

INSURANCE COVER PREMIUM RATES

Zero Commission Insurance

1 March 2019

The information in this document forms part of:

- Product Disclosure Statement issue number 12 dated 1 March 2019 for Perpetual WealthFocus Super Plan

Death and/or Total & Permanent Disablement (TPD) Rates

Annual premium rates per \$1,000 sum insured

White Collar												
Current Age	Death only				Death & TPD				TPD only			
	Male		Female		Male		Female		Male		Female	
	Non - Smoker	Smoker	Non - Smoker	Smoker	Non - Smoker	Smoker	Non - Smoker	Smoker	Non - Smoker	Smoker	Non - Smoker	Smoker
15	0.87	1.19	0.29	0.36	1.00	1.38	0.41	0.54	0.24	0.32	0.20	0.28
16	0.87	1.19	0.29	0.36	1.00	1.38	0.41	0.54	0.24	0.32	0.21	0.28
17	0.87	1.19	0.29	0.36	1.00	1.38	0.41	0.54	0.23	0.32	0.20	0.28
18	0.87	1.19	0.29	0.36	1.00	1.38	0.41	0.54	0.22	0.32	0.19	0.29
19	0.87	1.19	0.29	0.36	1.00	1.38	0.41	0.54	0.23	0.32	0.19	0.28
20	0.90	1.28	0.30	0.38	1.04	1.48	0.42	0.56	0.23	0.32	0.19	0.29
21	0.93	1.34	0.29	0.36	1.07	1.54	0.41	0.54	0.22	0.34	0.19	0.29
22	0.94	1.36	0.26	0.33	1.07	1.55	0.39	0.50	0.22	0.32	0.19	0.27
23	0.93	1.37	0.25	0.32	1.07	1.55	0.38	0.49	0.22	0.32	0.19	0.27
24	0.92	1.37	0.25	0.32	1.04	1.55	0.37	0.48	0.22	0.32	0.19	0.26
25	0.90	1.36	0.25	0.32	1.02	1.53	0.37	0.48	0.20	0.29	0.18	0.25
26	0.87	1.33	0.25	0.33	0.99	1.51	0.37	0.49	0.21	0.32	0.17	0.26
27	0.84	1.31	0.26	0.36	0.97	1.50	0.38	0.53	0.20	0.32	0.18	0.27
28	0.80	1.29	0.28	0.39	0.93	1.48	0.39	0.55	0.21	0.31	0.17	0.26
29	0.77	1.27	0.29	0.41	0.90	1.47	0.39	0.59	0.21	0.32	0.17	0.29
30	0.75	1.27	0.30	0.43	0.87	1.48	0.42	0.63	0.20	0.36	0.19	0.32
31	0.73	1.27	0.32	0.46	0.86	1.48	0.44	0.67	0.22	0.36	0.19	0.32
32	0.72	1.28	0.33	0.49	0.86	1.51	0.46	0.71	0.22	0.38	0.20	0.34
33	0.71	1.29	0.36	0.53	0.86	1.55	0.49	0.76	0.25	0.40	0.20	0.36
34	0.71	1.31	0.39	0.59	0.86	1.58	0.53	0.84	0.25	0.42	0.22	0.38
35	0.72	1.34	0.43	0.65	0.88	1.64	0.58	0.91	0.27	0.46	0.24	0.40
36	0.74	1.39	0.46	0.71	0.91	1.70	0.62	1.00	0.28	0.49	0.24	0.45
37	0.76	1.46	0.51	0.77	0.95	1.79	0.68	1.08	0.30	0.52	0.27	0.47
38	0.80	1.54	0.55	0.87	1.01	1.91	0.73	1.21	0.33	0.57	0.30	0.52
39	0.84	1.62	0.62	0.95	1.07	2.02	0.83	1.34	0.36	0.63	0.33	0.59

