

For the first time, life insurance is uncomplicated

Term Life offers

- Simple, affordable and straight-forward term life cover
- No medical examinations
- Some of the lowest premiums in Australia
- Up to \$500,000 cover
- Up to \$10,000 advance benefit
- Interim Accidental Death cover

\$3 per week

Based on a 32 year old female, non-smoker with a nominated benefit of \$200,000.

That's less than the price of a coffee!

Why might you need Term Life?

Having plans in place is part of responsible life planning; especially if one person is the primary source of income for your family. Financial worries are the last thing you'd want your family to be faced with if you or your partner were to die. Term Life can pay an agreed lump-sum to your beneficiaries, in the event of your death.

Term Life can help cover costs for those you leave behind, such as providing for your children's education, mortgage repayments, funeral costs or even general living expenses.

What you see is what you get

Our Term Life policy provides simple, affordable and straight-forward term life cover.

Term Life covers you anywhere in the world, 24 hours a day, seven days a week. With the only exclusion being suicide within 13 months of the policy being taken out.

No medical examination is required.

Just fill in our application form which includes a few health questions that will take you next to no time to complete.

\$10,000 advance benefit

Up to \$10,000 can be paid immediately to your beneficiaries in the event of your death to assist with funeral expenses.

How much will it cost me?

Premiums are calculated based on your lump-sum benefit, your age, smoking status and gender. Use the premium rates table at the back of this document to determine your premium.

Apply today and get immediate cover – Interim Accidental Death cover

As an added benefit and at no further cost to you, if you die because of an accident during the period between the date we receive your application and the date we accept or decline your application for Term Life, we will pay the benefit in accordance with the terms of the policy.

How to apply

To apply for Term Life, simply complete the attached Term Life application form ensuring that you:

1. Answer all questions, sign and date the application form
2. Complete the Direct Debit Request form
3. Send the completed application form to:
St Andrew's
PO Box 7395
Cloisters Square WA 6850

Alternatively, if you would like assistance please contact St Andrew's on 1300 734 877.

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What Is Term Life

Term Life is an insurance policy which can provide a lump sum benefit payment upon death. The benefit is described on page 5.

If we accept your application for Term Life, we will pay the benefit to your nominated beneficiaries if:

- you die while covered by this policy;
- you have complied with your duty of disclosure; and
- no exclusions apply.

In addition, Term Life offers you the following benefits:

- Term Life provides you with cover anywhere in the world, no matter where you may be, 24 hours a day, 7 days a week.
- As an added benefit, if you die because of an accident (being an accidental, external, visible and violent occurrence) during the period between the date we receive your application and the date we accept or decline your application, we will pay the benefit in accordance with the terms of the policy. This benefit is subject to the normal eligibility conditions, exclusions and maximum amounts and is payable only if the period between the date we receive your application and the start date of cover or the date we decline the cover is not greater than 60 days.
- If you die while covered by this policy, we may advance to your beneficiaries up to \$10,000 to assist with the costs of arranging your funeral. The benefit subsequently paid when we complete our claims procedures will be reduced by the amount advanced.

The start date of cover is the date on the letter we send to you confirming our acceptance of your application for Term Life.

Eligibility rules

Are you eligible for Term Life?

If you are an Australian resident and are aged 18 and over and under 56 years of age, you are eligible to apply for Term Life.

Do you need to complete a medical questionnaire?

In addition to the above eligibility criteria, you will also be required to complete a few medical questions.

We may decline your application for Term Life as a result of the information you provide in the medical questions or ask you for further information, either by telephone or in writing.

Can St Andrew's decline your application?

We have absolute discretion whether to accept or decline your application for Term Life.

Your benefit

How much is the benefit?

Subject to the maximums described below, you may choose from 5 benefit amounts: \$100,000, \$200,000, \$300,000, \$400,000 or \$500,000. If we accept your application for Term Life, we will send you a letter confirming our acceptance and the amount of your benefit.

Can you increase your benefit?

You may ask us to increase your Term Life benefit by completing a new application form. If we accept your application we will send you confirmation of your increased Term Life benefit and the total premium payable by you.

