



WealthFocus Super Plan – insurance cover premium rates

Salary continuance – male smoker Annual premium rates per \$100 of monthly benefit

Male – smoker									
Waiting period	30 days			60 days			90 days		
Benefit period	Two years	Five years	To age 65	Two years	Five years	To age 65	Two years	Five years	To age 65
Age next birthday									
16	7.22	8.30	9.07	5.06	5.81	6.35	2.10	2.55	2.91
17	7.22	8.30	9.07	5.06	5.81	6.35	2.10	2.55	2.91
18	7.22	8.30	9.07	5.06	5.81	6.35	2.10	2.55	2.91
19	7.22	8.30	9.07	5.06	5.81	6.35	2.10	2.55	2.91
20	7.22	8.30	9.07	5.06	5.81	6.35	2.10	2.55	2.91
21	7.22	8.30	9.07	5.06	5.81	6.35	2.10	2.55	2.91
22	7.06	8.16	8.99	4.94	5.71	6.30	1.96	2.40	2.78
23	6.93	8.04	8.95	4.85	5.63	6.27	1.85	2.27	2.67
24	6.81	7.94	8.94	4.77	5.56	6.26	1.75	2.16	2.57
25	6.72	7.88	8.97	4.71	5.51	6.28	1.66	2.07	2.50
26	6.65	7.84	9.03	4.66	5.49	6.32	1.58	1.99	2.44
27	6.70	7.93	9.25	4.69	5.55	6.48	1.55	1.96	2.44
28	6.80	8.10	9.57	4.76	5.67	6.70	1.53	1.95	2.47
29	6.96	8.34	9.97	4.87	5.84	6.98	1.53	1.96	2.52
30	7.18	8.65	10.47	5.03	6.05	7.33	1.54	1.99	2.60
31	7.45	9.02	11.05	5.21	6.32	7.73	1.57	2.04	2.71
32	7.77	9.47	11.72	5.44	6.63	8.20	1.62	2.12	2.84
33	8.15	9.98	12.48	5.70	6.99	8.74	1.68	2.21	3.00
34	8.57	10.57	13.34	6.00	7.40	9.34	1.76	2.33	3.20
35	9.05	11.22	14.30	6.33	7.85	10.01	1.86	2.48	3.43
36	9.57	11.94	15.35	6.70	8.36	10.74	1.97	2.65	3.70
37	10.15	12.74	16.50	7.11	8.92	11.55	2.11	2.85	4.01
38	10.78	13.61	17.75	7.55	9.53	12.43	2.27	3.09	4.37
39	11.47	14.57	19.12	8.03	10.20	13.38	2.45	3.36	4.79
40	12.22	15.61	20.59	8.55	10.92	14.41	2.67	3.69	5.27

Male – smoker									
Waiting period	30 days			60 days			90 days		
Benefit period	Two years	Five years	To age 65	Two years	Five years	To age 65	Two years	Five years	To age 65
Age next birthday									
41	13.02	16.74	22.19	9.12	11.72	15.53	2.92	4.06	5.82
42	13.90	17.97	23.90	9.73	12.58	16.73	3.21	4.49	6.46
43	14.84	19.31	25.75	10.39	13.52	18.03	3.55	5.00	7.19
44	15.87	20.78	27.74	11.11	14.54	19.42	3.94	5.58	8.03
45	16.98	22.37	29.88	11.88	15.66	20.92	4.38	6.26	8.98
46	18.18	24.11	32.18	12.73	16.88	22.52	4.90	7.04	10.07
47	19.49	26.02	34.64	13.64	18.21	24.25	5.48	7.93	11.30
48	20.92	28.10	37.28	14.64	19.67	26.10	6.16	8.97	12.69
49	22.48	30.39	40.11	15.74	21.28	28.08	6.92	10.16	14.25
50	24.18	32.92	43.14	16.93	23.04	30.20	7.80	11.52	15.99
51	26.06	35.70	46.39	18.24	24.99	32.47	8.80	13.08	17.93
52	28.11	38.78	49.86	19.68	27.15	34.90	9.93	14.86	20.08
53	30.38	42.19	53.57	21.27	29.53	37.50	11.21	16.89	22.44
54	32.89	45.98	57.54	23.02	32.19	40.27	12.65	19.20	25.01
55	35.67	50.21	61.76	24.97	35.15	43.23	14.29	21.82	27.79
56	38.76	54.93	66.25	27.13	38.45	46.38	16.12	24.78	30.78
57	42.20	60.21	70.88	29.54	42.15	49.62	18.19	28.13	33.87
58	46.05	66.15	75.50	32.23	46.31	52.85	20.50	31.90	36.94
59	50.36	72.84	79.93	35.25	50.99	55.95	23.09	36.13	39.85
60	55.22	80.40	83.86	38.65	56.28	58.70	25.98	40.87	42.32
61	60.70	85.37	86.80	42.49	59.76	60.76	29.20	43.30	44.01
62	66.91	86.51	87.96	46.84	60.56	61.57	32.78	43.61	44.32
63	73.97	84.40	85.81	51.78	59.08	60.07	36.76	41.53	42.21
64	70.37	74.51	75.77	49.26	52.16	53.04	32.09	34.25	34.81
65	40.52	42.91	43.63	28.36	30.03	30.54	12.01	12.83	13.04

