

INSURANCE COVER PREMIUM RATES

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

Current Age	White Collar											
	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	1.12	1.54	0.37	0.47	1.30	1.79	0.53	0.70	0.31	0.41	0.26	0.36
16	1.12	1.54	0.37	0.47	1.30	1.79	0.53	0.70	0.31	0.41	0.27	0.36
17	1.12	1.54	0.37	0.47	1.30	1.79	0.53	0.70	0.30	0.41	0.26	0.36
18	1.12	1.54	0.37	0.47	1.30	1.79	0.53	0.70	0.29	0.42	0.25	0.37
19	1.12	1.54	0.37	0.47	1.30	1.79	0.53	0.70	0.30	0.41	0.25	0.36
20	1.17	1.66	0.39	0.49	1.35	1.91	0.55	0.73	0.30	0.42	0.24	0.38
21	1.20	1.73	0.37	0.47	1.38	1.99	0.53	0.70	0.29	0.44	0.24	0.37
22	1.22	1.76	0.34	0.43	1.39	2.01	0.50	0.65	0.29	0.41	0.24	0.35
23	1.20	1.77	0.33	0.41	1.38	2.01	0.49	0.63	0.29	0.41	0.24	0.35
24	1.19	1.77	0.33	0.41	1.35	2.01	0.48	0.62	0.28	0.41	0.24	0.34
25	1.16	1.76	0.33	0.41	1.32	1.98	0.48	0.62	0.26	0.38	0.23	0.33
26	1.12	1.72	0.33	0.43	1.28	1.96	0.48	0.64	0.27	0.41	0.22	0.34
27	1.09	1.69	0.34	0.47	1.25	1.94	0.49	0.69	0.26	0.42	0.23	0.35
28	1.04	1.67	0.36	0.50	1.20	1.91	0.50	0.71	0.27	0.40	0.22	0.34
29	1.00	1.64	0.37	0.53	1.16	1.90	0.51	0.77	0.27	0.42	0.22	0.37
30	0.97	1.64	0.39	0.56	1.13	1.91	0.55	0.82	0.26	0.46	0.24	0.41
31	0.94	1.64	0.41	0.60	1.11	1.92	0.57	0.87	0.28	0.47	0.24	0.42
32	0.93	1.66	0.43	0.64	1.11	1.96	0.60	0.92	0.28	0.49	0.26	0.44
33	0.92	1.67	0.47	0.69	1.11	2.00	0.63	0.98	0.33	0.52	0.26	0.47
34	0.92	1.70	0.51	0.76	1.11	2.05	0.68	1.09	0.33	0.54	0.28	0.49
35	0.93	1.74	0.56	0.84	1.14	2.12	0.75	1.18	0.35	0.59	0.31	0.52
36	0.96	1.80	0.60	0.92	1.18	2.20	0.80	1.30	0.36	0.64	0.31	0.58
37	0.99	1.89	0.66	1.00	1.23	2.32	0.88	1.40	0.39	0.67	0.35	0.61
38	1.04	1.99	0.71	1.12	1.31	2.47	0.95	1.56	0.43	0.74	0.39	0.67
39	1.09	2.10	0.80	1.23	1.38	2.62	1.07	1.73	0.47	0.81	0.43	0.77

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	1.14	2.24	0.86	1.37	1.47	2.85	1.17	1.94	0.49	0.93	0.49	0.86
41	1.20	2.37	0.93	1.49	1.58	3.05	1.29	2.12	0.57	1.06	0.54	0.98
42	1.26	2.53	1.03	1.64	1.70	3.30	1.43	2.36	0.68	1.20	0.62	1.10
43	1.34	2.70	1.10	1.77	1.84	3.57	1.57	2.59	0.78	1.36	0.72	1.26
44	1.43	2.90	1.19	1.93	2.00	3.92	1.72	2.86	0.87	1.56	0.81	1.43
45	1.54	3.16	1.29	2.09	2.19	4.31	1.89	3.16	1.02	1.77	0.92	1.64
46	1.69	3.43	1.40	2.27	2.44	4.74	2.09	3.50	1.17	2.02	1.07	1.88
47	1.84	3.73	1.52	2.45	2.70	5.22	2.33	3.84	1.33	2.30	1.24	2.13
48	2.04	4.10	1.66	2.65	3.06	5.81	2.58	4.24	1.55	2.62	1.41	2.41
49	2.26	4.52	1.79	2.86	3.45	6.50	2.87	4.69	1.82	3.06	1.64	2.79
50	2.50	4.98	1.93	3.07	3.89	7.27	3.22	5.18	2.13	3.52	1.96	3.21
51	2.79	5.51	2.07	3.27	4.46	8.17	3.59	5.74	2.54	4.07	2.33	3.73
