

Medical & Associated Professions Superannuation Fund

Issued: 1 July 2020

Medical & Associated Professions Superannuation Fund) premium rate factors and premium rates

There are a number of factors which affect the calculation of your insurance premium. The Employer Plan's financial adviser or your own financial adviser can assist you to calculate an approximate premium. The premium rates vary depending on what has been negotiated by your employer.

Factors affecting your insurance premium

It is important to be aware of the various factors that may impact the premiums payable for your insurance cover. These include:

- Type of cover you choose (Death only, Death and TPD, Income Protection).
- Level of cover (Sum Insured etc).
- Whether your Employer Plan uses plan rating factors.
- Occupation.
- Age.
- Gender.
- State of health.
- Sporting/recreational activities.
- Financial adviser commission.
- Stamp duty.

To help you estimate the cost of life insurance cover you want, you should talk to the Employer Plan's financial adviser, your own financial adviser or call Client Services on 1800 009 921.

Occupation

Your premium depends on your occupational classification. The following table provides examples of how some occupations might be classified. You should check with us to obtain your own current occupational classification and details of any adjustment factor that may apply.

Occupational classification	Description	Adjustment factor		
		Death only	Death & TPD	Income Protection
Category 1 – Professional	White collar professionals performing no manual duties (e.g. Doctor, lawyer, accountant). Usually those with a tertiary qualification or registration by a professional body (you must be using these qualifications in your current occupation). Well established senior executives (with 10 or more years in that role) with incomes in excess of \$80,000 p.a. without tertiary qualifications may also be included.	0.875	0.875	0.75
Category 2 – White Collar	Clerical, administration and managerial occupations involving office and travel duties. No manual work (e.g. Administrator, book-keeper, computer operator). Includes occupations with tertiary qualifications that involve very light physical work (e.g. osteopath, jeweller).	1.000	1.000	1.000
Category 3 – Light Blue Collar	Certain qualified tradespeople (e.g. an electrician) who engage in light manual work only. Includes business owners in nonhazardous industries involved in light manual work (e.g. coffee shop owner) and those who may supervise blue collar workers (no more than 25% of their work time). Includes occupations that are not limited to an office, where travel is an essential part of the job (e.g. field surveyor).	1.000	1.250	1.500
Category 4 – Blue Collar	Skilled workers in non-hazardous industries wholly involved in manual duties (e.g. air conditioning technician, farmer/grazier, plasterer or mechanic).	1.300	1.700	2.000
Category 5 – Heavy Blue Collar	Heavy manual workers (unskilled) in non-hazardous industries performing higher risk occupations (e.g. warehouse worker, labourer, bricklayer or house removalist).	1.600	2.100	3.000

If you are applying to change your cover, you will need to inform the Insurer of your current occupation at the time of applying for a change of insurance.

Hazardous occupations

There are certain occupations considered by the Insurer to be hazardous or uninsurable. If you are working in such an occupation at the time you apply for cover or an increase in cover, you may not be accepted for Income Protection cover or may have a modified definition for TPD cover.

If your Employer Plan is eligible for Automatic Acceptance, you will automatically be covered for any occupation, including a Hazardous Occupation, and receive the type and amount of cover arranged by your employer provided you meet the At Work requirements.

If you are working in a Hazardous Occupation at the time you apply for cover or, if you have cover under Automatic Acceptance and are applying to increase your cover, you may not be accepted for the insurance

cover, or the increased insurance cover, you want. You will not lose the cover you have under Automatic Acceptance.

Hazardous Occupations include unskilled workers, those involved in hazardous or very heavy manual work and/or specific occupations as decided by the Insurer. Examples of Hazardous Occupations are professional divers, fishermen, labourers, truck drivers, factory workers involved in highly repetitive unskilled duties, mining groups or drilling, exploration and explosive related industries, as well as any underground/underwater workers, forestry workers, workers at heights including riggers, scaffolders, roof workers, antenna erectors, seasonal workers/industries like fruit picking, prison services, firemen, police, ambulance drivers, paramedics, professional sportspeople or entertainers and pilots and crew of commercial airlines.

Once you have been accepted for cover, or are entitled to cover under Automatic Acceptance, if you subsequently change employment to a Hazardous Occupation, your cover will remain in place provided you remain an eligible member of the Fund (however terms and conditions may change including the premiums payable).