Occupational loadings

Professional	0.9
White Collar	1.00
Light Blue	1.50
Heavier Blue	3.00

Salary continuance – male non smoker
Annual premium rates per \$100 of monthly benefit

Male – non smoker									
Waiting period	30 days			60 days			90 days		
Benefit period	Two years	Five years	To age 65	Two years	Five years	To age 65	Two years	Five years	To age 65
Age next birthday									
16	5.72	6.57	7.18	4.00	4.60	5.03	1.66	2.02	2.30
17	5.72	6.57	7.18	4.00	4.60	5.03	1.66	2.02	2.30
18	5.72	6.57	7.18	4.00	4.60	5.03	1.66	2.02	2.30
19	5.72	6.57	7.18	4.00	4.60	5.03	1.66	2.02	2.30
20	5.72	6.57	7.18	4.00	4.60	5.03	1.66	2.02	2.30
21	5.72	6.57	7.18	4.00	4.60	5.03	1.66	2.02	2.30
22	5.59	6.46	7.12	3.91	4.52	4.98	1.56	1.90	2.20
23	5.48	6.36	7.09	3.84	4.45	4.96	1.46	1.80	2.11
24	5.39	6.29	7.08	3.78	4.40	4.95	1.38	1.71	2.04
25	5.32	6.24	7.10	3.73	4.37	4.97	1.31	1.63	1.98
26	5.27	6.20	7.15	3.69	4.34	5.00	1.25	1.57	1.93
27	5.30	6.28	7.33	3.71	4.40	5.13	1.23	1.55	1.93
28	5.38	6.41	7.58	3.77	4.49	5.30	1.21	1.54	1.96
29	5.51	6.60	7.89	3.86	4.62	5.53	1.21	1.55	2.00
30	5.68	6.85	8.28	3.98	4.79	5.80	1.22	1.58	2.06
31	5.90	7.14	8.75	4.13	5.00	6.12	1.25	1.62	2.14
32	6.15	7.50	9.28	4.31	5.25	6.50	1.28	1.68	2.25
33	6.45	7.90	9.88	4.51	5.53	6.92	1.33	1.75	2.38
34	6.79	8.37	10.56	4.75	5.86	7.39	1.39	1.85	2.53
35	7.16	8.88	11.32	5.01	6.22	7.92	1.47	1.96	2.71
36	7.58	9.45	12.15	5.31	6.62	8.50	1.56	2.10	2.93
37	8.04	10.08	13.06	5.63	7.06	9.14	1.67	2.26	3.17
38	8.54	10.78	14.05	5.98	7.54	9.84	1.79	2.44	3.46
39	9.08	11.53	15.13	6.36	8.07	10.59	1.94	2.66	3.79
40	9.67	12.36	16.30	6.77	8.65	11.41	2.11	2.92	4.17
41	10.31	13.25	17.56	7.22	9.28	12.29	2.31	3.21	4.61
42	11.00	14.23	18.92	7.70	9.96	13.25	2.54	3.56	5.12
43	11.75	15.29	20.39	8.23	10.70	14.27	2.81	3.96	5.69
44	12.56	16.45	21.96	8.79	11.51	15.37	3.12	4.42	6.36
45	13.44	17.71	23.66	9.41	12.40	16.56	3.47	4.95	7.11
46	14.39	19.09	25.47	10.08	13.36	17.83	3.88	5.57	7.97

