

Effective 1 July 2022

Insurance Premiums for Bendigo SmartStart Super[®] Members

Bendigo SmartStart Super Default Cover

The following table does not take into account the Occupation Adjustment Factors. The Occupation Adjustment Factors differ depending on your occupation. Please refer to the Product Disclosure Statement for further information.

For example, a 45 year old within the Plan's Personal division (refer the rate for 'Age next birthday' 46 in the Personal Division table) female, cashier (Light Blue Collar – so Occupation Adjustment Factor is 0.80 as per the table below) level of Standard Default Cover would be as follows:

1 unit of Death and TPD cover = $21,700 \times 0.80 = \$17,360$.

Standard Default Cover = 4 units of Death and TPD cover which equates to $\$17,360$ multiplied by 4 = $\$69,440$.

Occupation Adjustment Factors for Default Cover

	Death Only	Death and TPD
Category 1 – Professional	1.11	1.11
Category 2 – White Collar	1.00	1.00
Category 3 – Light Blue Collar	1.00	0.80
Category 4 – Blue Collar	0.80	0.63
Category 5 – Heavy Blue Collar	0.67	0.50

Personal division Death Only and Death and TPD cover per unit

Personal division				
Age Next Birthday	Death Only Cover		Death and TPD Cover	
	Male	Female	Male	Female
16	\$44,200	\$79,800	\$39,500	\$73,100
17	\$44,900	\$79,800	\$40,200	\$73,100
18	\$45,700	\$79,800	\$40,900	\$73,100
19	\$46,300	\$79,800	\$41,500	\$73,100
20	\$47,000	\$79,800	\$42,300	\$73,100
21	\$47,700	\$81,200	\$43,000	\$73,100
22	\$49,900	\$83,400	\$43,700	\$73,900
23	\$52,000	\$86,200	\$44,300	\$75,200
24	\$55,000	\$89,100	\$45,800	\$78,800
25	\$58,400	\$92,700	\$47,100	\$80,900
26	\$61,300	\$98,400	\$49,300	\$84,400
27	\$65,600	\$104,000	\$52,100	\$90,100
28	\$69,200	\$111,200	\$54,900	\$94,400
29	\$74,800	\$118,300	\$57,000	\$97,900
30	\$78,300	\$122,600	\$58,400	\$100,000
31	\$82,600	\$127,000	\$60,600	\$100,600
32	\$84,900	\$129,000	\$61,800	\$99,600
33	\$86,800	\$129,600	\$62,700	\$98,300
34	\$87,700	\$129,800	\$62,600	\$95,700
35	\$88,000	\$129,200	\$62,100	\$90,700
36	\$87,600	\$128,500	\$60,900	\$83,400
37	\$87,000	\$127,000	\$58,700	\$76,100
38	\$85,000	\$122,600	\$55,200	\$67,600
39	\$80,900	\$115,500	\$49,800	\$59,100
40	\$70,500	\$100,700	\$42,100	\$50,500
41	\$62,200	\$87,700	\$34,400	\$42,200
42	\$54,600	\$76,300	\$29,600	\$35,900
43	\$48,000	\$67,600	\$25,600	\$31,300
44	\$41,700	\$61,200	\$22,700	\$27,800
45	\$38,100	\$53,900	\$20,000	\$24,100
46	\$34,200	\$49,200	\$17,500	\$21,700
47	\$31,300	\$43,500	\$15,500	\$18,900
48	\$28,400	\$40,000	\$13,400	\$17,500
49	\$25,700	\$36,300	\$12,000	\$15,500
50	\$23,600	\$33,500	\$10,500	\$14,100
51	\$21,400	\$31,300	\$9,900	\$12,700
52	\$19,900	\$29,300	\$8,400	\$11,300
53	\$18,500	\$26,400	\$7,700	\$9,900
54	\$17,000	\$25,000	\$7,100	\$9,200
55	\$15,700	\$23,600	\$6,300	\$7,700
56	\$14,300	\$21,400	\$5,600	\$7,100
57	\$12,800	\$20,600	\$4,900	\$6,300
58	\$12,100	\$19,200	\$4,900	\$5,600
59	\$11,500	\$17,700	\$4,200	\$4,900
60	\$10,700	\$17,000	\$4,200	\$4,900
61	\$9,300	\$15,700	\$3,500	\$4,200
62	\$8,500	\$14,900	\$3,500	\$4,200
63	\$7,800	\$14,300	\$2,800	\$3,500
64	\$7,800	\$13,600	\$2,800	\$3,500
65	\$7,200	\$12,800	\$2,800	\$3,500
66*	\$6,400	\$11,500	\$0	\$0
67*	\$5,700	\$10,000	\$0	\$0
68*	\$5,000	\$8,500	\$0	\$0
69*	\$4,300	\$7,200	\$0	\$0
70*	\$3,500	\$6,400	\$0	\$0

* Default Cover for TPD cover is not available from age next birthday 66. Cover will be Death Only cover.