We cannot accept an increase to your benefit if the benefit would exceed the maximums described below. If we do not accept your application, your existing policy will continue subject to the original terms and conditions.

What is your maximum benefit?

The maximum benefit payment that you can select for all Term Life policies issued by St Andrew's is \$500,000. The maximum benefit or sum insured for all life insurance policies issued to you by St Andrew's and its related companies is \$750,000.

Your beneficiaries

Who is your benefit paid to?

In the application form for Term Life you can nominate one or more persons as your beneficiaries and the proportions in which they will receive the benefit. There are no restrictions on who you nominate. We will pay your benefit to your beneficiaries in the proportions you tell us or divide the benefit equally between them if you do not.

Can you change your nomination?

You can change your nomination at any time, by providing us with a signed, dated and clear written notice. We will rely on any notice we receive which we reasonably believe you have given.

If your beneficiary is below the age of 18

If your beneficiary is a minor at the time of your death, or if we determine that they are unable to look after their own affairs, we will pay the benefit to the beneficiary's guardian.

Your estate

If you die without a beneficiary or if we are unable to find your beneficiary after making all reasonable efforts, we will pay your benefit to your estate.

The Public Trustee

If we are unable to locate the executor or administrator of your estate or none is appointed within a reasonable time, we will pay your benefit to the Public Trustee in your State or Territory.

If your beneficiary dies

If a nominated beneficiary dies before you and you do not update your nomination after their death, then any benefit that would have been payable to that beneficiary will be paid to your estate.

If a nominated beneficiary dies at the same time as you or after you but before we have paid the benefit to them, we will pay the benefit or that part of the benefit to which they were entitled to the executor or administrator of their estate.

Exclusions

So that the cost of this insurance is kept low, some exclusions apply.

We will **NOT** pay any benefit under a Term Life policy, if:

- you have reached 70 years of age; or
- your death results directly or indirectly from suicide or attempted suicide within the first 13 months of the start date of cover.

Premiums

Premiums are the cost of Term Life.

How is your premium calculated?

Calculating the premiums for Term Life is based on:

- your benefit;
- your age;
- your gender; and
- your smoking status (smoker/non-smoker).

What is your premium?

You can use the premium rates table on pages 14 and 15 to calculate the initial premium for the benefit you select.

A minimum initial monthly premium of \$12 applies.

The letter we send to you confirming our acceptance of your application for Term Life will include the initial premium payable by you. If you consult a financial adviser, they can assist you to determine the benefit you require and provide you with a quote for the cost of the cover. If you do not have a financial adviser who can help you, you can contact St Andrew's on 1300 734 877 to obtain a premium quotation.

How do you pay your premium?

Your premium is payable monthly by direct debit from your nominated bank account or credit card starting approximately one month from the start date of cover. If a premium debit payment is returned unpaid, you may be charged a fee for each returned item.

Can your premium change?

Your premium may change with your age and benefit selected. We will notify you in writing of your monthly premium each year.

Premium rates are not guaranteed and, as we may review our premium rates for our policies from time to time, premium rates may increase. Premium rates will only increase, other than as set out above, if we review all our rates for a type of policy within the same series (for example, all our Term Life rates). We will not single you out for an increase in premiums. We will send a written notice of any change in your premium to your last known address at least 30 days before the effective date of the change.

What makes up your premium?

An insurance company doesn't retain the entire premium that is paid by a customer. In addition to any commission paid, there are a number of statutory charges and taxes that may be included in an insurance premium. Your Term Life premium is inclusive of any applicable statutory charges and taxes.

What commission is paid?

For any Term Life policy, St Andrew's may pay a commission of up to 20% of the premium payable, excluding any applicable statutory charges and taxes, to any person or their employer who assists you in arranging to apply for Term Life and with whom St Andrew's has an arrangement.

Any commission we pay is included in the premium you pay - it is not an additional cost to you.

The term

What is the term of Term Life?

Your policy will continue until the termination date if you continue to pay the premium when it falls due. If you do not pay the premium within one month of the due date, we will cancel your policy.

What is the termination date?

