



Perpetual Select Super Plan

Salary Continuance Insurance premium rates applicable to employee and individual division members effective 31 March 2010

Gender	Male	Male	Male	Male	Male	Male	Male	Male	Male	Female	Female	Female	Female	Female	Female	Female	Female	
Waiting period (days)	30	60	90	30	60	90	30	60	90	30	60	90	30	60	90	30	60	90
Benefit period	2 yrs	2 yrs	2 yrs	5 yrs	5 yrs	5 yrs	To age 65	To age 65	To age 65	2 yrs	2 yrs	2 yrs	5 yrs	5 yrs	5 yrs	To age 65	To age 65	To age 65
Age next birthday																		
16	6.47	2.59	1.80	8.91	3.57	2.60	11.83	4.73	3.66	9.23	3.69	2.11	12.98	5.19	3.15	22.20	8.88	5.95
17	6.47	2.59	1.80	8.91	3.57	2.60	11.83	4.73	3.66	9.23	3.69	2.11	12.98	5.19	3.15	22.20	8.88	5.95
18	6.47	2.59	1.80	8.91	3.57	2.60	11.83	4.73	3.66	9.23	3.69	2.11	12.98	5.19	3.15	22.20	8.88	5.95
19	6.47	2.59	1.80	8.91	3.57	2.60	11.83	4.73	3.66	9.23	3.69	2.11	12.98	5.19	3.15	22.20	8.88	5.95
20	6.47	2.59	1.80	8.91	3.57	2.60	11.83	4.73	3.66	9.23	3.69	2.11	12.98	5.19	3.15	22.20	8.88	5.95
21	6.47	2.59	1.80	8.91	3.57	2.60	11.83	4.73	3.66	9.23	3.69	2.11	12.98	5.19	3.15	22.20	8.88	5.95
22	6.31	2.52	1.68	8.76	3.51	2.45	11.91	4.76	3.53	9.34	3.74	2.13	13.22	5.29	3.21	23.12	9.25	6.19
23	6.17	2.47	1.57	8.64	3.46	2.31	12.02	4.81	3.43	9.45	3.78	2.15	13.48	5.39	3.27	24.07	9.63	6.44
24	6.05	2.42	1.48	8.54	3.42	2.20	12.18	4.87	3.34	9.56	3.82	2.18	13.74	5.50	3.33	25.05	10.02	6.70
25	5.95	2.38	1.40	8.47	3.39	2.10	12.38	4.95	3.28	9.67	3.87	2.20	14.01	5.60	3.39	26.06	10.42	6.97
26	5.87	2.35	1.33	8.43	3.37	2.02	12.62	5.05	3.23	9.79	3.92	2.22	14.29	5.71	3.46	27.11	10.84	7.24