52	3.12	6.11	2.26	3.52	5.11	9.22	4.08	6.40	3.03	4.75	2.74	4.35
53	3.50	6.78	2.43	3.79	5.90	10.40	4.61	7.12	3.63	5.53	3.30	5.04
54	3.93	7.49	2.67	4.12	6.83	11.72	5.29	8.02	4.39	6.44	3.96	5.88
55	4.43	8.22	2.97	4.50	7.94	13.17	6.16	9.05	5.30	7.53	4.81	6.86
56	4.99	9.04	3.30	4.93	9.29	14.84	7.22	10.28	6.49	8.83	5.89	8.07
57	5.63	9.92	3.70	5.42	10.92	16.78	8.51	11.74	8.00	10.39	7.23	9.50
58	6.38	10.88	4.13	5.95	12.81	19.06	9.99	13.48	9.70	12.39	8.81	11.32
59	7.26	12.04	4.65	6.55	14.80	21.83	11.51	15.54	11.37	14.81	10.30	13.50
60	8.34	13.47	5.23	7.24	16.92	25.11	13.02	17.95	12.94	17.61	11.71	16.09
61	9.52	15.06	5.88	7.99	19.24	28.92	14.71	20.74	14.30	20.40	12.94	18.66
62	10.85	16.80	6.61	8.85	21.84	33.12	16.61	23.84	16.16	24.02	14.64	21.93
63	12.37	18.77	7.41	9.79	24.82	37.43	18.73	26.92	18.30	27.42	16.57	25.03
64	14.04	21.32	8.41	11.10	28.17	42.49	21.27	30.55	20.79	31.12	18.82	28.42
65	15.89	23.68	9.34	12.15	32.08	47.53	23.93	33.97	22.91	33.73	20.55	30.69
66	18.03	26.30	10.38	13.25	36.56	53.20	26.95	37.72	26.23	38.05	23.33	34.41
67	20.40	29.21	11.48	14.54	41.73	59.72	30.40	42.25	30.17	43.15	26.63	38.95
68	23.11	32.43	12.77	15.94	47.73	67.16	34.41	47.45	34.82	49.10	30.46	44.27
69	26.12	36.12	14.13	17.46	54.52	75.76	38.95	53.38	40.16	56.03	34.92	50.45
70	29.40	40.62	15.90	19.63	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
71	33.07	45.70	17.89	22.09	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
72	37.21	51.42	20.13	24.85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
73	41.85	57.84	22.65	27.95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
74	47.09	65.07	25.47	31.44	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Occupational Loading 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	7.22	5.06	2.10	9.21	6.46	2.83	10.07	7.05	3.23
16	7.22	5.06	2.10	9.21	6.46	2.83	10.07	7.05	3.23
17	7.22	5.06	2.10	9.21	6.46	2.83	10.07	7.05	3.23
18	7.22	5.06	2.10	9.21	6.46	2.83	10.07	7.05	3.23
19	7.22	5.06	2.10	9.21	6.46	2.83	10.07	7.05	3.23
20	7.22	5.06	2.10	9.21	6.46	2.83	10.07	7.05	3.23
21	7.06	4.94	1.97	9.06	6.34	2.66	9.99	6.98	3.09
22	6.92	4.85	1.84	8.92	6.24	2.52	9.94	6.96	2.96
23	6.81	4.77	1.74	8.82	6.17	2.39	9.93	6.94	2.86
24	6.72	4.72	1.66	8.74	6.13	2.29	9.95	6.97	2.78
25	6.66	4.66	1.58	8.70	6.08	2.21	10.02	7.01	2.71
26	6.69	4.68	1.56	8.80	6.17	2.17	10.28	7.20	2.71
27	6.79	4.76	1.52	8.99	6.29	2.16	10.63	7.43	2.75
28	6.96	4.88	1.52	9.25	6.48	2.17	11.07	7.76	2.81
29	7.18	5.02	1.55	9.60	6.71	2.22	11.61	8.13	2.89
30	7.45	5.21	1.58	10.01	7.01	2.28	12.27	8.58	3.00
31	7.76	5.44	1.61	10.52	7.36	2.36	13.02	9.12	3.16
32	8.15	5.70	1.68	11.08	7.76	2.45	13.85	9.71	3.33
