

## Death and Total & Permanent Disability Insurance

### Annual premium rates per \$1,000 sum insured


Age next birthday	Death Only				TPD only			
	Male		Female		Male		Female	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
16	0.3988	0.5596	0.1369	0.1727	0.2164	0.2884	0.1921	0.2642
17	0.3988	0.5596	0.1369	0.1727	0.2164	0.2884	0.1921	0.2642
18	0.3988	0.5596	0.1369	0.1727	0.2164	0.2884	0.1921	0.2642
19	0.3988	0.5596	0.1369	0.1727	0.2164	0.2884	0.1921	0.2642
20	0.3988	0.5596	0.1369	0.1727	0.2164	0.2884	0.1921	0.2642
21	0.4226	0.5953	0.1369	0.1727	0.2163	0.3004	0.1921	0.2882
22	0.4346	0.6191	0.1309	0.1667	0.2163	0.3124	0.1921	0.2762
23	0.4405	0.6370	0.1250	0.1607	0.2043	0.2882	0.1923	0.2644
24	0.4346	0.6429	0.1191	0.1548	0.2163	0.2762	0.1802	0.2523
25	0.4285	0.6429	0.1191	0.1488	0.1923	0.2762	0.1682	0.2524
26	0.4167	0.6310	0.1191	0.1548	0.1802	0.2765	0.1682	0.2402
27	0.4048	0.6191	0.1191	0.1607	0.1923	0.2762	0.1682	0.2404
28	0.3869	0.6071	0.1250	0.1667	0.1923	0.2884	0.1683	0.2643
29	0.3751	0.6011	0.1309	0.1785	0.1921	0.2884	0.1561	0.2524
30	0.3631	0.5953	0.1369	0.1905	0.1923	0.3004	0.1682	0.2765
31	0.3512	0.5893	0.1428	0.2024	0.1923	0.3245	0.1802	0.3003
32	0.3393	0.5893	0.1488	0.2142	0.2163	0.3364	0.1923	0.3245
33	0.3333	0.5953	0.1607	0.2322	0.2285	0.3604	0.1923	0.3364
34	0.3333	0.6011	0.1667	0.2500	0.2285	0.3845	0.2043	0.3484
35	0.3333	0.6131	0.1845	0.2737	0.2285	0.4084	0.2164	0.3726
36	0.3393	0.6250	0.2024	0.3036	0.2402	0.4447	0.2282	0.3964
37	0.3453	0.6489	0.2202	0.3333	0.2644	0.4684	0.2282	0.4325
38	0.3572	0.6786	0.2380	0.3631	0.2882	0.5045	0.2644	0.4686
39	0.3690	0.7142	0.2560	0.4048	0.3245	0.5648	0.2884	0.5047
40	0.3869	0.7559	0.2857	0.4465	0.3604	0.6249	0.3242	0.5767
41	0.4108	0.8036	0.3096	0.4940	0.3844	0.7088	0.3726	0.6608
42	0.4285	0.8573	0.3393	0.5357	0.4445	0.7929	0.4086	0.7448
43	0.4524	0.9108	0.3690	0.5893	0.5287	0.9131	0.4686	0.8411
44	0.4822	0.9762	0.3988	0.6429	0.5886	1.0334	0.5408	0.9611
45	0.5179	1.0476	0.4285	0.6964	0.6607	1.1896	0.6128	1.0933

1 | Personal Insurance Premium Rates from 1 February 2017

Netwealth Investments Limited ABN 85 090 569 109 AFSL 230975, Trustee of the Netwealth Superannuation Master Fund ABN 94 573 747 704. Netwealth Super Accelerator, Netwealth Super Wrap and Russell Investments Super Series are products available in the Fund.

