	30.82	41.95	30.82	42.37
57	47.46	98.66	30.89	55.83	35.33	49.00	35.33	49.00
58	53.76	109.73	34.14	59.18	40.47	57.24	40.47	57.24
59	61.48	122.06	37.85	64.02	46.78	66.62	46.78	66.62
60	70.28	135.30	42.06	69.21	54.05	76.94	54.05	76.94
61	81.22	151.93	46.77	75.57	63.14	89.63	63.14	89.63
62	93.73	170.17	52.70	83.35	73.60	104.18	73.60	104.18
63	106.61	188.55	59.91	93.02	84.58	119.23	84.58	119.23
64	121.28	209.03	67.87	103.29	97.25	136.64	97.25	136.64
65	138.19	231.98	77.53	115.32	112.88	157.02	112.88	157.02

Notes:

- » There may be minor variations in the premium rates shown to those charged to you in Optimum, due to rounding considerations.
- » TPD only cover is not available in Optimum.
- » To calculate the premium per \$100,000 for Death and TPD cover, add the Death Only and TPD premiums together.

Individual rates – Monthly Death and TPD premium per \$100,000 – Managerial/Clerical (class 2) occupations

Age next birthday	Death only				TPD			
	Male		Female		Male		Female	
	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)
17	13.96	18.62	7.67	9.89	4.58	6.64	4.58	6.64
18	15.49	22.46	8.54	11.41	4.52	6.64	4.52	6.64
19	15.23	23.32	8.07	11.76	4.09	5.98	4.09	5.98
20	14.10	21.98	7.85	11.29	3.67	5.16	3.67	5.16
21	13.11	20.75	7.41	10.80	3.98	5.56	3.98	5.56
22	12.01	19.53	6.51	9.83	4.04	5.40	4.04	5.40
23	11.02	18.03	6.28	9.36	3.65	4.85	3.65	4.85
24	10.20	16.95	5.83	9.11	3.61	4.76	3.61	4.76
25	9.36	15.87	5.60	8.41	3.27	4.25	3.27	4.25
26	8.54	14.82	4.95	7.92	2.99	3.98	2.99	3.98
27	8.14	14.21	4.95	7.92	3.13	4.18	3.13	4.18
28	7.83	14.24	5.38	8.64	3.14	4.38	3.14	4.38
29	7.64	14.54	5.60	9.36	3.21	4.59	3.21	4.59
30	7.23	14.56	5.58	9.50	3.35	4.59	3.35	4.59
31	6.75	14.59	5.52	9.81	3.12	4.60	3.12	4.60
32	6.75	14.71	5.49	9.96	3.12	4.64	3.12	4.64
33	6.82	15.08	5.59	10.20	3.32	4.87	3.32	4.87
34	6.82	15.13	5.38	10.26	3.62	5.35	3.62	5.35
35	6.92	15.24	5.58	10.45	3.68	5.37	3.68	5.37
36	7.34	15.84	5.97	10.94	3.80	5.29	3.80	5.39
37	7.53	15.86	6.11	11.32	4.01	5.37	4.01	5.43
38	7.96	17.18	6.01	11.95	4.30	5.79	4.30	6.37
39	8.57	18.48	6.11	12.40	4.85	6.45	4.85	7.75
40	9.22	20.15	6.54	13.10	5.30	7.07	5.30	8.48
41	10.05	22.07	7.28	14.46	5.99	7.93	5.99	9.52
42	10.87	23.83	8.07	16.01	6.67	8.76	6.67	10.50
43	11.82	26.34	8.72	17.24	7.49	9.90	7.49	11.88
44	12.86	28.93	9.36	18.48	8.32	11.02	8.32	13.23
45	14.16	32.23	9.90	19.93	9.43	12.47	9.43	14.96
46	15.63	35.62	10.64	21.74	10.47	13.87	10.47	16.63
47	17.30	39.30	11.74	23.69	11.68	15.45	11.68	18.53
48	19.14	44.60	13.20	26.61	13.17	17.81	13.17	20.48
49	21.29	49.51	14.92	29.67	14.84	20.08	14.84	23.09
50	23.47	55.49	16.96	33.25	16.52	22.79	16.52	25.06
51	26.22	61.35	19.03	36.70	18.71	25.63	18.71	27.67
52	28.92	67.79	21.24	40.48	20.89	28.99	20.89	31.02

Individual rates – Monthly Death and TPD premium per \$100,000 – Managerial/Clerical (class 2) occupations

Age next birthday	Death only				TPD			
	Male		Female		Male		Female	
	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)
53	32.82	75.59	23.60	44.71	23.93	33.13	23.93	34.79
54	37.01	82.98	25.89	49.17	27.32	37.57	27.32	38.70
55	42.16	91.31	28.52	55.37	31.45	42.79	31.45	43.65
56	48.09	101.18	31.82	60.23	36.37	49.50	36.37	50.00
57	54.58	113.46	35.52	64.20	41.69	57.82	41.69	57.82
58	61.82	126.19	39.26	68.06	47.75	67.54	47.75	67.54
59	70.70	140.37	43.53	73.62	55.20	78.61	55.20	78.61
60	80.82	155.60	48.37	79.59	63.78	90.79	63.78	90.79
61	93.40	174.72	53.79	86.91	74.51	105.76	74.51	105.76
62	107.79	195.70	60.61	95.85	86.85	122.93	86.85	122.93
63	122.60	216.83	68.90	106.97	99.80	140.69	99.80	140.69
64	139.47	240.38	78.05	118.78	114.76	161.24	114.76	161.24
65	158.92	266.78	89.16	132.62	133.20	185.28	133.20	185.28

Notes:

- » There may be minor variations in the premium rates shown to those charged to you in Optimum, due to rounding considerations.
- » TPD only cover is not available in Optimum.
- » To calculate the premium per \$100,000 for Death and TPD cover, add the Death Only and TPD premiums together.

Individual rates – Monthly Death and TPD premium per \$100,000 – Supervisor (class 3) occupations

Age next birthday	Death only				TPD			
	Male		Female		Male		Female	
	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)
17	15.78	21.05	8.67	11.18	7.37	10.70	7.37	10.70
18	17.51	25.39	9.66	12.90	7.28	10.70	7.28	10.70
19	17.21	26.36	9.13	13.30	6.59	9.63	6.59	9.63
20	15.94	24.84	8.88	12.77	5.91	8.30	5.91	8.30
21	14.82	23.45	8.37	12.21	6.40	8.95	6.40	8.95
22	13.57	22.07	7.36	11.12	6.50	8.70	6.50	8.70
23	12.45	20.38	7.10	10.58	5.87	7.81	5.87	7.81
24	11.53	19.16	6.59	10.30	5.81	7.66	5.81	7.66
25	10.58	17.94	6.33	9.50	5.26	6.84	5.26	6.84
26	9.66	16.76	5.59	8.96	4.81	6.40	4.81	6.40
27	9.20	16.07	5.59	8.96	5.04	6.73	5.04	6.73
28	8.85	16.09	6.08	9.76	5.05	7.05	5.05	7.05
29	8.63	16.43	6.33	10.58	5.17	7.39	5.17	7.39
30	8.18	16.46	6.31	10.74	5.40	7.39	5.40	7.39
31	7.63	16.50	6.24	11.09	5.02	7.41	5.02	7.41
32	7.63	16.63	6.20	11.26	5.02	7.47	5.02	7.47
33	7.71	17.04	6.32	11.53	5.34	7.85	5.34	7.85
34	7.71	17.11	6.08	11.60	5.83	8.61	5.83	8.61
35	7.83	17.23	6.31	11.82	5.93	8.65	5.93	8.65
36	8.29	17.90	6.75	12.36	6.12	8.51	6.12	8.68
37	8.52	17.93	6.90	12.79	6.46	8.65	6.46	8.74
38	9.00	19.42	6.80	13.51	6.92	9.33	6.92	10.26
39	9.69	20.89	6.90	14.01	7.81	10.39	7.81	12.48
40	10.43	22.78	7.40	14.81	8.53	11.38	8.53	13.66
41	11.36	24.95	8.23	16.34	9.65	12.77	9.65	15.33
42	12.29	26.94	9.13	18.10	10.74	14.10	10.74	16.91
43	13.36	29.77	9.85	19.49	12.07	15.94	12.07	19.13
44	14.53	32.71	10.58	20.89	13.40	17.75	13.40	21.30
45	16.00	36.44	11.19	22.53	15.18	20.08	15.18	24.09
46	17.67	40.26	12.03	24.57	16.85	22.33	16.85	26.77
47	19.55	44.42	13.27	26.78	18.81	24.87	18.81	29.83
48	21.63	50.41	14.92	30.08	21.20	28.67	21.20	32.98
49	24.06	55.97	16.86	33.54	23.90	32.34	23.90	37.18
50	26.53	62.73	19.18	37.58	26.60	36.69	26.60	40.36
51	29.64	69.36	21.52	41.48	30.13	41.27	30.13	44.56
52	32.70	76.64	24.01	45.76	33.63	46.68	33.63	49.95

Individual rates – Monthly Death and TPD premium per \$100,000 – Supervisor (class 3) occupations

Age next birthday	Death only				TPD			
	Male		Female		Male		Female	
	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)
53	37.10	85.45	26.68	50.54	38.53	53.35	38.53	56.01
54	41.83	93.81	29.26	55.59	43.99	60.50	43.99	62.32
55	47.66	103.22	32.24	62.60	50.64	68.89	50.64	70.28
56	54.37	114.37	35.97	68.08	58.56	79.71	58.56	80.50
57	61.70	128.26	40.16	72.58	67.13	93.10	67.13	93.10
58	69.89	142.65	44.38	76.93	76.89	108.76	76.89	108.76
59	79.92	158.68	49.21	83.23	88.88	126.58	88.88	126.58
60	91.36	175.89	54.68	89.97	102.70	146.19	102.70	146.19
61	105.59	197.51	60.80	98.24	119.97	170.30	119.97	170.30
62	121.85	221.22	68.51	108.36	139.84	197.94	139.84	197.94
63	138.59	245.12	77.88	120.93	160.70	226.54	160.70	226.54
64	157.66	271.74	88.23	134.28	184.78	259.62	184.78	259.62
65	179.65	301.57	100.79	149.92	214.47	298.34	214.47	298.34

Notes:

- » There may be minor variations in the premium rates shown to those charged to you in Optimum, due to rounding considerations.
- » TPD only cover is not available in Optimum.
- » To calculate the premium per \$100,000 for Death and TPD cover, add the Death Only and TPD premiums together.

Individual rates – Monthly Death and TPD premium per \$100,000 – Skilled blue collar (class 4) occupations

Age next birthday	Death only				TPD			
	Male		Female		Male		Female	
	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)
17	17.00	22.67	9.34	12.04	10.86	15.76	10.86	15.76
18	18.86	27.34	10.40	13.89	10.72	15.76	10.72	15.76
19	18.54	28.39	9.83	14.32	9.72	14.20	9.72	14.20
20	17.16	26.75	9.56	13.75	8.71	12.24	8.71	12.24
21	15.96	25.26	9.02	13.15	9.44	13.19	9.44	13.19
22	14.62	23.77	7.92	11.97	9.58	12.82	9.58	12.82
23	13.41	21.95	7.64	11.40	8.65	11.51	8.65	11.51
24	12.42	20.64	7.10	11.09	8.57	11.28	8.57	11.28
25	11.40	19.32	6.82	10.23	7.76	10.08	7.76	10.08
26	10.40	18.05	6.02	9.65	7.08	9.44	7.08	9.44
27	9.91	17.30	6.02	9.65	7.42	9.91	7.42	9.91
28	9.53	17.33	6.55	10.51	7.45	10.39	7.45	10.39
29	9.30	17.70	6.82	11.40	7.62	10.89	7.62	10.89
30	8.81	17.72	6.79	11.56	7.95	10.89	7.95	10.89
31	8.22	17.77	6.72	11.94	7.39	10.92	7.39	10.92
32	8.22	17.91	6.68	12.12	7.39	11.00	7.39	11.00
33	8.30	18.35	6.80	12.42	7.87	11.56	7.87	11.56
34	8.30	18.42	6.55	12.49	8.60	12.68	8.60	12.68
35	8.43	18.55	6.79	12.73	8.74	12.74	8.74	12.74
36	8.93	19.28	7.27	13.31	9.02	12.54	9.02	12.80
37	9.17	19.31	7.43	13.78	9.52	12.74	9.52	12.88
38	9.69	20.92	7.32	14.55	10.19	13.75	10.19	15.12
39	10.43	22.50	7.43	15.09	11.51	15.32	11.51	18.40
40	11.23	24.53	7.97	15.95	12.57	16.77	12.57	20.13
41	12.24	26.87	8.86	17.60	14.22	18.82	14.22	22.60
42	13.23	29.01	9.83	19.49	15.82	20.78	15.82	24.92
43	14.39	32.06	10.61	20.99	17.78	23.49	17.78	28.20
44	15.65	35.22	11.40	22.50	19.74	26.15	19.74	31.39
45	17.23	39.24	12.05	24.26	22.37	29.60	22.37	35.50
46	19.03	43.36	12.95	26.46	24.84	32.90	24.84	39.45
47	21.06	47.84	14.29	28.84	27.72	36.65	27.72	43.96
48	23.30	54.29	16.07	32.40	31.25	42.25	31.25	48.61
49	25.91	60.27	18.16	36.12	35.22	47.66	35.22	54.80
50	28.57	67.55	20.65	40.47	39.20	54.07	39.20	59.47
51	31.92	74.69	23.17	44.67	44.41	60.82	44.41	65.66
52	35.21	82.53	25.86	49.28	49.56	68.80	49.56	73.61

Individual rates – Monthly Death and TPD premium per \$100,000 – Skilled blue collar (class 4) occupations

Age next birthday	Death only				TPD			
	Male		Female		Male		Female	
	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)
53	39.96	92.02	28.73	54.43	56.78	78.62	56.78	82.54
54	45.05	101.02	31.51	59.86	64.82	89.15	64.82	91.84
55	51.32	111.16	34.72	67.41	74.62	101.53	74.62	103.57
56	58.55	123.17	38.74	73.32	86.30	117.46	86.30	118.64
57	66.44	138.12	43.25	78.16	98.92	137.20	98.92	137.20
58	75.26	153.62	47.80	82.85	113.32	160.27	113.32	160.27
59	86.07	170.88	52.99	89.63	130.98	186.54	130.98	186.54
60	98.39	189.42	58.88	96.89	151.34	215.43	151.34	215.43
61	113.71	212.70	65.48	105.80	176.79	250.96	176.79	250.96
62	131.22	238.24	73.78	116.69	206.08	291.70	206.08	291.70
63	149.25	263.97	83.87	130.23	236.82	333.84	236.82	333.84
64	169.79	292.64	95.02	144.61	272.30	382.59	272.30	382.59
65	193.47	324.77	108.54	161.45	316.06	439.66	316.06	439.66

Notes:

- » There may be minor variations in the premium rates shown to those charged to you in Optimum, due to rounding considerations.
- » TPD only cover is not available in Optimum.
- » To calculate the premium per \$100,000 for Death and TPD cover, add the Death Only and TPD premiums together.