Your Term Life policy will terminate on the earliest of the date:

- you cancel the policy;
- you reach 70 years of age;
- we cancel the policy; or
- you die.

Can St Andrew's cancel the policy?

We may cancel this policy if you fail to pay any premium when it is due and that premium remains unpaid for more than one month.

We can also cancel this policy if you do not comply with your duty of disclosure or if we are otherwise permitted to do so by law.

We will give you written notice if we cancel your policy.

Can you cancel the policy?

You may cancel this policy at any time by sending us a notice in writing and giving us 30 days' notice of cancellation. We will refund any premium you have paid in advance.

Risks

There are some risks if you take out Term Life. The most significant risks are that:

- a benefit will not be payable under this policy because an exclusion applies or you did not satisfy your duty of disclosure; or
- the benefit you select or we agree to may be insufficient to meet your beneficiaries' needs.

Your duty of disclosure

What you must tell us

Before we agree to insure you, you have a duty of disclosure under law to tell us anything you know, or could reasonably be expected to know, which is relevant to our decision as to whether to insure you and on what terms.

What you do not need to tell us

You do not need to tell us anything that:

- reduces our risk;
- is of common knowledge;
- we know or, as an insurer, should know; or
- we indicate that we do not want to know.

If you do not tell us

If you fail to comply with your duty of disclosure and we would not have insured you if you had complied with your duty, we can avoid this policy at any time within three years of the start date of cover. This means we could refuse to pay a benefit. If you provide information fraudulently, we may refuse to pay a benefit and treat the policy as never having existed at any time.

Your privacy

We will only collect personal information from you that facilitates our internal business operations or is necessary in order for us to process, issue and administer your policy and assess and pay any claims made under the policy. We realise that this information is often very sensitive in

nature and will treat it with the utmost care and security. Unless required by law, your personal information will not be released to anyone other than in the normal operation of our business (such as our re-insurers, related companies or service providers, some of which may be located overseas) or those parties necessary to administer your claim (doctors, advisers, assessors etc).

Our privacy policy, a copy of which is available upon request via our contact details on the back cover of this PDS or from our website, outlines how we collect, use and disclose personal information. You can ask for access to any of your personal information by contacting us.

Making a claim

To make a claim, your beneficiary (or their representative) or the executor or administrator of your estate can contact us at the address and telephone number set out on the back page of this PDS, and we will guide them through the claims process.

Claims should be made within 120 days of your date of death. The person making the claim under this policy must provide us with an original death and birth certificates or certified copies of both the death and birth certificates and such records or evidence of your medical history as we may reasonably require.

We have no obligation to pay any benefit under this policy if a claim is made more than 120 days after your death without good cause or if we do not have evidence to our satisfaction of your death or the cause of your death. If any premium remains unpaid then no claim may be made under this policy until payment has been received.

Questions and complaints

If you have any questions or concerns regarding Term Life, or the service you received when you were advised about Term Life, please contact us. Our contact details are on the back cover of this PDS.

Please supply your Agreement Number when contacting us. It will be on our letter to you confirming our acceptance of your application. This will help us to deal with your question or complaint promptly. Your question or complaint will be dealt with by someone with appropriate authority.

If you have a complaint we will acknowledge receipt of your complaint within 48 hours. A full answer to your complaint will be provided as soon as possible after the acknowledgment letter. In some cases, we will need to investigate a complaint and this may take some time.

In the unlikely event that your complaint is not resolved to your satisfaction, you may refer the matter for a further review to the Internal Dispute Resolution Department at the address on the back cover of this PDS.

If you remain unhappy with the response, you may then contact the Financial Ombudsman Service (FOS). FOS is an independent body that deals with disputes concerning insurance matters. You may contact them at:

Financial Ombudsman Service

GPO Box 3

Melbourne VIC 3001

Freecall 1300 780 808 (local fee applies)

Facsimile (03) 9613 6399

A decision of FOS is binding on us (up to specified limits) but not on you. It is a service provided without cost to you.

Tax

In most cases your premium will not be tax deductible and tax will not be payable on any benefit paid under your policy.