Male – non smoker									
Waiting period	30 days			60 days			90 days		
Benefit period	Two years	Five years	To age 65	Two years	Five years	To age 65	Two years	Five years	To age 65
Age next birthday									
47	15.43	20.60	27.42	10.80	14.42	19.20	4.34	6.28	8.95
48	16.56	22.25	29.51	11.59	15.57	20.66	4.87	7.10	10.05
49	17.80	24.06	31.76	12.46	16.84	22.23	5.48	8.04	11.28
50	19.15	26.06	34.16	13.40	18.24	23.91	6.17	9.12	12.66
51	20.63	28.26	36.73	14.44	19.78	25.71	6.96	10.35	14.20
52	22.26	30.70	39.47	15.58	21.49	27.63	7.86	11.77	15.90
53	24.05	33.40	42.41	16.84	23.38	29.69	8.87	13.37	17.76
54	26.04	36.40	45.55	18.23	25.48	31.88	10.02	15.20	19.80
55	28.24	39.75	48.90	19.77	27.82	34.23	11.31	17.27	22.00
56	30.68	43.49	52.45	21.48	30.44	36.72	12.76	19.62	24.37
57	33.41	47.67	56.11	23.39	33.37	39.28	14.40	22.27	26.81
58	36.45	52.37	59.77	25.52	36.66	41.84	16.23	25.25	29.25
59	39.87	57.66	63.28	27.91	40.37	44.30	18.28	28.60	31.54
60	43.71	63.65	66.39	30.60	44.55	46.47	20.57	32.36	33.51
61	48.05	67.58	68.72	33.64	47.31	48.10	23.12	34.28	34.84
62	52.97	68.49	69.64	37.08	47.94	48.75	25.95	34.52	35.09
63	58.56	66.81	67.94	40.99	46.77	47.56	29.10	32.88	33.42
64	55.71	58.99	59.98	39.00	41.29	41.99	25.40	27.12	27.56
65	32.08	33.97	34.54	22.45	23.78	24.18	9.51	10.15	10.32

Occupational loadings	
Professional	0.9
White Collar	1.00
Light Blue	1.50
Heavier Blue	3.00

Salary continuance – female smoker
Annual premium rates per \$100 of monthly benefit

Female – smoker									
Waiting period	30 days			60 days			90 days		
Benefit period	Two years	Five years	To age 65	Two years	Five years	To age 65	Two years	Five years	To age 65
Age next birthday									
16	10.45	12.13	14.35	7.31	8.49	10.05	2.45	3.01	3.86
17	10.45	12.13	14.35	7.31	8.49	10.05	2.45	3.01	3.86
18	10.45	12.13	14.35	7.31	8.49	10.05	2.45	3.01	3.86
19	10.45	12.13	14.35	7.31	8.49	10.05	2.45	3.01	3.86
20	10.45	12.13	14.35	7.31	8.49	10.05	2.45	3.01	3.86
21	10.45	12.13	14.35	7.31	8.49	10.05	2.45	3.01	3.86
22	10.58	12.34	14.77	7.41	8.64	10.34	2.49	3.07	4.00
23	10.72	12.56	15.20	7.50	8.79	10.64	2.52	3.12	4.14
24	10.86	12.78	15.67	7.60	8.94	10.97	2.55	3.18	4.28
25	11.01	13.01	16.15	7.71	9.11	11.31	2.59	3.25	4.44
26	11.16	13.25	16.67	7.81	9.27	11.67	2.62	3.31	4.60
27	11.46	13.68	17.45	8.02	9.57	12.21	2.79	3.55	5.01
28	11.87	14.24	18.41	8.31	9.97	12.89	2.93	3.75	5.38
29	12.39	14.94	19.55	8.67	10.46	13.69	3.05	3.93	5.73
30	13.00	15.76	20.88	9.10	11.03	14.62	3.16	4.10	6.06
31	13.71	16.71	22.40	9.60	11.70	15.68	3.28	4.28	6.40
32	14.52	17.79	24.10	10.16	12.45	16.87	3.40	4.46	6.75
33	15.41	18.99	25.99	10.79	13.29	18.20	3.53	4.67	7.14
34	16.39	20.31	28.07	11.48	14.22	19.65	3.69	4.92	7.59
35	17.46	21.76	30.33	12.23	15.23	21.23	3.89	5.21	8.10
36	18.62	23.33	32.78	13.03	16.33	22.94	4.12	5.56	8.71
37	19.86	25.02	35.40	13.90	17.52	24.78	4.41	5.98	9.42
38	21.18	26.84	38.21	14.82	18.79	26.75	4.75	6.49	10.26
39	22.58	28.78	41.19	15.80	20.15	28.83	5.15	7.09	11.25
40	24.06	30.86	44.34	16.84	21.60	31.04	5.62	7.79	12.39
41	25.63	33.06	47.66	17.94	23.14	33.36	6.17	8.61	13.71
42	27.28	35.40	51.14	19.09	24.78	35.80	6.81	9.56	15.22
43	29.01	37.89	54.78	20.31	26.52	38.35	7.53	10.65	16.93
44	30.84	40.53	58.57	21.59	28.37	41.00	8.35	11.89	18.84
45	32.77	43.33	62.52	22.94	30.33	43.76	9.27	13.30	20.96
46	34.80	46.31	66.61	24.36	32.41	46.62	10.30	14.87	23.29