Insurance Premiums for Bendigo SmartStart Super Tailored Cover Bendigo SmartStart Super Death Only and Death and TPD Cover

The following table does not take into account the Occupation Adjustment Factors. Please refer to the Product Disclosure Statement for further information.

Example calculation:

A 49 year old (refer the rate for 'Age next birthday' 50 in the table below) male, non-smoking diesel mechanic (Blue Collar – so Occupation Adjustment Factor is 1.6) who requires \$200,000 Death and *TPD* cover would initially be charged \$992.00 per year as follows:

Multiply the amount of cover by the applicable rate from the tables below and divide by 1,000.

$$\$200,000 \times \$3.10 \times 1.6 \div \$1,000$$

$$= \$992.00 \text{ annual premium}$$

The cover will remain at \$200,000 but the premium will increase every year as he gets older.

Occupation Adjustment Factors for Fixed Cover

	Death Only	Death and TPD
Category 1 – Professional	0.90	0.90
Category 2 – White Collar	1.00	1.00
Category 3 – Light Blue Collar	1.00	1.25
Category 4 – Blue Collar	1.25	1.60
Category 5 – Heavy Blue Collar	1.50	2.00

Annual premium rates per \$1,000 sum insured								
Age Next Birthday	Death Only Cover				Death and TPD Cover			
	Male non smoker	Male smoker	Female non smoker	Female smoker	Male non smoker	Male smoker	Female non smoker	Female smoker
16	\$0.60	\$0.73	\$0.34	\$0.40	\$0.63	\$0.75	\$0.35	\$0.41
17	\$0.70	\$0.86	\$0.35	\$0.41	\$0.74	\$0.88	\$0.36	\$0.42
18	\$0.78	\$0.94	\$0.34	\$0.40	\$0.84	\$1.02	\$0.35	\$0.41
19	\$0.82	\$0.99	\$0.34	\$0.40	\$0.88	\$1.08	\$0.35	\$0.41
20	\$0.84	\$1.02	\$0.31	\$0.36	\$0.94	\$1.12	\$0.34	\$0.38
21	\$0.83	\$1.02	\$0.26	\$0.35	\$0.94	\$1.14	\$0.29	\$0.36
22	\$0.82	\$1.02	\$0.25	\$0.35	\$0.94	\$1.16	\$0.27	\$0.36
23	\$0.78	\$0.99	\$0.25	\$0.34	\$0.91	\$1.14	\$0.26	\$0.35
24	\$0.73	\$0.95	\$0.23	\$0.26	\$0.88	\$1.13	\$0.26	\$0.34
25	\$0.68	\$0.90	\$0.22	\$0.26	\$0.86	\$1.11	\$0.25	\$0.34
26	\$0.65	\$0.87	\$0.19	\$0.25	\$0.82	\$1.09	\$0.25	\$0.34
27	\$0.60	\$0.84	\$0.17	\$0.25	\$0.75	\$1.05	\$0.24	\$0.32
28	\$0.57	\$0.82	\$0.17	\$0.25	\$0.71	\$1.03	\$0.25	\$0.35
29	\$0.51	\$0.76	\$0.16	\$0.25	\$0.67	\$1.02	\$0.25	\$0.36
30	\$0.49	\$0.74	\$0.16	\$0.25	\$0.66	\$1.02	\$0.26	\$0.38
31	\$0.46	\$0.71	\$0.16	\$0.25	\$0.63	\$1.00	\$0.27	\$0.44
32	\$0.46	\$0.71	\$0.17	\$0.27	\$0.62	\$1.00	\$0.32	\$0.49
33	\$0.44	\$0.71	\$0.17	\$0.27	\$0.62	\$1.03	\$0.35	\$0.56
34	\$0.42	\$0.71	\$0.19	\$0.35	\$0.60	\$1.03	\$0.38	\$0.66
35	\$0.42	\$0.74	\$0.23	\$0.40	\$0.62	\$1.09	\$0.46	\$0.82