33	8.58	6.00	1.76	11.74	8.22	2.59	14.81	10.36	3.54
34	9.04	6.33	1.86	12.45	8.72	2.75	15.87	11.10	3.80
35	9.57	6.70	1.97	13.25	9.28	2.95	17.04	11.91	4.11
36	10.16	7.11	2.11	14.13	9.90	3.17	18.31	12.82	4.45
37	10.79	7.55	2.26	15.12	10.58	3.43	19.71	13.80	4.85
38	11.47	8.04	2.45	16.16	11.32	3.73	21.22	14.85	5.32
39	12.21	8.55	2.66	17.34	12.13	4.10	22.85	16.00	5.85
40	13.02	9.12	2.92	18.58	13.02	4.50	24.63	17.23	6.47
41	13.89	9.73	3.21	19.95	13.97	4.99	26.53	18.58	7.18
42	14.84	10.39	3.54	21.45	15.00	5.55	28.59	20.01	7.98
43	15.87	11.10	3.94	23.07	16.14	6.20	30.80	21.55	8.92
44	16.97	11.88	4.38	24.84	17.38	6.94	33.18	23.22	9.97
45	18.18	12.73	4.90	26.77	18.73	7.81	35.72	25.00	11.17
46	19.49	13.64	5.48	28.89	20.22	8.80	38.45	26.93	12.55
47	20.91	14.64	6.15	31.20	21.83	9.95	41.39	28.97	14.10
48	22.48	15.74	6.92	33.74	23.62	11.28	44.53	31.18	15.82
49	24.19	16.93	7.80	36.54	25.58	12.79	47.90	33.54	17.75
50	26.06	18.24	8.79	39.63	27.74	14.52	51.51	36.06	19.91
51	28.11	19.68	9.93	43.06	30.13	16.50	55.35	38.75	22.30
52	30.38	21.27	11.21	46.83	32.78	18.75	59.48	41.63	24.91
53	32.89	23.02	12.65	51.05	35.73	21.32	63.88	44.71	27.76
54	35.67	24.97	14.29	55.74	39.02	24.22	68.57	48.00	30.85
55	38.75	27.13	16.12	60.99	42.69	27.51	73.55	51.49	34.17
56	42.20	29.55	18.19	66.85	46.80	31.24	78.68	55.09	37.60
57	46.05	32.23	20.51	73.45	51.41	35.41	83.82	58.68	41.01
58	50.36	35.26	23.09	80.86	56.61	40.11	88.74	62.12	44.23
59	55.21	38.65	25.98	89.26	62.47	45.38	93.11	65.17	46.99
60	60.69	42.49	29.21	94.77	66.34	48.07	96.37	67.45	48.85
61	66.91	46.84	32.77	96.04	67.22	48.41	97.66	68.36	49.21
62	73.97	51.78	36.76	93.69	65.59	46.11	95.28	66.70	46.87
63	70.37	49.26	32.09	82.73	57.90	38.03	84.12	58.89	38.65
64	40.53	28.36	12.01	47.63	33.35	14.24	48.43	33.91	14.47

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	10.45	7.31	2.45	13.48	9.43	3.33	15.93	11.15	4.30
16	10.45	7.31	2.45	13.48	9.43	3.33	15.93	11.15	4.30
17	10.45	7.31	2.45	13.48	9.43	3.33	15.93	11.15	4.30
18	10.45	7.31	2.45	13.48	9.43	3.33	15.93	11.15	4.30
19	10.45	7.31	2.45	13.48	9.43	3.33	15.93	11.15	4.30
20	10.45	7.31	2.45	13.48	9.43	3.33	15.93	11.15	4.30
21	10.59	7.40	2.48	13.70	9.59	3.40	16.40	11.47	4.44
22	10.72	7.50	2.52	13.94	9.77	3.46	16.88	11.82	4.59
23	10.87	7.61	2.55	14.19	9.93	3.53	17.38	12.17	4.75
24	11.00	7.71	2.58	14.45	10.11	3.60	17.94	12.55	4.92
25	11.15	7.81	2.63	14.71	10.29	3.67	18.50	12.96	5.11
26	11.46	8.02	2.79	15.19	10.63	3.94	19.37	13.56	5.56
27	11.87	8.31	2.93	15.80	11.07	4.17	20.44	14.31	5.97
28	12.39	8.68	3.05	16.57	11.61	4.37	21.70	15.20	6.35