Female – smoker									
Waiting period	30 days			60 days			90 days		
Benefit period	Two years	Five years	To age 65	Two years	Five years	To age 65	Two years	Five years	To age 65
Age next birthday									
47	36.94	49.47	70.84	25.86	34.63	49.58	11.44	16.63	25.83
48	39.21	52.85	75.20	27.45	37.00	52.64	12.69	18.58	28.57
49	41.62	56.46	79.69	29.13	39.52	55.78	14.06	20.73	31.48
50	44.17	60.33	84.30	30.92	42.23	59.01	15.56	23.09	34.55
51	46.90	64.48	89.03	32.83	45.14	62.32	17.17	25.67	37.75
52	49.82	68.97	93.86	34.87	48.28	65.70	18.91	28.47	41.05
53	52.96	73.82	98.80	37.07	51.67	69.16	20.77	31.49	44.39
54	56.35	79.09	103.82	39.44	55.36	72.67	22.76	34.75	47.72
55	60.03	84.84	108.92	42.02	59.39	76.24	24.88	38.23	50.99
56	64.03	91.14	114.05	44.82	63.80	79.83	27.11	41.94	54.12
57	68.41	98.06	118.99	47.89	68.65	83.29	29.46	45.88	56.90
58	73.23	105.72	123.54	51.26	74.00	86.48	31.93	50.04	59.15
59	78.55	114.22	127.46	54.98	79.95	89.22	34.50	54.41	60.67
60	84.46	123.70	130.37	59.12	86.59	91.26	37.17	58.98	61.19
61	91.05	128.53	131.74	63.73	89.97	92.22	39.93	59.41	60.37
62	98.44	127.48	130.67	68.91	89.24	91.47	42.77	56.79	57.72
63	106.78	122.34	125.39	74.74	85.64	87.78	45.68	51.51	52.35
64	100.95	107.80	110.49	70.67	75.46	77.34	38.68	41.28	41.96
65	59.61	63.65	65.24	41.72	44.55	45.67	14.60	15.58	15.84

Occupational loadings	
Professional	0.9
White Collar	1.00
Light Blue	1.50
Heavier Blue	3.00

Salary continuance – female – non smoker
Annual premium rates per \$100 of monthly benefit