36	\$0.44	\$0.78	\$0.24	\$0.42	\$0.66	\$1.17	\$0.49	\$0.88
37	\$0.46	\$0.86	\$0.25	\$0.48	\$0.71	\$1.30	\$0.58	\$1.04
38	\$0.49	\$0.90	\$0.31	\$0.57	\$0.78	\$1.40	\$0.66	\$1.21
39	\$0.52	\$1.02	\$0.35	\$0.63	\$0.88	\$1.63	\$0.74	\$1.39
40	\$0.58	\$1.11	\$0.38	\$0.71	\$0.97	\$1.81	\$0.86	\$1.61
41	\$0.62	\$1.20	\$0.42	\$0.83	\$1.09	\$2.06	\$0.96	\$1.81
42	\$0.68	\$1.35	\$0.48	\$0.94	\$1.23	\$2.40	\$1.09	\$2.10
43	\$0.74	\$1.47	\$0.51	\$1.04	\$1.38	\$2.69	\$1.21	\$2.37
44	\$0.84	\$1.67	\$0.58	\$1.15	\$1.56	\$3.09	\$1.36	\$2.66
45	\$0.92	\$1.85	\$0.65	\$1.30	\$1.77	\$3.51	\$1.52	\$3.03
46	\$1.02	\$2.04	\$0.70	\$1.45	\$1.98	\$4.06	\$1.70	\$3.44
47	\$1.09	\$2.24	\$0.78	\$1.59	\$2.22	\$4.60	\$1.89	\$3.88
48	\$1.21	\$2.53	\$0.86	\$1.77	\$2.52	\$5.23	\$2.10	\$4.38
49	\$1.30	\$2.76	\$0.92	\$1.95	\$2.77	\$5.90	\$2.33	\$4.96
50	\$1.43	\$3.05	\$1.00	\$2.12	\$3.10	\$6.69	\$2.59	\$5.58
51	\$1.55	\$3.35	\$1.08	\$2.30	\$3.48	\$7.52	\$2.89	\$6.19
52	\$1.70	\$3.63	\$1.16	\$2.51	\$3.87	\$8.33	\$3.24	\$6.92
53	\$1.85	\$3.96	\$1.27	\$2.71	\$4.31	\$9.28	\$3.59	\$7.72
54	\$2.00	\$4.30	\$1.35	\$2.91	\$4.78	\$10.28	\$4.01	\$8.63
55	\$2.18	\$4.68	\$1.45	\$3.10	\$5.30	\$11.40	\$4.48	\$9.60
56	\$2.37	\$5.06	\$1.55	\$3.33	\$5.85	\$12.55	\$5.02	\$10.72
57	\$2.57	\$5.49	\$1.67	\$3.54	\$6.48	\$13.79	\$5.60	\$11.91
58	\$2.79	\$5.92	\$1.77	\$3.73	\$7.13	\$15.12	\$6.25	\$13.23
59	\$3.03	\$6.41	\$1.89	\$4.03	\$7.84	\$16.56	\$6.93	\$14.67
60	\$3.28	\$6.89	\$2.01	\$4.25	\$8.60	\$18.07	\$7.62	\$16.02
61	\$3.58	\$7.38	\$2.13	\$4.44	\$9.49	\$19.51	\$8.34	\$17.18
62	\$3.92	\$7.94	\$2.30	\$4.64	\$10.42	\$21.05	\$9.09	\$18.36
63	\$4.29	\$8.45	\$2.45	\$4.88	\$11.43	\$22.63	\$9.85	\$19.54
64	\$4.66	\$9.06	\$2.61	\$5.06	\$12.52	\$24.27	\$10.64	\$20.64
65	\$5.09	\$9.67	\$2.78	\$5.27	\$13.69	\$25.98	\$11.43	\$21.71
66	\$5.76	\$10.81	\$3.22	\$6.02	\$18.00	\$34.12	\$15.00	\$28.39
67	\$6.50	\$12.24	\$3.64	\$6.83	\$19.97	\$37.86	\$16.66	\$31.50
68	\$7.52	\$14.11	\$4.21	\$7.87	\$22.24	\$42.19	\$18.53	\$35.08
69	\$8.64	\$16.24	\$4.84	\$9.06	\$24.86	\$47.15	\$20.68	\$39.07
70	\$9.90	\$18.59	\$5.53	\$10.34	\$27.87	\$52.90	\$23.11	\$43.65

Bendigo SmartStart Super – Income Protection

The following premium tables show the annual premium rates per \$1,000 annual benefit. They do not take into account the Occupation Adjustment Factors or stamp duty. Stamp duty differs per state and is subject to change. The stamp duty applicable for your state is available from our website. Please refer to the Product Disclosure Statement for further information.