29	13.00	9.11	3.16	17.50	12.24	4.55	23.18	16.22	6.73
30	13.71	9.60	3.27	18.56	12.98	4.75	24.86	17.41	7.10
31	14.51	10.16	3.40	19.74	13.83	4.95	26.75	18.73	7.49
32	15.41	10.79	3.53	21.08	14.75	5.19	28.86	20.21	7.92
33	16.40	11.48	3.69	22.55	15.79	5.46	31.16	21.82	8.43
34	17.47	12.22	3.89	24.16	16.91	5.79	33.66	23.57	8.99
35	18.62	13.04	4.12	25.91	18.14	6.17	36.39	25.47	9.66
36	19.85	13.89	4.41	27.78	19.45	6.64	39.31	27.51	10.46
37	21.17	14.82	4.75	29.80	20.86	7.21	42.42	29.69	11.40
38	22.57	15.80	5.16	31.96	22.37	7.86	45.73	32.00	12.48
39	24.06	16.84	5.62	34.26	23.98	8.65	49.22	34.45	13.76
40	25.63	17.93	6.17	36.70	25.69	9.57	52.92	37.03	15.22
41	27.27	19.10	6.81	39.31	27.51	10.61	56.77	39.75	16.90
42	29.02	20.31	7.53	42.07	29.45	11.82	60.82	42.57	18.79
43	30.84	21.59	8.35	44.99	31.49	13.19	65.03	45.52	20.91
44	32.76	22.93	9.28	48.10	33.66	14.77	69.41	48.60	23.26
45	34.79	24.35	10.30	51.41	35.99	16.50	73.95	51.76	25.86
46	36.95	25.86	11.44	54.93	38.45	18.46	78.65	55.04	28.68
47	39.21	27.45	12.70	58.68	41.07	20.62	83.48	58.43	31.70
48	41.62	29.13	14.06	62.68	43.88	23.01	88.47	61.93	34.94
49	44.17	30.92	15.56	66.98	46.88	25.64	93.59	65.52	38.35
50	46.90	32.83	17.17	71.59	50.12	28.50	98.83	69.20	41.92
51	49.82	34.87	18.90	76.57	53.60	31.61	104.21	72.95	45.58
52	52.96	37.07	20.78	81.96	57.36	34.96	109.68	76.78	49.28
53	56.35	39.44	22.76	87.80	61.46	38.58	115.26	80.68	52.99
54	60.03	42.02	24.87	94.19	65.92	42.44	120.91	84.64	56.61
55	64.02	44.82	27.11	101.18	70.82	46.55	126.62	88.62	60.08
56	68.41	47.89	29.46	108.86	76.20	50.93	132.10	92.47	63.16
57	73.22	51.26	31.92	117.38	82.17	55.56	137.16	96.01	65.67
58	78.54	54.98	34.50	126.79	88.76	60.40	141.51	99.05	67.35
59	84.45	59.11	37.16	137.34	96.13	65.48	144.73	101.32	67.93
60	91.04	63.74	39.93	142.69	99.89	65.96	146.27	102.38	67.01
61	98.43	68.90	42.77	141.53	99.08	63.05	145.07	101.55	64.08
62	106.77	74.73	45.67	135.82	95.07	57.19	139.21	97.45	58.12
63	100.95	70.66	38.68	119.68	83.77	45.83	122.66	85.86	46.58
64	59.61	41.72	14.60	70.66	49.46	17.30	72.44	50.70	17.58

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	9.12	6.39	2.65	11.64	8.15	3.58	12.72	8.91	4.08
16	9.12	6.39	2.65	11.64	8.15	3.58	12.72	8.91	4.08
17	9.12	6.39	2.65	11.64	8.15	3.58	12.72	8.91	4.08
18	9.12	6.39	2.65	11.64	8.15	3.58	12.72	8.91	4.08
19	9.12	6.39	2.65	11.64	8.15	3.58	12.72	8.91	4.08
20	9.12	6.39	2.65	11.64	8.15	3.58	12.72	8.91	4.08
21	8.92	6.24	2.47	11.44	8.01	3.37	12.61	8.84	3.90
22	8.76	6.13	2.34	11.28	7.90	3.18	12.55	8.79	3.74
23	8.60	6.03	2.21	11.14	7.79	3.03	12.54	8.78	3.60
24	8.49	5.95	2.10	11.05	7.72	2.90	12.58	8.80	3.51