Individual rates – Monthly Death and TPD premium per \$100,000 – Heavy blue collar (class 5) occupations

Age next birthday	Death only				TPD			
	Male		Female		Male		Female	
	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)
17	19.42	25.90	10.67	13.76	N/A	N/A	N/A	N/A
18	21.55	31.25	11.89	15.87	N/A	N/A	N/A	N/A
19	21.18	32.45	11.23	16.37	N/A	N/A	N/A	N/A
20	19.62	30.58	10.93	15.71	N/A	N/A	N/A	N/A
21	18.24	28.86	10.30	15.02	N/A	N/A	N/A	N/A
22	16.70	27.17	9.06	13.68	N/A	N/A	N/A	N/A
23	15.33	25.09	8.74	13.02	N/A	N/A	N/A	N/A
24	14.19	23.58	8.11	12.67	N/A	N/A	N/A	N/A
25	13.02	22.08	7.79	11.70	N/A	N/A	N/A	N/A
26	11.89	20.62	6.88	11.02	N/A	N/A	N/A	N/A
27	11.33	19.78	6.88	11.02	N/A	N/A	N/A	N/A
28	10.90	19.81	7.49	12.02	N/A	N/A	N/A	N/A
29	10.62	20.22	7.79	13.02	N/A	N/A	N/A	N/A
30	10.06	20.26	7.76	13.22	N/A	N/A	N/A	N/A
31	9.39	20.30	7.68	13.65	N/A	N/A	N/A	N/A
32	9.39	20.46	7.63	13.86	N/A	N/A	N/A	N/A
33	9.49	20.98	7.78	14.19	N/A	N/A	N/A	N/A
34	9.49	21.06	7.49	14.27	N/A	N/A	N/A	N/A
35	9.63	21.20	7.76	14.54	N/A	N/A	N/A	N/A
36	10.21	22.03	8.30	15.22	N/A	N/A	N/A	N/A
37	10.48	22.06	8.50	15.74	N/A	N/A	N/A	N/A
38	11.07	23.90	8.37	16.62	N/A	N/A	N/A	N/A
39	11.92	25.71	8.50	17.25	N/A	N/A	N/A	N/A
40	12.83	28.03	9.10	18.22	N/A	N/A	N/A	N/A
41	13.98	30.70	10.13	20.11	N/A	N/A	N/A	N/A
42	15.12	33.15	11.23	22.27	N/A	N/A	N/A	N/A
43	16.45	36.64	12.13	23.98	N/A	N/A	N/A	N/A
44	17.89	40.26	13.02	25.71	N/A	N/A	N/A	N/A
45	19.70	44.85	13.78	27.73	N/A	N/A	N/A	N/A
46	21.74	49.55	14.80	30.24	N/A	N/A	N/A	N/A
47	24.06	54.67	16.34	32.96	N/A	N/A	N/A	N/A
48	26.62	62.05	18.37	37.02	N/A	N/A	N/A	N/A
49	29.62	68.88	20.75	41.28	N/A	N/A	N/A	N/A
50	32.66	77.20	23.60	46.26	N/A	N/A	N/A	N/A
51	36.48	85.36	26.48	51.06	N/A	N/A	N/A	N/A
52	40.24	94.32	29.55	56.32	N/A	N/A	N/A	N/A

Individual rates – Monthly Death and TPD premium per \$100,000 – Heavy blue collar (class 5) occupations

Age next birthday	Death only				TPD			
	Male		Female		Male		Female	
	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)
53	45.66	105.17	32.83	62.21	N/A	N/A	N/A	N/A
54	51.49	115.46	36.02	68.42	N/A	N/A	N/A	N/A
55	58.66	127.04	39.68	77.04	N/A	N/A	N/A	N/A
56	66.91	140.77	44.27	83.79	N/A	N/A	N/A	N/A
57	75.94	157.86	49.42	89.33	N/A	N/A	N/A	N/A
58	86.02	175.57	54.62	94.69	N/A	N/A	N/A	N/A
59	98.37	195.30	60.56	102.43	N/A	N/A	N/A	N/A
60	112.45	216.48	67.30	110.74	N/A	N/A	N/A	N/A
61	129.95	243.09	74.83	120.91	N/A	N/A	N/A	N/A
62	149.97	272.27	84.32	133.36	N/A	N/A	N/A	N/A
63	170.58	301.68	95.86	148.83	N/A	N/A	N/A	N/A
64	194.05	334.45	108.59	165.26	N/A	N/A	N/A	N/A
65	221.10	371.17	124.05	184.51	N/A	N/A	N/A	N/A

Notes:

- » There may be minor variations in the premium rates shown to those charged to you in Optimum, due to rounding considerations.
- » TPD only cover is not available in Optimum.
- » To calculate the premium per \$100,000 for Death and TPD cover, add the Death Only and TPD premiums together.

Group Death and TPD rates – premium per \$100,000

To calculate the Group Death and TPD premium rates for different occupational classifications, the following Group occupation loadings have been applied (to the Professional or class 1 rates):

Group occupation loadings - Death and TPD			
Occupation description	Class	Occupational factors for Death cover	Occupational factors for TPD cover
Professional	1	1.00	1.00
Managerial/Clerical	2	1.00	1.10
Supervisor	3	1.25	1.60
Skilled blue collar	4	1.75	2.25
Heavy blue collar	5	2.00	Not available

Group rates - Monthly Death and TPD premium per \$100,000 – Professional (class 1) occupations

Age next birthday	Death only (\$)	TPD (\$)	Death and TPD (\$)
17	5.69	1.82	7.51
18	5.69	1.82	7.51
19	5.69	1.82	7.51
20	5.69	1.82	7.51
21	5.64	1.39	7.03
22	5.20	1.65	6.85
23	4.84	1.72	6.56
24	4.78	1.34	6.11
25	4.71	1.27	5.97
26	4.61	1.36	5.97
27	4.48	1.45	5.93
28	4.40	1.54	5.94
29	4.32	1.63	5.95
30	4.22	1.83	6.05
31	4.19	1.79	5.97
32	4.13	1.98	6.11
33	4.17	2.26	6.43
34	4.33	2.34	6.67
35	4.45	2.53	6.98
36	4.59	2.80	7.39
37	4.79	3.05	7.84
38	5.03	3.35	8.38
39	5.30	3.67	8.97
40	5.80	3.91	9.71
41	6.57	3.98	10.55
42	7.00	4.41	11.41
43	7.78	4.66	12.44
44	8.34	5.15	13.49

Age next birthday	Death only (\$)	TPD (\$)	Death and TPD (\$)
45	8.96	5.97	14.93
46	9.64	6.87	16.51
47	10.40	7.83	18.23
48	11.24	8.89	20.14
49	12.19	10.63	22.82
50	13.01	12.76	25.77
51	14.18	15.18	29.36
52	15.49	17.59	33.09
53	16.96	19.82	36.78
54	18.60	22.10	40.70
55	20.58	24.41	45.00
56	22.93	29.09	52.02
57	26.56	32.17	58.74
58	29.71	36.81	66.52
59	33.21	42.08	75.29
60	37.25	48.23	85.48
61	41.98	55.54	97.52
62	47.36	63.97	111.33
63	53.50	73.77	127.27
64	60.53	85.15	145.68
65	68.43	100.47	168.90
66	77.43	0.00	77.43
67	87.53	0.00	87.53
68	98.66	0.00	98.66
69	110.77	0.00	110.77
70	123.83	0.00	123.83

Notes:

- » There may be minor variations in the premium rates shown to those charged to you in Optimum, due to rounding considerations.
- » TPD only cover is not available in Optimum.

Group rates - Monthly Death and TPD premium per \$100,000 – Managerial/Clerical (class 2) occupations

Age next birthday	Death only (\$)	TPD (\$)	Death and TPD (\$)	Age next birthday	Death only (\$)	TPD (\$)	Death and TPD (\$)
17	5.69	2.00	7.69	45	8.96	6.57	15.53
18	5.69	2.00	7.69	46	9.64	7.55	17.20
19	5.69	2.00	7.69	47	10.40	8.62	19.01
20	5.69	2.00	7.69	48	11.24	9.78	21.03
21	5.64	1.53	7.17	49	12.19	11.69	23.88
22	5.20	1.81	7.01	50	13.01	14.04	27.05
23	4.84	1.89	6.73	51	14.18	16.70	30.88
24	4.78	1.47	6.25	52	15.49	19.35	34.85
25	4.71	1.39	6.10	53	16.96	21.80	38.76
26	4.61	1.50	6.11	54	18.60	24.31	42.91
27	4.48	1.59	6.07	55	20.58	26.86	47.44
28	4.40	1.69	6.10	56	22.93	32.00	54.92
29	4.32	1.79	6.11	57	26.56	35.39	61.95
30	4.22	2.01	6.23	58	29.71	40.49	70.20
31	4.19	1.96	6.15	59	33.21	46.29	79.50
32	4.13	2.17	6.31	60	37.25	53.06	90.30
33	4.17	2.49	6.66	61	41.98	61.09	103.07
34	4.33	2.57	6.91	62	47.36	70.37	117.73
35	4.45	2.78	7.23	63	53.50	81.15	134.65
36	4.59	3.08	7.67	64	60.53	93.66	154.19
37	4.79	3.36	8.14	65	68.43	110.52	178.95
38	5.03	3.68	8.71	66	77.43	N/A	N/A
39	5.30	4.04	9.34	67	87.53	N/A	N/A
40	5.80	4.30	10.10	68	98.66	N/A	N/A
41	6.57	4.38	10.95	69	110.77	N/A	N/A
42	7.00	4.85	11.86	70	123.83	N/A	N/A
43	7.78	5.13	12.90				
44	8.34	5.67	14.01				

Notes:

- » There may be minor variations in the premium rates shown to those charged to you in Optimum, due to rounding considerations.
- » TPD only cover is not available in Optimum.

Group rates - Monthly Death and TPD premium per \$100,000 – Supervisor (class 3) occupations

Age next birthday	Death only (\$)	TPD (\$)	Death and TPD (\$)
17	7.11	2.91	10.02
18	7.11	2.91	10.02
19	7.11	2.91	10.02
20	7.11	2.91	10.02
21	7.05	2.22	9.27
22	6.50	2.64	9.14
23	6.05	2.75	8.80
24	5.97	2.14	8.11
25	5.88	2.03	7.91
26	5.76	2.18	7.94
27	5.60	2.32	7.92
28	5.50	2.46	7.97
29	5.40	2.61	8.01
30	5.27	2.93	8.20
31	5.23	2.86	8.09
32	5.16	3.16	8.33
33	5.22	3.62	8.83
34	5.41	3.75	9.16
35	5.57	4.05	9.61
36	5.74	4.49	10.22
37	5.98	4.89	10.87
38	6.29	5.36	11.64
39	6.62	5.88	12.50
40	7.25	6.25	13.50
41	8.21	6.37	14.58
42	8.76	7.06	15.81
43	9.72	7.46	17.18
44	10.43	8.24	18.67

Age next birthday	Death only (\$)	TPD (\$)	Death and TPD (\$)
45	11.20	9.56	20.75
46	12.05	10.99	23.04
47	12.99	12.53	25.53
48	14.05	14.23	28.28
49	15.24	17.00	32.24
50	16.26	20.42	36.68
51	17.72	24.29	42.01
52	19.37	28.15	47.52
53	21.20	31.71	52.91
54	23.25	35.36	58.61
55	25.73	39.06	64.79
56	28.66	46.54	75.20
57	33.21	51.48	84.68
58	37.13	58.90	96.04
59	41.51	67.33	108.84
60	46.56	77.17	123.73
61	52.48	88.86	141.34
62	59.20	102.36	161.55
63	66.88	118.03	184.91
64	75.66	136.23	211.90
65	85.53	160.76	246.29
66	96.79	N/A	N/A
67	109.41	N/A	N/A
68	123.32	N/A	N/A
69	138.46	N/A	N/A
70	154.78	N/A	N/A

Notes:

- » There may be minor variations in the premium rates shown to those charged to you in Optimum, due to rounding considerations.
- » TPD only cover is not available in Optimum.

Group rates - Monthly Death and TPD premium per \$100,000 – Skilled blue collar (class 4) occupations

Age next birthday	Death only (\$)	TPD (\$)	Death and TPD (\$)	Age next birthday	Death only (\$)	TPD (\$)	Death and TPD (\$)
17	9.96	4.09	14.05	45	15.67	13.44	29.11
18	9.96	4.09	14.05	46	16.87	15.45	32.32
19	9.96	4.09	14.05	47	18.19	17.63	35.82
20	9.96	4.09	14.05	48	19.67	20.01	39.68
21	9.87	3.12	12.99	49	21.33	23.91	45.24
22	9.10	3.71	12.81	50	22.76	28.72	51.48
23	8.47	3.87	12.34	51	24.81	34.16	58.97
24	8.36	3.01	11.37	52	27.11	39.59	66.70
25	8.24	2.85	11.09	53	29.68	44.59	74.27
26	8.06	3.07	11.13	54	32.55	49.73	82.28
27	7.84	3.26	11.10	55	36.02	54.93	90.95
28	7.70	3.47	11.17	56	40.12	65.45	105.57
29	7.56	3.67	11.23	57	46.49	72.39	118.87
30	7.38	4.12	11.50	58	51.99	82.83	134.82
31	7.33	4.02	11.34	59	58.12	94.68	152.80
32	7.23	4.45	11.68	60	65.18	108.53	173.71
33	7.30	5.09	12.39	61	73.47	124.96	198.43
34	7.58	5.27	12.85	62	82.87	143.94	226.81
35	7.79	5.69	13.48	63	93.63	165.99	259.62
36	8.04	6.31	14.34	64	105.93	191.58	297.51
37	8.38	6.87	15.25	65	119.75	226.06	345.81
38	8.80	7.53	16.34	66	135.51	N/A	N/A
39	9.27	8.26	17.53	67	153.17	N/A	N/A
40	10.15	8.79	18.94	68	172.65	N/A	N/A
41	11.49	8.96	20.45	69	193.85	N/A	N/A
42	12.26	9.92	22.18	70	216.69	N/A	N/A
43	13.61	10.48	24.09				
44	14.60	11.59	26.19				

Notes:

- » There may be minor variations in the premium rates shown to those charged to you in Optimum, due to rounding considerations.
- » TPD only cover is not available in Optimum.

Group rates - Monthly Death and TPD premium per \$100,000 – Heavy blue collar (class 5) occupations

Age next birthday	Death only (\$)	TPD (\$)	Death and TPD (\$)
17	11.38	N/A	N/A
18	11.38	N/A	N/A
19	11.38	N/A	N/A
20	11.38	N/A	N/A
21	11.28	N/A	N/A
22	10.40	N/A	N/A
23	9.68	N/A	N/A
24	9.56	N/A	N/A
25	9.41	N/A	N/A
26	9.22	N/A	N/A
27	8.96	N/A	N/A
28	8.81	N/A	N/A
29	8.64	N/A	N/A
30	8.43	N/A	N/A
31	8.37	N/A	N/A
32	8.26	N/A	N/A
33	8.35	N/A	N/A
34	8.66	N/A	N/A
35	8.90	N/A	N/A
36	9.18	N/A	N/A
37	9.57	N/A	N/A
38	10.06	N/A	N/A
39	10.59	N/A	N/A
40	11.60	N/A	N/A
41	13.13	N/A	N/A
42	14.01	N/A	N/A
43	15.55	N/A	N/A
44	16.69	N/A	N/A

Age next birthday	Death only (\$)	TPD (\$)	Death and TPD (\$)
45	17.91	N/A	N/A
46	19.28	N/A	N/A
47	20.79	N/A	N/A
48	22.48	N/A	N/A
49	24.38	N/A	N/A
50	26.01	N/A	N/A
51	28.36	N/A	N/A
52	30.99	N/A	N/A
53	33.92	N/A	N/A
54	37.20	N/A	N/A
55	41.17	N/A	N/A
56	45.85	N/A	N/A
57	53.13	N/A	N/A
58	59.42	N/A	N/A
59	66.42	N/A	N/A
60	74.49	N/A	N/A
61	83.96	N/A	N/A
62	94.71	N/A	N/A
63	107.01	N/A	N/A
64	121.06	N/A	N/A
65	136.86	N/A	N/A
66	154.87	N/A	N/A
67	175.05	N/A	N/A
68	197.32	N/A	N/A
69	221.54	N/A	N/A
70	247.65	N/A	N/A

Notes:

- » There may be minor variations in the premium rates shown to those charged to you in Optimum, due to rounding considerations.
- » TPD only cover is not available in Optimum.