Stamp duty

Your premium rates are adjusted for stamp duty.

The premium rates for Death and Death and Total & Permanent Disablement (TPD) cover on the following pages are inclusive of stamp duty. For Income Protection, the premium rates on the following pages do not include stamp duty. The stamp duty for Income Protection varies depending on which state you live in. The stamp duty rate applicable to your state appears below:

State	Stamp duty rate (%)*
Queensland	7.5
New South Wales	5
ACT	0
Victoria	10
Tasmania	10
Northern Territory	10
South Australia	11
Western Australia	10

* Current as at 1 July 2020.

Default Cover - fixed premium of \$3.00 per week (\$156 per annum)

The premium rates used to calculate the insured level of cover are used in the following table:

- exclude adviser commission
- include 9.35 per cent Administration Fee (inclusive of GST)
- incorporate a reduction for expected RITCs
- include stamp duty
- are for occupations classified as Category 2 (White Collar). Variations (higher or lower) will apply to occupations in other categories (refer to the occupational classifications shown earlier in this document).

ANB	Death & TPD		Death only	
	Male	Female	Male	Female
16	\$ 170,567	\$ 238,321	\$ 174,727	\$ 264,738
17	\$ 142,196	\$ 238,321	\$ 148,073	\$ 264,738
18	\$ 127,245	\$ 245,004	\$ 134,405	\$ 273,010
19	\$ 119,518	\$ 262,990	\$ 130,393	\$ 273,010
20	\$ 112,996	\$ 261,265	\$ 124,805	\$ 281,817
21	\$ 114,148	\$ 279,838	\$ 128,476	\$ 291,211
22	\$ 113,822	\$ 287,015	\$ 130,393	\$ 312,012
23	\$ 114,661	\$ 284,962	\$ 136,505	\$ 323,567
24	\$ 119,719	\$ 307,200	\$ 140,909	\$ 336,014
25	\$ 122,713	\$ 325,047	\$ 148,073	\$ 397,107
26	\$ 125,465	\$ 322,417	\$ 158,843	\$ 416,016
27	\$ 135,556	\$ 322,417	\$ 164,837	\$ 416,016
28	\$ 145,851	\$ 319,828	\$ 178,293	\$ 436,817
29	\$ 144,267	\$ 306,160	\$ 189,921	\$ 436,817
30	\$ 146,505	\$ 271,373	\$ 194,141	\$ 436,817
31	\$ 147,898	\$ 261,470	\$ 208,008	\$ 436,817
32	\$ 144,906	\$ 229,479	\$ 208,008	\$ 416,016
33	\$ 141,701	\$ 202,385	\$ 213,081	\$ 436,817
34	\$ 142,206	\$ 205,518	\$ 208,008	\$ 379,841
35	\$ 143,746	\$ 172,636	\$ 194,141	\$ 349,454
36	\$ 144,267	\$ 166,073	\$ 189,921	\$ 323,567
37	\$ 145,422	\$ 160,558	\$ 181,277	\$ 312,012
38	\$ 145,422	\$ 162,523	\$ 181,277	\$ 281,817
39	\$ 120,036	\$ 140,703	\$ 172,285	\$ 264,738
40	\$ 100,178	\$ 122,594	\$ 155,867	\$ 236,117