## Death and Total & Permanent Disability Insurance

Age next birthday	Death Only				TPD only			
	Male		Female		Male		Female	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
46	0.5596	1.1369	0.4643	0.7559	0.7690	1.3456	0.7090	1.2495
47	0.6071	1.2321	0.5060	0.8155	0.8891	1.5499	0.8048	1.4417
48	0.6667	1.3453	0.5476	0.8870	1.0212	1.7540	0.9492	1.6339
49	0.7322	1.4822	0.5953	0.9524	1.2015	2.0064	1.0813	1.8623
50	0.8155	1.6310	0.6429	1.0298	1.3937	2.3309	1.2735	2.1507
51	0.8988	1.7917	0.6964	1.1072	1.6459	2.6913	1.5139	2.4870
52	1.0001	1.9823	0.7499	1.1847	1.9584	3.1358	1.7904	2.8953
53	1.1191	2.2024	0.8095	1.2679	2.3548	3.6525	2.1386	3.3761
54	1.2619	2.4406	0.8810	1.3632	2.8234	4.2532	2.5591	3.9288
55	1.4227	2.7026	0.9644	1.4822	3.3882	4.9619	3.0877	4.5774
56	1.5953	2.9645	1.0715	1.6251	4.1329	5.8151	3.7604	5.3464
57	1.7977	3.2561	1.1905	1.7799	5.0461	6.8243	4.6016	6.2834
58	2.0298	3.5716	1.3334	1.9524	6.2235	8.0616	5.6588	7.4251
59	2.2977	3.9228	1.4881	2.1429	7.5571	9.6115	6.8964	8.8547
60	2.6191	4.3395	1.6726	2.3631	8.8547	11.4979	8.0618	10.5730
61	3.0002	4.8514	1.8810	2.6072	10.0921	13.6846	9.1790	12.5793
62	3.4287	5.4228	2.1191	2.8871	11.4259	16.2917	10.3805	14.9701
63	3.9109	6.0538	2.3811	3.1905	12.9157	19.1873	11.7501	17.6254
64	4.4586	6.7681	2.6668	3.5239	14.6337	21.9265	13.3119	20.1364
65	4.9943	7.5837	2.9882	3.9466	16.3999	24.5456	14.9101	22.5514
66	5.6847	8.4647	3.3276	4.3215	3.5444	6.0072	3.2318	5.5147
67	6.4586	9.4349	3.6906	4.7383	3.9167	6.6440	3.5685	6.1033
68	7.3336	10.5005	4.0835	5.1847	4.3373	7.3528	3.9408	6.7522
69	8.2980	11.7087	4.5001	5.6550	4.8179	8.1460	4.3733	7.4852
70	9.3813	13.0303	4.9645	6.1610	5.3344	9.0350	4.8419	8.3020
71	10.5897	14.4767	5.4765	6.7205	5.9233	10.0441	5.3825	9.2150
72	11.9410	16.0661	6.0716	7.3633	6.5838	11.1616	5.9953	10.2485
73	13.4410	17.7923	6.7861	8.1313	7.3170	12.3991	6.6559	11.3899
74	15.1137	19.6793	7.6372	9.0421	8.1457	13.8167	7.4128	12.6873
75	16.9769	21.7389	8.6491	10.1194	9.0829	15.3786	8.2659	14.1292

 Limited definition of TPD applies for age next birthday greater than 65.

These rates apply from 1 February 2017.

## Death and Total & Permanent Disability Insurance

The following loading factors are applied based on your occupation:

Occupational Type	Loading Factors	
	Death Only	TPD Only
Professional	0.90	0.85
White Collar	1.00	1.00
Light Blue	1.15	1.85
Heavy Blue	1.30	2.70

These premium rates have been rounded and are approximate. Actual premiums may vary slightly from premiums calculated using these rates. These rates do not include any ongoing member advice fee - insurance (or 'flat fee'). You may agree with Your Financial Adviser to pay a fee of up to 25% of the premium in respect of advice in relation to insurance.

Full details of fee options can be found in the Netwealth Superannuation Master Fund Insurance Guide.



## Income Protection Insurance - 2 Year Benefit (No Claims Escalation)

## Annual premium rates per \$100 monthly benefit

Rates exclude stamp duty.