White Collar												
Current Age	Death only				Death & TPD				TPD only			
	Male		Female		Male		Female		Male		Female	
	Non - Smoker	Smoker	Non - Smoker	Smoker	Non - Smoker	Smoker	Non - Smoker	Smoker	Non - Smoker	Smoker	Non - Smoker	Smoker
40	0.88	1.73	0.66	1.06	1.14	2.20	0.90	1.50	0.38	0.72	0.38	0.66
41	0.93	1.83	0.72	1.15	1.22	2.36	1.00	1.64	0.44	0.82	0.42	0.76
42	0.97	1.95	0.80	1.27	1.31	2.55	1.10	1.82	0.53	0.93	0.48	0.85
43	1.04	2.09	0.85	1.37	1.42	2.76	1.21	2.00	0.60	1.05	0.56	0.97
44	1.10	2.24	0.92	1.49	1.55	3.03	1.33	2.21	0.67	1.21	0.63	1.10
45	1.19	2.44	1.00	1.61	1.69	3.33	1.46	2.44	0.79	1.37	0.71	1.27
46	1.31	2.65	1.08	1.75	1.89	3.66	1.61	2.70	0.90	1.56	0.83	1.45
47	1.42	2.88	1.17	1.89	2.09	4.03	1.80	2.97	1.03	1.78	0.96	1.65
48	1.58	3.17	1.28	2.05	2.36	4.49	1.99	3.28	1.20	2.02	1.09	1.86
49	1.75	3.49	1.38	2.21	2.67	5.02	2.22	3.62	1.41	2.36	1.27	2.16
50	1.93	3.85	1.49	2.37	3.01	5.62	2.49	4.00	1.65	2.72	1.51	2.48
51	2.16	4.26	1.60	2.53	3.45	6.31	2.77	4.44	1.96	3.14	1.80	2.88
52	2.41	4.72	1.75	2.72	3.95	7.12	3.15	4.95	2.34	3.67	2.12	3.36
53	2.70	5.24	1.88	2.93	4.56	8.04	3.56	5.50	2.80	4.27	2.55	3.89
54	3.04	5.79	2.06	3.18	5.28	9.06	4.09	6.20	3.39	4.98	3.06	4.54
55	3.42	6.35	2.29	3.48	6.14	10.18	4.76	6.99	4.10	5.82	3.72	5.30
56	3.86	6.99	2.55	3.81	7.18	11.47	5.58	7.94	5.01	6.82	4.55	6.24
57	4.35	7.67	2.86	4.19	8.44	12.97	6.58	9.07	6.18	8.03	5.59	7.34
58	4.93	8.41	3.19	4.60	9.90	14.73	7.72	10.42	7.50	9.57	6.81	8.75
59	5.61	9.30	3.59	5.06	11.44	16.87	8.89	12.01	8.79	11.44	7.96	10.43
60	6.44	10.41	4.04	5.59	13.07	19.40	10.06	13.87	10.00	13.61	9.05	12.43
61	7.36	11.64	4.54	6.17	14.87	22.35	11.37	16.03	11.05	15.76	10.00	14.42
62	8.38	12.98	5.11	6.84	16.88	25.59	12.83	18.42	12.49	18.56	11.31	16.95
63	9.56	14.50	5.73	7.56	19.18	28.92	14.47	20.80	14.14	21.19	12.80	19.34
64	10.85	16.47	6.50	8.58	21.77	32.83	16.44	23.61	16.06	24.05	14.54	21.96
65	12.28	18.30	7.22	9.39	24.79	36.73	18.49	26.25	17.70	26.06	15.88	23.71
66	13.93	20.32	8.02	10.24	28.25	41.11	20.82	29.15	20.27	29.40	18.03	26.59
67	15.76	22.57	8.87	11.24	32.25	46.15	23.49	32.65	23.31	33.34	20.58	30.10
68	17.86	25.06	9.87	12.32	36.88	51.90	26.59	36.67	26.91	37.94	23.54	34.21
69	20.18	27.91	10.92	13.49	42.13	58.54	30.10	41.25	31.03	43.30	26.98	38.98
70	22.72	31.39	12.29	15.17	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
71	25.55	35.31	13.82	17.07	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
72	28.75	39.73	15.55	19.20	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
73	32.34	44.69	17.50	21.60	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
74	36.39	50.28	19.68	24.29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Occupational loadings factors