Group Death and TPD rates – sum insured for \$0.50 per week

Group rates - Sum insured for \$0.50 per week – Professional (class 1) occupations

Age next birthday	Death only (\$)	Death and TPD (\$)
17	38,083	28,863
18	38,083	28,863
19	38,083	28,863
20	38,083	28,863
21	38,420	30,833
22	41,660	31,639
23	44,772	33,039
24	45,346	35,439
25	46,027	36,263
26	47,016	36,281
27	48,361	36,553
28	49,214	36,459
29	50,136	36,411
30	51,377	35,819
31	51,759	36,279
32	52,444	35,473
33	51,916	33,678
34	50,016	32,471
35	48,665	31,033
36	47,189	29,300
37	45,269	27,638
38	43,066	25,860
39	40,910	24,157
40	37,350	22,323
41	32,999	20,538
42	30,931	18,982
43	27,862	17,422
44	25,971	16,058

Age next birthday	Death only (\$)	Death and TPD (\$)
45	24,191	14,513
46	22,471	13,124
47	20,842	11,885
48	19,275	10,760
49	17,774	9,496
50	16,657	8,407
51	15,282	7,380
52	13,985	6,548
53	12,775	5,891
54	11,650	5,323
55	10,526	4,815

Group rates - Sum insured for \$0.50 per week – Managerial/Clerical (class 2) occupations

Age next birthday	Death only (\$)	Death and TPD (\$)
17	38,083	28,181
18	38,083	28,181
19	38,083	28,181
20	38,083	28,181
21	38,420	30,235
22	41,660	30,896
23	44,772	32,195
24	45,346	34,681
25	46,027	35,509
26	47,016	35,471
27	48,361	35,681
28	49,214	35,538
29	50,136	35,440
30	51,377	34,766
31	51,759	35,226
32	52,444	34,361
33	51,916	32,535
34	50,016	31,370
35	48,665	29,948
36	47,189	28,230
37	45,269	26,602
38	43,066	24,867
39	40,910	23,206
40	37,350	21,459
41	32,999	19,791
42	30,931	18,276
43	27,862	16,793
44	25,971	15,467

Age next birthday	Death only (\$)	Death and TPD (\$)
45	24,191	13,955
46	22,471	12,600
47	20,842	11,396
48	19,275	10,305
49	17,774	9,074
50	16,657	8,010
51	15,282	7,017
52	13,985	6,218
53	12,775	5,590
54	11,650	5,049
55	10,526	4,567

Group rates - Sum insured for \$0.50 per week – Supervisor (class 3) occupations

Age next birthday	Death only (\$)	Death and TPD (\$)	Age next birthday	Death only (\$)	Death and TPD (\$)
17	30,466	21,625	45	19,353	10,441
18	30,466	21,625	46	17,977	9,404
19	30,466	21,625	47	16,674	8,487
20	30,466	21,625	48	15,420	7,661
21	30,736	23,374	49	14,219	6,721
22	33,328	23,714	50	13,326	5,907
23	35,818	24,625	51	12,225	5,157
24	36,277	26,717	52	11,188	4,560
25	36,822	27,383	53	10,220	4,095
26	37,613	27,280	54	9,320	3,697
27	38,689	27,371	55	8,421	3,344
28	39,371	27,194			
29	40,109	27,055			
30	41,101	26,416			
31	41,407	26,781			
32	41,955	26,020			
33	41,533	24,530			
34	40,013	23,653			
35	38,932	22,540			
36	37,751	21,191			
37	36,215	19,936			
38	34,453	18,607			
39	32,728	17,337			
40	29,880	16,050			
41	26,399	14,859			
42	24,745	13,703			
43	22,290	12,614			
44	20,777	11,606			

Group rates - Sum insured for \$0.50 per week – Skilled blue collar (class 4) occupations

Age next birthday	Death only (\$)	Death and TPD (\$)	Age next birthday	Death only (\$)	Death and TPD (\$)
17	21,762	15,426	45	13,823	7,442
18	21,762	15,426	46	12,841	6,703
19	21,762	15,426	47	11,910	6,049
20	21,762	15,426	48	11,014	5,460
21	21,954	16,678	49	10,157	4,789
22	23,806	16,917	50	9,518	4,209
23	25,584	17,564	51	8,732	3,674
24	25,912	19,061	52	7,991	3,248
25	26,301	19,537	53	7,300	2,917
26	26,866	19,462	54	6,657	2,633
27	27,635	19,525	55	6,015	2,382
28	28,122	19,398			
29	28,649	19,297			
30	29,358	18,838			
31	29,577	19,099			
32	29,968	18,555			
33	29,667	17,489			
34	28,581	16,864			
35	27,809	16,070			
36	26,965	15,107			
37	25,868	14,212			
38	24,609	13,263			
39	23,377	12,358			
40	21,343	11,441			
41	18,856	10,593			
42	17,675	9,769			
43	15,921	8,993			
44	14,841	8,273			

Group rates - Sum insured for \$0.50 per week – Heavy blue collar (class 5) occupations

Age next birthday	Death only (\$)	Death and TPD (\$)	Age next birthday	Death only (\$)	Death and TPD (\$)
17	19,041	N/A	45	12,095	N/A
18	19,041	N/A	46	11,236	N/A
19	19,041	N/A	47	10,421	N/A
20	19,041	N/A	48	9,638	N/A
21	19,210	N/A	49	8,887	N/A
22	20,830	N/A	50	8,329	N/A
23	22,386	N/A	51	7,641	N/A
24	22,673	N/A	52	6,992	N/A
25	23,014	N/A	53	6,387	N/A
26	23,508	N/A	54	5,825	N/A
27	24,181	N/A	55	5,263	N/A
28	24,607	N/A			
29	25,068	N/A			
30	25,688	N/A			
31	25,880	N/A			
32	26,222	N/A			
33	25,958	N/A			
34	25,008	N/A			
35	24,333	N/A			
36	23,595	N/A			
37	22,634	N/A			
38	21,533	N/A			
39	20,455	N/A			
40	18,675	N/A			
41	16,499	N/A			
42	15,465	N/A			
43	13,931	N/A			
44	12,985	N/A			

Individual Income Protection rates - premium per \$100

To calculate the Individual Income Protection premium rates for different occupational classifications, the following Individual occupation loadings have been applied (to the Professional or class 1 rates):

Individual occupation loadings - Income Protection		
Occupation description	Class	Occupational factors for Income Protection cover
Professional	1	1.00
Managerial/Clerical	2	1.30
Supervisor	3	2.00
Skilled blue collar	4	2.50
Heavy blue collar	5	Not available

Income Protection stamp duty

The rate of stamp duty to be added to all Income Protection premiums is as follows:

State	Stamp duty % rate
Australian Capital Territory	10
New South Wales	5
Northern Territory	10
Queensland	7.5
South Australia	11
Tasmania	8
Victoria	10
Western Australia	10

Individual rates – Monthly Income Protection premium per \$100 monthly benefit – Professional (class 1) occupations

Age next birthday	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 (\$)
21	0.41	0.44	0.62	0.66	0.26	0.28	0.40	0.42	0.20	0.21	0.29	0.31
22	0.42	0.44	0.62	0.67	0.26	0.28	0.40	0.43	0.20	0.21	0.29	0.31
23	0.42	0.45	0.63	0.68	0.26	0.28	0.40	0.43	0.20	0.21	0.29	0.31
24	0.42	0.46	0.64	0.69	0.27	0.29	0.40	0.43	0.20	0.21	0.30	0.32
25	0.43	0.47	0.64	0.70	0.27	0.29	0.40	0.44	0.20	0.21	0.29	0.32
26	0.42	0.46	0.63	0.69	0.25	0.27	0.38	0.41	0.19	0.21	0.29	0.31
27	0.41	0.45	0.62	0.68	0.24	0.27	0.36	0.40	0.19	0.21	0.28	0.31
28	0.41	0.46	0.61	0.68	0.23	0.26	0.35	0.39	0.18	0.20	0.27	0.30
29	0.41	0.46	0.62	0.69	0.23	0.26	0.35	0.39	0.18	0.20	0.27	0.30
30	0.41	0.47	0.62	0.70	0.23	0.26	0.35	0.39	0.18	0.20	0.27	0.30
31	0.41	0.47	0.62	0.70	0.23	0.26	0.34	0.39	0.18	0.20	0.27	0.30
32	0.42	0.47	0.62	0.71	0.23	0.26	0.35	0.39	0.18	0.20	0.27	0.30
33	0.42	0.48	0.63	0.72	0.24	0.27	0.35	0.41	0.18	0.20	0.27	0.30
34	0.43	0.49	0.64	0.74	0.24	0.28	0.36	0.42	0.18	0.21	0.27	0.31
35	0.43	0.50	0.65	0.75	0.25	0.29	0.37	0.43	0.18	0.21	0.27	0.31
36	0.44	0.52	0.67	0.78	0.26	0.30	0.39	0.45	0.18	0.22	0.28	0.32
37	0.46	0.54	0.68	0.81	0.27	0.32	0.40	0.47	0.19	0.22	0.28	0.33
38	0.47	0.55	0.70	0.83	0.28	0.33	0.42	0.49	0.19	0.23	0.29	0.34
39	0.48	0.57	0.72	0.86	0.29	0.35	0.44	0.52	0.20	0.24	0.30	0.36
40	0.50	0.59	0.74	0.89	0.30	0.36	0.46	0.55	0.21	0.25	0.31	0.37
41	0.52	0.63	0.78	0.94	0.32	0.39	0.48	0.58	0.22	0.26	0.33	0.40
42	0.55	0.66	0.82	1.00	0.34	0.41	0.51	0.62	0.23	0.28	0.35	0.42
43	0.58	0.70	0.87	1.05	0.36	0.44	0.55	0.66	0.25	0.30	0.37	0.45
44	0.61	0.74	0.92	1.11	0.39	0.47	0.58	0.70	0.27	0.32	0.40	0.48
45	0.65	0.79	0.97	1.18	0.41	0.50	0.62	0.75	0.29	0.35	0.43	0.52
46	0.69	0.83	1.03	1.25	0.44	0.54	0.67	0.81	0.31	0.37	0.46	0.56
47	0.73	0.88	1.10	1.33	0.48	0.58	0.71	0.86	0.34	0.41	0.50	0.61
48	0.78	0.94	1.17	1.41	0.51	0.62	0.77	0.93	0.37	0.44	0.55	0.66
49	0.83	1.00	1.24	1.50	0.55	0.67	0.82	1.00	0.40	0.48	0.60	0.72
50	0.88	1.07	1.33	1.61	0.59	0.72	0.89	1.08	0.44	0.53	0.65	0.79
51	0.96	1.17	1.44	1.75	0.65	0.79	0.98	1.19	0.49	0.59	0.73	0.88
52	1.05	1.27	1.58	1.91	0.72	0.87	1.08	1.31	0.55	0.66	0.82	0.99

Individual rates – Monthly Income Protection premium per \$100 monthly benefit – Professional (class 1) occupations

Age next birthday	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 (\$)
53	1.15	1.39	1.72	2.09	0.80	0.97	1.20	1.45	0.61	0.74	0.92	1.11
54	1.26	1.52	1.89	2.28	0.89	1.07	1.33	1.61	0.69	0.83	1.03	1.25
55	1.38	1.67	2.07	2.50	0.99	1.19	1.48	1.79	0.78	0.94	1.16	1.41
56	1.51	1.83	2.27	2.75	1.10	1.33	1.65	2.00	0.88	1.06	1.31	1.59
57	1.66	2.01	2.49	3.02	1.23	1.49	1.85	2.24	0.99	1.19	1.48	1.79
58	1.83	2.21	2.74	3.32	1.38	1.67	2.07	2.51	1.11	1.35	1.67	2.02
59	2.01	2.44	3.02	3.66	1.55	1.88	2.33	2.82	1.26	1.52	1.89	2.28
60	2.22	2.69	3.33	4.03	1.75	2.12	2.62	3.17	1.42	1.72	2.13	2.58
61	2.41	2.92	3.62	4.38	1.94	2.35	2.91	3.53	1.58	1.91	2.36	2.86
62	2.62	3.17	3.93	4.76	2.16	2.62	3.24	3.92	1.75	2.12	2.62	3.17
63	2.84	3.43	4.25	5.15	2.39	2.89	3.58	4.34	1.93	2.33	2.89	3.50
64	1.96	2.38	2.94	3.56	1.63	1.98	2.45	2.97	1.07	1.29	1.60	1.94
65	1.96	2.38	2.94	3.56	1.63	1.98	2.45	2.97	1.07	1.29	1.60	1.94

Notes:

- » The figures above do not include stamp duty.
- » There may be minor variations in the premium rates shown to those charged to you in Optimum, due to rounding considerations.