Age next birthday	30 day waiting period (2 years)				60 day waiting period (2 years)				90 day waiting period (2 years)			
	Male		Female		Male		Female		Male		Female	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
16	3.1527	3.9409	4.7290	5.9113	2.6798	3.3497	4.0197	5.0246	0.9121	1.1401	1.3682	1.7102
17	3.1527	3.9409	4.7290	5.9113	2.6798	3.3497	4.0197	5.0246	0.9121	1.1401	1.3682	1.7102
18	3.1527	3.9409	4.7290	5.9113	2.6798	3.3497	4.0197	5.0246	0.9121	1.1401	1.3682	1.7102
19	3.1527	3.9409	4.7290	5.9113	2.6798	3.3497	4.0197	5.0246	0.9121	1.1401	1.3682	1.7102
20	3.1527	3.9409	4.7290	5.9113	2.6798	3.3497	4.0197	5.0246	0.9121	1.1401	1.3682	1.7102
21	3.1527	3.9409	4.7290	5.9113	2.6798	3.3497	4.0197	5.0246	0.9121	1.1401	1.3682	1.7102
22	3.1527	3.9409	4.7290	5.9113	2.6798	3.3497	4.0197	5.0246	0.9121	1.1401	1.3682	1.7102
23	3.1527	3.9409	4.7290	5.9113	2.6798	3.3497	4.0197	5.0246	0.9121	1.1401	1.3682	1.7102
24	3.1527	3.9409	4.7290	5.9113	2.6798	3.3497	4.0197	5.0246	0.9121	1.1401	1.3682	1.7102
25	3.1527	3.9409	4.7290	5.9113	2.6798	3.3497	4.0197	5.0246	0.9121	1.1401	1.3682	1.7102
26	3.1527	3.9409	4.7290	5.9113	2.6798	3.3497	4.0197	5.0246	0.9121	1.1401	1.3682	1.7102
27	3.1662	3.9577	4.7493	5.9366	2.6913	3.3641	4.0369	5.0461	0.8885	1.1106	1.3327	1.6659
28	3.2076	4.0095	4.8114	6.0142	2.7264	3.4080	4.0897	5.1121	0.8739	1.0923	1.3108	1.6385
29	3.2751	4.0938	4.9126	6.1407	2.7838	3.4797	4.1757	5.2196	0.8694	1.0867	1.3041	1.6301
30	3.3686	4.2108	5.0529	6.3162	2.8633	3.5792	4.2950	5.3688	0.8750	1.0937	1.3125	1.6406
31	3.4874	4.3592	5.2311	6.5389	2.9643	3.7054	4.4464	5.5580	0.8885	1.1106	1.3327	1.6659
32	3.6296	4.5369	5.4443	6.8054	3.0851	3.8564	4.6277	5.7846	0.9099	1.1373	1.3648	1.7060
33	3.7951	4.7439	5.6927	7.1158	3.2258	4.0323	4.8388	6.0485	0.9414	1.1767	1.4120	1.7650
34	3.9841	4.9801	5.9761	7.4701	3.3864	4.2331	5.0797	6.3496	0.9818	1.2273	1.4728	1.8410
35	4.1955	5.2444	6.2932	7.8665	3.5662	4.4577	5.3493	6.6866	1.0313	1.2892	1.5470	1.9337
36	4.4294	5.5368	6.6441	8.3052	3.7650	4.7063	5.6475	7.0594	1.0898	1.3623	1.6347	2.0434
37	4.6867	5.8584	7.0301	8.7877	3.9837	4.9797	5.9756	7.4695	1.1607	1.4508	1.7410	2.1762
38	4.9684	6.2105	7.4526	9.3157	4.2231	5.2789	6.3347	7.9183	1.2439	1.5549	1.8658	2.3323
39	5.2752	6.5940	7.9128	9.8910	4.4839	5.6049	6.7259	8.4073	1.3417	1.6772	2.0126	2.5158
40	5.6081	7.0101	8.4121	10.5152	4.7669	5.9586	7.1503	8.9379	1.4553	1.8192	2.1830	2.7287
41	5.9680	7.4600	8.9520	11.1900	5.0728	6.3410	7.6092	9.5115	1.5858	1.9822	2.3787	2.9734
42	6.3576	7.9470	9.5364	11.9204	5.4039	6.7549	8.1059	10.1324	1.7376	2.1720	2.6064	3.2580
43	6.7786	8.4733	10.1680	12.7100	5.7618	7.2023	8.6428	10.8035	1.9119	2.3899	2.8679	3.5849
44	7.2348	9.0435	10.8522	13.5653	6.1496	7.6870	9.2244	11.5305	2.1121	2.6402	3.1682	3.9603
45	7.7288	9.6610	11.5932	14.4914	6.5695	8.2118	9.8542	12.3177	2.3416	2.9270	3.5124	4.3905