	Death only	D&TPD	TPD only
Professional	0.900	0.875	0.850
White collar	1.000	1.000	1.000
Light blue collar	1.150	1.500	1.850
Heavy blue collar	1.300	2.000	2.700

Salary continuance (annual premiums per \$100 monthly benefit)

Male - non-smoker									
Waiting period (days)	30	60	90	30	60	90	30	60	90
Benefit period (years)	2	2	2	5	5	5	65	65	65
Current Age									
15	5.58	3.91	1.62	7.12	4.99	2.19	7.78	5.45	2.50
16	5.58	3.91	1.62	7.12	4.99	2.19	7.78	5.45	2.50
17	5.58	3.91	1.62	7.12	4.99	2.19	7.78	5.45	2.50
18	5.58	3.91	1.62	7.12	4.99	2.19	7.78	5.45	2.50
19	5.58	3.91	1.62	7.12	4.99	2.19	7.78	5.45	2.50
20	5.58	3.91	1.62	7.12	4.99	2.19	7.78	5.45	2.50
21	5.46	3.82	1.52	7.00	4.90	2.06	7.72	5.39	2.39
22	5.35	3.75	1.42	6.89	4.82	1.95	7.68	5.38	2.29
23	5.26	3.69	1.34	6.82	4.77	1.85	7.67	5.36	2.21
24	5.19	3.65	1.28	6.75	4.74	1.77	7.69	5.39	2.15
25	5.15	3.60	1.22	6.72	4.70	1.71	7.74	5.42	2.09
26	5.17	3.62	1.21	6.80	4.77	1.68	7.94	5.56	2.09
27	5.25	3.68	1.17	6.95	4.86	1.67	8.21	5.74	2.12
28	5.38	3.77	1.17	7.15	5.01	1.68	8.55	6.00	2.17
29	5.55	3.88	1.20	7.42	5.18	1.72	8.97	6.28	2.23
30	5.76	4.03	1.22	7.73	5.42	1.76	9.48	6.63	2.32
31	6.00	4.20	1.24	8.13	5.69	1.82	10.06	7.05	2.44
32	6.30	4.40	1.30	8.56	6.00	1.89	10.70	7.50	2.57
33	6.63	4.64	1.36	9.07	6.35	2.00	11.44	8.01	2.74
34	6.99	4.89	1.44	9.62	6.74	2.12	12.26	8.58	2.94
35	7.39	5.18	1.52	10.24	7.17	2.28	13.17	9.20	3.18
36	7.85	5.49	1.63	10.92	7.65	2.45	14.15	9.91	3.44
37	8.34	5.83	1.75	11.68	8.18	2.65	15.23	10.66	3.75