Individual rates – Monthly Income Protection premium per \$100 monthly benefit – Managerial/Clerical (class 2) occupations

Age next birthday	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 (\$)
21	0.53	0.57	0.81	0.86	0.34	0.36	0.52	0.55	0.26	0.27	0.38	0.40
22	0.55	0.57	0.81	0.87	0.34	0.36	0.52	0.56	0.26	0.27	0.38	0.40
23	0.55	0.59	0.82	0.88	0.34	0.36	0.52	0.56	0.26	0.27	0.38	0.40
24	0.55	0.60	0.83	0.90	0.35	0.38	0.52	0.56	0.26	0.27	0.39	0.42
25	0.56	0.61	0.83	0.91	0.35	0.38	0.52	0.57	0.26	0.27	0.38	0.42
26	0.55	0.60	0.82	0.90	0.33	0.35	0.49	0.53	0.25	0.27	0.38	0.40
27	0.53	0.59	0.81	0.88	0.31	0.35	0.47	0.52	0.25	0.27	0.36	0.40
28	0.53	0.60	0.79	0.88	0.30	0.34	0.46	0.51	0.23	0.26	0.35	0.39
29	0.53	0.60	0.81	0.90	0.30	0.34	0.46	0.51	0.23	0.26	0.35	0.39
30	0.53	0.61	0.81	0.91	0.30	0.34	0.46	0.51	0.23	0.26	0.35	0.39
31	0.53	0.61	0.81	0.91	0.30	0.34	0.44	0.51	0.23	0.26	0.35	0.39
32	0.55	0.61	0.81	0.92	0.30	0.34	0.46	0.51	0.23	0.26	0.35	0.39
33	0.55	0.62	0.82	0.94	0.31	0.35	0.46	0.53	0.23	0.26	0.35	0.39
34	0.56	0.64	0.83	0.96	0.31	0.36	0.47	0.55	0.23	0.27	0.35	0.40
35	0.56	0.65	0.85	0.98	0.33	0.38	0.48	0.56	0.23	0.27	0.35	0.40
36	0.57	0.68	0.87	1.01	0.34	0.39	0.51	0.59	0.23	0.29	0.36	0.42
37	0.60	0.70	0.88	1.05	0.35	0.42	0.52	0.61	0.25	0.29	0.36	0.43
38	0.61	0.72	0.91	1.08	0.36	0.43	0.55	0.64	0.25	0.30	0.38	0.44
39	0.62	0.74	0.94	1.12	0.38	0.46	0.57	0.68	0.26	0.31	0.39	0.47
40	0.65	0.77	0.96	1.16	0.39	0.47	0.60	0.72	0.27	0.33	0.40	0.48
41	0.68	0.82	1.01	1.22	0.42	0.51	0.62	0.75	0.29	0.34	0.43	0.52
42	0.72	0.86	1.07	1.30	0.44	0.53	0.66	0.81	0.30	0.36	0.46	0.55
43	0.75	0.91	1.13	1.37	0.47	0.57	0.72	0.86	0.33	0.39	0.48	0.59
44	0.79	0.96	1.20	1.44	0.51	0.61	0.75	0.91	0.35	0.42	0.52	0.62
45	0.85	1.03	1.26	1.53	0.53	0.65	0.81	0.98	0.38	0.46	0.56	0.68
46	0.90	1.08	1.34	1.63	0.57	0.70	0.87	1.05	0.40	0.48	0.60	0.73
47	0.95	1.14	1.43	1.73	0.62	0.75	0.92	1.12	0.44	0.53	0.65	0.79
48	1.01	1.22	1.52	1.83	0.66	0.81	1.00	1.21	0.48	0.57	0.72	0.86
49	1.08	1.30	1.61	1.95	0.72	0.87	1.07	1.30	0.52	0.62	0.78	0.94
50	1.14	1.39	1.73	2.09	0.77	0.94	1.16	1.40	0.57	0.69	0.85	1.03
51	1.25	1.52	1.87	2.28	0.85	1.03	1.27	1.55	0.64	0.77	0.95	1.14
52	1.37	1.65	2.05	2.48	0.94	1.13	1.40	1.70	0.72	0.86	1.07	1.29

Individual rates – Monthly Income Protection premium per \$100 monthly benefit – Managerial/Clerical (class 2) occupations

Age next birthday	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 (\$)
53	1.50	1.81	2.24	2.72	1.04	1.26	1.56	1.89	0.79	0.96	1.20	1.44
54	1.64	1.98	2.46	2.96	1.16	1.39	1.73	2.09	0.90	1.08	1.34	1.63
55	1.79	2.17	2.69	3.25	1.29	1.55	1.92	2.33	1.01	1.22	1.51	1.83
56	1.96	2.38	2.95	3.58	1.43	1.73	2.15	2.60	1.14	1.38	1.70	2.07
57	2.16	2.61	3.24	3.93	1.60	1.94	2.41	2.91	1.29	1.55	1.92	2.33
58	2.38	2.87	3.56	4.32	1.79	2.17	2.69	3.26	1.44	1.76	2.17	2.63
59	2.61	3.17	3.93	4.76	2.02	2.44	3.03	3.67	1.64	1.98	2.46	2.96
60	2.89	3.50	4.33	5.24	2.28	2.76	3.41	4.12	1.85	2.24	2.77	3.35
61	3.13	3.80	4.71	5.69	2.52	3.06	3.78	4.59	2.05	2.48	3.07	3.72
62	3.41	4.12	5.11	6.19	2.81	3.41	4.21	5.10	2.28	2.76	3.41	4.12
63	3.69	4.46	5.53	6.70	3.11	3.76	4.65	5.64	2.51	3.03	3.76	4.55
64	2.55	3.09	3.82	4.63	2.12	2.57	3.19	3.86	1.39	1.68	2.08	2.52
65	2.55	3.09	3.82	4.63	2.12	2.57	3.19	3.86	1.39	1.68	2.08	2.52

Notes:

- » The figures above do not include stamp duty.
- » There may be minor variations in the premium rates shown to those charged to you in Optimum, due to rounding considerations.

Individual rates – Monthly Income Protection premium per \$100 monthly benefit – Supervisor (class 3) occupations

Age next birthday	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 (\$)
21	0.82	0.88	1.24	1.32	0.52	0.56	0.80	0.84	0.40	0.42	0.58	0.62
22	0.84	0.88	1.24	1.34	0.52	0.56	0.80	0.86	0.40	0.42	0.58	0.62
23	0.84	0.90	1.26	1.36	0.52	0.56	0.80	0.86	0.40	0.42	0.58	0.62
24	0.84	0.92	1.28	1.38	0.54	0.58	0.80	0.86	0.40	0.42	0.60	0.64
25	0.86	0.94	1.28	1.40	0.54	0.58	0.80	0.88	0.40	0.42	0.58	0.64
26	0.84	0.92	1.26	1.38	0.50	0.54	0.76	0.82	0.38	0.42	0.58	0.62
27	0.82	0.90	1.24	1.36	0.48	0.54	0.72	0.80	0.38	0.42	0.56	0.62
28	0.82	0.92	1.22	1.36	0.46	0.52	0.70	0.78	0.36	0.40	0.54	0.60
29	0.82	0.92	1.24	1.38	0.46	0.52	0.70	0.78	0.36	0.40	0.54	0.60
30	0.82	0.94	1.24	1.40	0.46	0.52	0.70	0.78	0.36	0.40	0.54	0.60
31	0.82	0.94	1.24	1.40	0.46	0.52	0.68	0.78	0.36	0.40	0.54	0.60
32	0.84	0.94	1.24	1.42	0.46	0.52	0.70	0.78	0.36	0.40	0.54	0.60
33	0.84	0.96	1.26	1.44	0.48	0.54	0.70	0.82	0.36	0.40	0.54	0.60
34	0.86	0.98	1.28	1.48	0.48	0.56	0.72	0.84	0.36	0.42	0.54	0.62
35	0.86	1.00	1.30	1.50	0.50	0.58	0.74	0.86	0.36	0.42	0.54	0.62
36	0.88	1.04	1.34	1.56	0.52	0.60	0.78	0.90	0.36	0.44	0.56	0.64
37	0.92	1.08	1.36	1.62	0.54	0.64	0.80	0.94	0.38	0.44	0.56	0.66
38	0.94	1.10	1.40	1.66	0.56	0.66	0.84	0.98	0.38	0.46	0.58	0.68
39	0.96	1.14	1.44	1.72	0.58	0.70	0.88	1.04	0.40	0.48	0.60	0.72
40	1.00	1.18	1.48	1.78	0.60	0.72	0.92	1.10	0.42	0.50	0.62	0.74
41	1.04	1.26	1.56	1.88	0.64	0.78	0.96	1.16	0.44	0.52	0.66	0.80
42	1.10	1.32	1.64	2.00	0.68	0.82	1.02	1.24	0.46	0.56	0.70	0.84
43	1.16	1.40	1.74	2.10	0.72	0.88	1.10	1.32	0.50	0.60	0.74	0.90
44	1.22	1.48	1.84	2.22	0.78	0.94	1.16	1.40	0.54	0.64	0.80	0.96
45	1.30	1.58	1.94	2.36	0.82	1.00	1.24	1.50	0.58	0.70	0.86	1.04
46	1.38	1.66	2.06	2.50	0.88	1.08	1.34	1.62	0.62	0.74	0.92	1.12
47	1.46	1.76	2.20	2.66	0.96	1.16	1.42	1.72	0.68	0.82	1.00	1.22
48	1.56	1.88	2.34	2.82	1.02	1.24	1.54	1.86	0.74	0.88	1.10	1.32
49	1.66	2.00	2.48	3.00	1.10	1.34	1.64	2.00	0.80	0.96	1.20	1.44
50	1.76	2.14	2.66	3.22	1.18	1.44	1.78	2.16	0.88	1.06	1.30	1.58
51	1.92	2.34	2.88	3.50	1.30	1.58	1.96	2.38	0.98	1.18	1.46	1.76
52	2.10	2.54	3.16	3.82	1.44	1.74	2.16	2.62	1.10	1.32	1.64	1.98

Individual rates – Monthly Income Protection premium per \$100 monthly benefit – Supervisor (class 3) occupations

Age next birthday	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 (\$)
53	2.30	2.78	3.44	4.18	1.60	1.94	2.40	2.90	1.22	1.48	1.84	2.22
54	2.52	3.04	3.78	4.56	1.78	2.14	2.66	3.22	1.38	1.66	2.06	2.50
55	2.76	3.34	4.14	5.00	1.98	2.38	2.96	3.58	1.56	1.88	2.32	2.82
56	3.02	3.66	4.54	5.50	2.20	2.66	3.30	4.00	1.76	2.12	2.62	3.18
57	3.32	4.02	4.98	6.04	2.46	2.98	3.70	4.48	1.98	2.38	2.96	3.58
58	3.66	4.42	5.48	6.64	2.76	3.34	4.14	5.02	2.22	2.70	3.34	4.04
59	4.02	4.88	6.04	7.32	3.10	3.76	4.66	5.64	2.52	3.04	3.78	4.56
60	4.44	5.38	6.66	8.06	3.50	4.24	5.24	6.34	2.84	3.44	4.26	5.16
61	4.82	5.84	7.24	8.76	3.88	4.70	5.82	7.06	3.16	3.82	4.72	5.72
62	5.24	6.34	7.86	9.52	4.32	5.24	6.48	7.84	3.50	4.24	5.24	6.34
63	5.68	6.86	8.50	10.30	4.78	5.78	7.16	8.68	3.86	4.66	5.78	7.00
64	3.92	4.76	5.88	7.12	3.26	3.96	4.90	5.94	2.14	2.58	3.20	3.88
65	3.92	4.76	5.88	7.12	3.26	3.96	4.90	5.94	2.14	2.58	3.20	3.88

Notes:

- » The figures above do not include stamp duty.
- » There may be minor variations in the premium rates shown to those charged to you in Optimum, due to rounding considerations.

Individual rates – Monthly Income Protection premium per \$100 monthly benefit – Skilled blue collar (class 4) occupations

Age next birthday	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 (\$)
21	1.03	1.10	1.55	1.65	0.65	0.70	1.00	1.05	0.50	0.53	0.73	0.78
22	1.05	1.10	1.55	1.68	0.65	0.70	1.00	1.08	0.50	0.53	0.73	0.78
23	1.05	1.13	1.58	1.70	0.65	0.70	1.00	1.08	0.50	0.53	0.73	0.78
24	1.05	1.15	1.60	1.73	0.68	0.73	1.00	1.08	0.50	0.53	0.75	0.80
25	1.08	1.18	1.60	1.75	0.68	0.73	1.00	1.10	0.50	0.53	0.73	0.80
26	1.05	1.15	1.58	1.73	0.63	0.68	0.95	1.03	0.48	0.53	0.73	0.78
27	1.03	1.13	1.55	1.70	0.60	0.68	0.90	1.00	0.48	0.53	0.70	0.78
28	1.03	1.15	1.53	1.70	0.58	0.65	0.88	0.98	0.45	0.50	0.68	0.75
29	1.03	1.15	1.55	1.73	0.58	0.65	0.88	0.98	0.45	0.50	0.68	0.75
30	1.03	1.18	1.55	1.75	0.58	0.65	0.88	0.98	0.45	0.50	0.68	0.75
31	1.03	1.18	1.55	1.75	0.58	0.65	0.85	0.98	0.45	0.50	0.68	0.75
32	1.05	1.18	1.55	1.78	0.58	0.65	0.88	0.98	0.45	0.50	0.68	0.75
33	1.05	1.20	1.58	1.80	0.60	0.68	0.88	1.03	0.45	0.50	0.68	0.75
34	1.08	1.23	1.60	1.85	0.60	0.70	0.90	1.05	0.45	0.53	0.68	0.78
35	1.08	1.25	1.63	1.88	0.63	0.73	0.93	1.08	0.45	0.53	0.68	0.78
36	1.10	1.30	1.68	1.95	0.65	0.75	0.98	1.13	0.45	0.55	0.70	0.80
37	1.15	1.35	1.70	2.03	0.68	0.80	1.00	1.18	0.48	0.55	0.70	0.83
38	1.18	1.38	1.75	2.08	0.70	0.83	1.05	1.23	0.48	0.58	0.73	0.85
39	1.20	1.43	1.80	2.15	0.73	0.88	1.10	1.30	0.50	0.60	0.75	0.90
40	1.25	1.48	1.85	2.23	0.75	0.90	1.15	1.38	0.53	0.63	0.78	0.93
41	1.30	1.58	1.95	2.35	0.80	0.98	1.20	1.45	0.55	0.65	0.83	1.00
42	1.38	1.65	2.05	2.50	0.85	1.03	1.28	1.55	0.58	0.70	0.88	1.05
43	1.45	1.75	2.18	2.63	0.90	1.10	1.38	1.65	0.63	0.75	0.93	1.13
44	1.53	1.85	2.30	2.78	0.98	1.18	1.45	1.75	0.68	0.80	1.00	1.20
45	1.63	1.98	2.43	2.95	1.03	1.25	1.55	1.88	0.73	0.88	1.08	1.30
46	1.73	2.08	2.58	3.13	1.10	1.35	1.68	2.03	0.78	0.93	1.15	1.40
47	1.83	2.20	2.75	3.33	1.20	1.45	1.78	2.15	0.85	1.03	1.25	1.53
48	1.95	2.35	2.93	3.53	1.28	1.55	1.93	2.33	0.93	1.10	1.38	1.65
49	2.08	2.50	3.10	3.75	1.38	1.68	2.05	2.50	1.00	1.20	1.50	1.80
50	2.20	2.68	3.33	4.03	1.48	1.80	2.23	2.70	1.10	1.33	1.63	1.98
51	2.40	2.93	3.60	4.38	1.63	1.98	2.45	2.98	1.23	1.48	1.83	2.20
52	2.63	3.18	3.95	4.78	1.80	2.18	2.70	3.28	1.38	1.65	2.05	2.48

Individual rates – Monthly Income Protection premium per \$100 monthly benefit – Skilled blue collar (class 4) occupations

Age next birthday	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 (\$)
53	2.88	3.48	4.30	5.23	2.00	2.43	3.00	3.63	1.53	1.85	2.30	2.78
54	3.15	3.80	4.73	5.70	2.23	2.68	3.33	4.03	1.73	2.08	2.58	3.13
55	3.45	4.18	5.18	6.25	2.48	2.98	3.70	4.48	1.95	2.35	2.90	3.53
56	3.78	4.58	5.68	6.88	2.75	3.33	4.13	5.00	2.20	2.65	3.28	3.98
57	4.15	5.03	6.23	7.55	3.08	3.73	4.63	5.60	2.48	2.98	3.70	4.48
58	4.58	5.53	6.85	8.30	3.45	4.18	5.18	6.28	2.78	3.38	4.18	5.05
59	5.03	6.10	7.55	9.15	3.88	4.70	5.83	7.05	3.15	3.80	4.73	5.70
60	5.55	6.73	8.33	10.08	4.38	5.30	6.55	7.93	3.55	4.30	5.33	6.45
61	6.03	7.30	9.05	10.95	4.85	5.88	7.28	8.83	3.95	4.78	5.90	7.15
62	6.55	7.93	9.83	11.90	5.40	6.55	8.10	9.80	4.38	5.30	6.55	7.93
63	7.10	8.58	10.63	12.88	5.98	7.23	8.95	10.85	4.83	5.83	7.23	8.75
64	4.90	5.95	7.35	8.90	4.08	4.95	6.13	7.43	2.68	3.23	4.00	4.85
65	4.90	5.95	7.35	8.90	4.08	4.95	6.13	7.43	2.68	3.23	4.00	4.85

Notes:

- » The figures above do not include stamp duty.
- » There may be minor variations in the premium rates shown to those charged to you in Optimum, due to rounding considerations.