Occupation Adjustment Factors for Income Protection

Category 1 – Professional	0.80
Category 2 – White Collar	1.00
Category 3 – Light Blue Collar	1.50
Category 4 – Blue Collar	1.75
Category 5 – Heavy Blue Collar	2.50

Income Protection premium rates (2 year Benefit Period)

Annual Premium Rates per \$1,000 annual benefit												
Age Next Birthday	30 Day Waiting Period				60 Day Waiting Period				90 Day Waiting Period			
	Male non smoker	Male smoker	Female non smoker	Female smoker	Male non smoker	Male smoker	Female non smoker	Female smoker	Male non smoker	Male smoker	Female non smoker	Female smoker
16	\$1.74	\$2.20	\$3.01	\$3.76	\$1.19	\$1.51	\$2.53	\$3.17	\$0.67	\$0.87	\$2.50	\$3.09
17	\$1.74	\$2.20	\$3.01	\$3.76	\$1.19	\$1.51	\$2.53	\$3.17	\$0.67	\$0.87	\$2.50	\$3.09
18	\$1.74	\$2.20	\$3.01	\$3.76	\$1.19	\$1.51	\$2.53	\$3.17	\$0.67	\$0.87	\$2.50	\$3.09
19	\$1.74	\$2.20	\$3.01	\$3.76	\$1.19	\$1.51	\$2.53	\$3.17	\$0.67	\$0.87	\$2.50	\$3.09
20	\$1.74	\$2.20	\$3.01	\$3.76	\$1.19	\$1.51	\$2.53	\$3.17	\$0.67	\$0.87	\$2.50	\$3.09
21	\$1.74	\$2.20	\$3.01	\$3.76	\$1.19	\$1.49	\$2.53	\$3.17	\$0.67	\$0.87	\$2.50	\$3.09
22	\$1.84	\$2.29	\$3.02	\$3.79	\$1.24	\$1.55	\$2.54	\$3.19	\$0.67	\$0.83	\$2.35	\$2.92
23	\$2.04	\$2.57	\$3.30	\$4.11	\$1.39	\$1.74	\$2.79	\$3.47	\$0.70	\$0.89	\$2.38	\$2.97
24	\$2.27	\$2.84	\$3.57	\$4.47	\$1.54	\$1.94	\$3.02	\$3.78	\$0.73	\$0.91	\$2.43	\$3.06
25	\$2.51	\$3.12	\$3.85	\$4.80	\$1.71	\$2.11	\$3.25	\$4.05	\$0.76	\$0.95	\$2.52	\$3.12
26	\$2.71	\$3.40	\$4.14	\$5.18	\$1.82	\$2.29	\$3.52	\$4.44	\$0.81	\$1.00	\$2.57	\$3.20
27	\$2.95	\$3.70	\$4.44	\$5.55	\$2.00	\$2.51	\$3.74	\$4.70	\$0.83	\$1.03	\$2.62	\$3.28
28	\$3.18	\$3.96	\$4.71	\$5.91	\$2.17	\$2.69	\$3.95	\$4.94	\$0.87	\$1.08	\$2.66	\$3.34
29	\$3.36	\$4.21	\$5.03	\$6.28	\$2.28	\$2.85	\$4.19	\$5.22	\$0.89	\$1.12	\$2.71	\$3.38
30	\$3.51	\$4.43	\$5.35	\$6.67	\$2.37	\$2.97	\$4.44	\$5.52	\$0.91	\$1.16	\$2.71	\$3.39
31	\$3.66	\$4.56	\$5.66	\$7.07	\$2.46	\$3.06	\$4.66	\$5.84	\$0.95	\$1.19	\$2.71	\$3.39
32	\$3.76	\$4.71	\$5.96	\$7.47	\$2.51	\$3.14	\$4.90	\$6.16	\$0.98	\$1.23	\$2.71	\$3.38
33	\$3.89	\$4.87	\$6.31	\$7.90	\$2.58	\$3.23	\$5.20	\$6.51	\$1.00	\$1.27	\$2.71	\$3.38
34	\$3.98	\$5.00	\$6.64	\$8.31	\$2.61	\$3.28	\$5.47	\$6.87	\$1.03	\$1.29	\$2.71	\$3.36
35	\$4.06	\$5.10	\$7.04	\$8.79	\$2.66	\$3.34	\$5.84	\$7.30	\$1.08	\$1.35	\$2.69	\$3.35
36	\$4.15	\$5.20	\$7.39	\$9.25	\$2.71	\$3.40	\$6.17	\$7.71	\$1.12	\$1.39	\$2.71	\$3.36
37	\$4.24	\$5.33	\$7.78	\$9.73	\$2.78	\$3.48	\$6.55	\$8.19	\$1.16	\$1.45	\$2.71	\$3.38
38	\$4.35	\$5.45	\$8.20	\$10.25	\$2.84	\$3.58	\$6.95	\$8.69	\$1.22	\$1.52	\$2.73	\$3.40