41	\$	85,092	\$	108,673	\$	147,582	\$	217,053
42	\$	72,615	\$	95,845	\$	139,296	\$	210,887
43	\$	62,179	\$	85,286	\$	131,865	\$	188,648
44	\$	54,756	\$	75,424	\$	122,737	\$	181,273
45	\$	49,623	\$	67,079	\$	114,750	\$	165,908
46	\$	43,899	\$	58,110	\$	105,787	\$	159,550
47	\$	39,440	\$	50,546	\$	95,893	\$	147,184
48	\$	35,067	\$	45,065	\$	86,047	\$	138,713
49	\$	31,531	\$	40,154	\$	79,031	\$	128,947
50	\$	28,309	\$	35,461	\$	73,862	\$	120,308
51	\$	25,550	\$	31,498	\$	68,282	\$	110,843
52	\$	22,972	\$	28,451	\$	62,453	\$	102,900
53	\$	20,883	\$	25,731	\$	56,978	\$	93,450
54	\$	18,903	\$	23,278	\$	52,737	\$	85,590
55	\$	17,181	\$	20,913	\$	48,070	\$	79,018
56	\$	15,751	\$	19,029	\$	43,993	\$	73,405
57	\$	14,325	\$	17,387	\$	40,746	\$	68,686
58	\$	13,033	\$	16,084	\$	37,710	\$	64,107
59	\$	11,882	\$	14,944	\$	35,095	\$	59,358
60	\$	10,763	\$	13,884	\$	32,487	\$	55,265
61	\$	9,869	\$	12,878	\$	29,864	\$	51,699
62	\$	9,044	\$	11,189	\$	27,474	\$	47,841
63	\$	8,273	\$	10,414	\$	25,173	\$	44,726
64	\$	7,616	\$	9,757	\$	23,227	\$	41,448
65	\$	7,059	\$	9,181	\$	21,417	\$	38,464
66 ¹	\$	6,325	\$	8,170	\$	18,967	\$	32,819
67 ¹	\$	5,667	\$	7,303	\$	16,753	\$	28,791
68 ¹	\$	5,036	\$	6,520	\$	14,526	\$	24,912
69 ¹	\$	4,483	\$	5,819	\$	12,636	\$	21,707
70 ¹	\$	3,994	\$	5,194	\$	11,040	\$	18,892
71 ¹	\$	3,411	\$	4,259	\$	9,597	\$	16,885
72 ¹	\$	2,913	\$	3,470	\$	8,347	\$	16,885
73 ¹	\$	2,487	\$	2,829	\$	7,257	\$	16,885

74¹	\$ 2,113	\$ 2,822	\$ 6,754	\$ 16,885
75¹²	\$ 1,877	\$ 2,822	\$ 6,754	\$ 16,885

1. The TPD definition from age 66 to 75 (next birthday) is restricted to Part A or C. Please refer to the MAP insurance guide (MAP.03) for further information.
2. Cover will cease on your 75th birthday.

Annual premium rates per \$1,000 of cover for Death and Death &TPD

The premium rates in this table:

- exclude adviser commission
- include 9.35 per cent Administration Fee (inclusive of GST)
- incorporate a reduction for expected RITCs
- include stamp duty
- are for occupations classified as Category 2 (White Collar). Variations (higher or lower) will apply to occupations in other categories (refer to the occupational classifications shown earlier in this document).

Annual premium rates per \$1,000 annual benefit – Death and Death &TPD

ANB	Death & TPD		Death only	
	Male	Female	Male	Female
16	0.91	0.65	0.89	0.59
17	1.10	0.65	1.05	0.59
18	1.23	0.64	1.16	0.57
19	1.31	0.59	1.20	0.57
20	1.38	0.60	1.25	0.55
21	1.37	0.56	1.21	0.54
22	1.37	0.54	1.20	0.50
23	1.36	0.55	1.14	0.48
24	1.30	0.51	1.11	0.46
25	1.27	0.48	1.05	0.39
26	1.24	0.48	0.98	0.37
27	1.15	0.48	0.95	0.37
28	1.07	0.49	0.87	0.36
29	1.08	0.51	0.82	0.36
30	1.06	0.57	0.80	0.36
31	1.05	0.60	0.75	0.36
32	1.08	0.68	0.75	0.37
33	1.10	0.77	0.73	0.36
34	1.10	0.76	0.75	0.41
35	1.09	0.90	0.80	0.45
36	1.08	0.94	0.82	0.48
37	1.07	0.97	0.86	0.50
38	1.07	0.96	0.86	0.55
39	1.30	1.11	0.91	0.59
40	1.56	1.27	1.00	0.66
41	1.83	1.44	1.06	0.72
42	2.15	1.63	1.12	0.74
43	2.51	1.83	1.18	0.83
44	2.85	2.07	1.27	0.86
45	3.14	2.33	1.36	0.94
46	3.55	2.68	1.47	0.98
47	3.96	3.09	1.63	1.06
48	4.45	3.46	1.81	1.12
49	4.95	3.89	1.97	1.21

