



Perpetual Select Super Plan

Death & Total and Permanent Disablement premium rates applicable to employee and individual members effective from 31 March 2010

Annual premium rates per \$1,000 sum insured

Age next birthday	Male	Female	Male	Female	Male	Female
	Death only	Death only	DTPD	DTPD	TPD only	TPD only
16	0.47	0.26	0.67	0.46	0.33	0.30
17	0.47	0.26	0.67	0.46	0.33	0.30
18	0.47	0.26	0.67	0.46	0.33	0.30
19	0.47	0.26	0.67	0.46	0.33	0.30
20	0.47	0.26	0.67	0.46	0.33	0.30
21	0.47	0.26	0.64	0.44	0.29	0.28
22	0.45	0.25	0.61	0.42	0.27	0.24
23	0.42	0.24	0.58	0.40	0.26	0.23
24	0.40	0.23	0.54	0.38	0.22	0.21
25	0.38	0.23	0.51	0.37	0.22	0.21
26	0.37	0.23	0.49	0.35	0.19	0.19
27	0.36	0.23	0.48	0.35	0.19	0.19
28	0.35	0.23	0.46	0.35	0.19	0.18
29	0.35	0.23	0.46	0.36	0.19	0.19
30	0.35	0.24	0.46	0.36	0.20	0.18
31	0.35	0.25	0.47	0.37	0.20	0.19
32	0.35	0.25	0.47	0.37	0.20	0.19
33	0.36	0.25	0.48	0.38	0.20	0.19
34	0.36	0.26	0.49	0.39	0.22	0.21
35	0.36	0.28	0.50	0.42	0.23	0.22
36	0.38	0.29	0.53	0.43	0.25	0.23
37	0.39	0.30	0.56	0.46	0.26	0.25
38	0.41	0.32	0.59	0.49	0.29	0.27
39	0.43	0.33	0.64	0.54	0.33	0.32
40	0.46	0.34	0.70	0.58	0.37	0.36
41	0.50	0.37	0.77	0.64	0.41	0.40
42	0.54	0.39	0.84	0.70	0.47	0.45
43	0.59	0.43	0.93	0.78	0.53	0.53
44	0.64	0.46	1.03	0.85	0.60	0.58
45	0.69	0.50	1.15	0.95	0.69	0.65
46	0.77	0.55	1.28	1.05	0.78	0.74
47	0.85	0.60	1.44	1.19	0.89	0.86
48	0.95	0.66	1.62	1.34	1.00	0.98

	Male	Female	Male	Female	Male	Female
	Death only	Death only	DTPD	DTPD	TPD only	TPD only
Age next birthday						
49	1.05	0.75	1.84	1.54	1.18	1.14
50	1.16	0.84	2.08	1.75	1.36	1.32
51	1.31	0.94	2.35	1.99	1.55	1.51
52	1.47	1.06	2.69	2.30	1.81	1.77
53	1.65	1.18	3.09	2.63	2.11	2.07
54	1.86	1.30	3.55	2.99	2.46	2.40
55	2.07	1.44	4.05	3.41	2.88	2.81
56	2.29	1.55	4.59	3.84	3.33	3.23
57	2.59	1.66	5.26	4.32	3.85	3.75
58	2.94	1.83	6.01	4.93	4.44	4.36
59	3.33	2.02	6.93	5.63	5.19	5.06
60	3.78	2.25	7.98	6.44	6.05	5.87
61	4.29	2.51	9.16	7.38	6.99	6.80
62	4.89	2.80	10.53	8.72	8.09	8.24
63	5.57	3.13	12.10	9.66	9.36	9.11
64	6.35	3.50	13.89	11.06	10.81	10.51
65	7.05	3.95	9.94	7.63	6.47	7.70
66	7.96	4.46	11.43	8.78	7.59	8.85
67	9.00	5.03	13.15	10.09	8.88	10.18
68	10.17	5.69	15.12	11.60	10.34	11.65
69	11.49	6.43	17.39	13.34	12.02	13.32
70	12.98	7.26	20.00	15.34	13.93	15.22
71	14.67	8.21	n/a	n/a	n/a	n/a
72	16.58	9.27	n/a	n/a	n/a	n/a
73	18.73	10.48	n/a	n/a	n/a	n/a
74	21.17	11.84	n/a	n/a	n/a	n/a
75	23.92	13.38	n/a	n/a	n/a	n/a

Occupational factors

Occupational category	Death only	TPD only	Death & TPD
Professional	0.90	0.90	0.90
White Collar	1.00	1.00	1.00
Light Blue	1.30	1.75	1.50
Blue Collar	1.70	3.40	2.60
Heavy Blue	2.0	4.00	3.00

INVESTING FOR GENERATIONS

