

# Income Protection Rates



## White Collar Annual Premium Rates per \$1,000 of Insured Benefit (including Stamp Duty)

Waiting Period Benefit Period	30 days		60 days		90 days	
	2 years		2 years		2 years	
Age Next Birthday	Male	Female	Male	Female	Male	Female
16	\$2.48	\$2.77	\$1.51	\$1.69	\$0.88	\$0.98
17	\$2.55	\$2.86	\$1.55	\$1.74	\$0.89	\$0.99
18	\$2.64	\$2.94	\$1.59	\$1.79	\$0.93	\$1.03
19	\$2.67	\$3.00	\$1.64	\$1.82	\$0.95	\$1.05
20	\$2.71	\$3.03	\$1.65	\$1.84	\$0.95	\$1.05
21	\$2.78	\$3.20	\$1.68	\$1.94	\$0.96	\$1.12
22	\$2.70	\$3.20	\$1.62	\$1.92	\$0.89	\$1.08
23	\$2.67	\$3.24	\$1.58	\$1.94	\$0.85	\$1.05
24	\$2.63	\$3.27	\$1.55	\$1.94	\$0.80	\$1.04
25	\$2.58	\$3.30	\$1.51	\$1.95	\$0.77	\$1.04
26	\$2.55	\$3.34	\$1.48	\$1.97	\$0.72	\$1.03
27	\$2.58	\$3.47	\$1.48	\$2.03	\$0.69	\$1.05
28	\$2.63	\$3.60	\$1.49	\$2.12	\$0.69	\$1.10
29	\$2.67	\$3.75	\$1.52	\$2.19	\$0.69	\$1.13
30	\$2.76	\$3.93	\$1.56	\$2.29	\$0.69	\$1.14
31	\$2.86	\$4.13	\$1.61	\$2.39	\$0.72	\$1.18
32	\$2.96	\$4.33	\$1.66	\$2.48	\$0.73	\$1.20
33	\$3.10	\$4.58	\$1.74	\$2.63	\$0.77	\$1.25
34	\$3.24	\$4.84	\$1.82	\$2.76	\$0.80	\$1.29
35	\$3.39	\$5.10	\$1.89	\$2.88	\$0.83	\$1.31
36	\$3.56	\$5.38	\$2.01	\$3.06	\$0.89	\$1.40
37	\$3.76	\$5.72	\$2.12	\$3.23	\$0.95	\$1.46
38	\$3.99	\$6.08	\$2.25	\$3.44	\$1.03	\$1.58
39	\$4.19	\$6.43	\$2.39	\$3.65	\$1.10	\$1.68
40	\$4.46	\$6.82	\$2.55	\$3.89	\$1.20	\$1.82
41	\$4.72	\$7.23	\$2.71	\$4.15	\$1.31	\$1.98
42	\$5.00	\$7.68	\$2.91	\$4.43	\$1.45	\$2.18
43	\$5.31	\$8.15	\$3.11	\$4.74	\$1.59	\$2.40
44	\$5.64	\$8.65	\$3.33	\$5.08	\$1.76	\$2.64
45	\$6.01	\$9.18	\$3.59	\$5.45	\$1.97	\$2.93
46	\$6.40	\$9.77	\$3.85	\$5.83	\$2.15	\$3.20
47	\$6.82	\$10.37	\$4.15	\$6.25	\$2.39	\$3.50
48	\$7.28	\$11.03	\$4.46	\$6.71	\$2.66	\$3.86
49	\$7.75	\$11.68	\$4.82	\$7.16	\$2.97	\$4.25
50	\$8.31	\$12.45	\$5.21	\$7.69	\$3.29	\$4.64
51	\$8.90	\$13.26	\$5.65	\$8.24	\$3.67	\$5.08
52	\$9.54	\$14.13	\$6.14	\$8.85	\$4.10	\$5.54
53	\$10.23	\$15.06	\$6.67	\$9.48	\$4.58	\$6.01
54	\$11.02	\$16.09	\$7.25	\$10.17	\$5.10	\$6.53
55	\$11.88	\$17.23	\$7.92	\$10.94	\$5.71	\$7.08
56	\$12.83	\$18.47	\$8.64	\$11.75	\$6.37	\$7.66
57	\$13.91	\$19.85	\$9.46	\$12.65	\$7.10	\$8.27
58	\$15.08	\$21.35	\$10.35	\$13.60	\$7.91	\$8.88
59	\$16.41	\$23.06	\$11.35	\$14.68	\$8.80	\$9.54
60	\$17.89	\$24.94	\$12.47	\$15.83	\$9.79	\$10.23
61	\$19.70	\$27.25	\$13.82	\$17.25	\$11.00	\$11.09
62	\$21.75	\$29.87	\$15.35	\$18.84	\$12.34	\$11.98
63	\$24.11	\$32.90	\$17.08	\$20.68	\$13.85	\$13.07
64	\$22.78	\$30.90	\$15.67	\$18.87	\$12.04	\$11.03
65	\$12.51	\$16.98	\$7.59	\$9.43	\$4.36	\$3.99

Occupational Class	Loadings
Professional	80%
White Collar	100%
Standard	250%
Special Risk	600%