Gender	Male	Male	Male	Male	Male	Male	Male	Male	Male	Female	Female	Female	Female	Female	Female	Female	Female	
Waiting period (days)	30	60	90	30	60	90	30	60	90	30	60	90	30	60	90	30	60	90
Benefit period	2 yrs	2 yrs	2 yrs	5 yrs	5 yrs	5 yrs	To age 65	To age 65	To age 65	2 yrs	2 yrs	2 yrs	5 yrs	5 yrs	5 yrs	To age 65	To age 65	To age 65
Age next birthday																		
27	5.89	2.36	1.30	8.53	3.41	1.98	13.09	5.23	3.26	10.04	4.02	2.35	14.77	5.91	3.70	28.57	11.43	7.88
28	5.96	2.38	1.28	8.71	3.48	1.97	13.66	5.46	3.31	10.38	4.15	2.46	15.39	6.16	3.90	30.29	12.12	8.45
29	6.08	2.43	1.27	8.96	3.59	1.98	14.34	5.73	3.39	10.81	4.32	2.56	16.15	6.46	4.08	32.25	12.90	8.96
30	6.25	2.50	1.28	9.29	3.72	2.01	15.12	6.05	3.50	11.32	4.53	2.64	17.05	6.82	4.25	34.47	13.79	9.44
31	6.47	2.59	1.30	9.68	3.87	2.05	16.02	6.41	3.64	11.92	4.77	2.73	18.08	7.23	4.42	36.94	14.77	9.90
32	6.72	2.69	1.33	10.15	4.06	2.12	17.02	6.81	3.81	12.60	5.04	2.82	19.24	7.70	4.60	39.64	15.86	10.37
33	7.03	2.81	1.38	10.69	4.28	2.21	18.14	7.26	4.01	13.35	5.34	2.92	20.54	8.22	4.81	42.59	17.04	10.88
34	7.37	2.95	1.43	11.30	4.52	2.32	19.37	7.75	4.25	14.18	5.67	3.04	21.97	8.79	5.04	45.76	18.30	11.44
35	7.76	3.10	1.51	11.98	4.79	2.46	20.70	8.28	4.53	15.08	6.03	3.19	23.53	9.41	5.33	49.14	19.66	12.09
36	8.19	3.28	1.59	12.74	5.10	2.62	22.15	8.86	4.85	16.05	6.42	3.37	25.22	10.09	5.66	52.72	21.09	12.84
37	8.67	3.47	1.70	13.57	5.43	2.81	23.71	9.49	5.22	17.10	6.84	3.59	27.04	10.82	6.07	56.48	22.59	13.72
38	9.19	3.68	1.82	14.49	5.79	3.03	25.38	10.15	5.64	18.21	7.29	3.85	28.99	11.60	6.56	60.41	24.17	14.75
39	9.75	3.90	1.96	15.49	6.19	3.29	27.17	10.87	6.12	19.40	7.76	4.17	31.08	12.43	7.13	64.49	25.80	15.93
40	10.37	4.15	2.13	16.57	6.63	3.59	29.06	11.63	6.66	20.65	8.26	4.53	33.31	13.32	7.81	68.70	27.48	17.29
41	11.04	4.42	2.32	17.76	7.10	3.94	31.07	12.43	7.28	21.98	8.79	4.96	35.67	14.27	8.59	73.02	29.21	18.84
42	11.76	4.71	2.54	19.04	7.62	4.34	33.20	13.28	7.98	23.38	9.35	5.44	38.19	15.27	9.49	77.43	30.97	20.57
43	12.55	5.02	2.79	20.44	8.18	4.80	35.44	14.18	8.76	24.86	9.94	6.00	40.85	16.34	10.52	81.90	32.76	22.49