## Income Protection Insurance - 2 Year Benefit (No Claims Escalation)

Age next birthday	30 day waiting period (2 years)				60 day waiting period (2 years)				90 day waiting period (2 years)			
	Male		Female		Male		Female		Male		Female	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
46	8.2533	10.3167	12.3800	15.4750	7.0153	8.7692	10.5230	13.1537	2.5969	3.2461	3.8953	4.8691
47	8.8346	11.0432	13.2518	16.5648	7.5094	9.3867	11.2641	14.0801	2.8960	3.6201	4.3441	5.4301
48	9.4662	11.8327	14.1993	17.7491	8.0462	10.0578	12.0694	15.0867	3.2368	4.0460	4.8552	6.0690
49	10.1545	12.6931	15.2317	19.0396	8.6313	10.7891	12.9470	16.1837	3.6248	4.5310	5.4372	6.7966
50	10.9049	13.6311	16.3573	20.4466	9.2691	11.5864	13.9037	17.3796	4.0657	5.0821	6.0986	7.6232
51	11.7263	14.6579	17.5895	21.9869	9.9674	12.4592	14.9511	18.6888	4.5639	5.7049	6.8459	8.5574
52	12.6270	15.7837	18.9404	23.6756	10.7329	13.4161	16.0994	20.1242	5.1274	6.4092	7.6911	9.6139
53	13.6158	17.0197	20.4237	25.5296	11.5734	14.4668	17.3601	21.7001	5.7628	7.2035	8.6443	10.8053
54	14.7036	18.3795	22.0553	27.5692	12.4980	15.6225	18.7470	23.4338	6.4770	8.0963	9.7155	12.1444
55	15.9038	19.8798	23.8557	29.8197	13.5182	16.8978	20.2774	25.3467	7.2789	9.0986	10.9184	13.6479
56	17.2183	21.5229	25.8275	32.2844	14.6356	18.2945	21.9534	27.4417	8.1382	10.1727	12.2072	15.2590
57	18.6867	23.3584	28.0301	35.0376	15.8837	19.8546	23.8256	29.7820	9.1369	11.4211	13.7053	17.1316
58	20.3161	25.3952	30.4742	38.0928	17.2687	21.5859	25.9031	32.3789	10.2503	12.8129	15.3754	19.2193
59	22.1309	27.6637	33.1964	41.4955	18.8113	23.5141	28.2169	35.2712	11.4886	14.3607	17.2328	21.5411
60	24.1544	30.1930	36.2317	45.2896	20.5313	25.6641	30.7969	38.4961	12.8629	16.0786	19.2944	24.1180
61	26.4191	33.0239	39.6286	49.5358	22.4562	28.0703	33.6843	42.1054	14.3857	17.9822	21.5786	26.9732
62	28.9609	36.2011	43.4413	54.3016	24.6167	30.7709	36.9251	46.1564	16.0705	20.0881	24.1057	30.1322
63	31.8193	39.7742	47.7290	59.6612	27.0464	33.8080	40.5696	50.7121	17.9285	22.4106	26.8927	33.6159
64	34.7876	43.4845	52.1814	65.2267	29.5694	36.9618	44.3542	55.4427	19.8292	24.7865	29.7437	37.1797
65	37.8692	47.3365	56.8038	71.0047	32.1888	40.2360	48.2832	60.3540	21.7726	27.2158	32.6589	40.8236

These rates apply from 1 February 2017.

The following loading factors are applied based on your occupation:

Occupational Type	Loading Factor
Professional	0.90
White Collar	1.00
Light Blue	1.75
Heavy Blue	3.50
Hazardous	Individual Consideration

These premium rates have been rounded and are approximate. Actual premiums may vary slightly from premiums calculated using these rates. These rates do not include any ongoing member advice fee - insurance (or 'flat fee'). You may agree with Your Financial Adviser to pay a fee of up to 25% of the premium in respect of advice in relation to insurance.

Full details of fee options can be found in the Netwealth Superannuation Master Fund Insurance Guide.

## Income Protection Insurance - To Age 65 Benefit Period (With Claims Escalation)

### Annual premium rates per \$100 monthly benefit

Rates exclude stamp duty.

