

Bendigo SmartStart Super[®] and Bendigo SmartOptions Super[®] Income Protection Stamp Duty Rates

Stamp Duty Applicable to Income Protection Premiums

Your Income Protection premium rates are adjusted for stamp duty.

Stamp duty differs per state. Refer to the table below for the applicable stamp duty rate for your state that will be used to determine the final annual premium payable for Income Protection.

Your premium will be calculated by TAL Life Ltd (ABN 70 050 109 450 AFSL No. 237848) and is subject to underwriting assessment.

State	Stamp Duty rate*
ACT	0%
New South Wales	5%
Northern Territory	10%
Queensland	9%
South Australia	11%
Tasmania	10%
Victoria	10%
Western Australia	10%

*Stamp duty may vary at any time when changes are made by individual states.
Correct as at 1 July 2016.

Bendigo SmartStart Super and Bendigo SmartOptions Super form part of the Bendigo Superannuation Plan ABN 57 526 653 420 (the Plan). The trustee and issuer of the Plan is Sandhurst Trustees Limited ABN 16 004 030 737 AFSL No. 237906, a subsidiary of Bendigo and Adelaide Bank Limited ABN 11 068 049 178.