Gender	Male	Male	Male	Male	Male	Male	Male	Male	Male	Female	Female	Female	Female	Female	Female	Female	Female		
Waiting period (days)	30	60	90	30	60	90	30	60	90	30	60	90	30	60	90	30	60	90	
Benefit period	2 yrs	2 yrs	2 yrs	5 yrs	5 yrs	5 yrs	To age 65	To age 65	To age 65	2 yrs	2 yrs	2 yrs	5 yrs	5 yrs	5 yrs	To age 65	To age 65	To age 65	
Age next birthday																			
44	13.40	5.36	3.08	21.97	8.79	5.34	37.81	15.12	9.65	26.41	10.56	6.62	43.67	17.47	11.69	86.42	34.57	24.59	
45	14.32	5.73	3.42	23.63	9.45	5.95	40.29	16.12	10.63	28.05	11.22	7.32	46.66	18.66	13.00	90.96	36.38	26.86	
46	15.32	6.13	3.80	25.43	10.17	6.66	42.89	17.16	11.74	29.77	11.91	8.10	49.83	19.93	14.46	95.48	38.19	29.28	
47	16.40	6.56	4.24	27.41	10.96	7.47	45.61	18.24	12.96	31.59	12.64	8.95	53.20	21.28	16.08	99.98	39.99	31.84	
48	17.59	7.03	4.73	29.56	11.83	8.40	48.45	19.38	14.31	33.51	13.40	9.89	56.77	22.71	17.86	104.41	41.76	34.51	
49	18.88	7.55	5.30	31.92	12.77	9.45	51.41	20.56	15.79	35.54	14.22	10.91	60.58	24.23	19.81	108.75	43.50	37.24	
50	20.28	8.11	5.94	34.51	13.80	10.66	54.48	21.79	17.40	37.70	15.08	12.01	64.63	25.85	21.92	112.97	45.19	40.00	
51	21.82	8.73	6.67	37.34	14.94	12.03	57.66	23.06	19.14	39.98	15.99	13.19	68.95	27.58	24.22	117.03	46.81	42.74	
52	23.51	9.40	7.49	40.46	16.18	13.58	60.94	24.38	21.02	42.42	16.97	14.46	73.58	29.43	26.68	120.90	48.36	45.41	
53	25.36	10.14	8.41	43.89	17.55	15.33	64.32	25.73	23.01	45.03	18.01	15.81	78.55	31.42	29.32	124.54	49.82	47.96	
54	27.39	10.95	9.45	47.67	19.07	17.31	67.77	27.11	25.11	47.82	19.13	17.24	83.89	33.56	32.13	127.92	51.17	50.31	
55	29.62	11.85	10.61	51.84	20.74	19.53	71.30	28.52	27.32	50.82	20.33	18.74	89.65	35.86	35.10	130.98	52.39	52.42	
56	32.09	12.84	11.92	56.45	22.58	22.03	74.85	29.94	29.58	54.06	21.62	20.32	95.88	38.35	38.23	133.64	53.46	54.19	
57	34.81	13.93	13.37	61.55	24.62	24.82	78.16	31.26	31.77	57.56	23.02	21.97	102.64	41.05	41.51	135.48	54.19	55.39	
58	37.83	15.13	15.00	67.21	26.88	27.94	80.98	32.39	33.74	61.37	24.55	23.68	109.98	43.99	44.93	136.17	54.47	55.84	
59	41.17	16.47	16.80	73.48	29.39	31.41	83.00	33.20	35.30	65.51	26.20	25.46	118.00	47.20	48.47	135.36	54.14	55.35	
60	44.88	17.95	18.80	80.46	32.18	35.25	83.77	33.51	36.20	70.04	28.02	27.28	126.77	50.71	52.12	132.57	53.03	53.68	

Gender	Male	Male	Male	Male	Male	Male	Male	Male	Male	Female	Female	Female	Female	Female	Female	Female	Female	Female
Waiting period (days)	30	60	90	30	60	90	30	60	90	30	60	90	30	60	90	30	60	90
Benefit period	2 yrs	2 yrs	2 yrs	5 yrs	5 yrs	5 yrs	To age 65	To age 65	To age 65	2 yrs	2 yrs	2 yrs	5 yrs	5 yrs	5 yrs	To age 65	To age 65	To age 65

Age next birthday

61	49.02	19.61	21.02	82.68	33.07	36.06	82.68	33.07	36.06	75.02	30.01	29.14	127.14	50.86	50.55	127.14	50.86	50.55
62	53.63	21.45	23.47	78.73	31.49	34.33	78.73	31.49	34.33	80.50	32.20	31.04	117.99	47.20	45.53	117.99	47.20	45.53
63	58.79	23.51	26.17	70.32	28.13	30.14	70.32	28.13	30.14	86.55	34.62	32.97	103.29	41.31	37.95	103.29	41.31	37.95
64	51.26	20.51	20.63	54.44	21.78	21.91	54.44	21.78	21.91	74.78	29.91	25.11	79.42	31.77	26.67	79.42	31.77	26.67
65	23.81	9.52	6.26	25.29	10.11	6.65	25.29	10.11	6.65	35.20	14.08	7.56	37.39	14.96	8.03	37.39	14.96	8.03

Occupational Factors

Occupational Category	
Professional	0.9
White Collar	1
Light Blue	1.5
Blue Collar	2.25
Heavy Blue	3

INVESTING FOR GENERATIONS