Age next birthday	30 day waiting period (To age 65)				60 day waiting period (To age 65)				90 day waiting period (To age 65)			
	Male		Female		Male		Female		Male		Female	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
16	5.3406	6.6758	8.0109	10.0136	4.6257	5.7821	6.9385	8.6732	3.3093	4.1367	4.9640	6.2050
17	5.3406	6.6758	8.0109	10.0136	4.6257	5.7821	6.9385	8.6732	3.3093	4.1367	4.9640	6.2050
18	5.3406	6.6758	8.0109	10.0136	4.6257	5.7821	6.9385	8.6732	3.3093	4.1367	4.9640	6.2050
19	5.3406	6.6758	8.0109	10.0136	4.6257	5.7821	6.9385	8.6732	3.3093	4.1367	4.9640	6.2050
20	5.3406	6.6758	8.0109	10.0136	4.6257	5.7821	6.9385	8.6732	3.3093	4.1367	4.9640	6.2050
21	5.3406	6.6758	8.0109	10.0136	4.6257	5.7821	6.9385	8.6732	3.3093	4.1367	4.9640	6.2050
22	5.2955	6.6194	7.9433	9.9291	4.5876	5.7345	6.8814	8.6018	3.1859	3.9823	4.7788	5.9735
23	5.2650	6.5813	7.8975	9.8719	4.5619	5.7024	6.8429	8.5536	3.0779	3.8474	4.6169	5.7712
24	5.2496	6.5620	7.8744	9.8430	4.5489	5.6862	6.8234	8.5292	2.9853	3.7316	4.4780	5.5974
25	5.2498	6.5622	7.8747	9.8433	4.5491	5.6863	6.8236	8.5295	2.9077	3.6346	4.3616	5.4519
26	5.2660	6.5824	7.8989	9.8737	4.5627	5.7034	6.8441	8.5551	2.8444	3.5555	4.2666	5.3333
27	5.3647	6.7058	8.0470	10.0587	4.6460	5.8075	6.9690	8.7112	2.8279	3.5349	4.2419	5.3024
28	5.5196	6.8995	8.2795	10.3493	4.7767	5.9709	7.1651	8.9563	2.8386	3.5482	4.2579	5.3224
29	5.7319	7.1648	8.5978	10.7473	4.9557	6.1947	7.4336	9.2920	2.8757	3.5946	4.3135	5.3919
30	6.0025	7.5031	9.0038	11.2547	5.1840	6.4800	7.7760	9.7200	2.9395	3.6743	4.4092	5.5115
31	6.3335	7.9168	9.5002	11.8753	5.4632	6.8290	8.1947	10.2434	3.0307	3.7883	4.5460	5.6825
32	6.7270	8.4088	10.0906	12.6132	5.7951	7.2439	8.6926	10.8658	3.1505	3.9381	4.7257	5.9071
33	7.1860	8.9825	10.7790	13.4737	6.1821	7.7276	9.2731	11.5914	3.3011	4.1264	4.9516	6.1896
34	7.7132	9.6415	11.5698	14.4622	6.6266	8.2833	9.9400	12.4250	3.4852	4.3565	5.2278	6.5348
35	8.3118	10.3897	12.4677	15.5846	7.1313	8.9142	10.6970	13.3713	3.7060	4.6325	5.5590	6.9487
36	8.9851	11.2314	13.4776	16.8471	7.6989	9.6237	11.5484	14.4355	3.9681	4.9601	5.9521	7.4401
37	9.7364	12.1705	14.6046	18.2558	8.3322	10.4152	12.4983	15.6228	4.2763	5.3454	6.4144	8.0181
38	10.5688	13.2109	15.8531	19.8164	9.0336	11.2920	13.5504	16.9380	4.6365	5.7957	6.9548	8.6935
39	11.4852	14.3565	17.2278	21.5347	9.8058	12.2572	14.7087	18.3858	5.0557	6.3196	7.5835	9.4794
40	12.4884	15.6105	18.7325	23.4157	10.6508	13.3135	15.9762	19.9703	5.5415	6.9268	8.3122	10.3902
41	13.5806	16.9757	20.3709	25.4636	11.5707	14.4634	17.3561	21.6951	6.1023	7.6278	9.1534	11.4418
42	14.7633	18.4541	22.1449	27.6812	12.5665	15.7082	18.8498	23.5623	6.7474	8.4343	10.1211	12.6514
43	16.0377	20.0472	24.0566	30.0708	13.6394	17.0492	20.4590	25.5738	7.4860	9.3576	11.2291	14.0363
44	17.4042	21.7552	26.1063	32.6328	14.7893	18.4866	22.1839	27.7299	8.3285	10.4106	12.4927	15.6159