38	8.86	6.21	1.89	12.49	8.75	2.88	16.40	11.47	4.11
39	9.43	6.61	2.06	13.40	9.37	3.17	17.66	12.36	4.52
40	10.06	7.05	2.26	14.36	10.06	3.48	19.03	13.31	5.00
41	10.73	7.52	2.48	15.42	10.79	3.86	20.50	14.36	5.55
42	11.47	8.03	2.74	16.57	11.59	4.29	22.09	15.46	6.17
43	12.26	8.58	3.04	17.83	12.47	4.79	23.80	16.65	6.89
44	13.11	9.18	3.38	19.19	13.43	5.36	25.64	17.94	7.70
45	14.05	9.84	3.79	20.69	14.47	6.03	27.60	19.32	8.63
46	15.06	10.54	4.23	22.32	15.62	6.80	29.71	20.81	9.70
47	16.16	11.31	4.75	24.11	16.87	7.69	31.98	22.39	10.90
48	17.37	12.16	5.35	26.07	18.25	8.72	34.41	24.09	12.22
49	18.69	13.08	6.03	28.24	19.77	9.88	37.01	25.92	13.72
50	20.14	14.09	6.79	30.62	21.44	11.22	39.80	27.86	15.38
51	21.72	15.21	7.67	33.27	23.28	12.75	42.77	29.94	17.23
52	23.48	16.44	8.66	36.19	25.33	14.49	45.96	32.17	19.25
53	25.41	17.79	9.77	39.45	27.61	16.47	49.36	34.55	21.45
54	27.56	19.29	11.04	43.07	30.15	18.72	52.99	37.09	23.84
55	29.94	20.96	12.46	47.13	32.99	21.26	56.83	39.79	26.40
56	32.61	22.83	14.06	51.66	36.16	24.14	60.80	42.57	29.05
57	35.58	24.90	15.85	56.76	39.73	27.36	64.77	45.34	31.69
58	38.91	27.25	17.84	62.48	43.74	30.99	68.57	48.00	34.18
59	42.66	29.87	20.08	68.97	48.27	35.07	71.95	50.36	36.31
60	46.90	32.83	22.57	73.23	51.26	37.14	74.47	52.12	37.75
61	51.70	36.19	25.32	74.21	51.94	37.41	75.46	52.82	38.03
62	57.16	40.01	28.41	72.40	50.68	35.63	73.63	51.54	36.22
63	54.38	38.06	24.80	63.93	44.74	29.39	65.00	45.51	29.87
64	31.32	21.91	9.28	36.80	25.77	11.00	37.42	26.20	11.18