Female – non smoker									
Waiting period	30 days			60 days			90 days		
Benefit period	Two years	Five years	To age 65	Two years	Five years	To age 65	Two years	Five years	To age 65
Age next birthday									
16	8.27	9.61	11.36	5.79	6.72	7.95	1.94	2.38	3.06
17	8.27	9.61	11.36	5.79	6.72	7.95	1.94	2.38	3.06
18	8.27	9.61	11.36	5.79	6.72	7.95	1.94	2.38	3.06
19	8.27	9.61	11.36	5.79	6.72	7.95	1.94	2.38	3.06
20	8.27	9.61	11.36	5.79	6.72	7.95	1.94	2.38	3.06
21	8.27	9.61	11.36	5.79	6.72	7.95	1.94	2.38	3.06
22	8.38	9.77	11.69	5.86	6.84	8.18	1.97	2.43	3.16
23	8.49	9.94	12.04	5.94	6.96	8.43	1.99	2.47	3.27
24	8.60	10.12	12.40	6.02	7.08	8.68	2.02	2.52	3.39
25	8.71	10.30	12.79	6.10	7.21	8.95	2.05	2.57	3.51
26	8.83	10.49	13.19	6.18	7.34	9.24	2.08	2.62	3.64
27	9.07	10.83	13.81	6.35	7.58	9.67	2.21	2.81	3.97
28	9.40	11.27	14.57	6.58	7.89	10.20	2.32	2.97	4.26
29	9.81	11.82	15.48	6.87	8.28	10.84	2.41	3.11	4.53
30	10.29	12.48	16.53	7.21	8.73	11.57	2.50	3.25	4.80
31	10.86	13.23	17.73	7.60	9.26	12.41	2.59	3.39	5.06
32	11.49	14.08	19.08	8.04	9.86	13.36	2.69	3.53	5.34
33	12.20	15.03	20.58	8.54	10.52	14.41	2.80	3.70	5.65
34	12.98	16.08	22.22	9.09	11.26	15.56	2.92	3.89	6.01
35	13.83	17.23	24.01	9.68	12.06	16.81	3.08	4.13	6.41
36	14.74	18.47	25.95	10.32	12.93	18.16	3.26	4.40	6.89
37	15.72	19.81	28.03	11.00	13.87	19.62	3.49	4.74	7.46
38	16.76	21.25	30.25	11.73	14.87	21.17	3.76	5.14	8.13
39	17.87	22.79	32.61	12.51	15.95	22.82	4.08	5.61	8.90
40	19.05	24.43	35.10	13.33	17.10	24.57	4.45	6.17	9.81
41	20.29	26.17	37.73	14.20	18.32	26.41	4.89	6.82	10.86
42	21.59	28.03	40.48	15.12	19.62	28.34	5.39	7.57	12.05
43	22.97	30.00	43.37	16.08	21.00	30.36	5.96	8.43	13.40
44	24.42	32.08	46.37	17.09	22.46	32.46	6.61	9.41	14.91
45	25.94	34.30	49.49	18.16	24.01	34.65	7.34	10.53	16.59
46	27.55	36.66	52.73	19.28	25.66	36.91	8.16	11.77	18.44

Female – non smoker									
Waiting period	30 days			60 days			90 days		
Benefit period	Two years	Five years	To age 65	Two years	Five years	To age 65	Two years	Five years	To age 65
Age next birthday									
47	29.25	39.17	56.08	20.47	27.42	39.25	9.06	13.17	20.45
48	31.04	41.84	59.53	21.73	29.29	41.67	10.05	14.71	22.61
49	32.95	44.70	63.09	23.06	31.29	44.16	11.13	16.41	24.92
50	34.97	47.76	66.74	24.48	33.43	46.72	12.32	18.28	27.35
51	37.13	51.05	70.48	25.99	35.74	49.34	13.59	20.32	29.89
52	39.44	54.60	74.31	27.61	38.22	52.02	14.97	22.54	32.50
53	41.93	58.44	78.21	29.35	40.91	54.75	16.45	24.93	35.14
54	44.61	62.61	82.19	31.23	43.83	57.53	18.02	27.51	37.78
55	47.52	67.16	86.22	33.26	47.01	60.36	19.69	30.27	40.37
56	50.69	72.15	90.29	35.48	50.50	63.20	21.46	33.20	42.84
57	54.16	77.63	94.20	37.91	54.34	65.94	23.32	36.32	45.04
58	57.97	83.70	97.81	40.58	58.59	68.46	25.27	39.62	46.83
59	62.18	90.42	100.91	43.53	63.30	70.63	27.31	43.07	48.03
60	66.86	97.93	103.21	46.80	68.55	72.25	29.42	46.69	48.44
61	72.08	101.75	104.30	50.46	71.23	73.01	31.61	47.03	47.79
62	77.93	100.92	103.45	54.55	70.65	72.41	33.86	44.96	45.69
63	84.53	96.85	99.27	59.17	67.79	69.49	36.16	40.78	41.44
64	79.92	85.34	87.47	55.94	59.74	61.23	30.62	32.68	33.21
65	47.19	50.39	51.65	33.03	35.27	36.15	11.56	12.34	12.54

Occupational loadings	
Professional	0.9
White Collar	1.00
Light Blue	1.50
Heavier Blue	3.00