However, there may be exceptions and it is possible that you will be able to claim a tax deduction on your premium or that tax may be payable on a benefit paid under this policy or both.

We recommend that you consult your accountant or financial adviser for advice on any taxation implications of taking out Term Life.

Changing your mind

If you are unhappy about the content of our letter to you confirming our acceptance of your application for Term Life or if you change your mind about Term Life, you can notify us within 21 days of the date of our letter of confirmation that you wish to cancel your policy. We will refund any premiums you have paid.

General conditions

There are further general conditions which apply to Term Life. These are:

- you may not transfer your rights under your policy;
- your policy will be subject to the law of the State of Western Australia (as amended or affected by statutes of the Commonwealth of Australia);
- the policy has no investment, cash or surrender value; and
- the policy is not a savings plan.

When you apply for a Term Life policy, you agree to comply with your obligations set out in this PDS and to take all reasonable steps to minimise our risk under your policy.

Term Life is written out of St Andrew's Statutory Fund No.1.

Direct Debit Request - Service Agreement

St Andrew's Australia Services Pty Ltd ABN 75 097 464 616 ("Debit User") will initiate direct premium debit payments in the manner referred to in the Schedule (contained in the Term Life application form).

Debit payments will be made when due. The Debit User will not issue individual confirmation of payments made.

The Debit User will give you at least 14 days' written notice if the Debit User proposes to vary details of this arrangement, including the amount and frequency of debit payments.

If you wish to defer any payment or alter any of the details referred to in the Schedule, you must either contact the Debit User on 1300 363 159 or write to the Debit User at the address on the back cover of this document.

Any queries concerning disputed debit payments must be directed to the Debit User in the first instance. Details of the dispute resolution process that applies to the Debit User are described on page 10 of this PDS. You may also contact the Debit User on 1300 363 159 or at the address on the back cover of this document.

Direct payment debiting is not available on the full range of accounts at all financial institutions. If in doubt, you should check with your financial institution before completing the Direct Debit Request (contained in the Term Life application form).

You should ensure that your account details given in the Schedule are correct by checking against a recent statement from your financial institution at which your account is held.

It is your responsibility to have sufficient cleared funds available, by the premium due date, in your account to enable debit payments to be made in accordance with the Direct Debit Request.

By signing the Direct Debit Request, you warrant and represent that you are duly authorised to request and instruct the debiting of premium payments from your account described in the Schedule.

If a debit payment falls due on any day which is not a business day, the payment will be made on the next business day. If you are uncertain as to when a debit payment will be processed to your account, you should make enquiries directly with your financial institution at which your account is held.

If a debit payment is returned unpaid, you may be charged a fee for each returned item.