Salary continuance (annual premiums per \$100 monthly benefit)

Female – non-smoker									
Waiting period (days)	30	60	90	30	60	90	30	60	90
Benefit period (years)	2	2	2	5	5	5	65	65	65
Current Age									
15	8.07	5.65	1.89	10.42	7.29	2.57	12.31	8.62	3.32
16	8.07	5.65	1.89	10.42	7.29	2.57	12.31	8.62	3.32
17	8.07	5.65	1.89	10.42	7.29	2.57	12.31	8.62	3.32
18	8.07	5.65	1.89	10.42	7.29	2.57	12.31	8.62	3.32
19	8.07	5.65	1.89	10.42	7.29	2.57	12.31	8.62	3.32
20	8.07	5.65	1.89	10.42	7.29	2.57	12.31	8.62	3.32
21	8.18	5.72	1.92	10.59	7.41	2.63	12.67	8.86	3.43
22	8.28	5.80	1.95	10.77	7.55	2.67	13.04	9.13	3.55
23	8.40	5.88	1.97	10.96	7.67	2.73	13.43	9.40	3.67
24	8.50	5.96	1.99	11.17	7.81	2.78	13.86	9.70	3.80
25	8.62	6.03	2.03	11.37	7.95	2.84	14.30	10.01	3.95
26	8.86	6.20	2.16	11.74	8.21	3.04	14.97	10.48	4.30
27	9.17	6.42	2.26	12.21	8.55	3.22	15.79	11.06	4.61
28	9.57	6.71	2.36	12.80	8.97	3.38	16.77	11.75	4.91
29	10.05	7.04	2.44	13.52	9.46	3.52	17.91	12.53	5.20
30	10.59	7.42	2.53	14.34	10.03	3.67	19.21	13.45	5.49
31	11.21	7.85	2.63	15.25	10.69	3.82	20.67	14.47	5.79
32	11.91	8.34	2.73	16.29	11.40	4.01	22.30	15.62	6.12
33	12.67	8.87	2.85	17.42	12.20	4.22	24.08	16.86	6.51
34	13.50	9.44	3.01	18.67	13.07	4.47	26.01	18.21	6.95
35	14.39	10.08	3.18	20.02	14.02	4.77	28.12	19.68	7.46
36	15.34	10.73	3.41	21.47	15.03	5.13	30.38	21.26	8.08
37	16.36	11.45	3.67	23.03	16.12	5.57	32.78	22.94	8.81
38	17.44	12.21	3.99	24.70	17.29	6.07	35.34	24.73	9.64
39	18.59	13.01	4.34	26.47	18.53	6.68	38.03	26.62	10.63
40	19.80	13.85	4.77	28.36	19.85	7.39	40.89	28.61	11.76
41	21.07	14.76	5.26	30.38	21.26	8.20	43.87	30.72	13.06
42	22.42	15.69	5.82	32.51	22.76	9.13	47.00	32.89	14.52
43	23.83	16.68	6.45	34.76	24.33	10.19	50.25	35.17	16.16
44	25.31	17.72	7.17	37.17	26.01	11.41	53.63	37.55	17.97
45	26.88	18.82	7.96	39.73	27.81	12.75	57.14	40.00	19.98
46	28.55	19.98	8.84	42.45	29.71	14.26	60.77	42.53	22.16
47	30.30	21.21	9.81	45.34	31.74	15.93	64.51	45.15	24.50
48	32.16	22.51	10.86	48.43	33.91	17.78	68.36	47.85	27.00
49	34.13	23.89	12.02	51.76	36.23	19.81	72.32	50.63	29.63
50	36.24	25.37	13.27	55.32	38.73	22.02	76.37	53.47	32.39
51	38.50	26.94	14.60	59.17	41.42	24.43	80.53	56.37	35.22
52	40.92	28.64	16.06	63.33	44.32	27.01	84.75	59.33	38.08
53	43.54	30.48	17.59	67.85	47.49	29.81	89.06	62.34	40.95
54	46.39	32.47	19.22	72.78	50.94	32.79	93.43	65.40	43.74
55	49.47	34.63	20.95	78.18	54.72	35.97	97.84	68.48	46.43
56	52.86	37.01	22.76	84.12	58.88	39.35	102.08	71.45	48.81
57	56.58	39.61	24.67	90.70	63.49	42.93	105.99	74.19	50.74
58	60.69	42.48	26.66	97.97	68.59	46.67	109.35	76.54	52.04
59	65.26	45.68	28.71	106.13	74.28	50.60	111.84	78.29	52.49
60	70.35	49.25	30.85	110.26	77.19	50.97	113.03	79.11	51.78
61	76.06	53.24	33.05	109.36	76.56	48.72	112.10	78.47	49.52
62	82.50	57.75	35.29	104.95	73.46	44.19	107.57	75.30	44.91
63	78.01	54.60	29.89	92.48	64.73	35.41	94.78	66.35	35.99
64	46.06	32.24	11.28	54.60	38.22	13.37	55.98	39.18	13.58

