



# Fixed Cover Rates

## Death only

Rates are per \$1,000 sum insured

Age Next Birthday	Standard	White Collar	Professional
16	\$1.16	\$0.37	\$0.34
17	\$1.16	\$0.37	\$0.34
18	\$1.16	\$0.37	\$0.34
19	\$1.16	\$0.37	\$0.34
20	\$1.16	\$0.37	\$0.34
21	\$1.16	\$0.37	\$0.34
22	\$1.16	\$0.37	\$0.34
23	\$1.16	\$0.37	\$0.34
24	\$1.16	\$0.37	\$0.34
25	\$1.16	\$0.37	\$0.34
26	\$1.08	\$0.36	\$0.33
27	\$1.00	\$0.36	\$0.32
28	\$0.94	\$0.35	\$0.32
29	\$0.88	\$0.34	\$0.31
30	\$0.83	\$0.33	\$0.30
31	\$0.83	\$0.33	\$0.30
32	\$0.83	\$0.33	\$0.30
33	\$0.83	\$0.33	\$0.30
34	\$0.83	\$0.33	\$0.30
35	\$0.83	\$0.33	\$0.30
36	\$0.83	\$0.33	\$0.30
37	\$0.83	\$0.33	\$0.30
38	\$0.83	\$0.33	\$0.30
39	\$0.83	\$0.33	\$0.30
40	\$0.83	\$0.33	\$0.30
41	\$0.88	\$0.35	\$0.32
42	\$0.96	\$0.38	\$0.35
43	\$1.03	\$0.41	\$0.37
44	\$1.11	\$0.44	\$0.40
45	\$1.20	\$0.48	\$0.44
46	\$1.30	\$0.52	\$0.47
47	\$1.40	\$0.56	\$0.51
48	\$1.51	\$0.60	\$0.55
49	\$1.63	\$0.65	\$0.59
50	\$1.75	\$0.70	\$0.64
51	\$1.90	\$0.76	\$0.69
52	\$2.10	\$0.84	\$0.77
53	\$2.29	\$0.92	\$0.83
54	\$2.46	\$0.98	\$0.90
55	\$2.73	\$1.09	\$0.99
56	\$3.00	\$1.20	\$1.09
57	\$3.26	\$1.30	\$1.19
58	\$3.62	\$1.45	\$1.32
59	\$4.01	\$1.61	\$1.46
60	\$4.50	\$1.80	\$1.64
61	\$5.12	\$2.05	\$1.86
62	\$5.67	\$2.27	\$2.06
63	\$6.36	\$2.55	\$2.31
64	\$7.35	\$2.93	\$2.66
65	\$8.70	\$3.48	\$3.16
66	\$10.65	\$4.24	\$3.86
67	\$10.65	\$4.24	\$3.86
68	\$10.65	\$4.24	\$3.86
69	\$10.65	\$4.24	\$3.86
70	\$10.65	\$4.24	\$3.86



# Fixed Cover Rates

## Death & TPD

Rates are per \$1,000 sum insured

Age Next Birthday	Standard	White Collar	Professional
16	\$1.74	\$0.56	\$0.51
17	\$1.74	\$0.56	\$0.51
18	\$1.74	\$0.56	\$0.51
19	\$1.74	\$0.56	\$0.51
20	\$1.74	\$0.56	\$0.51
21	\$1.74	\$0.56	\$0.51
22	\$1.74	\$0.56	\$0.51
23	\$1.74	\$0.56	\$0.51
24	\$1.74	\$0.56	\$0.51
25	\$1.74	\$0.56	\$0.51
26	\$1.61	\$0.55	\$0.50
27	\$1.51	\$0.53	\$0.49
28	\$1.41	\$0.52	\$0.47
29	\$1.33	\$0.51	\$0.47
30	\$1.25	\$0.50	\$0.46
31	\$1.25	\$0.50	\$0.46
32	\$1.25	\$0.50	\$0.46
33	\$1.25	\$0.50	\$0.46
34	\$1.25	\$0.50	\$0.46
35	\$1.25	\$0.50	\$0.46
36	\$1.25	\$0.50	\$0.46
37	\$1.25	\$0.50	\$0.46
38	\$1.25	\$0.50	\$0.46
39	\$1.25	\$0.50	\$0.46
40	\$1.25	\$0.50	\$0.46
41	\$1.32	\$0.53	\$0.48
42	\$1.44	\$0.58	\$0.52
43	\$1.54	\$0.62	\$0.56
44	\$1.67	\$0.67	\$0.61
45	\$1.80	\$0.72	\$0.65
46	\$1.96	\$0.78	\$0.71
47	\$2.10	\$0.84	\$0.76
48	\$2.27	\$0.91	\$0.82
49	\$2.45	\$0.98	\$0.89
50	\$2.63	\$1.05	\$0.96
51	\$2.85	\$1.14	\$1.03
52	\$3.16	\$1.26	\$1.15
53	\$3.43	\$1.37	\$1.25
54	\$3.69	\$1.48	\$1.34
55	\$4.10	\$1.64	\$1.49
56	\$4.50	\$1.80	\$1.64
57	\$4.89	\$1.96	\$1.78
58	\$5.44	\$2.17	\$1.98
59	\$6.02	\$2.41	\$2.19
60	\$6.75	\$2.70	\$2.45
61	\$7.67	\$3.07	\$2.79
62	\$8.51	\$3.40	\$3.09
63	\$9.54	\$3.82	\$3.47
64	\$11.02	\$4.40	\$4.00
65	\$13.04	\$5.22	\$4.74
66	\$15.97	\$6.36	\$5.78
67	\$15.97	\$6.36	\$5.78
68	\$15.97	\$6.36	\$5.78
69	\$15.97	\$6.36	\$5.78
70	\$15.97	\$6.36	\$5.78