25	8.40	5.89	2.00	11.00	7.70	2.79	12.67	8.86	3.43
26	8.46	5.92	1.95	11.12	7.78	2.75	12.97	9.09	3.43
27	8.59	6.01	1.93	11.36	7.95	2.73	13.42	9.39	3.46
28	8.79	6.15	1.93	11.69	8.19	2.75	13.98	9.79	3.53
29	9.07	6.35	1.94	12.13	8.49	2.79	14.68	10.28	3.65
30	9.41	6.58	1.99	12.65	8.86	2.86	15.49	10.83	3.80
31	9.82	6.87	2.04	13.28	9.30	2.97	16.43	11.50	3.98
32	10.29	7.20	2.12	13.99	9.80	3.10	17.50	12.25	4.20
33	10.82	7.57	2.22	14.83	10.38	3.26	18.71	13.10	4.48
34	11.43	7.99	2.35	15.73	11.01	3.47	20.05	14.04	4.81
35	12.09	8.46	2.48	16.74	11.73	3.72	21.53	15.06	5.19
36	12.82	8.98	2.66	17.87	12.51	3.99	23.14	16.20	5.62
37	13.62	9.54	2.87	19.09	13.37	4.33	24.90	17.43	6.13
38	14.49	10.15	3.09	20.44	14.31	4.71	26.81	18.77	6.71
39	15.44	10.80	3.37	21.89	15.32	5.18	28.88	20.21	7.39
40	16.44	11.52	3.69	23.48	16.43	5.69	31.12	21.77	8.16
41	17.56	12.29	4.05	25.20	17.64	6.29	33.51	23.46	9.06
42	18.75	13.13	4.48	27.08	18.96	7.01	36.11	25.28	10.08
43	20.04	14.03	4.98	29.15	20.39	7.83	38.90	27.23	11.26
44	21.44	15.01	5.53	31.38	21.96	8.78	41.90	29.33	12.59
45	22.97	16.08	6.19	33.81	23.68	9.87	45.13	31.58	14.12
46	24.61	17.23	6.92	36.49	25.54	11.12	48.57	34.01	15.85
47	26.42	18.50	7.78	39.40	27.58	12.58	52.28	36.60	17.79
48	28.39	19.88	8.75	42.62	29.84	14.25	56.25	39.38	19.98
49	30.54	21.39	9.85	46.17	32.31	16.15	60.50	42.35	22.42
50	32.92	23.03	11.12	50.06	35.05	18.35	65.05	45.53	25.14
51	35.50	24.86	12.54	54.38	38.08	20.84	69.92	48.94	28.16
52	38.37	26.87	14.16	59.16	41.41	23.69	75.12	52.59	31.47
53	41.54	29.07	15.98	64.48	45.14	26.93	80.69	56.47	35.07
54	45.05	31.54	18.05	70.42	49.29	30.60	86.60	60.63	38.97
55	48.96	34.26	20.36	77.03	53.92	34.74	92.91	65.04	43.16
56	53.30	37.31	22.98	84.43	59.11	39.45	99.40	69.58	47.49
57	58.17	40.71	25.89	92.77	64.95	44.73	105.88	74.11	51.80
58	63.61	44.52	29.16	102.14	71.51	50.66	112.09	78.46	55.89
59	69.75	48.82	32.82	112.74	78.93	57.32	117.60	82.32	59.35
60	76.67	53.67	36.88	119.72	83.80	60.72	121.72	85.21	61.72
61	84.52	59.16	41.41	121.31	84.93	61.16	123.36	86.35	62.15
62	93.43	65.40	46.43	118.36	82.85	58.24	120.34	84.24	59.20
63	88.89	62.22	40.54	104.49	73.15	48.03	106.25	74.38	48.82
64	51.18	35.82	15.17	60.17	42.12	17.99	61.18	42.83	18.29

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	13.20	9.23	3.09	17.01	11.90	4.23	20.12	14.10	5.41
16	13.20	9.23	3.09	17.01	11.90	4.23	20.12	14.10	5.41
17	13.20	9.23	3.09	17.01	11.90	4.23	20.12	14.10	5.41
18	13.20	9.23	3.09	17.01	11.90	4.23	20.12	14.10	5.41
19	13.20	9.23	3.09	17.01	11.90	4.23	20.12	14.10	5.41
20	13.20	9.23	3.09	17.01	11.90	4.23	20.12	14.10	5.41
21	13.36	9.36	3.15	17.30	12.11	4.31	20.72	14.50	5.61