Salary continuance (annual premiums per \$100 monthly benefit)

Male - Smoker									
Waiting period (days)	30	60	90	30	60	90	30	60	90
Benefit period (years)	2	2	2	5	5	5	65	65	65
Current Age									
15	7.05	4.94	2.05	8.99	6.30	2.77	9.83	6.88	3.15
16	7.05	4.94	2.05	8.99	6.30	2.77	9.83	6.88	3.15
17	7.05	4.94	2.05	8.99	6.30	2.77	9.83	6.88	3.15
18	7.05	4.94	2.05	8.99	6.30	2.77	9.83	6.88	3.15
19	7.05	4.94	2.05	8.99	6.30	2.77	9.83	6.88	3.15
20	7.05	4.94	2.05	8.99	6.30	2.77	9.83	6.88	3.15
21	6.89	4.82	1.91	8.84	6.19	2.60	9.74	6.83	3.01
22	6.77	4.74	1.81	8.72	6.10	2.46	9.70	6.79	2.89
23	6.65	4.66	1.71	8.61	6.02	2.34	9.69	6.78	2.78
24	6.56	4.60	1.62	8.54	5.97	2.24	9.72	6.80	2.71
25	6.49	4.55	1.55	8.50	5.95	2.16	9.79	6.85	2.65
26	6.54	4.57	1.51	8.59	6.01	2.12	10.02	7.02	2.65
27	6.64	4.64	1.49	8.78	6.14	2.11	10.37	7.26	2.67
28	6.79	4.75	1.49	9.03	6.33	2.12	10.80	7.56	2.73
29	7.01	4.91	1.50	9.37	6.56	2.16	11.34	7.94	2.82
30	7.27	5.08	1.54	9.77	6.85	2.21	11.97	8.37	2.94
31	7.59	5.31	1.58	10.26	7.19	2.29	12.70	8.89	3.08
32	7.95	5.56	1.64	10.81	7.57	2.40	13.52	9.47	3.25
33	8.36	5.85	1.72	11.46	8.02	2.52	14.46	10.12	3.46
34	8.83	6.17	1.82	12.15	8.51	2.68	15.49	10.85	3.72
35	9.34	6.54	1.92	12.94	9.06	2.87	16.64	11.64	4.01
36	9.91	6.94	2.06	13.81	9.67	3.08	17.88	12.52	4.34
37	10.52	7.37	2.22	14.75	10.33	3.35	19.24	13.47	4.74
38	11.20	7.84	2.39	15.79	11.06	3.64	20.72	14.50	5.18
39	11.93	8.35	2.60	16.91	11.84	4.00	22.32	15.62	5.71
40	12.70	8.90	2.85	18.14	12.70	4.40	24.05	16.82	6.31
41	13.57	9.50	3.13	19.47	13.63	4.86	25.89	18.13	7.00
42	14.49	10.15	3.46	20.93	14.65	5.42	27.90	19.53	7.79
43	15.49	10.84	3.85	22.52	15.76	6.05	30.06	21.04	8.70
44	16.57	11.60	4.27	24.25	16.97	6.78	32.38	22.66	9.73
45	17.75	12.43	4.78	26.13	18.30	7.63	34.87	24.40	10.91
46	19.02	13.31	5.35	28.20	19.74	8.59	37.53	26.28	12.25
47	20.42	14.30	6.01	30.45	21.31	9.72	40.40	28.28	13.75
48	21.94	15.36	6.76	32.93	23.06	11.01	43.47	30.43	15.44
49	23.60	16.53	7.61	35.68	24.97	12.48	46.75	32.72	17.32
50	25.44	17.80	8.59	38.68	27.08	14.18	50.27	35.18	19.43
51	27.43	19.21	9.69	42.02	29.43	16.10	54.03	37.82	21.76
52	29.65	20.76	10.94	45.71	32.00	18.31	58.05	40.64	24.32
53	32.10	22.46	12.35	49.83	34.88	20.81	62.35	43.64	27.10
54	34.81	24.37	13.95	54.42	38.09	23.65	66.92	46.85	30.11
55	37.83	26.47	15.73	59.52	41.67	26.84	71.79	50.26	33.35
56	41.19	28.83	17.76	65.24	45.68	30.48	76.81	53.77	36.70
57	44.95	31.46	20.01	71.69	50.19	34.56	81.82	57.27	40.03
58	49.15	34.40	22.53	78.93	55.26	39.15	86.61	60.63	43.19
59	53.90	37.72	25.36	87.12	60.99	44.29	90.87	63.61	45.86
60	59.24	41.47	28.50	92.51	64.75	46.92	94.06	65.84	47.69
61	65.31	45.71	32.00	93.74	65.63	47.26	95.32	66.72	48.02
62	72.20	50.54	35.88	91.46	64.02	45.00	92.99	65.09	45.75
63	68.69	48.08	31.33	80.74	56.52	37.11	82.10	57.48	37.72
64	39.55	27.68	11.72	46.49	32.55	13.90	47.28	33.10	14.13

Salary continuance (annual premiums per \$100 monthly benefit)