## Income Protection Insurance - To Age 65 Benefit Period (With Claims Escalation)

Age next birthday	30 day waiting period (To age 65)				60 day waiting period (To age 65)				90 day waiting period (To age 65)			
	Male		Female		Male		Female		Male		Female	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
45	18.8622	23.5777	28.2933	35.3666	16.0159	20.0198	24.0238	30.0298	9.2837	11.6046	13.9255	17.4069
46	20.4101	25.5126	30.6152	38.2690	17.3177	21.6471	25.9766	32.4707	10.3611	12.9514	15.5417	19.4271
47	22.0460	27.5575	33.0690	41.3362	18.6930	23.3663	28.0396	35.0495	11.5689	14.4611	17.3533	21.6916
48	23.7663	29.7078	35.6494	44.5617	20.1388	25.1735	30.2082	37.7603	12.9132	16.1415	19.3697	24.2122
49	25.5667	31.9584	38.3501	47.9376	21.6514	27.0643	32.4771	40.5964	14.3982	17.9978	21.5974	26.9967
50	27.4419	34.3023	41.1628	51.4535	23.2262	29.0327	34.8392	43.5490	16.0255	20.0319	24.0383	30.0479
51	29.3861	36.7327	44.0792	55.0990	24.8583	31.0729	37.2874	46.6093	17.7933	22.2416	26.6899	33.3624
52	31.3918	39.2397	47.0876	58.8596	26.5412	33.1765	39.8118	49.7648	19.6952	24.6189	29.5427	36.9284
53	33.4513	41.8141	50.1770	62.7212	28.2686	35.3358	42.4029	53.0037	21.7206	27.1507	32.5809	40.7261
54	35.5562	44.4452	53.3343	66.6679	30.0333	37.5416	45.0499	56.3124	23.8544	29.8180	35.7816	44.7270
55	37.6973	47.1216	56.5459	70.6824	31.8275	39.7844	47.7412	59.6765	26.0758	32.5947	39.1137	48.8921
56	39.8526	49.8158	59.7789	74.7236	33.6328	42.0410	50.4492	63.0615	28.3487	35.4358	42.5230	53.1538
57	41.9127	52.3908	62.8690	78.5863	35.3576	44.1970	53.0363	66.2954	30.5601	38.2001	45.8402	57.3002
58	43.7724	54.7155	65.6586	82.0733	36.9140	46.1424	55.3709	69.2137	32.5878	40.7347	48.8816	61.1021
59	45.2951	56.6189	67.9427	84.9283	38.1878	47.7348	57.2817	71.6021	34.2718	42.8398	51.4077	64.2596
60	46.2809	57.8511	69.4213	86.7767	39.0123	48.7654	58.5184	73.1480	35.3884	44.2355	53.0826	66.3532
61	46.4471	58.0589	69.6707	87.0883	39.1513	48.9391	58.7269	73.4087	35.6341	44.5427	53.4512	66.8140
62	45.3428	56.6785	68.0142	85.0178	38.2277	47.7846	57.3416	71.6770	34.5528	43.1910	51.8292	64.7865
63	42.2180	52.7725	63.3270	79.1587	35.6131	44.5164	53.4197	66.7746	31.4231	39.2789	47.1347	58.9183
64	35.2601	44.0752	52.8902	66.1127	29.7851	37.2314	44.6777	55.8471	24.6504	30.8130	36.9756	46.2196
65	18.5821	23.2276	27.8732	34.8415	15.7803	19.7253	23.6704	29.5880	8.8645	11.0807	13.2968	16.6210

These rates apply from 1 February 2017.

The following loading factors are applied based on your occupation:

Occupational Type	Loading Factor
Professional	0.90
White Collar	1.00
Light Blue	1.75
Heavy Blue	3.50
Hazardous	Individual Consideration

These premium rates have been rounded and are approximate. Actual premiums may vary slightly from premiums calculated using these rates. These rates do not include any ongoing member advice fee - insurance (or 'flat fee'). You may agree with Your Financial Adviser to pay a fee of up to 25% of the premium in respect of advice in relation to insurance.

Full details of fee options can be found in the Netwealth Superannuation Master Fund Insurance Guide.

## Income Protection Insurance - To Age 65 Benefit Period (No Claims Escalation)

### Annual premium rates per \$100 monthly benefit

Rates exclude stamp duty.