Premium rates table

Amount of benefit	\$100,000						\$200,000						\$300,000						\$400,000						\$500,000													
	Female			Male			Female			Male			Female			Male			Female			Male			Female			Male										
	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker										
18	\$12.00	\$12.00	\$12.00	\$15.56	\$12.00	\$19.45	\$31.12	\$12.00	\$16.36	\$29.17	\$46.68	\$15.43	\$21.82	\$38.89	\$62.24	\$19.29	\$27.27	\$48.61	\$77.80	\$12.00	\$12.00	\$12.00	\$15.56	\$12.00	\$19.45	\$31.12	\$12.00	\$16.36	\$29.17	\$46.68	\$15.43	\$21.82	\$38.89	\$62.24	\$19.29	\$27.27	\$48.61	\$77.80
19	\$12.00	\$12.00	\$12.00	\$15.56	\$12.00	\$19.45	\$31.12	\$12.00	\$16.36	\$29.17	\$46.68	\$15.43	\$21.82	\$38.89	\$62.24	\$19.29	\$27.27	\$48.61	\$77.80	\$12.00	\$12.00	\$12.00	\$15.56	\$12.00	\$19.45	\$31.12	\$12.00	\$16.36	\$29.17	\$46.68	\$15.43	\$21.82	\$38.89	\$62.24	\$19.29	\$27.27	\$48.61	\$77.80
20	\$12.00	\$12.00	\$12.00	\$15.56	\$12.00	\$19.45	\$31.12	\$12.00	\$16.36	\$29.17	\$46.68	\$15.43	\$21.82	\$38.89	\$62.24	\$19.29	\$27.27	\$48.61	\$77.80	\$12.00	\$12.00	\$12.00	\$15.56	\$12.00	\$19.45	\$31.12	\$12.00	\$16.36	\$29.17	\$46.68	\$15.43	\$21.82	\$38.89	\$62.24	\$19.29	\$27.27	\$48.61	\$77.80
21	\$12.00	\$12.00	\$12.00	\$16.40	\$12.00	\$20.24	\$32.81	\$12.00	\$16.14	\$30.36	\$49.21	\$15.14	\$21.52	\$40.48	\$65.62	\$18.92	\$26.90	\$50.60	\$82.02	\$12.00	\$12.00	\$12.00	\$16.40	\$12.00	\$20.24	\$32.81	\$12.00	\$16.14	\$30.36	\$49.21	\$15.14	\$21.52	\$40.48	\$65.62	\$18.92	\$26.90	\$50.60	\$82.02
22	\$12.00	\$12.00	\$12.00	\$16.93	\$12.00	\$20.59	\$33.86	\$12.00	\$15.51	\$30.88	\$50.79	\$14.43	\$20.69	\$41.18	\$67.72	\$18.04	\$25.86	\$51.47	\$84.65	\$12.00	\$12.00	\$12.00	\$16.93	\$12.00	\$20.59	\$33.86	\$12.00	\$15.51	\$30.88	\$50.79	\$14.43	\$20.69	\$41.18	\$67.72	\$18.04	\$25.86	\$51.47	\$84.65
23	\$12.00	\$12.00	\$12.00	\$17.21	\$12.00	\$20.63	\$34.42	\$12.00	\$14.98	\$30.95	\$51.63	\$13.79	\$19.97	\$41.27	\$68.84	\$17.23	\$24.96	\$51.58	\$86.05	\$12.00	\$12.00	\$12.00	\$17.21	\$12.00	\$20.63	\$34.42	\$12.00	\$14.98	\$30.95	\$51.63	\$13.79	\$19.97	\$41.27	\$68.84	\$17.23	\$24.96	\$51.58	\$86.05