39	\$4.48	\$5.60	\$8.63	\$10.80	\$2.94	\$3.68	\$7.38	\$9.24	\$1.29	\$1.60	\$2.79	\$3.47
40	\$4.61	\$5.75	\$9.12	\$11.39	\$3.06	\$3.80	\$7.86	\$9.82	\$1.37	\$1.70	\$2.85	\$3.57
41	\$4.79	\$5.96	\$9.60	\$12.01	\$3.19	\$3.99	\$8.35	\$10.45	\$1.45	\$1.81	\$2.97	\$3.73
42	\$4.98	\$6.22	\$10.14	\$12.67	\$3.38	\$4.22	\$8.90	\$11.12	\$1.59	\$1.95	\$3.12	\$3.91
43	\$5.20	\$6.50	\$10.71	\$13.39	\$3.58	\$4.47	\$9.49	\$11.87	\$1.71	\$2.14	\$3.30	\$4.14
44	\$5.46	\$6.83	\$11.31	\$14.14	\$3.81	\$4.78	\$10.13	\$12.66	\$1.89	\$2.36	\$3.57	\$4.45
45	\$5.79	\$7.28	\$11.96	\$14.94	\$4.13	\$5.15	\$10.81	\$13.51	\$2.11	\$2.65	\$3.85	\$4.80
46	\$6.19	\$7.74	\$12.65	\$15.82	\$4.48	\$5.60	\$11.54	\$14.45	\$2.38	\$2.97	\$4.21	\$5.26
47	\$6.63	\$8.30	\$13.39	\$16.77	\$4.88	\$6.12	\$12.33	\$15.44	\$2.71	\$3.38	\$4.64	\$5.78
48	\$7.16	\$8.93	\$14.19	\$17.75	\$5.36	\$6.71	\$13.18	\$16.48	\$3.09	\$3.85	\$5.13	\$6.41
49	\$7.76	\$9.71	\$15.07	\$18.82	\$5.92	\$7.40	\$14.13	\$17.63	\$3.52	\$4.44	\$5.69	\$7.16
50	\$8.46	\$10.57	\$15.98	\$19.97	\$6.55	\$8.20	\$15.09	\$18.85	\$4.06	\$5.09	\$6.38	\$7.97
51	\$9.25	\$11.55	\$16.99	\$21.25	\$7.28	\$9.08	\$16.15	\$20.19	\$4.70	\$5.88	\$7.16	\$8.93
52	\$10.14	\$12.67	\$18.10	\$22.62	\$8.07	\$10.12	\$17.31	\$21.62	\$5.43	\$6.77	\$8.03	\$10.02
53	\$11.14	\$13.94	\$19.27	\$24.10	\$9.01	\$11.25	\$18.53	\$23.19	\$6.27	\$7.84	\$9.03	\$11.29
54	\$12.31	\$15.36	\$20.59	\$25.71	\$10.02	\$12.52	\$19.89	\$24.84	\$7.22	\$9.04	\$10.15	\$12.69
55	\$13.58	\$16.98	\$21.98	\$27.47	\$11.14	\$13.94	\$21.33	\$26.66	\$8.35	\$10.44	\$11.42	\$14.26
56	\$15.07	\$18.82	\$23.53	\$29.41	\$12.45	\$15.56	\$22.90	\$28.63	\$9.61	\$12.02	\$12.78	\$16.00
57	\$16.69	\$20.88	\$25.25	\$31.53	\$13.85	\$17.31	\$24.63	\$30.75	\$11.09	\$13.83	\$14.37	\$17.95
58	\$18.52	\$23.17	\$27.12	\$33.88	\$15.40	\$19.27	\$26.48	\$33.12	\$12.72	\$15.89	\$16.10	\$20.12
59	\$20.62	\$25.77	\$29.20	\$36.46	\$17.16	\$21.45	\$28.55	\$35.65	\$14.59	\$18.22	\$18.00	\$22.50
60	\$22.96	\$28.68	\$31.49	\$39.37	\$19.08	\$23.85	\$30.78	\$38.47	\$16.69	\$20.88	\$20.12	\$25.14
61	\$25.59	\$32.00	\$34.05	\$42.56	\$21.22	\$26.53	\$33.25	\$41.56	\$19.06	\$23.82	\$22.43	\$28.02
62	\$28.61	\$35.75	\$36.91	\$46.18	\$23.62	\$29.52	\$35.99	\$45.01	\$21.74	\$27.14	\$24.95	\$31.18
63	\$32.02	\$40.03	\$40.15	\$50.19	\$26.28	\$32.86	\$39.06	\$48.81	\$24.68	\$30.85	\$27.73	\$34.65
64	\$33.67	\$42.07	\$42.21	\$52.74	\$26.50	\$33.14	\$39.48	\$49.35	\$25.88	\$32.33	\$29.15	\$36.43
65	\$19.08	\$23.86	\$23.63	\$29.53	\$14.04	\$17.55	\$20.83	\$26.04	\$13.28	\$16.58	\$14.96	\$18.70