50	5.51	4.40	2.11	1.30
51	6.11	4.95	2.28	1.41
52	6.79	5.48	2.50	1.52
53	7.47	6.06	2.74	1.67
54	8.25	6.70	2.96	1.82
55	9.08	7.46	3.25	1.97
56	9.90	8.20	3.55	2.13
57	10.89	8.97	3.83	2.27
58	11.97	9.70	4.14	2.43
59	13.13	10.44	4.45	2.63
60	14.49	11.24	4.80	2.82
61	15.81	12.11	5.22	3.02
62	17.25	13.94	5.68	3.26
63	18.86	14.98	6.20	3.49
64	20.48	15.99	6.72	3.76
65	22.10	16.99	7.28	4.06
66 ¹	24.66	19.09	8.22	4.75
67 ¹	27.53	21.36	9.31	5.42
68 ¹	30.98	23.93	10.74	6.26
69 ¹	34.80	26.81	12.35	7.19
70 ¹	39.05	30.04	14.13	8.26
71 ¹	45.73	36.63	16.26	9.24
72 ¹	53.56	44.95	18.69	9.24
73 ¹	62.72	55.14	21.50	9.24
74 ¹	73.84	55.28	23.10	9.24
75 ¹²	83.09	55.28	23.10	9.24

1. The TPD definition from age 66 to 75 (next birthday) is restricted to Part A or C. Please refer to the MAP insurance guide (MAP.03) for further information.

2. Cover will cease on your 75th birthday.

Personal Insurance Default Cover – fixed premium of \$1 per week (\$52 per annum) Death cover

The premium rates used to calculate the insured level of cover are used in the following table:

- exclude adviser commission
- include 9.35 per cent Administration Fee (inclusive of GST)
- incorporate a reduction for expected RITCs
- include stamp duty
- are for occupations classified as Category 2 (White Collar). Variations (higher or lower) will apply to occupations in other categories (refer to the occupational classifications shown earlier in this document).

Insured level of Death only cover

Age Next Birthday	Death only	
	Male	Female
16	\$ 58,242	\$ 88,246
17	\$ 49,358	\$ 88,246
18	\$ 44,802	\$ 91,003
19	\$ 43,464	\$ 91,003
20	\$ 41,602	\$ 93,939
21	\$ 42,825	\$ 97,070
22	\$ 43,464	\$ 104,004
23	\$ 45,502	\$ 107,856
24	\$ 46,970	\$ 112,005
25	\$ 49,358	\$ 132,369
26	\$ 52,948	\$ 138,672
27	\$ 54,946	\$ 138,672
28	\$ 59,431	\$ 145,606
29	\$ 63,307	\$ 145,606
30	\$ 64,714	\$ 145,606
31	\$ 69,336	\$ 145,606
32	\$ 69,336	\$ 138,672
33	\$ 71,027	\$ 145,606
34	\$ 69,336	\$ 126,614
35	\$ 64,714	\$ 116,485
36	\$ 63,307	\$ 107,856
37	\$ 60,426	\$ 104,004
38	\$ 60,426	\$ 93,939
39	\$ 57,428	\$ 88,246
40	\$ 51,956	\$ 78,706
41	\$ 49,194	\$ 72,351
42	\$ 46,432	\$ 70,296
43	\$ 43,955	\$ 62,883

44	\$	40,912	\$	60,424
45	\$	38,250	\$	55,303
46	\$	35,262	\$	53,183
47	\$	31,964	\$	49,061
48	\$	28,682	\$	46,238
49	\$	26,344	\$	42,982
50	\$	24,621	\$	40,103
51	\$	22,761	\$	36,948
52	\$	20,818	\$	34,300
53	\$	18,993	\$	31,150
54	\$	17,579	\$	28,530
55	\$	16,023	\$	26,339
56	\$	14,664	\$	24,468
57	\$	13,582	\$	22,895
58	\$	12,570	\$	21,369
59	\$	11,698	\$	19,786
60	\$	10,829	\$	18,422
61	\$	9,955	\$	17,233
62	\$	9,158	\$	15,947
63	\$	8,391	\$	14,909
64	\$	7,742	\$	13,816
65	\$	7,139	\$	12,821
66 ¹	\$	6,322	\$	10,940
67 ¹	\$	5,584	\$	9,597
68 ¹	\$	4,842	\$	8,304
69 ¹	\$	4,212	\$	7,236
70 ¹	\$	3,680	\$	6,297
71 ¹	\$	3,199	\$	5,628
72 ¹	\$	2,782	\$	5,628
73 ¹	\$	2,419	\$	5,628
74 ¹	\$	2,251	\$	5,628
75 ¹²	\$	2,251	\$	5,628

1. The TPD definition from age 66 to 75 (next birthday) is restricted to Part A or C. Please refer to the MAP insurance guide (MAP.03) for further information.