Group Income Protection rates - premium per \$100

To calculate the Group Income Protection premium rates for different occupational classifications, the following Group occupation loadings have been applied (to the Professional or class 1 rates):

Group occupation loadings - Income Protection		
Occupation description	Class	Occupational factors for Income Protection cover
Professional	1	1.00
Managerial/Clerical	2	1.00
Supervisor	3	1.75
Skilled blue collar	4	2.40
Heavy blue collar	5	Not available

Group rates – Monthly Income Protection premium per \$100 monthly benefit – Professional (class 1) and Managerial/Clerical (class 2) occupations

Age next birthday	30 day waiting period		60 day waiting period		90 day waiting period	
	Male	Female	Male	Female	Male	Female
17	0.30	0.45	0.19	0.29	0.08	0.12
18	0.30	0.45	0.20	0.30	0.08	0.12
19	0.30	0.45	0.20	0.30	0.08	0.13
20	0.29	0.44	0.20	0.31	0.08	0.13
21	0.30	0.45	0.21	0.31	0.09	0.13
22	0.30	0.45	0.21	0.31	0.08	0.12
23	0.31	0.47	0.20	0.31	0.08	0.12
24	0.31	0.47	0.20	0.31	0.08	0.12
25	0.32	0.48	0.20	0.30	0.08	0.11
26	0.31	0.47	0.20	0.30	0.07	0.11
27	0.30	0.45	0.21	0.31	0.08	0.11
28	0.30	0.45	0.21	0.32	0.08	0.12
29	0.30	0.45	0.22	0.33	0.08	0.12
30	0.31	0.47	0.23	0.34	0.08	0.12
31	0.31	0.47	0.24	0.36	0.08	0.12
32	0.32	0.48	0.25	0.37	0.08	0.13
33	0.33	0.50	0.26	0.39	0.09	0.13
34	0.35	0.52	0.28	0.41	0.09	0.14
35	0.36	0.55	0.29	0.44	0.10	0.14
36	0.39	0.58	0.31	0.47	0.11	0.16
37	0.41	0.62	0.33	0.49	0.11	0.17
38	0.44	0.66	0.35	0.53	0.12	0.18
39	0.46	0.70	0.37	0.56	0.13	0.20
40	0.50	0.74	0.40	0.59	0.14	0.21
41	0.50	0.75	0.42	0.63	0.16	0.23
42	0.55	0.82	0.45	0.67	0.17	0.25
43	0.59	0.88	0.48	0.72	0.19	0.28
44	0.64	0.96	0.51	0.76	0.21	0.31
45	0.69	1.04	0.54	0.81	0.23	0.34
46	0.75	1.12	0.58	0.86	0.25	0.38
47	0.81	1.21	0.61	0.92	0.28	0.42
48	0.87	1.30	0.65	0.98	0.31	0.47
49	0.93	1.39	0.70	1.05	0.35	0.52
50	0.99	1.49	0.75	1.12	0.39	0.58
51	1.06	1.59	0.80	1.19	0.41	0.61
52	1.13	1.70	0.85	1.28	0.45	0.68
53	1.22	1.82	0.91	1.37	0.50	0.75

Group rates – Monthly Income Protection premium per \$100 monthly benefit – Professional (class 1) and Managerial/Clerical (class 2) occupations

Age next birthday	30 day waiting period		60 day waiting period		90 day waiting period	
	Male	Female	Male	Female	Male	Female
54	1.30	1.96	0.98	1.46	0.56	0.83
55	1.40	2.10	1.05	1.57	0.62	0.92
56	1.51	2.26	1.12	1.68	0.68	1.02
57	1.62	2.43	1.21	1.81	0.75	1.12
58	1.75	2.62	1.36	2.04	0.83	1.24
59	1.89	2.83	1.54	2.32	0.91	1.36
60	2.04	3.06	1.75	2.62	1.00	1.49
61	2.21	3.31	1.95	2.93	1.09	1.64
62	2.40	3.59	2.19	3.28	1.20	1.79
63	2.59	3.88	2.43	3.64	1.31	1.96
64	2.34	3.50	1.63	2.45	1.07	1.60
65	1.15	1.72	0.90	1.35	0.34	0.51

Notes:

- » The figures above do not include stamp duty.
- » There may be minor variations in the premium rates shown to those charged to you in Optimum, due to rounding considerations.

Group rates – Monthly Income Protection premium per \$100 monthly benefit – Supervisor
(class 3) occupations

Age next birthday	30 day waiting period		60 day waiting period		90 day waiting period	
	Male	Female	Male	Female	Male	Female
17	0.53	0.79	0.34	0.51	0.14	0.21
18	0.53	0.79	0.35	0.53	0.14	0.22
19	0.53	0.79	0.35	0.53	0.15	0.22
20	0.52	0.77	0.36	0.54	0.15	0.22
21	0.53	0.79	0.36	0.54	0.15	0.22
22	0.53	0.79	0.36	0.54	0.14	0.22
23	0.54	0.82	0.36	0.54	0.14	0.21
24	0.55	0.82	0.36	0.53	0.13	0.20
25	0.56	0.84	0.35	0.53	0.13	0.20
26	0.54	0.82	0.35	0.53	0.13	0.19
27	0.53	0.79	0.36	0.54	0.13	0.20
28	0.53	0.79	0.37	0.55	0.13	0.20
29	0.53	0.79	0.38	0.57	0.14	0.21
30	0.54	0.82	0.40	0.60	0.14	0.21
31	0.55	0.82	0.41	0.62	0.14	0.22
32	0.56	0.85	0.43	0.65	0.15	0.22
33	0.58	0.87	0.46	0.69	0.15	0.23
34	0.61	0.91	0.48	0.72	0.16	0.24
35	0.64	0.96	0.51	0.77	0.17	0.25
36	0.68	1.02	0.54	0.81	0.18	0.28
37	0.72	1.08	0.58	0.87	0.20	0.30
38	0.77	1.15	0.61	0.92	0.21	0.32
39	0.81	1.22	0.65	0.98	0.23	0.34
40	0.87	1.30	0.69	1.04	0.25	0.37
41	0.88	1.32	0.74	1.11	0.27	0.41
42	0.96	1.43	0.79	1.18	0.30	0.44
43	1.03	1.54	0.84	1.25	0.33	0.49
44	1.12	1.68	0.89	1.33	0.36	0.54
45	1.21	1.81	0.95	1.42	0.40	0.60
46	1.31	1.96	1.01	1.51	0.44	0.67
47	1.41	2.11	1.07	1.61	0.49	0.74
48	1.52	2.28	1.15	1.72	0.55	0.82
49	1.62	2.43	1.22	1.84	0.61	0.92
50	1.73	2.60	1.30	1.96	0.68	1.02
51	1.85	2.78	1.39	2.09	0.71	1.07

Group rates – Monthly Income Protection premium per \$100 monthly benefit – Supervisor
(class 3) occupations

Age next birthday	30 day waiting period		60 day waiting period		90 day waiting period	
	Male	Female	Male	Female	Male	Female
52	1.98	2.98	1.49	2.23	0.79	1.19
53	2.13	3.19	1.59	2.39	0.88	1.32
54	2.28	3.42	1.71	2.56	0.97	1.46
55	2.45	3.67	1.83	2.74	1.08	1.62
56	2.63	3.95	1.97	2.95	1.19	1.78
57	2.84	4.25	2.11	3.17	1.31	1.97
58	3.06	4.59	2.38	3.57	1.44	2.17
59	3.30	4.95	2.70	4.05	1.59	2.38
60	3.57	5.35	3.06	4.59	1.74	2.61
61	3.87	5.80	3.42	5.12	1.91	2.86
62	4.19	6.29	3.83	5.74	2.09	3.14
63	4.53	6.79	4.25	6.38	2.28	3.43
64	4.09	6.13	2.86	4.28	1.87	2.81
65	2.01	3.01	1.58	2.36	0.59	0.89

Notes:

- » The figures above do not include stamp duty.
- » There may be minor variations in the premium rates shown to those charged to you in Optimum, due to rounding considerations.

Group rates – Monthly Income Protection premium per \$100 monthly benefit – Skilled blue collar (class 4) occupations

Age next birthday	30 day waiting period		60 day waiting period		90 day waiting period	
	Male	Female	Male	Female	Male	Female
17	0.72	1.08	0.46	0.70	0.19	0.29
18	0.72	1.08	0.48	0.72	0.20	0.30
19	0.72	1.08	0.48	0.73	0.20	0.30
20	0.71	1.06	0.49	0.74	0.20	0.30
21	0.73	1.09	0.50	0.75	0.20	0.31
22	0.73	1.09	0.49	0.74	0.20	0.30
23	0.75	1.12	0.49	0.74	0.19	0.29
24	0.75	1.13	0.49	0.73	0.18	0.28
25	0.76	1.15	0.49	0.73	0.18	0.27
26	0.75	1.12	0.49	0.73	0.18	0.27
27	0.73	1.09	0.49	0.74	0.18	0.27
28	0.73	1.09	0.50	0.76	0.18	0.28
29	0.73	1.09	0.52	0.78	0.19	0.28
30	0.75	1.12	0.54	0.82	0.19	0.29
31	0.75	1.13	0.57	0.85	0.20	0.30
32	0.77	1.16	0.60	0.89	0.20	0.30
33	0.80	1.20	0.63	0.94	0.21	0.32
34	0.84	1.25	0.66	0.99	0.22	0.33
35	0.88	1.31	0.70	1.05	0.23	0.34
36	0.93	1.40	0.74	1.12	0.25	0.38
37	0.99	1.48	0.79	1.19	0.27	0.41
38	1.05	1.58	0.84	1.26	0.29	0.44
39	1.12	1.67	0.89	1.34	0.31	0.47
40	1.19	1.78	0.95	1.43	0.34	0.51
41	1.21	1.81	1.01	1.52	0.37	0.56
42	1.31	1.97	1.08	1.62	0.41	0.61
43	1.41	2.11	1.15	1.72	0.45	0.68
44	1.53	2.30	1.22	1.83	0.50	0.75
45	1.66	2.49	1.30	1.95	0.55	0.83
46	1.79	2.69	1.38	2.07	0.61	0.91
47	1.93	2.90	1.47	2.21	0.68	1.02
48	2.08	3.12	1.57	2.36	0.75	1.13
49	2.22	3.34	1.68	2.52	0.84	1.26
50	2.38	3.57	1.79	2.68	0.93	1.39
51	2.54	3.81	1.91	2.86	0.98	1.47
52	2.72	4.08	2.04	3.06	1.09	1.63
53	2.92	4.37	2.18	3.28	1.21	1.81

Group rates – Monthly Income Protection premium per \$100 monthly benefit – Skilled blue collar (class 4) occupations

Age next birthday	30 day waiting period		60 day waiting period		90 day waiting period	
	Male	Female	Male	Female	Male	Female
54	3.13	4.69	2.34	3.51	1.34	2.00
55	3.36	5.04	2.51	3.76	1.48	2.22
56	3.61	5.42	2.70	4.04	1.63	2.44
57	3.89	5.83	2.90	4.35	1.80	2.70
58	4.19	6.29	3.26	4.90	1.98	2.97
59	4.53	6.79	3.70	5.56	2.18	3.26
60	4.90	7.34	4.20	6.29	2.39	3.58
61	5.30	7.95	4.68	7.03	2.62	3.93
62	5.75	8.62	5.25	7.88	2.87	4.30
63	6.21	9.31	5.83	8.74	3.13	4.70
64	5.61	8.41	3.92	5.87	2.57	3.85
65	2.75	4.13	2.16	3.24	0.82	1.22

Notes:

- » The figures above do not include stamp duty.
- » There may be minor variations in the premium rates shown to those charged to you in Optimum, due to rounding considerations.

Occupational ratings for insurance

If you are unsure of your occupation classification please contact your adviser or Asteron Client Services.

Occupation	Optimum
Abalone Diver	U
Abattoirs - Butcher/Boner	5
Abattoirs - Inspector	4
Abattoirs - Process Worker	U
Abattoirs - Slaughterer	5
Abattoirs - Supervisor (Manual Work)	5
Abattoirs - Supervisor (No Manual Work)	4
Accountant - Qualified	1
Accountant - Unqualified	2
Accounts Clerk	2
Actor/Actress	U
Actuary - Qualified	1
Actuary - Unqualified	2
Acupuncturist - Qualified - Member of Acupuncture Association of Australia	2
Adjuster/Assessor (Insurance)	2
Advertising - Agent/Clerical	2
Advertising Executive - Meeting AA Requirements	1
Advertising Executive - Other	2
Aerobics Instructor - Full Time, Well Established, Minimum 3 years	5
Aeronautical Engineer	1
Agent - Customs (Clerical)	2
Agent - Employment	2
Agent - Entertainment - Well Established, Minimum 3 years	2
Agent - Insurance/Finance (Well Established, 2 years Full Time Experience)	2
Agent - Insurance/Finance Other	2
Agent - Machinery (Heavy)	4
Agent - Machinery (Light)	3
Agent - Real Estate - Principle of Agency with at least 5 sales people	2
Agent - Real Estate - Other	2
Agent - Stock/Station	2
Agent - Tab (Full Time)	2
Agent - Travel	2
Agriculture - Agricultural Contractor (Not Fencing) Established 3 years Minimum	4
Agriculture - Agronomist	1
Agriculture - Refer to Farming	
Agronomist - Agriculture	1
Air Conditioning - Installer/Repairer - Qualified - Licensed	3

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Air Traffic Controller - Airports	5
Aircraft Crew - Aircraft Industry	U
Aircraft Industry - Aeronautical Engineer	1
Aircraft Industry - Aircraft Crew	U
Aircraft Industry - Aircraft Navigator	U
Aircraft Industry - Aircraft Pilot	U
Aircraft Industry - Commercial Balloonist	U
Aircraft Industry - Designer/Draughtsman (Not Qualified)	2
Aircraft Industry - Designer/Draughtsman (Qualified)	1
Aircraft Industry - Flight Engineer	U
Aircraft Industry - Maintenance Worker - Qualified	4
Aircraft Industry - Mechanic (Non Flying) - Qualified	3
Aircraft Industry - Refueller	5
Aircraft Industry - Test Pilot	U
Aircraft Pilot - Aircraft Industry	U
Airports - Baggage Handler	5
Airports - Cleaner	5
Airports - Security - Unarmed	5
Airports - Security - Armed	U
Alarm - Installer/Repairer - Qualified	3
Ambulance Driver/Officer	4
Amusement Parlour/Centre - (Timezone etc) - Proprietor	4
Amway Distributor - Well Established, Full Time, Minimum 3 years Experience	2
Analyst - Qualified Refer Computer Industry	
Animal Breeder/Trainer - Dogs and Small Domestic Animals	3
Animal Chiropractor	5
Antenna Erector	5
Antique Dealer - Administration	2
Antique Dealer - Restoration	3
Antique Dealer - Sales Only (No Manual)	2
Apiarist/Bee Keeper	3
Apprentice - Cover may be available in final year of apprenticeship at trade occupation classification	U
Archaeologist - Field Work	2
Archaeologist - No Field Work	1
Architect - Degree (Qualified)	1
Armed Forces - Special Hazard (Bomb Disposal/Special Air Services)	U
Armed Forces - All ranks, Office duties, No Special Hazards	U