Age next birthday	30 day waiting period (To age 65)				60 day waiting period (To age 65)				90 day waiting period (To age 65)			
	Male		Female		Male		Female		Male		Female	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
16	4.2010	5.2513	6.3016	7.8769	3.6031	4.5039	5.4046	6.7558	2.5487	3.1859	3.8231	4.7788
17	4.2010	5.2513	6.3016	7.8769	3.6031	4.5039	5.4046	6.7558	2.5487	3.1859	3.8231	4.7788
18	4.2010	5.2513	6.3016	7.8769	3.6031	4.5039	5.4046	6.7558	2.5487	3.1859	3.8231	4.7788
19	4.2010	5.2513	6.3016	7.8769	3.6031	4.5039	5.4046	6.7558	2.5487	3.1859	3.8231	4.7788
20	4.2010	5.2513	6.3016	7.8769	3.6031	4.5039	5.4046	6.7558	2.5487	3.1859	3.8231	4.7788
21	4.2010	5.2513	6.3016	7.8769	3.6031	4.5039	5.4046	6.7558	2.5487	3.1859	3.8231	4.7788
22	4.1656	5.2069	6.2483	7.8104	3.5734	4.4668	5.3602	6.7002	2.4536	3.0670	3.6804	4.6005
23	4.1416	5.1770	6.2124	7.7654	3.5534	4.4418	5.3301	6.6626	2.3705	2.9631	3.5558	4.4447
24	4.1295	5.1618	6.1942	7.7427	3.5433	4.4291	5.3149	6.6437	2.2992	2.8739	3.4487	4.3109
25	4.1296	5.1620	6.1944	7.7430	3.5434	4.4292	5.3151	6.6439	2.2394	2.7992	3.3591	4.1988
26	4.1423	5.1779	6.2135	7.7668	3.5540	4.4425	5.3310	6.6638	2.1906	2.7383	3.2860	4.1075
27	4.2161	5.2701	6.3241	7.9051	3.6171	4.5214	5.4257	6.7821	2.1768	2.7210	3.2653	4.0816
28	4.3369	5.4211	6.5053	8.1316	3.7196	4.6495	5.5794	6.9742	2.1858	2.7323	3.2787	4.0984
29	4.5052	5.6314	6.7577	8.4472	3.8618	4.8273	5.7927	7.2409	2.2169	2.7711	3.3254	4.1567
30	4.7219	5.9023	7.0828	8.8535	4.0446	5.0558	6.0669	7.5836	2.2691	2.8364	3.4037	4.2546
31	4.9891	6.2364	7.4837	9.3546	4.2701	5.3376	6.4051	8.0064	2.3450	2.9312	3.5175	4.3968
32	5.3090	6.6362	7.9635	9.9543	4.5395	5.6744	6.8092	8.5115	2.4435	3.0544	3.6653	4.5816
33	5.6842	7.1053	8.5263	10.6579	4.8554	6.0692	7.2831	9.1039	2.5674	3.2093	3.8512	4.8139
34	6.1177	7.6471	9.1765	11.4707	5.2204	6.5255	7.8306	9.7883	2.7197	3.3997	4.0796	5.0995
35	6.6132	8.2665	9.9198	12.3998	5.6371	7.0464	8.4556	10.5696	2.9033	3.6291	4.3550	5.4437
36	7.1831	8.9789	10.7746	13.4683	6.1129	7.6411	9.1693	11.4616	3.1265	3.9082	4.6898	5.8623
37	7.8134	9.7668	11.7201	14.6501	6.6428	8.3035	9.9642	12.4552	3.3844	4.2305	5.0767	6.3458
38	8.5167	10.6459	12.7751	15.9688	7.2339	9.0423	10.8508	13.5635	3.6858	4.6072	5.5286	6.9108
39	9.2971	11.6214	13.9457	17.4321	7.8898	9.8622	11.8347	14.7933	4.0396	5.0495	6.0594	7.5743
40	10.1575	12.6969	15.2363	19.0453	8.6129	10.7661	12.9194	16.1492	4.4514	5.5643	6.6771	8.3464
41	11.1021	13.8776	16.6531	20.8164	9.4069	11.7586	14.1104	17.6380	4.9282	6.1602	7.3922	9.2403
42	12.1341	15.1676	18.2011	22.7514	10.2737	12.8422	15.4106	19.2632	5.4818	6.8523	8.2227	10.2784
43	13.2567	16.5709	19.8850	24.8563	11.2171	14.0214	16.8257	21.0322	6.1189	7.6486	9.1783	11.4729
44	14.4717	18.0896	21.7075	27.1344	12.2382	15.2977	18.3573	22.9466	6.8501	8.5627	10.2752	12.8440