24	\$12.00	\$12.00	\$12.00	\$17.28	\$12.00	\$20.43	\$34.57	\$12.00	\$14.58	\$30.65	\$51.85	\$13.28	\$19.45	\$40.87	\$69.14	\$16.60	\$24.31	\$51.08	\$86.42	\$12.00	\$12.00	\$12.00	\$17.28	\$12.00	\$20.43	\$34.57	\$12.00	\$14.58	\$30.65	\$51.85	\$13.28	\$19.45	\$40.87	\$69.14	\$16.60	\$24.31	\$51.08	\$86.42
25	\$12.00	\$12.00	\$12.00	\$17.15	\$12.00	\$19.99	\$34.30	\$12.00	\$14.48	\$29.99	\$51.44	\$13.04	\$19.31	\$39.99	\$68.59	\$16.30	\$24.14	\$49.98	\$85.74	\$12.00	\$12.00	\$12.00	\$17.15	\$12.00	\$19.99	\$34.30	\$12.00	\$14.48	\$29.99	\$51.44	\$13.04	\$19.31	\$39.99	\$68.59	\$16.30	\$24.14	\$49.98	\$85.74
26	\$12.00	\$12.00	\$12.00	\$16.85	\$12.00	\$19.37	\$33.71	\$12.00	\$14.84	\$29.06	\$50.56	\$13.20	\$19.78	\$38.75	\$67.42	\$16.50	\$24.73	\$48.43	\$84.27	\$12.00	\$12.00	\$12.00	\$16.85	\$12.00	\$19.37	\$33.71	\$12.00	\$14.84	\$29.06	\$50.56	\$13.20	\$19.78	\$38.75	\$67.42	\$16.50	\$24.73	\$48.43	\$84.27
27	\$12.00	\$12.00	\$12.00	\$16.55	\$12.00	\$18.72	\$33.10	\$12.00	\$15.52	\$28.08	\$49.65	\$13.63	\$20.69	\$37.43	\$66.20	\$17.03	\$25.86	\$46.79	\$82.75	\$12.00	\$12.00	\$12.00	\$16.55	\$12.00	\$18.72	\$33.10	\$12.00	\$15.52	\$28.08	\$49.65	\$13.63	\$20.69	\$37.43	\$66.20	\$17.03	\$25.86	\$46.79	\$82.75
28	\$12.00	\$12.00	\$12.00	\$16.30	\$12.00	\$18.08	\$32.61	\$12.00	\$16.39	\$27.11	\$48.91	\$14.17	\$21.86	\$36.15	\$65.22	\$17.71	\$27.32	\$45.19	\$81.52	\$12.00	\$12.00	\$12.00	\$16.30	\$12.00	\$18.08	\$32.61	\$12.00	\$16.39	\$27.11	\$48.91	\$14.17	\$21.86	\$36.15	\$65.22	\$17.71	\$27.32	\$45.19	\$81.52
29	\$12.00	\$12.00	\$12.00	\$16.09	\$12.00	\$17.42	\$32.18	\$12.00	\$17.48	\$26.13	\$48.27	\$14.84	\$23.30	\$34.84	\$64.36	\$18.54	\$29.13	\$43.55	\$80.45	\$12.00	\$12.00	\$12.00	\$16.09	\$12.00	\$17.42	\$32.18	\$12.00	\$17.48	\$26.13	\$48.27	\$14.84	\$23.30	\$34.84	\$64.36	\$18.54	\$29.13	\$43.55	\$80.45