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Art Dealer - Shop or Gallery	2
Artist - Commercial/Graphic	2
Artist - Freelance	U
Asbestos Worker	U
Asphalt Layer - Roads	5
Asphalt Layer - Roofing	5
Assembly Line Worker	U
Astronomer	1
Auctioneer	2
Auditor - Qualified	1
Auditor - Unqualified	2
Author	U
Auto - Electrician - Licensed	3
Aviation - Aerobatics	U
Aviation - Agricultural (Including Crop Dusting, Mustering, Shooting)	U
Aviation - Instructor	U
Avon Distributor - Well Established, Full Time Minimum 3 years Experience	2
Backhoe, Bobcat, Bulldozer - Operator - Other	U
Backhoe, Bobcat, Bulldozer - Owner/Operator, Established Minimum 3 years	5
Baggage Handler - Airports	5
Bailliff	3
Bakeries - Baker - Qualified	3
Bakeries - Delivery	4
Balloonist - Aircraft Industry - Commercial	U
Bank/Building Society - Clerical/Teller	2
Bank/Building Society - Manager - Meeting AA Requirements	1
Bank/Building Society - Manager - Other Not meeting AA Requirements	2
Bank/Building Society - Security Guard - Unarmed	5
Bank/Building Society - Security Guard - Armed	U
Barber/Hairdresser	3
Barrister	1
Bartender (Full Time only)	5
Battery Manufacture - Sales (No Manual Work)	2
Beach Inspector/Professional Lifeguard	U
Beautician - Not Working From Home	3
Beautician - Working From Home	IC
Beekeeper/Apiarist	3
Beverage Manufacture - Supervisor	4
Bicycle Dealer/Repairer	3

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Billiards/Pool Table - Maker/Repairer	4
Biochemist/Biologist - Marine (Field Work)	IC
Biochemist/Biologist - Marine (Lab Work Only)	1
Biochemist/Biologist - Not Marine	1
Blacksmith/Farrier - Qualified	4
Blaster/Explosives Handler	U
Blind/Awning/Screen - Installer/Repairer	4
Boarding House Proprietor/Bed and Breakfast	IC
Boat Builder - Licensed	4
Boilermaker/Welder	4
Book keeper	2
Bookbinder	3
Bookmaker (Gambling)	U
Botanist	1
Bottleshop Attendant - Hotel Industry	4
Bottleshop Manager - Hotel Industry	3
Bouncer	U
Bricklayer - Licensed	4
Brickpaver - Licensed	5
Broker - Stock/Commodity	2
Broker - Wool	2
Builder - Building and Construction - Licensed	4
Building and Construction - Architect	1
Building and Construction - Bricklayer - Licensed	4
Building and Construction - Brickpaver - Licensed	5
Building and Construction - Builder - Licensed	4
Building and Construction - Carpenter - Licensed	4
Building and Construction - Ceiling Fixer - Licensed	4
Building and Construction - Cement Renderer - Licensed	5
Building and Construction - Civil Engineer - Qualified	1
Building and Construction - Concrete Cutter	5
Building and Construction - Concreter - Licensed	5
Building and Construction - Crane, Derrick and Hoist Driver - Licensed	5
Building and Construction - Dogman	U
Building and Construction - Drainer - Licensed	4
Building and Construction - Electrician - Licensed	3
Building and Construction - Joiner - Licensed	4
Building and Construction - Labourer	U
Building and Construction - Painter (Above 2 Stories) - Licensed	5

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Building and Construction - Painter (Up To 2 Stories) - Licensed	4
Building and Construction - Plasterer - Licensed	4
Building and Construction - Plumber - Licensed	4
Building and Construction - Roof Worker/Tiler/Fixer - Licensed	5
Building and Construction - Scaffolder/Rigger (Above 10 Metres)	U
Building and Construction - Scaffolder/Rigger (Up To 10 Metres)	U
Building and Construction - Steel Fixer	5
Building and Construction - Tiler (Wall and Floor) - Licensed	4
Bus Driver - Interstate - Recognised Operation eg. Greyhound	5
Bus Driver - Local	3
Bus Driver - Long Distances (Returning Home Daily)	4
Bush Clearer	U
Business Consultant (Office Based)	2
Butcher - Non Slaughtering	3
Butcher - Slaughtering	5
Butcher/Boner - Abattoirs	5
Butler	3
Buyer - Livestock	3
Buyer - Retail Store	2
Cabinet Maker/Carpenter - Licensed	4
Cablemaker/Wiremaker	5
Café/Coffee Lounge - Proprietor, Manager, 4 or more Full Time Staff	3
Café/Coffee Lounge - Proprietor, Manager, Other	4
Café/Coffee Lounge - Employee	5
Cane Carting Contractor - Full Time, Established Minimum 3 years	5
Car Detailer	5
Car Salesperson	2
Car Wrecker	U
Caravan Park Proprietor - Four or More Full Time Staff - No Manual Work	3
Caravan Park Proprietor - No Staff	4
Caretaker/Janitor	4
Carpark Attendant	5
Carpenter - Building and Construction - Licensed	4
Carpet Cleaner	5
Carpet Layer	5
Cartographer	2
Cashier - Financial Institution	2
Cashier - Service Station	2
Cashier - Supermarket	2

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Casino (Government and Licensed) - Bartender	5
Casino (Government and Licensed) - Cleaner	5
Casino (Government and Licensed) - Croupier (2 years Experience)	2
Casino (Government and Licensed) - Managerial/Clerical	2
Casino (Government and Licensed) - Security - Unarmed	5
Casino (Government and Licensed) - Security - Armed	U
Casino (Government and Licensed) - Waiter	5
Caterer - Not Working From Home/Well Established	3
Cellar Person	5
Cement Renderer - Licensed	5
Cemetery and Crematory Worker - Embalmer	4
Cemetery and Crematory Worker - Funeral Director/Proprietor (Not Embalming)	2
Cemetery and Crematory Worker - Grave Digger	5
Charter Boat Operator - Deep Sea	4
Charter Boat Operator - Harbour and Inlets	3
Chauffeur	3
Chef/Cook - Qualified	3
Chemical Industry - Chemical Engineer (Up To 10% Laboratory Work)	2
Chemical Industry - Chemist - Industrial (Not Handling Acids Or Explosives)	1
Chemical Industry - Laboratory Technician	2
Chemical Industry - Other Worker	U
Chemical Industry - Research and Analytical - Qualified	1
Chemical Industry - Retail Chemist/Pharmacist	1
Child Care Worker - Qualified Registered (Not Working At Home)	2
Child Care Worker - Working At Home	U
Chimney Sweep	5
Chiropractor - Member of Australian Chiropractic Association	2
Chiropractor - Other	2
Civil Engineer	1
Cleaner - Airports	5
Cleaner - House	5
Cleaner - Car (Detailing)	5
Cleaner - Office/Factory/School	5
Clergyperson	2
Clerk - Office Work Only	2
Clothing Industry - Dressmaker (not working from home)	3
Clothing Industry - Pattern Maker	3
Clothing Industry - Process Worker/Machinist	5
Clothing Industry - Salesperson (no deliveries)	2

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Clothing Industry - Tailor/Milliner	3
Clothing Industry - Cutter	5
Clothing Industry Fashion Designer (not working from home)	2
Club Manager/Proprietor (Registered/Administration Only)	2
Club Manager/Proprietor (Registered/Bar Work)	4
Coach (Full Time, Minimum 3 years Experience) - Tennis/Golf/Swimming	3
Commercial Traveller	2
Company Secretary (Appointed/Qualified)	1
Composer (Music)	U
Compositor (Printing)	3
Computer Industry - Consultant, Programmer, Analyst (not degree qualified)	2
Computer Industry - Consultant, Programmer, Systems Analyst (Holder of a university degree majoring in computing)	1
Computer Industry - Engineer	2
Computer Industry - Keyboard Operator	2
Computer Industry - Operator	2
Computer Industry - Technician	2
Concrete Cutter	5
Concreter - Licensed	5
Cook - Qualified	3
Coroner	1
Courier - Car Only	4
Courier - Using A Motorbike, Pushbike	U
Crane Operator	5
Crew - Marine Industry (In Australian Waters)	U
Curator (Art Gallery, Library, Museum)	2
Curtain Fitter	3
Customs Agent - Clerical	2
Customs Agent - Other	4
Customs Officer	2
Dairy Farm Proprietor - Less than 4 Full Time Employees	4
Dairy Farm Proprietor With 4 or more Full Time Employees	3
Dancing Teacher (Full Time, not working from home)	3
Data Entry Operator	2
Debt Collector	U
Deck Hand	U
Delicatessen Worker - Proprietor, Manager	3
Delicatessen Worker - Other	4
Delivery Man	4

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Demolition Worker	U
Dental/Orthodontic Technician	2
Dental Hygienist - Medical Profession	2
Dental Nurse	2
Dental Surgeon/Dentist	1
Department Store - Manager/Clerical Only	2
Department Store - Sales Only	2
Department Store - Section Manager	2
Department Store - Storeman	4
Diamond - Cutter/Polisher/Setter (Workshop)	3
Diamond - Dealer/Merchant	2
Diamond - Jeweller (Manufacture)	3
Die Maker - Qualified	3
Diesel Mechanic - Qualified	3
Dietician (Qualified and Registered)	1
Disc Jockey (Full Time)	U
Ditcher/Drainer - Qualified	4
Diver	U
Docker/Stevedore	U
Doctor Of Medicine	1
Dog - Breeder/Trainer/Attendant	3
Dog - Groomer (Not Working at Home and Established Minimum 2 years)	4
Dog - Washer (Not Working at Home and Established Minimum 2 years)	4
Drainer/Drainage Contractor - Licensed	4
Draper	2
Draughtsperson - Others	2
Draughtsperson - Qualified	1
Dredger (Harbour/River)	5
Dressmaker - (Full Time, not working from Home)	3
Drillers - Offshore	U
Drillers - Onshore - Rock/Soil and Water	5
Driver - Ambulance	4
Driver - Armoured Car/Truck	5
Driver - Backhoe - Operator, Other	U
Driver - Backhoe (Owner/Operator, Established Minimum 3 years)	5
Driver - Bobcat - Operator, Other	U
Driver - Bobcat (Owner/Operator, Established Minimum 3 years)	5
Driver - Bulldozer - Operator, Other	U
Driver - Bulldozer (Owner/Operator, Established Minimum 3 years)	5

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Driver - Bus and Coach Interstate - Recognised Operation e.g. Greyhound	5
Driver - Bus and Coach Long Distance (Returns Home Daily)	4
Driver - Bus and Coach Metro (Local)	3
Driver - Chauffeur	3
Driver - Courier (Car Only)	4
Driver - Crane/Derrick/Hoist	5
Driver - Earthmoving - Operator, Other	U
Driver - Earthmoving - (Owner/Operator, Established Minimum 3 years)	5
Driver - Explosives/Dangerous Goods	U
Driver - Forklift	5
Driver - Garbage Collector (Driver Only)	4
Driver - Grader	5
Driver - Hire Car Owner/Driver	3
Driver - Instructor (Full Time)	3
Driver - Removalist	5
Driver - Tanker Driver (Petrol, Petroleum Products)	U
Driver - Taxi (Full Time, owner/driver, Established Minimum 2 years)	4
Driver - Taxi (Full Time, Others)	5
Driver - Tow Truck	U
Driver - Truck Driver - Refer to Truck Driver	
Drover/Station Hand	U
Drycleaner - Proprietor, Manager	3
Drycleaner - Other	4
Earthmoving Operator - Other	U
Earthmoving Operator (Owner, Established Minimum 3 years)	5
Economist (Qualified)	1
Editor - Films/Television	2
Editor - Newspaper/Magazines	2
Education - Dean/Headmaster/Headmistress	1
Education - Department Head	2
Education - Deputy Headmaster/Headmistress	2
Education - Lecturer (University)	1
Education - Librarian (Other)	2
Education - Librarian (University Qualified)	1
Education - Student/Part Time Student	U
Education - Teacher (Manual Arts/Agriculture/Physical Education)	3
Education - Teacher (Non Manual Subjects)	2
Electrician - Auto Electrician - Licensed	3
Electrician - Building and Construction - Licensed	3

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Electrician - Cable Joiner - Licensed	4
Electrician - Domestic/Business - Licensed	3
Electrician - Electronic Technician - Licensed	3
Electrician - Engineer - Qualified	2
Electrician - Industrial - High Voltage	4
Electrician - Linesman	5
Electrician - Meter Reader/Inspector	3
Electrician - Mines (Not Underground) - Licensed	IC
Electrician - Mines (Underground)	U
Electroplater	4
Elevator Repairman - Qualified	4
Employment Agent	2
Engineer - Aeronautical	1
Engineer - Office, Consulting and Designing Duties Only - Qualified	1
Engineer - Offshore - Office, Cons, Design Only - No Man Wrk - Qualified	2
Engineer - Qualified - Other	2
Engineer - Structural (No Manual Work) - Qualified	1
Engineer - Up to 10% Manual Work - Qualified	2
Engraver/Etcher	3
Entertainment Industry - Actor	U
Entertainment Industry - Choreographer/Dancer	U
Entertainment Industry - Cinema/Theatre Administration Staff	2
Entertainment Industry - Cinema/Theatre Electrician/Technician	3
Entertainment Industry - Circus Performer/Trainer/Staff	U
Entertainment Industry - Distributor (Film)	2
Entertainment Industry - Engineer (Studio Only)	2
Entertainment Industry - Film Director/Producer	IC
Entertainment Industry - Film Stuntmen	U
Entertainment Industry - Makeup Artist	3
Entertainment Industry - Musician (Symphony Orchestra, Full Time Salaried)	IC
Entertainment Industry - Newsreader/Announcer	IC
Entertainment Industry - Projectionist	3
Entertainment Industry - Radio Director/Producer	IC
Entertainment Industry - Radio/TV Presenter/Identity	IC
Entertainment Industry - Radio Scriptwriter	IC
Entertainment Industry - Stage Manager	IC
Entertainment Industry - Technician/Cameraman (On Location, No Overseas...)	5
Entertainment Industry - Technician/Cameraman (Studio Only)	3
Entertainment Industry - Television Director/Producer	IC