## Income Protection Insurance - To Age 65 Benefit Period (No Claims Escalation)

Age next birthday	30 day waiting period (To age 65)				60 day waiting period (To age 65)				90 day waiting period (To age 65)			
	Male		Female		Male		Female		Male		Female	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
45	15.7818	19.7273	23.6727	29.5909	13.3386	16.6733	20.0079	25.0099	7.6875	9.6094	11.5313	14.4141
46	17.2475	21.5593	25.8712	32.3390	14.5616	18.2020	21.8424	27.3030	8.6613	10.8266	12.9919	16.2399
47	18.7557	23.4446	28.1335	35.1669	15.8275	19.7844	23.7413	29.6766	9.7402	12.1752	14.6102	18.2628
48	20.3610	25.4513	30.5415	38.1769	17.1754	21.4693	25.7631	32.2039	10.9528	13.6910	16.4291	20.5364
49	22.0627	27.5784	33.0941	41.3677	18.6036	23.2545	27.9054	34.8817	12.3049	15.3811	18.4574	23.0717
50	23.8579	29.8224	35.7868	44.7336	20.1100	25.1375	30.1650	37.7063	13.8039	17.2549	20.7059	25.8823
51	25.7449	32.1812	38.6174	48.2717	21.6928	27.1161	32.5393	40.6741	15.4498	19.3123	23.1747	28.9684
52	27.7185	34.6481	41.5778	51.9722	23.3486	29.1857	35.0228	43.7786	17.2429	21.5536	25.8644	32.3305
53	29.7740	37.2175	44.6610	55.8262	25.0732	31.3415	37.6098	47.0122	19.1747	23.9684	28.7620	35.9525
54	31.9050	39.8812	47.8575	59.8219	26.8611	33.5764	40.2916	50.3645	21.2389	26.5486	31.8583	39.8229
55	34.1040	42.6300	51.1560	63.9450	28.7042	35.8803	43.0563	53.8204	23.4149	29.2686	35.1223	43.9029
56	36.4371	45.5464	54.6557	68.3196	30.6614	38.3268	45.9921	57.4901	25.7943	32.2429	38.6914	48.3643
57	38.6498	48.3123	57.9747	72.4684	32.5172	40.6465	48.7757	60.9697	28.0556	35.0694	42.0833	52.6042
58	40.7291	50.9113	61.0936	76.3670	34.2627	42.8284	51.3941	64.2426	30.1987	37.7484	45.2981	56.6226
59	42.5447	53.1809	63.8171	79.7713	35.7879	44.7349	53.6819	67.1024	32.0710	40.0888	48.1066	60.1332
60	43.9016	54.8770	65.8524	82.3155	36.9314	46.1643	55.3972	69.2464	33.4585	41.8231	50.1877	62.7346
61	44.5148	55.6435	66.7722	83.4653	37.4553	46.8192	56.1830	70.2288	34.0522	42.5653	51.0783	63.8479
62	43.9232	54.9040	65.8848	82.3560	36.9747	46.2183	55.4620	69.3275	33.3899	41.7374	50.0849	62.6061
63	41.3540	51.6925	62.0310	77.5388	34.8408	43.5510	52.2612	65.3265	30.7205	38.4007	46.0808	57.6010
64	34.9489	43.6861	52.4233	65.5292	29.4954	36.8693	44.2431	55.3039	24.4002	30.5002	36.6003	45.7503
65	18.5821	23.2276	27.8732	34.8415	15.7803	19.7253	23.6704	29.5880	8.8645	11.0807	13.2968	16.6210

These rates apply from 1 February 2017.

The following loading factors are applied based on your occupation:

Occupational Type	Loading Factor
Professional	0.90
White Collar	1.00
Light Blue	1.75
Heavy Blue	3.50
Hazardous	Individual Consideration

These premium rates have been rounded and are approximate. Actual premiums may vary slightly from premiums calculated using these rates. These rates do not include any ongoing member advice fee - insurance (or 'flat fee'). You may agree with Your Financial Adviser to pay a fee of up to 25% of the premium in respect of advice in relation to insurance.

Full details of fee options can be found in the Netwealth Superannuation Master Fund Insurance Guide.