2. Cover will cease on your 75th birthday.

Annual premium rates for Income Protection cover with two-year Benefit Payment Period per \$1,000 of annual Sum Insured

The premium rates in this table:

- exclude adviser commission
- include 9.35 per cent Administration Fee (inclusive of GST)
- incorporate a reduction for expected RITCs
- exclude stamp duty
- are for occupations classified as Category 2 (White Collar). Variations (higher or lower) will apply to occupations in other categories (refer to the occupational classifications shown earlier in this document).

Annual premium rates per \$1,000 annual Sum Insured – Two Year Benefit Payment Period

ANB	2 Years White Collar Rates					
	30 Days Waiting Period		60 Days Waiting Period		90 Days Waiting Period	
	Male	Female	Male	Female	Male	Female
16	3.69	5.45	2.76	4.05	1.25	1.50
17	3.78	5.63	2.86	4.15	1.28	1.56
18	3.89	5.79	2.93	4.25	1.31	1.57
19	4.00	5.85	2.96	4.34	1.31	1.63
20	4.02	5.90	3.04	4.38	1.31	1.63
21	4.11	6.01	3.06	4.44	1.34	1.66
22	4.01	6.10	2.98	4.55	1.28	1.68
23	4.00	6.20	2.91	4.64	1.17	1.68
24	3.89	6.29	2.86	4.67	1.15	1.68
25	3.83	6.30	2.80	4.72	1.07	1.74
26	3.75	6.24	2.77	4.77	0.98	1.78
27	3.78	6.27	2.77	4.89	0.97	1.90
28	3.86	6.35	2.81	4.98	0.97	1.95
29	3.91	6.43	2.89	5.16	0.97	2.01
30	4.00	6.60	2.98	5.32	0.97	2.06
31	4.12	6.78	3.08	5.49	0.98	2.08
32	4.24	7.01	3.21	5.67	1.03	2.11
33	4.42	7.30	3.35	6.03	1.07	2.14
34	4.60	7.59	3.51	6.43	1.15	2.16
35	4.84	8.05	3.69	6.85	1.16	2.26
36	5.05	8.55	3.89	7.30	1.28	2.37
37	5.34	9.03	4.12	7.79	1.31	2.48
38	5.66	9.58	4.37	8.31	1.44	2.69
39	6.01	10.17	4.65	8.87	1.53	2.94
40	6.38	10.78	4.92	9.42	1.68	3.20

41	6.82	11.42	5.26	10.04	1.82	3.48
42	7.27	12.16	5.62	10.69	2.01	3.84
43	7.79	12.89	5.98	11.37	2.23	4.25
44	8.30	13.67	6.38	12.07	2.46	4.74
45	8.88	14.53	6.83	12.84	2.75	5.26
46	9.48	15.42	7.28	13.64	3.08	5.83
47	10.20	16.36	7.76	14.46	3.39	6.46
48	10.92	17.38	8.30	15.37	3.86	7.17
49	11.71	18.47	8.93	16.31	4.34	7.93
50	12.62	19.67	9.66	17.31	4.86	8.78
51	13.61	21.04	10.38	18.37	5.49	9.68
52	14.67	22.48	11.19	19.50	6.16	10.66
53	15.84	24.03	12.05	20.75	6.95	11.72
54	17.15	25.82	13.07	22.10	7.84	13.02
55	18.49	27.83	14.22	23.54	8.87	14.55
56	20.06	30.53	15.43	25.60	10.02	16.31
57	21.76	33.61	16.81	27.48	11.29	18.07
58	23.59	37.19	18.36	29.47	12.69	19.69
59	25.77	41.52	20.09	31.61	14.30	21.23
60	28.12	46.09	22.05	34.03	16.11	22.88
61	30.77	50.82	24.28	36.78	18.13	24.60
62	33.69	55.32	26.66	39.40	20.32	26.31
63	36.03	60.14	29.10	41.87	22.78	28.12
64	28.57	56.39	26.39	37.41	19.83	23.63
65 ¹	15.93	31.46	12.89	18.69	7.17	8.50

¹ Cover will cease on your 65th birthday.