30	\$12.00	\$12.00	\$12.00	\$15.96	\$12.00	\$16.81	\$31.91	\$12.00	\$18.68	\$25.22	\$47.87	\$15.55	\$24.91	\$33.63	\$63.72	\$19.44	\$31.13	\$42.04	\$79.78	\$12.00	\$12.00	\$12.00	\$15.96	\$12.00	\$16.81	\$31.91	\$12.00	\$18.68	\$25.22	\$47.87	\$15.55	\$24.91	\$33.63	\$63.72	\$19.44	\$31.13	\$42.04	\$79.78
31	\$12.00	\$12.00	\$12.00	\$15.93	\$12.00	\$16.33	\$31.86	\$12.24	\$19.99	\$24.49	\$47.79	\$16.33	\$26.65	\$32.65	\$63.81	\$20.41	\$33.31	\$40.81	\$79.66	\$12.00	\$12.00	\$12.00	\$15.93	\$12.00	\$16.33	\$31.86	\$12.24	\$19.99	\$24.49	\$47.79	\$16.33	\$26.65	\$32.65	\$63.81	\$20.41	\$33.31	\$40.81	\$79.66
32	\$12.00	\$12.00	\$12.00	\$15.99	\$12.00	\$14.31	\$31.98	\$12.92	\$21.46	\$23.95	\$47.97	\$17.23	\$28.61	\$31.93	\$63.95	\$21.54	\$35.76	\$39.92	\$79.94	\$12.00	\$12.00	\$12.00	\$15.99	\$12.00	\$14.31	\$31.98	\$12.92	\$21.46	\$23.95	\$47.97	\$17.23	\$28.61	\$31.93	\$63.95	\$21.54	\$35.76	\$39.92	\$79.94
33	\$12.00	\$12.00	\$12.00	\$16.11	\$12.00	\$15.75	\$32.23	\$13.70	\$23.08	\$23.62	\$48.34	\$18.27	\$30.77	\$31.49	\$64.45	\$22.84	\$38.46	\$80.56	\$12.00	\$12.00	\$12.00	\$16.11	\$12.00	\$15.75	\$32.23	\$13.70	\$23.08	\$23.62	\$48.34	\$18.27	\$30.77	\$31.49	\$64.45	\$22.84	\$38.46	\$80.56		
34	\$12.00	\$12.00	\$12.00	\$16.34	\$12.00	\$16.68	\$32.67	\$14.68	\$25.02	\$23.53	\$49.01	\$19.57	\$33.36	\$31.38	\$65.35	\$24.47	\$41.69	\$81.68	\$12.00	\$12.00	\$12.00	\$16.34	\$12.00	\$16.68	\$32.67	\$14.68	\$25.02	\$23.53	\$49.01	\$19.57	\$33.36	\$31.38	\$65.35	\$24.47	\$41.69	\$81.68		
35	\$12.00	\$12.00	\$12.00	\$16.70	\$12.00	\$18.30	\$33.40	\$15.95	\$27.45	\$23.73	\$50.11	\$21.27	\$36.60	\$31.64	\$66.81	\$26.58	\$45.75	\$83.51	\$12.00	\$12.00	\$12.00	\$16.70	\$12.00	\$18.30	\$33.40	\$15.95	\$27.45	\$23.73	\$50.11	\$21.27	\$36.60	\$31.64	\$66.81	\$26.58	\$45.75	\$83.51		
36	\$12.00	\$12.00	\$12.00	\$17.23	\$12.00	\$20.16	\$34.46	\$17.41	\$30.24	\$24.19	\$51.69	\$23.21	\$40.32	\$32.26	\$68.92	\$29.01	\$50.40	\$86.14	\$12.00	\$12.00	\$12.00	\$17.23	\$12.00	\$20.16	\$34.46	\$17.41	\$30.24	\$24.19	\$51.69	\$23.21	\$40.32	\$32.26	\$68.92	\$29.01	\$50.40	\$86.14		