22	13.54	9.47	3.18	17.62	12.32	4.38	21.32	14.92	5.81
23	13.71	9.60	3.22	17.92	12.54	4.46	21.97	15.39	6.00
24	13.90	9.74	3.27	18.24	12.77	4.55	22.64	15.86	6.22
25	14.10	9.86	3.31	18.58	12.99	4.64	23.38	16.36	6.46
26	14.48	10.13	3.52	19.18	13.42	4.98	24.47	17.13	7.03
27	15.00	10.50	3.70	19.97	13.98	5.26	25.81	18.08	7.55
28	15.65	10.95	3.85	20.95	14.67	5.52	27.42	19.20	8.04
29	16.42	11.49	3.99	22.10	15.47	5.75	29.29	20.51	8.50
30	17.31	12.12	4.14	23.43	16.41	6.00	31.41	21.99	8.98
31	18.34	12.83	4.30	24.94	17.45	6.26	33.79	23.65	9.46
32	19.47	13.63	4.46	26.63	18.64	6.55	36.45	25.52	10.01
33	20.70	14.50	4.66	28.48	19.94	6.90	39.37	27.56	10.65
34	22.05	15.45	4.91	30.52	21.36	7.30	42.54	29.77	11.36
35	23.52	16.46	5.20	32.71	22.90	7.79	45.97	32.17	12.22
36	25.09	17.56	5.57	35.09	24.57	8.38	49.64	34.74	13.21
37	26.76	18.72	6.00	37.64	26.35	9.10	53.58	37.51	14.39
38	28.52	19.95	6.50	40.36	28.25	9.94	57.76	40.43	15.78
39	30.39	21.27	7.10	43.28	30.30	10.93	62.18	43.52	17.37
40	32.38	22.66	7.80	46.37	32.46	12.08	66.84	46.79	19.23
41	34.46	24.12	8.60	49.64	34.74	13.40	71.72	50.20	21.34
42	36.64	25.65	9.51	53.14	37.19	14.93	76.83	53.78	23.75
43	38.96	27.27	10.55	56.84	39.78	16.67	82.13	57.49	26.42
44	41.40	28.97	11.70	60.77	42.54	18.65	87.67	61.37	29.39
45	43.96	30.77	13.01	64.95	45.45	20.86	93.41	65.38	32.66
46	46.66	32.66	14.45	69.37	48.56	23.32	99.34	69.52	36.22
47	49.52	34.67	16.03	74.11	51.88	26.06	105.45	73.82	40.06
48	52.57	36.79	17.76	79.17	55.42	29.08	111.76	78.22	44.15
49	55.80	39.06	19.66	84.61	59.22	32.39	118.21	82.75	48.45
50	59.24	41.46	21.69	90.42	63.30	36.00	124.85	87.39	52.94
51	62.93	44.05	23.88	96.72	67.71	39.92	131.62	92.13	57.56
52	66.89	46.82	26.24	103.52	72.46	44.16	138.56	96.99	62.25
53	71.18	49.82	28.75	110.91	77.64	48.74	145.59	101.91	66.92
54	75.83	53.08	31.43	118.98	83.28	53.61	152.75	106.91	71.51
55	80.87	56.61	34.24	127.80	89.47	58.82	159.93	111.95	75.90
56	86.41	60.49	37.21	137.51	96.28	64.34	166.87	116.81	79.80
57	92.50	64.75	40.33	148.25	103.78	70.17	173.24	121.28	82.95
58	99.21	69.44	43.57	160.18	112.12	76.30	178.75	125.12	85.08
59	106.68	74.68	46.95	173.47	121.43	82.71	182.82	127.98	85.81
60	115.01	80.50	50.44	180.24	126.17	83.32	184.75	129.32	84.66
61	124.35	87.05	54.02	178.77	125.14	79.64	183.24	128.27	80.95
62	134.88	94.41	57.70	171.56	120.09	72.24	175.84	123.10	73.41
63	127.52	89.27	48.86	151.17	105.82	57.89	154.94	108.46	58.84
64	75.30	52.69	18.44	89.26	62.47	21.84	91.49	64.04	22.21

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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