Annual premium rates for Income Protection cover with five year Benefit Payment Period per \$1,000 of annual Sum Insured

The premium rates in this table:

- exclude adviser commission
- include 9.35 per cent Administration Fee (inclusive of GST)
- incorporate a reduction for expected RITCs
- exclude stamp duty
- are for occupations classified as Category 2 (White Collar). Variations (higher or lower) will apply to occupations in other categories (refer to the occupational classifications shown earlier in this document).

Annual premium rates per \$1,000 annual Sum Insured – five year Benefit Payment Period

Age Next Birthday	5 Years White Collar Rates					
	30 Days Waiting Period		60 Days Waiting Period		90 Days Waiting Period	
	Male	Female	Male	Female	Male	Female
16	4.69	6.92	3.48	5.16	1.73	2.05
17	4.82	7.13	3.60	5.32	1.82	2.11
18	4.99	7.33	3.71	5.47	1.84	2.18
19	5.05	7.48	3.78	5.58	1.88	2.18
20	5.17	7.58	3.86	5.67	1.93	2.24
21	5.30	7.71	3.92	5.79	1.95	2.28
22	5.18	7.85	3.89	5.85	1.82	2.31
23	5.14	7.98	3.83	5.93	1.68	2.37
24	5.03	8.10	3.74	6.06	1.60	2.41
25	4.99	8.26	3.71	6.15	1.53	2.45
26	4.99	8.39	3.71	6.27	1.47	2.46
27	5.03	8.66	3.74	6.48	1.43	2.66
28	5.14	9.05	3.86	6.72	1.43	2.81
29	5.26	9.45	3.91	7.07	1.43	2.94
30	5.47	9.96	4.09	7.45	1.47	3.03
31	5.69	10.57	4.24	7.90	1.50	3.21
32	5.97	11.24	4.44	8.39	1.56	3.29
33	6.30	11.99	4.69	8.95	1.60	3.43
34	6.65	12.84	4.98	9.58	1.68	3.60
35	7.07	13.73	5.26	10.22	1.82	3.83
36	7.50	14.71	5.58	11.00	1.93	4.07
37	7.98	15.74	5.97	11.74	2.05	4.37
38	8.53	16.93	6.37	12.63	2.24	4.72
39	9.11	18.14	6.82	13.52	2.45	5.16
40	9.75	19.44	7.27	14.46	2.66	5.66
41	10.48	20.81	7.80	15.51	2.94	6.24

42	11.20	22.25	8.37	16.64	3.22	6.92
43	12.03	23.81	8.96	17.74	3.57	7.68
44	12.96	25.46	9.66	18.98	4.00	8.56
45	13.94	27.19	10.38	20.27	4.42	9.56
46	14.97	29.07	11.18	21.67	4.99	10.71
47	16.17	31.03	12.04	23.13	5.66	11.95
48	17.40	33.12	12.98	24.69	6.33	13.33
49	18.82	35.36	14.01	26.39	7.18	14.88
50	20.38	37.80	15.20	28.18	8.13	16.53
51	22.10	40.39	16.48	30.13	9.24	18.36
52	23.99	43.20	17.89	32.19	10.49	20.33
53	26.09	46.24	19.44	34.46	11.91	22.50
54	28.45	49.57	21.18	36.96	13.50	24.84
55	31.08	53.20	23.13	39.64	15.37	27.32
56	34.01	57.20	25.34	42.65	17.43	29.91
57	39.09	64.05	29.15	48.19	20.06	32.91
58	44.96	71.75	33.52	55.42	23.06	36.20
59	51.71	80.34	38.54	63.74	26.52	39.82
60	59.46	89.98	44.33	73.30	30.50	43.82
61	68.38	100.80	50.98	84.28	35.07	48.19
62	61.29	89.84	45.67	71.55	32.81	43.05
63	54.18	78.88	40.39	58.80	30.53	37.91
64	28.57	56.39	26.39	37.41	19.83	23.63
65 ¹	15.93	31.46	12.89	18.69	7.17	8.50

¹ Cover will cease on your 65th birthday.