Death only and Death and TPD

Annual premium rates per \$1,000 sum insured

Age next birthday	Death Only				Death & TPD			
	Male		Female		Male		Female	
	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker
16	0.74	1.03	0.25	0.31	0.94	1.30	0.43	0.56
17	0.74	1.03	0.25	0.31	0.94	1.30	0.43	0.56
18	0.74	1.03	0.25	0.31	0.94	1.30	0.43	0.56
19	0.74	1.03	0.25	0.31	0.94	1.30	0.43	0.56
20	0.74	1.03	0.25	0.31	0.94	1.30	0.43	0.56
21	0.78	1.10	0.26	0.32	0.98	1.37	0.43	0.58
22	0.80	1.15	0.25	0.31	1.00	1.43	0.42	0.56
23	0.81	1.17	0.23	0.29	1.00	1.44	0.40	0.53
24	0.80	1.18	0.22	0.28	1.00	1.44	0.39	0.52
25	0.79	1.18	0.22	0.28	0.97	1.44	0.38	0.51
26	0.77	1.17	0.22	0.28	0.94	1.41	0.38	0.51
27	0.74	1.14	0.22	0.29	0.92	1.40	0.38	0.52
28	0.72	1.12	0.23	0.31	0.89	1.39	0.39	0.55
29	0.69	1.11	0.24	0.33	0.87	1.37	0.39	0.56
30	0.67	1.09	0.25	0.35	0.85	1.37	0.40	0.61
31	0.65	1.09	0.26	0.37	0.82	1.39	0.43	0.65
32	0.63	1.09	0.28	0.40	0.82	1.40	0.45	0.69
33	0.62	1.10	0.29	0.43	0.82	1.43	0.48	0.74
34	0.61	1.11	0.31	0.46	0.82	1.46	0.49	0.78
35	0.61	1.13	0.34	0.50	0.82	1.50	0.53	0.85
36	0.62	1.16	0.37	0.56	0.85	1.56	0.58	0.92
37	0.64	1.20	0.40	0.61	0.88	1.63	0.62	1.01
38	0.66	1.26	0.44	0.67	0.92	1.72	0.68	1.10
39	0.69	1.32	0.48	0.74	0.98	1.83	0.74	1.21
40	0.72	1.40	0.53	0.82	1.04	1.96	0.82	1.36
41	0.76	1.49	0.57	0.91	1.11	2.14	0.91	1.52
42	0.80	1.58	0.62	0.99	1.20	2.31	1.00	1.67
43	0.84	1.68	0.68	1.09	1.31	2.51	1.11	1.86
44	0.89	1.80	0.73	1.18	1.43	2.74	1.23	2.06
45	0.95	1.93	0.79	1.28	1.56	3.02	1.36	2.28
46	1.03	2.10	0.86	1.39	1.73	3.33	1.50	2.54
47	1.12	2.28	0.93	1.51	1.93	3.69	1.67	2.83

Age next birthday	Death Only				Death & TPD			
	Male		Female		Male		Female	
	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker
48	1.23	2.48	1.01	1.63	2.16	4.08	1.88	3.13
49	1.36	2.73	1.10	1.76	2.45	4.57	2.09	3.46
50	1.50	3.01	1.19	1.90	2.78	5.14	2.35	3.87
51	1.66	3.31	1.28	2.04	3.16	5.77	2.67	4.31
52	1.85	3.66	1.38	2.18	3.64	6.52	3.02	4.83
53	2.07	4.06	1.50	2.34	4.21	7.40	3.45	5.43
54	2.33	4.51	1.62	2.52	4.91	8.40	3.97	6.10
55	2.62	4.98	1.78	2.74	5.73	9.52	4.60	6.93
56	2.95	5.47	1.98	3.00	6.72	10.79	5.41	7.89
57	3.32	6.01	2.20	3.28	7.94	12.25	6.41	9.03
58	3.75	6.60	2.46	3.60	9.44	13.97	7.63	10.39
59	4.24	7.24	2.75	3.96	11.15	16.03	9.05	12.05
60	4.83	8.01	3.09	4.36	12.93	18.53	10.46	14.02
61	5.54	8.96	3.48	4.81	14.76	21.47	11.86	16.32
62	6.33	10.01	3.91	5.32	16.78	24.90	13.40	19.02
63	7.22	11.17	4.39	5.89	19.03	28.71	15.14	22.00
64	8.23	12.49	4.93	6.51	21.61	32.54	17.10	24.92
65	9.34	14.18	5.59	7.38	24.53	36.93	19.41	28.28
66	10.57	15.75	6.21	8.08	27.97	41.38	21.89	31.53
67	11.99	17.49	6.90	8.82	31.91	46.40	24.71	35.12
68	13.57	19.43	7.64	9.67	36.49	52.22	27.97	39.45
69	15.37	21.57	8.49	10.60	41.83	58.89	31.75	44.46
70	17.38	24.02	9.40	11.61	47.90	66.62	36.08	50.21
71	19.55	27.02	10.58	13.06	n/a	n/a	n/a	n/a
72	22.00	30.40	11.90	14.69	n/a	n/a	n/a	n/a
73	24.75	34.20	13.39	16.53	n/a	n/a	n/a	n/a
74	27.84	38.47	15.06	18.59	n/a	n/a	n/a	n/a
75	31.32	43.28	16.94	20.91	n/a	n/a	n/a	n/a