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Entertainment Industry - Television Scriptwriter	IC
Entomologist	1
Estimator	2
Explosives Worker	U
Exporter/Importer - Clerical/Administration Only	2
Exporter/Importer - Other	IC
Exterminator/Fumigator	5
Factory Employee - Skilled - Refer to Classification as per Trade	
Factory Employee - Unskilled - Including Process Workers	U
Farming - Farm Worker/Labourer	U
Farming - Grazier (see Grazier)	
Farming - Owner/Manager (4 or more Full Time Employees)	3
Farming - Owner/Manager (Less than 4 Full Time Employees)	4
Farming - Sugar Cane (Owner/Manager)	5
Farrier - Qualified	4
Fashion Designer (Not Working From Home)	2
Fast Food/Take Away Shop - Proprietor, Manager	4
Fast Food/Take Away Shop - Other	5
Fencing Contractor - Licensed	5
Fibreglass Moulder - Licensed	4
Financial Adviser/Consultant/Planner - University Qualified, meeting AA requirements	1
Financial Adviser/Consultant/Planner - Not Meeting AA Requirements	2
Fire Chief - Senior Officers - Administration Only	2
Fireman - Others	5
Fisherman - Others (Including Deck Hand)	U
Fisherman - Working Owner - Established Minimum 3 years, Not Seasonal, Returning Home Daily	5
Fishmonger - Proprietor, Manager	4
Fishmonger - Other	5
Fitter and Turner - Qualified	4
Flight Engineer - Aircraft Industry	U
Floor Sander	5
Floor Tiler - Licensed	4
Florist	3
Food Technologist	2
Forest Ranger/Warden	4
Forester - No Tree Felling	4
Forester - Tree Felling	U
Foundry Worker (Qualified)	5
French Polisher	3

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Fruit Picker	U
Fumigator	5
Funeral Parlour - Embalming	3
Funeral Parlour - Driver/Pall Bearer	3
Funeral Parlour - Director/Undertaker	2
Furniture - Polisher/Restorer	3
Furniture - Removalist	5
Furrier	3
Garage Staff Service Station - Cashier/Console Operator	2
Garage Staff Service Station - Proprietor (No Manual Work)	2
Garage Staff Service Station - Pump Attendant/Operator	4
Garbage Disposal - Garbage Collector (Driving Truck Only)	4
Garbage Disposal - Garbage Collector (Others)	5
Gardener (Established Minimum 2 years - Not Seasonal) - Lawn Mowing/Gardening (no landscaping)	4
Gardener - Landscaping - See Landscaper	
Gas Industry (Domestic) - Fitter/Maintenance Worker/Mechanic - Licensed	4
Gas Industry (Domestic) - Inspector/Meter Reader/Tester	2
Gas Industry (Domestic) - Pipelayer	5
Geologist - Full Time Exploration/On Site (No Explosive Or Underground Duties) - Qualified	2
Geologist - Occasional Fieldwork (No Underground Duties) - Qualified	1
Geologist - Office/Consulting Only - Qualified	1
Geologist - Underground/Explosives - Qualified	IC
Glass Industry - Beveller/Blower/Glazier/Polisher	4
Glass Industry - Labourer	U
Goldsmith (Manufacture/Design)	3
Golf Professional - Shop and Tuition	3
Golf Professional - Shop Only	2
Golf Professional - Touring, Tournament	U
Graphic Designer - Qualified, not working from home	2
Grazier - Owner/Manager - More than 4 Full Time staff, no mustering	3
Grazier - Owner/Manager - Less than 4 Full Time staff	5
Greenkeeper/Groundsman - Qualified	4
Grocer/Green Grocer - Proprietor/Manager	4
Grocer/Green Grocer - Other	5
Guillotine Operator - Other	U
Gunsmith	3
Gym Instructor Full Time, Well Established, Minimum 3 years	5
Gynaecologist	1
Haberdasher	2

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Hairdresser	3
Handyman - Established 2 Years - Qualified Trade	5
Hardware Retailer	3
Headmaster/Headmistress	1
Herbalist - Qualified (Not Working From Home)	2
Home Duties	2
Horse Racing and Trotting - Breeder/Trainer - No Riding	3
Horse Racing and Trotting - Breeder/Trainer - Riding	U
Horse Racing and Trotting - Horse Riding Instructor	5
Horse Racing and Trotting - Jockey (Flat racing)	U
Horse Racing and Trotting - Jockey (Steeplechase)	U
Horse Racing and Trotting - Strapper	U
Horse Racing and Trotting - Trainer - No Riding	3
Horse Racing and Trotting - Trainer - Riding	U
Horticulturist - Qualified - No landscaping	3
Horticulturalist - Other	4
Hospital Porter - Medical Profession	5
Hotel/Motel Industry - Receptionist/Clerical/Administration Only	2
Hotel/Motel Industry - Bartender (Full Time)	5
Hotel/Motel Industry - Bottleshop Manager	3
Hotel/Motel Industry - Bottleshop Attendant	4
Hotel/Motel Industry - Bouncer	U
Hotel/Motel Industry - Concierge (5 Star Hotel)	2
Hotel/Motel Industry - Cook - Qualified	3
Hotel/Motel Industry - Head waiter/Maitre d' (Hotel)	2
Hotel/Motel Industry - Housekeeper/Chambermaid	5
Hotel/Motel Industry - Kitchen-Hand	U
Hotel/Motel Industry - Maintenance - Licensed	4
Hotel/Motel Industry - Manager (5 Star Hotel)	2
Hotel/Motel Industry - Manager/Proprietor (Administration Only)	2
Hotel/Motel Industry - Manager/Proprietor, Bar Work Included	4
Hotel/Motel Industry - Porter	5
Hotel/Motel Industry - Waiter	5
House Removalist	5
Hypnotherapist - Member of Australian Hypnotherapist Association	2
Importer/Exporter - Clerical/Administration Only	2
Importer/Exporter - Other	U
Inspector - Boiler/Building/Hull (Not Diving)	3
Inspector - Insurance/Health/Education	2

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Inspector - Meat	3
Inspector - Other	U
Instrument Manufacture - Musical	3
Instrument Manufacture - Precision	3
Instrument Manufacture - Surgical	3
Instrument Manufacture - Technician	3
Insulation Installer	5
Insurance Industry - Adjuster/Assessor	2
Insurance Industry - Agent/Broker (Others)	2
Insurance Industry - Agent/Broker (Well Established, Minimum 2 years Full Time Experience)	2
Insurance Industry - Clerical	2
Insurance Industry - Investigator	2
Insurance Industry - Management - Meeting AA requirements	1
Insurance Industry - Management - Not meeting AA requirements	2
Interior Decorator - Consulting Only	2
Interior Decorator - Light Manual	3
Interpreter	2
Investment Advisor - Salaried	2
Irrigation Worker	U
Jackeroo/Jillaroo	U
Janitor/Caretaker	4
Jewellery Industry - Manufacture	3
Jewellery Industry - Polisher/Cutter/Setter/Engraver	3
Jewellery Industry - Retail	2
Joiner - Licensed	4
Journalist - Freelance (No Overseas Assignments) - Office Only	U
Journalist - Freelance (No Overseas Assignments) - Other	U
Journalist - Salaried (No Overseas Assignments) - Office Only	2
Journalist - Salaried (No Overseas Assignments)	2
Judge	1
Juice Vendor	4
Kennel Proprietor	4
Keyboard Operator	2
Kitchen Hand	U
Laboratory Technician - Offshore	4
Laboratory Technician	2
Labourer (Manual, Unskilled Worker)	U
Landlord	U
Landscaper - Others	5

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Landscaper - Qualified, Established Minimum 3 years	4
Lathe Operator - Qualified	4
Lawn Mowing Contractor (Established Minimum 2 years)	5
Lawyer	1
Lecturer - Other	2
Lecturer - University - Full Time	1
Librarian - Other	2
Librarian - University Qualified	1
Lifeguard - Professional/Beach Inspector	U
Linesman (Telephone or Electric)	5
Liquor Store - Proprietor, Manager	3
Liquor Store - Other	4
Livestock - Broker/Buyer/Dealer (At Stockyard)	3
Locksmith	3
Logging Industry - Driver	5
Logging Industry - Manual Worker	U
Machinery - Equipment Hire/Service/Repair/Maintenance	4
Machinist - Clothing - Not Working At Home	5
Machinist - Metal/Wood - Qualified	4
Machinist - Sailmaker	4
Mail Contractor - Not using a Motorbike or Pushbike	4
Mail Contractor - Using a Motorbike or Pushbike	U
Management Consultant - Meeting AA Requirements	1
Management Consultant - Not Meeting AA Requirements	2
Manager (Administration only)	2
Manicurist - Not Working at Home	3
Manicurist - Working from Home	IC
Manufacturing Industry - Production Line	U
Marine Biologist - Field Work	U
Marine Biologist - Laboratory Only	1
Marine Industry - Crew (In Australian Waters)	U
Marine Industry - Crew (Outside Australian Waters)	U
Marine Industry - Ferry Captain/Officer	3
Marine Industry - Ferry Crew	U
Marine Industry - Ocean Going Vessel - Officer/Engineer (In Australian Waters)	5
Marine Industry - Ocean Going Vessel - Officer/Engineer (Outside Australian Waters)	U
Market Gardener	4
Market Stall Holder	U
Martial Arts Instructor (Full time, Established Minimum 3 years)	5

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Masseur/Masseuse (Qualified) - From Home	U
Masseur/Masseuse (Qualified) - Well Established Minimum 2 years In Practice/Sports Club	3
Mathematician	1
Meat Industry - Butcher - Non Slaughtering	3
Meat Industry - Butcher - Slaughtering	5
Meat Packer - Abattoirs	U
Mechanic - Also see under 'Motor Industry'	3
Medical Profession - Acupuncturist (Qualified)/Member of Acupuncture Association of Australia	2
Medical Profession - Anaesthetist	1
Medical Profession - Audiologist	1
Medical Profession - Chiropodist - Qualified and State Registered	2
Medical Profession - Chiropractor - Qualified and State Registered	2
Medical Profession - Dental/Orthodontic Technician	2
Medical Profession - Dental Hygienist	2
Medical Profession - Dental Surgeon	1
Medical Profession - Dietician - Qualified	1
Medical Profession - Doctor/Physicist/Specialist	1
Medical Profession - Enrolled Nurse	4
Medical Profession - Gynaecologist	1
Medical Profession - Herbalist - Qualified, not working from home	2
Medical Profession - Homoeopath - Qualified, not working from home	2
Medical Profession - Hospital Administration	2
Medical Profession - Domestic/Cleaner	5
Medical Profession - Hospital Maintenance - Licensed	4
Medical Profession - Hospital Maintenance - Other	5
Medical Profession - Hospital Wardsman	4
Medical Profession - Hypnotherapist - Member of Australian Hypnotherapist Association	2
Medical Profession - Matron - Administration Only	2
Medical Profession - Midwife	3
Medical Profession - Naturopath - Qualified (Not Working from Home)	2
Medical Profession - Nurse - General/Psychiatric	3
Medical Profession - Nurse - Theatre	3
Medical Profession - Nurses Aide	4
Medical Profession - Obstetrician	1
Medical Profession - Occupational Therapist - Qualified	1
Medical Profession - Ophthalmologist	1
Medical Profession - Optical Technician	2
Medical Profession - Optician	1
Medical Profession - Optometrist	1

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Medical Profession - Orthodontist	1
Medical Profession - Osteopath - Qualified and State Registered	2
Medical Profession - Paediatrician	1
Medical Profession - Pathologist	1
Medical Profession - Pharmacist	1
Medical Profession - Physiotherapist - APA Qualified	2
Medical Profession - Podiatrist - Qualified and State Registered	2
Medical Profession - Psychiatrist	1
Medical Profession - Psychologist	1
Medical Profession - Radiographer	2
Medical Profession - Radiologist	1
Medical Profession - Radiotherapist/Radiographer	2
Medical Profession - Social Worker - Office Only	2
Medical Profession - Social Worker - Field Visits	2
Medical Profession - Speech Therapist - Qualified	2
Medical Profession - Surgeon	1
Medical Profession - Technologist	2
Medical Profession - Urologist	1
Metal Industry - Dealers	5
Metal Industry - Electroplater/Enameller	4
Metal Industry - Fitter and Turner - Qualified	4
Metal Industry - Foundry Worker - Qualified	5
Metal Industry - Metallurgist - Office Duties Only	1
Metal Industry - Metallurgist - Other	2
Metal Industry - Sheet Metal Worker	5
Metal Industry - Welder/Boilermaker	4
Meteorologist	1
Meter Reader (Gas/Electricity)	3
Midwife - Medical Profession	3
Military Personnel - All Ranks No Special Hazards	U
Military Personnel - Bomb Disposal	U
Military Personnel - Diver	U
Military Personnel - Office Duties Only	IC
Military Personnel - Parachutists	U
Military Personnel - Pilots And Crew	U
Military Personnel - Special Air Services/Commandos	U
Military Personnel - Submariner	U
Milk Vendor	4
Mining and Quarrying - Geologist/Metallurgist (No Underground)	1

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Mining and Quarrying - Management/Clerical (Office Based)	2
Mining and Quarrying - Management/Clerical (Other)	2
Mining and Quarrying - Open Cut and Strip Mine Engineer	4
Mining and Quarrying - Open Cut and Strip Mine Supervisor	4
Mining and Quarrying - Open Cut and Strip Mine Worker Licensed Tradesman	4
Mining and Quarrying - Open Cut and Strip Mine Worker Semi Skilled Plant Operator	5
Mining and Quarrying - Open Cut and Strip Mine Worker Unskilled Labourer	U
Mining and Quarrying - Open Cut and Strip Mine Working with Explosives	U
Mining and Quarrying - Sandblaster (Quarry)	U
Mining and Quarrying - Underground Mine Fire Fighter	U
Mining and Quarrying - Underground Mine Worker	U
Minister (Clergyperson)	2
Model (Photographic)	U
Monumental Mason	4
Motor Industry - Accessories/Spares sales	3
Motor Industry - Auto Electrician - Qualified	3
Motor Industry - Brake Repairer	4
Motor Industry - Car Detailer	5
Motor Industry - Manager	2
Motor Industry - Manufacture - Assembly	5
Motor Industry - Manufacture - Foundry Worker - Qualified	5
Motor Industry - Mechanic - Qualified	3
Motor Industry - Motor Dealer	2
Motor Industry - Motor Salesman	2
Motor Industry - Motor Wrecker	U
Motor Industry - Panel Beater	4
Motor Industry - Spray Painter	4
Motor Industry - Tyre Fitter	5
Motor Industry - Vehicle Tester	3
Motor Industry - Wheel Alignment (No Tyre Fitting)	4
Music Teacher Full time, (Not Teaching From Home)	2
Musician (Salaried)	IC
Naturopath - Qualified (Not Working At Home)	2
Newspaper Industry - Compositor/Lithographer(Computerised)	2
Newspaper Industry - Editor	2
Newspaper Industry - Journalist - Salaried (No Overseas Assignments) - Office Only	2
Newspaper Industry - Journalist - Other - Salaried (No Overseas Assignments)	2
Newspaper Industry - Journalist Freelance (No Overseas Assignments)	IC
Newspaper Industry - Journalist Freelance (No Overseas Assignments) - Other	IC