Female - Smoker									
Waiting Period (days)	30	60	90	30	60	90	30	60	90
Benefit Period (years)	2	2	2	5	5	5	65	65	65
Current Age									
15	10.20	7.13	2.39	13.14	9.20	3.27	15.55	10.90	4.18
16	10.20	7.13	2.39	13.14	9.20	3.27	15.55	10.90	4.18
17	10.20	7.13	2.39	13.14	9.20	3.27	15.55	10.90	4.18
18	10.20	7.13	2.39	13.14	9.20	3.27	15.55	10.90	4.18
19	10.20	7.13	2.39	13.14	9.20	3.27	15.55	10.90	4.18
20	10.20	7.13	2.39	13.14	9.20	3.27	15.55	10.90	4.18
21	10.32	7.23	2.43	13.37	9.36	3.33	16.01	11.20	4.33
22	10.46	7.32	2.46	13.62	9.52	3.38	16.47	11.53	4.49
23	10.59	7.42	2.49	13.85	9.69	3.45	16.98	11.89	4.64
24	10.74	7.53	2.53	14.09	9.87	3.52	17.49	12.26	4.81
25	10.90	7.62	2.56	14.36	10.04	3.59	18.07	12.64	4.99
26	11.19	7.83	2.72	14.82	10.37	3.85	18.91	13.24	5.43
27	11.59	8.11	2.86	15.43	10.80	4.06	19.94	13.97	5.83
28	12.09	8.46	2.97	16.19	11.34	4.27	21.19	14.84	6.21
29	12.69	8.88	3.08	17.08	11.95	4.44	22.63	15.85	6.57
30	13.38	9.37	3.20	18.10	12.68	4.64	24.27	16.99	6.94
31	14.17	9.91	3.32	19.27	13.48	4.84	26.11	18.27	7.31
32	15.04	10.53	3.45	20.58	14.40	5.06	28.17	19.72	7.73
33	16.00	11.20	3.60	22.01	15.41	5.33	30.42	21.30	8.23
34	17.04	11.94	3.79	23.58	16.51	5.64	32.87	23.00	8.78
35	18.17	12.72	4.02	25.28	17.70	6.02	35.52	24.86	9.44
36	19.39	13.57	4.30	27.11	18.99	6.48	38.36	26.84	10.21
37	20.68	14.47	4.64	29.09	20.36	7.03	41.40	28.98	11.12
38	22.04	15.42	5.02	31.19	21.83	7.68	44.63	31.24	12.19
39	23.48	16.44	5.49	33.44	23.41	8.45	48.05	33.63	13.42
40	25.02	17.51	6.03	35.83	25.08	9.33	51.65	36.16	14.86
41	26.63	18.64	6.65	38.36	26.84	10.35	55.42	38.79	16.49
42	28.31	19.82	7.35	41.06	28.74	11.54	59.37	41.56	18.35
43	30.11	21.07	8.15	43.92	30.74	12.88	63.46	44.42	20.42
44	31.99	22.39	9.04	46.96	32.87	14.41	67.74	47.42	22.71
45	33.97	23.78	10.05	50.19	35.12	16.12	72.18	50.52	25.24
46	36.06	25.24	11.17	53.60	37.52	18.02	76.76	53.72	27.99
47	38.27	26.79	12.39	57.27	40.09	20.14	81.48	57.04	30.96
48	40.62	28.43	13.72	61.18	42.82	22.47	86.36	60.44	34.12
49	43.12	30.18	15.19	65.38	45.76	25.03	91.34	63.94	37.44
50	45.78	32.04	16.76	69.87	48.91	27.82	96.47	67.53	40.91
51	48.63	34.04	18.45	74.74	52.32	30.85	101.71	71.19	44.48
52	51.69	36.18	20.28	79.99	55.99	34.12	107.07	74.95	48.10
53	55.00	38.50	22.22	85.70	59.99	37.66	112.50	78.75	51.71
54	58.60	41.02	24.29	91.94	64.35	41.43	118.03	82.61	55.26
55	62.49	43.74	26.46	98.75	69.14	45.45	123.58	86.51	58.65
56	66.77	46.74	28.75	106.26	74.40	49.72	128.94	90.26	61.66
57	71.48	50.03	31.16	114.56	80.19	54.22	133.87	93.72	64.10
58	76.66	53.66	33.67	123.78	86.64	58.96	138.12	96.68	65.74
59	82.43	57.71	36.28	134.04	93.83	63.91	141.27	98.89	66.31
60	88.87	62.20	38.98	139.28	97.49	64.38	142.76	99.93	65.42
61	96.09	67.27	41.74	138.14	96.70	61.54	141.59	99.12	62.55
62	104.23	72.95	44.59	132.57	92.80	55.82	135.88	95.12	56.73
63	98.54	68.98	37.76	116.81	81.77	44.73	119.73	83.81	45.47
64	58.19	40.71	14.25	68.97	48.27	16.88	70.70	49.49	17.16

Occupational loading factors for Salary continuance	
Professional	0.90
White collar	1.00
Light blue collar	1.50
Heavy blue collar	3.00

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