Occupation Loadings – Death only

Professional	0.9
White Collar	1.00
Light Blue	1.15
Heavier Blue	1.3

Occupation Loadings – Death & TPD

Professional	0.875
White Collar	1.00
Light Blue	1.50
Heavier Blue	2.00
Loading for buyback option	1.040

Age next birthday	TPD only			
	Male		Female	
	Non smoker	Smoker	Non smoker	Smoker
16	0.31	0.40	0.26	0.35
17	0.31	0.40	0.27	0.35
18	0.30	0.40	0.26	0.35
19	0.29	0.41	0.25	0.36
20	0.30	0.40	0.25	0.35
21	0.30	0.41	0.24	0.37
22	0.29	0.43	0.24	0.36
23	0.29	0.40	0.24	0.34
24	0.29	0.40	0.24	0.34
25	0.28	0.40	0.24	0.33
26	0.26	0.37	0.23	0.32
27	0.27	0.40	0.22	0.33
28	0.26	0.41	0.23	0.34
29	0.27	0.39	0.22	0.33
30	0.27	0.41	0.22	0.36
31	0.26	0.45	0.24	0.40
32	0.28	0.46	0.24	0.41
33	0.28	0.48	0.26	0.43
34	0.32	0.52	0.26	0.46
35	0.32	0.54	0.28	0.49
36	0.34	0.59	0.31	0.52
37	0.35	0.64	0.31	0.58
38	0.38	0.67	0.34	0.61
39	0.42	0.74	0.38	0.67
40	0.46	0.81	0.42	0.77
41	0.49	0.93	0.48	0.86
42	0.57	1.05	0.54	0.97
43	0.68	1.19	0.62	1.09
44	0.78	1.35	0.72	1.25
45	0.87	1.56	0.81	1.42
46	1.01	1.76	0.92	1.63
47	1.16	2.01	1.06	1.87
48	1.32	2.28	1.23	2.12
49	1.55	2.61	1.40	2.39
50	1.81	3.04	1.63	2.78
51	2.12	3.50	1.95	3.19
52	2.53	4.05	2.31	3.71
53	3.01	4.72	2.73	4.32

Age next birthday	TPD only			
	Male		Female	
	Non smoker	Smoker	Non smoker	Smoker
54	3.61	5.50	3.28	5.01
55	4.36	6.41	3.94	5.85
56	5.27	7.49	4.78	6.82
57	6.46	8.78	5.86	8.02
58	7.95	10.34	7.19	9.45
59	9.65	12.32	8.76	11.26
60	11.31	14.73	10.25	13.43
61	12.86	17.51	11.64	16.00
62	14.22	20.29	12.86	18.55
63	16.07	23.89	14.56	21.80
64	18.20	27.27	16.48	24.89
65	20.67	30.95	18.71	28.26
66	22.78	33.55	20.43	30.51
67	26.08	37.84	23.20	34.21
68	30.00	42.91	26.48	38.73
69	34.63	48.82	30.29	44.02
70	39.93	55.71	34.73	50.17
71	n/a	n/a	n/a	n/a
72	n/a	n/a	n/a	n/a
73	n/a	n/a	n/a	n/a
74	n/a	n/a	n/a	n/a
75	n/a	n/a	n/a	n/a

Occupation Loadings – TPD only

Professional	0.850
White Collar	1.000
Light Blue	1.850
Heavier Blue	2.700

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15 August 2011.