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Newspaper Industry - Newsagent - Deliveries	3
Newspaper Industry - Newsagent - Sales Only	2
Newspaper Industry - Photographer - Salaried (Not Aerial Or Overseas)	3
Newspaper Industry - Photographer Freelance (Not Aerial Or Overseas)	IC
Newspaper Industry - Printer/Linotype	3
Night Watchman	U
Nurse - Aide/Assistant	4
Nurse - Dental	2
Nurse - Director of Nursing	2
Nurse - Educator - Class Room Only	2
Nurse - Educator - Other	2
Nurse - Enrolled	4
Nurse - Registered	3
Nurse - Matron (Administration only)	2
Nursery (Plant) - Other	4
Nursery (Plant) - Proprietor - Established Minimum 2 Years	3
Obstetrician - Medical Profession	1
Oil, Petroleum and Gas Industry - Offshore Worker - Crane Driver	U
Oil, Petroleum and Gas Industry - Offshore Worker - Derrickmen	U
Oil, Petroleum and Gas Industry - Offshore Worker - Driller	U
Oil, Petroleum and Gas Industry - Offshore Worker - Engineer (Office and Consulting)	2
Oil, Petroleum and Gas Industry - Offshore Worker - Geologist/Geophysicist	2
Oil, Petroleum and Gas Industry - Offshore Worker - Lab Technician	4
Oil, Petroleum and Gas Industry - Offshore Worker - Labourer	U
Oil, Petroleum and Gas Industry - Offshore Worker - Skilled Tradesman	U
Oil, Petroleum and Gas Industry - On Shore Worker - Crane Driver	5
Oil, Petroleum and Gas Industry - On Shore Worker - Derrickmen	5
Oil, Petroleum and Gas Industry - On Shore Worker - Driller	5
Oil, Petroleum and Gas Industry - On Shore/Onsite - Engineer	2
Oil, Petroleum and Gas Industry - On Shore/Onsite - Geologist	2
Oil, Petroleum and Gas Industry - On Shore Worker - Lab Technician	2
Oil, Petroleum and Gas Industry - On Shore Worker - Labourer	U
Oil, Petroleum and Gas Industry - On Shore Worker - Machine Operator	5
Oil, Petroleum and Gas Industry - On Shore Worker - Tanker Driver	U
Oil, Petroleum and Gas Industry - On Shore Worker - Tool Pusher	5
Oil, Petroleum and Gas Industry - On Shore Worker - Trench Digger	5
Oil, Petroleum and Gas Industry - On Shore Worker - Welder	4
Oil, Petroleum and Gas Industry - Refinery - Firefighter	U
Oil, Petroleum and Gas Industry - Refinery - Other	U

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Oil, Petroleum and Gas Industry - On Shore Worker - Repairman - Qualified	4
Optical Technician -Medical Profession	2
Optician - Medical Profession	1
Optometrist - Medical Profession	1
Oyster Farmer	4
Painter - Above 10 Metres - Licensed	5
Painter - Up To 10 Metres - Licensed	4
Panel Beater	4
Parking Station Attendant	5
Parole Officer - (Including field visits)	3
Parole Officer - (Office only)	2
Pastry Cook	3
Pathologist - Medical Profession	1
Pattern Maker	4
Paver - Licensed	5
Pawnbroker	3
Personal Trainer - Established, Minimum 3 Years Full Time - Gym Only	5
Personnel Consultant - not meeting AA requirements	2
Personnel Consultant - meeting AA requirements	1
Pest Exterminator	5
Pharmacist - Medical Profession	1
Photographer - On Location (Not Aerial or Overseas)	3
Photographer - Studio,Weddings and Private Functions Only	2
Physicist	1
Physiotherapist - APA Qualified - Medical Profession	2
Piano Tuner	3
Picture Framer - Manufacture/Repairer	3
Pilot (Aircraft)	U
Pilot (Harbour)	3
Pipeline Worker - Mainland	5
Pipeline Worker - Offshore	U
Plant Operator	5
Plasterer - Licensed	4
Plumber - Licensed	4
Plumber - Roof (Full Time) - Licensed	5
Police - Bomb Disposal	U
Police - Other	U
Pool table/Billiards - Maker/Repairer	4
Port Authority - Clerical	2

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Port Authority - Harbour Pilot	3
Porter	5
Postal (Non Rural) - Delivery (Van)	4
Postal (Non Rural) - Manager/Clerical	2
Postal (Non Rural) - Postman/Sorter	3
Pottery and Ceramics Industry - Skilled Worker (Not Home Cottage Artisan)	4
Pottery and Ceramics Industry - Other	U
Priest	2
Printer	3
Prisons - Governor/Administration Staff	2
Prisons - Maintenance Staff - Licensed	IC
Prisons - Warden/Guard	U
Private Detectives/Investigators - Well Established, Minimum 3 years and Unarmed	4
Private Detectives/Investigators - Other	U
Process Worker	U
Projectionist	3
Property Industry - Consultant (Salaried)	2
Property Industry - Developer	IC
Property Industry - Investor	U
Property Industry - Land Broker	2
Psychiatrist - Medical Profession	1
Psychologist - Medical Profession	1
Publican - Other	4
Publican - Supervision Only - No Bar Work - At Least 4 Full Time staff	3
Publisher	2
Purchasing Officer	2
Quality Controller	2
Quantity Surveyor - Qualified	1
Quarry - Worker - Licensed Tradesman (No Explosives)	4
Quarry - Worker - Semi Skilled/Plant Operator etc.	5
Quarry - Worker - Unskilled/Labourer	U
Quarry - Manager (no manual work)	3
Radio/Television - Repairman	3
Radio Operator - Airports	2
Railways - Fireman	U
Railways - Foreman, Inspector (Nil Track Work)	4
Railways - Guard (Nil Track Work)	4
Railways - Office Worker	2
Railways - Porter	5

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Railways - Shunter	U
Railways - Signaller (Nil Track Work)	4
Railways - Station Master/Assistant	3
Railways - Track worker	U
Railways - Train Driver	5
Railways - Security/Special Constable - Unarmed	5
Railways - Security/Special Constable - Armed	U
Ranger	4
Real Estate Agent - Others	2
Real Estate Agent - Principal of Agency at least 5 salespeople	2
Real Estate Sales - Property Industry	2
Receptionist	2
Refrigeration Mechanic - Commercial	4
Refrigeration Mechanic - Private/Domestic Premises	3
Removalist - Furniture	5
Rigger - Up To 10 Metres	U
Rigger - Above 10 Metres	U
Road Maker/Painter/Surfacing	5
Roof Plumber - Licensed	5
Roof Tiler - Licensed	5
Sailmaker	4
Sales - Car/Caravan	2
Sales - Commercial Traveller	2
Sales - Sales Representative (No Deliveries)	2
Sandblaster	U
Saw and Knife Sharpener	5
Scaffolder - Up To 10 Metres	U
Scaffolder - Above 10 Metres	U
Scientist	U
Scrap Metal Worker	U
Screen Printer	3
Secretary, Stenographer	2
Security Guard - Armed	U
Security Guard - Unarmed	5
Serviceman/Repairman - Appliance/Vending Machines	3
Serviceman/Repairman - Office Equipment	3
Shearer	U
Sheet Metal Worker	5
Shipyard Worker - Skilled and Semi-Skilled	4

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Shipyards Worker - Unskilled	U
Shoemaker/Repairer	3
Shopfitter	3
Shopkeeper - Adult Books/Goods	4
Shopkeeper - Antiques (Restoration, Delivery)	3
Shopkeeper - Antiques (Sales Only, No Manual)	2
Shopkeeper - Aquarium	3
Shopkeeper - Artist Supplies	2
Shopkeeper - Bakery	3
Shopkeeper - Bedding - Sales Only	2
Shopkeeper - Bicycle Sales/Repairs	3
Shopkeeper - Boating Equipment - Sales Only	3
Shopkeeper - Books, Stationery	2
Shopkeeper - Brassware - Sales Only	3
Shopkeeper - Butchery	3
Shopkeeper - Café - Proprietor, Manager, 4 or more Full Time Staff	3
Shopkeeper - Café - Proprietor, Manager, Other	4
Shopkeeper - Café - Other	5
Shopkeeper - Cane - Sales Only	3
Shopkeeper - Cards	2
Shopkeeper - Carpet/Floor Covering - Sales Only	2
Shopkeeper - Chemist Assistant	2
Shopkeeper - Children wear	2
Shopkeeper - China Glassware	2
Shopkeeper - Clothing	2
Shopkeeper - Coffee Lounge - Proprietor, Manager, 4 or more Full Time Staff	3
Shopkeeper - Coffee Lounge - Proprietor, Manager, Other	4
Shopkeeper - Coffee Lounge - Other	5
Shopkeeper - Computer	2
Shopkeeper - Confectionery	2
Shopkeeper - Curtain	2
Shopkeeper - Delicatessen - Proprietor, Manager	3
Shopkeeper - Delicatessen - Other	4
Shopkeeper - Disposals	3
Shopkeeper - Draper	2
Shopkeeper - Drycleaner - Proprietor, Manager	3
Shopkeeper - Drycleaner - Other	4
Shopkeeper - Duty Free	2
Shopkeeper - Electrical Goods - Rentals Only, No Manual Work	2

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Shopkeeper - Electrical Goods - Sales Only	3
Shopkeeper - Fast Food/Takeaway - Proprietor, Manager	4
Shopkeeper - Fast Food/Takeaway - Other	5
Shopkeeper - Fast Food/Takeaway - Manager, Franchise Operator e.g. McDonalds etc.	3
Shopkeeper - Fishmonger - Proprietor, Manager	4
Shopkeeper - Fishmonger - Other	5
Shopkeeper - Florist (no deliveries)	2
Shopkeeper - Florist (with deliveries)	3
Shopkeeper - Footwear	3
Shopkeeper - Fruiter/Greengrocer - Proprietor, Manager	4
Shopkeeper - Fruiter/Greengrocer - Other	5
Shopkeeper - Furniture - Sales Only	3
Shopkeeper - General Store	3
Shopkeeper - Gift	2
Shopkeeper - Grocer - Proprietor, Manager	4
Shopkeeper - Grocer - Other	5
Shopkeeper - Gun and Firearm	3
Shopkeeper - Haberdashery/Draper	2
Shopkeeper - Hardware - Sales Only	3
Shopkeeper - Health Food (Proprietor)	2
Shopkeeper - Ice Cream Parlour	3
Shopkeeper - Jewellery	2
Shopkeeper - Lawn Mower - Sales Only	2
Shopkeeper - Light Fittings	2
Shopkeeper - Lingerie	2
Shopkeeper - Liquor Store - Proprietor, Manager	3
Shopkeeper - Liquor Store - Other	4
Shopkeeper - Locksmith	3
Shopkeeper - Milk Bar - Proprietor, Manager	4
Shopkeeper - Milk Bar - Other	5
Shopkeeper - Motor Vehicle Accessories/Spare Parts	3
Shopkeeper - Music/Musical Instruments	2
Shopkeeper - Newsagent - Deliveries	3
Shopkeeper - Newsagent - Sales Only	2
Shopkeeper - Nursery - Other	4
Shopkeeper - Nursery - Sales Only	3
Shopkeeper - Office Supplies	2
Shopkeeper - Pawnbroker	3
Shopkeeper - Petshop	3

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Shopkeeper - Photographic	2
Shopkeeper - Sporting Goods	2
Shopkeeper - Supermarket - Administration	2
Shopkeeper - Supermarket - Cashier	3
Shopkeeper - Supermarket - Cold Room	4
Shopkeeper - Supermarket - Maintenance - Licensed	4
Shopkeeper - Supermarket - Meat/Poultry/Fish	3
Shopkeeper - Supermarket - Produce	3
Shopkeeper - Supermarket - Shelf Stockist	5
Shopkeeper - Supermarket - Storeman	4
Shopkeeper - Tobacconist	2
Shopkeeper - Video Shop	2
Shopkeeper- Camping equipment	3
Shopkeeper- Manchester	2
Shopkeeper- Paint and Wallpaper	3
Shopkeeper- Pharmacy/Pharmacist - Qualified	1
Shopkeeper- Pool Supplies	3
Shopkeeper- Shoe Shop	2
Shopkeeper- Stationary supplies	2
Sign Erector - Up To 10 Metres	3
Sign Erector - Above 10 Metres	5
Signwriter	4
Singer	U
Skylight Fitter	4
Slaughterman	5
Social Worker - Office Only	2
Social Worker - Field Visits	2
Soil Technician	3
Solicitor	1
Sound Engineer	2
Sportsperson (Professional)	U
Spray Painter - Motor Industry	4
Statistician	1
Steel Fixer - Building and Construction	5
Steeplejack/Steel Erector - Up To 10 Metres	5
Steeplejack/Steel Erector - Above 10 Metres	U
Stevedore/Docker	U
Stockbroker (Registered)	1
Stockman - Agriculture	U

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Stonemason - Skilled - Licensed	4
Storeman and Packer	4
Student	U
Stuntperson	U
Sugar Cane Farmer - Owner/ Manager	5
Surgeon - Medical Profession	1
Surveyor - Field	2
Surveyor - Marine (No Diving)	3
Surveyor - Mine (No Underground)	3
Surveyor - Qualified (Office only)	2
Surveyor - Quantity - Qualified	1
Swimming Pool - Attendant	U
Swimming Pool - Builder - Licensed	4
Swimming Pool - Cleaner/Maintenance	5
Swimming Pool - Proprietor/Manager (No Manual)	3
Tab - Manager	2
Tab - Staff	3
Tailor - Well Established - Not Working From Home	3
Tanner	4
Taxation Consultant - Qualified	1
Taxation Consultant - Other	2
Taxi Driver (Full Time) (Including Water Taxi) Owner Established Minimum 2 years	4
Taxi Driver - Others (Full Time)	5
Taxidermist	3
Telephone Technician - No Underground or Heights	3
Telephone Technician - Telephonist/Switchboard	2
Television Repairman - Qualified	3
Test Pilot	U
Theatre and Cinema - Management/Administration	2
Theatre and Cinema - Ticket Seller/Usher/Projectionist	2
Tiler - Floor and Wall - Licensed	4
Tiler - Roof - Licensed	5
Timber Industry - Merchant	3
Timber Industry - Mill Worker	U
Timber Industry - Sawyer	U
Timber Industry - Tree Feller/Lopper	U
Timber Industry - Tree Stump Remover	5
Timber Industry - Tree Surgeon - Qualified (Not Working at Heights)	5
Tool Maker - Qualified	4

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Tourism - Excursions/Tours (Full Time, Australia Only)	2
Tourism - Other	U
Town Planner	2
Travel Agent	2
Tree Surgeon - Qualified (Not Working at Heights)	5
Trench Digger	U
Truck Driver - Interstate (Minimum 2 years Experience, Regular Contracts)	5
Truck Driver - Intrastate (Returning Home Daily)	5
Truck Driver - Suburban	5
Truck Driver - Tanker Driver (Petrol, Petroleum Products)	U
Truck Driver - Tow Truck	U
Tugboat Operator - Harbour Only	5
Type Setter - Computer	2
Type Setter - Manual	3
Typist	2
Tyre Fitter	5
Unemployed	IC
Upholsterer	3
Valet	3
Valuer - Livestock	3
Valuer - Property/Other	2
Vendor (Milk/Bread/Juice/etc.)	4
Veterinary - Nurse	3
Veterinary - Surgeon (Domestic Pets)	1
Veterinary - Surgeon (Livestock)	2
Vigneron	3
Vineyard - Owner/Manager	3
Vineyard - Worker - Unskilled	U
Waiter	5
Watchmaker/Repairer	3
Watchman (Night)	U
Weaver - Not working from home	3
Welder - Qualified	4
Wharf Worker	U
Window Cleaner	5
Window Dresser	3
Window Tinter	3
Windscreen Fitter	3
Wine Maker	3

U - Uninsurable IC - Individual Consideration

Occupation	Optimum
Wine Merchant (Vintner) - Sales and Light Manual	3
Wool Classer - City	2
Wool Classer - Country	3
Wrecker - Building	U
Wrecker - Motor	U
Zoo Worker (Wildlife Attendant) - Other - Unqualified	4
Zoo Worker (Wildlife Attendant) - With Tertiary Qualifications	3
Zoologist - No Overseas Or Field Work	1

U - Uninsurable IC - Individual Consideration

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