Annual premium rates for Income Protection cover with To Age 65 Benefit Payment Period per \$1,000 of annual Sum Insured

The premium rates in this table:

- exclude adviser commission
- include 9.35 per cent Administration Fee (inclusive of GST)
- incorporate a reduction for expected RITCs
- exclude stamp duty
- are for occupations classified as Category 2 (White Collar). Variations (higher or lower) will apply to occupations in other categories (refer to the occupational classifications shown earlier in this document).

Annual premium rates per \$1,000 annual Sum Insured – To Age 65 Benefit Payment Period

ANB	To Age 65 White Collar Rates					
	30 Days Waiting Period		60 Days Waiting Period		90 Days Waiting Period	
	Male	Female	Male	Female	Male	Female
16	14.65	23.29	11.69	18.65	5.75	7.40
17	15.15	23.96	12.17	19.17	5.85	7.62
18	15.65	24.81	12.49	19.80	6.09	7.86
19	16.08	25.38	12.88	20.37	6.18	8.07
20	16.52	26.03	13.17	20.89	6.42	8.27
21	16.98	26.77	13.60	21.39	6.49	8.57
22	16.80	27.49	13.41	21.96	6.18	8.81
23	16.80	28.20	13.38	22.52	5.92	9.03
24	16.67	29.05	13.36	23.22	5.75	9.29
25	16.67	29.82	13.38	23.87	5.46	9.55
26	16.80	30.58	13.38	24.51	5.31	9.75
27	17.13	31.88	13.71	25.42	5.22	10.58
28	17.61	33.49	14.10	26.83	5.22	11.16
29	18.28	35.47	14.65	28.34	5.31	11.75
30	19.13	37.67	15.32	30.14	5.46	12.32
31	20.04	40.24	16.08	32.27	5.64	12.88
32	21.22	43.09	17.00	34.60	5.92	13.51
33	22.42	46.14	18.09	37.11	6.12	14.17
34	23.72	49.58	19.24	40.04	6.49	14.89
35	25.25	53.34	20.52	43.05	6.96	15.84
36	26.83	57.13	21.96	46.46	7.55	16.93
37	28.60	61.26	23.57	50.05	8.03	18.17
38	30.51	65.20	25.31	53.82	8.75	19.65
39	32.54	69.40	27.14	57.82	9.51	21.37
40	36.13	77.00	29.16	62.16	10.42	23.42

41	39.87	84.20	31.27	66.66	11.47	25.90
42	43.44	91.01	33.62	71.32	12.64	28.51
43	46.53	96.43	36.15	76.26	14.08	31.51
44	49.66	101.72	38.85	81.31	15.65	35.08
45	53.04	107.75	41.74	86.68	17.48	38.93
46	56.74	113.93	44.92	92.14	19.52	43.05
47	60.54	120.98	48.29	97.85	21.81	47.68
48	64.72	128.18	51.77	103.74	24.66	52.54
49	69.03	135.58	55.60	109.82	27.64	57.85
50	73.93	143.22	59.59	115.91	30.69	63.27
51	79.02	151.01	64.01	122.16	33.62	69.03
52	84.75	158.85	68.55	128.53	37.72	74.73
53	90.71	166.79	73.41	134.87	42.20	80.59
54	97.00	174.65	78.46	141.33	46.73	86.36
55	103.53	182.48	83.79	147.60	51.62	91.75
56	110.30	190.10	89.32	153.73	56.65	96.76
57	117.24	197.35	94.84	159.68	61.79	101.11
58	124.09	203.96	100.46	165.05	66.96	104.46
59	130.73	209.64	105.77	169.66	71.77	106.64
60	126.81	195.39	98.70	160.57	67.40	96.61
61	68.38	100.80	50.98	84.28	35.07	48.19
62	61.29	89.84	45.67	71.55	32.81	43.05
63	54.18	78.88	40.39	58.80	30.53	37.91
64	28.57	56.39	26.39	37.41	19.83	23.63
65 ¹	15.93	31.46	12.89	18.69	7.17	8.50

1 Cover will cease on your 65th birthday.

Important notice

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