Initial premium rates which apply on the date of this PDS. Renewable premium rates for ages 56-69 are available on request.

Premium rates table

Amount of benefit	\$100,000						\$200,000						\$300,000						\$400,000						\$500,000					
	Female			Male			Female			Male			Female			Male			Female			Male			Female			Male		
	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker		
37	\$12.00	\$12.00	\$12.00	\$17.94	\$12.64	\$22.15	\$16.61	\$35.88	\$18.96	\$33.23	\$24.91	\$53.82	\$25.28	\$44.30	\$33.21	\$71.75	\$31.59	\$55.38	\$41.51	\$89.69										
38	\$12.00	\$12.00	\$12.00	\$18.81	\$13.79	\$24.40	\$17.22	\$37.62	\$20.69	\$36.60	\$25.83	\$56.43	\$27.59	\$48.79	\$34.44	\$75.23	\$34.48	\$60.99	\$43.05	\$94.04										
39	\$12.00	\$13.51	\$12.00	\$19.84	\$15.13	\$27.01	\$17.97	\$39.69	\$22.70	\$40.52	\$26.96	\$59.53	\$30.27	\$54.02	\$35.94	\$79.37	\$37.83	\$67.53	\$44.93	\$99.22										
40	\$12.00	\$14.93	\$12.00	\$21.06	\$16.58	\$29.86	\$18.87	\$42.12	\$24.87	\$44.79	\$28.30	\$63.18	\$33.16	\$59.72	\$37.74	\$84.24	\$41.45	\$74.65	\$47.17	\$105.30										
41	\$12.00	\$16.40	\$12.00	\$22.38	\$18.07	\$32.80	\$19.85	\$44.77	\$27.11	\$49.21	\$29.78	\$67.15	\$36.14	\$65.61	\$39.71	\$89.54	\$45.18	\$82.01	\$49.63	\$111.92										
42	\$12.00	\$17.96	\$12.00	\$23.80	\$19.65	\$35.91	\$20.93	\$47.60	\$29.48	\$53.87	\$31.39	\$71.40	\$39.31	\$71.82	\$41.85	\$95.20	\$49.14	\$89.78	\$52.31	\$118.99										
43	\$12.00	\$19.58	\$12.00	\$25.40	\$21.33	\$39.16	\$22.16	\$50.79	\$31.99	\$58.74	\$33.25	\$76.19	\$42.66	\$78.32	\$44.33	\$101.58	\$53.32	\$97.90	\$55.41	\$126.98										
44	\$12.00	\$21.26	\$12.00	\$27.26	\$23.06	\$42.52	\$23.64	\$54.52	\$34.59	\$63.78	\$35.46	\$81.78	\$46.12	\$85.05	\$47.28	\$109.04	\$57.65	\$106.31	\$59.10	\$136.30										
45	\$12.47	\$23.08	\$12.71	\$29.44	\$24.94	\$46.15	\$25.43	\$58.88	\$37.41	\$69.23	\$38.14	\$88.32	\$49.87	\$92.31	\$50.85	\$117.77	\$62.34	\$115.38	\$63.56	\$147.21										
46	\$13.52	\$25.05	\$13.79	\$31.94	\$27.03	\$50.10	\$27.58	\$63.88	\$40.55	\$75.15	\$41.37	\$95.82	\$54.06	\$100.20	\$55.16	\$127.76	\$67.58	\$125.25	\$68.95	\$159.70										
47	\$14.67	\$27.14	\$15.05	\$34.77	\$29.34	\$54.29	\$30.10	\$69.54	\$44.01	\$81.43	\$45.16	\$104.31	\$58.69	\$108.57	\$60.21	\$139.08	\$73.36	\$135.71	\$75.26	\$173.85										
48	\$15.91	\$29.32	\$16.54	\$38.09	\$31.82	\$58.64	\$33.09	\$76.17	\$47.73	\$87.97	\$49.63	\$114.26	\$63.64	\$117.29	\$66.18	\$152.34	\$79.55	\$146.61	\$82.72	\$190.43										
49	\$17.22	\$31.60	\$18.28	\$41.93	\$34.44	\$63.21	\$36.56	\$83.86	\$51.67	\$94.81	\$54.83	\$125.79	\$68.89	\$126.41	\$73.11	\$167.73	\$86.11	\$158.02	\$91.39	\$209.66										
50	\$18.62	\$33.99	\$20.21	\$46.17	\$37.23	\$67.99	\$40.41	\$92.35	\$55.85	\$101.98	\$60.62	\$138.52	\$74.47	\$135.97	\$80.83	\$184.70	\$93.08	\$169.97	\$101.03	\$230.87										
51	\$20.10	\$36.46	\$22.42	\$50.93	\$40.21	\$72.93	\$44.84	\$101.87	\$60.31	\$109.39	\$67.27	\$152.80	\$80.41	\$145.85	\$89.69	\$203.74	\$100.52	\$182.31	\$112.11	\$254.67										
52	\$21.72	\$39.06	\$25.07	\$56.43	\$43.43	\$78.12	\$50.13	\$112.85	\$65.15	\$117.18	\$75.20	\$169.28	\$86.87	\$156.25	\$100.27	\$225.71	\$108.58	\$195.31	\$125.34	\$282.14										
53	\$23.54	\$41.96	\$28.17	\$62.62	\$47.07	\$83.91	\$56.35	\$125.24	\$70.61	\$125.87	\$84.52	\$187.56	\$94.14	\$167.83	\$112.70	\$250.47	\$117.68	\$209.78	\$140.87	\$313.09										
54	\$25.71	\$45.38	\$31.72	\$69.34	\$51.41	\$90.76	\$63.44	\$138.68	\$77.12	\$136.15	\$95.16	\$208.02	\$102.82	\$181.53	\$126.87	\$277.37	\$128.53	\$226.91	\$158.59	\$346.71										
55	\$28.36	\$49.50	\$35.67	\$76.41	\$56.73	\$99.00	\$71.35	\$152.82	\$85.09	\$148.50	\$107.02	\$229.22	\$113.46	\$197.99	\$142.69	\$305.63	\$141.82	\$247.49	\$178.37	\$382.04										

Initial premium rates which apply on the date of this PDS. Renewable premium rates for ages 56-69 are available on request.

Calculator – How much cover will you need?

To estimate the amount of cover you require, complete the table below

Day to Day expenses

The lump sum your family and dependants would need to live on (eg multiply your income by a number of years).

Mortgage

Your outstanding mortgage balance

Loans & Debts

Other outstanding loans and debts not already covered

Education for your children

Funeral expenses

Rainy Day Fund

An amount to be set aside for unforeseen events

Other

Total