Income Protection premium rates (5 year Benefit Period)

Annual Premium Rates per \$1,000 annual benefit												
Age Next Birthday	30 Day Waiting Period				60 Day Waiting Period				90 Day Waiting Period			
	Male non smoker	Male smoker	Female non smoker	Female smoker	Male non smoker	Male smoker	Female non smoker	Female smoker	Male non smoker	Male smoker	Female non smoker	Female smoker
16	\$2.14	\$2.69	\$4.40	\$5.51	\$1.52	\$1.93	\$3.74	\$4.68	\$0.90	\$1.15	\$3.64	\$4.53
17	\$2.14	\$2.69	\$4.40	\$5.51	\$1.52	\$1.93	\$3.74	\$4.68	\$0.90	\$1.15	\$3.64	\$4.53
18	\$2.14	\$2.69	\$4.40	\$5.51	\$1.52	\$1.93	\$3.74	\$4.68	\$0.90	\$1.15	\$3.64	\$4.53
19	\$2.14	\$2.69	\$4.40	\$5.51	\$1.52	\$1.93	\$3.74	\$4.70	\$0.90	\$1.15	\$3.64	\$4.53
20	\$2.14	\$2.69	\$4.40	\$5.51	\$1.52	\$1.93	\$3.74	\$4.68	\$0.90	\$1.15	\$3.64	\$4.53
21	\$2.14	\$2.69	\$4.40	\$5.51	\$1.52	\$1.92	\$3.74	\$4.70	\$0.90	\$1.15	\$3.66	\$4.53
22	\$2.27	\$2.83	\$4.46	\$5.59	\$1.62	\$2.01	\$3.79	\$4.77	\$0.90	\$1.11	\$3.47	\$4.31
23	\$2.54	\$3.18	\$4.90	\$6.11	\$1.79	\$2.28	\$4.19	\$5.20	\$0.96	\$1.21	\$3.56	\$4.44
24	\$2.85	\$3.58	\$5.34	\$6.71	\$2.04	\$2.54	\$4.56	\$5.70	\$0.98	\$1.24	\$3.64	\$4.58
25	\$3.18	\$3.96	\$5.84	\$7.26	\$2.27	\$2.82	\$4.96	\$6.19	\$1.06	\$1.31	\$3.81	\$4.72
26	\$3.47	\$4.36	\$6.30	\$7.88	\$2.46	\$3.08	\$5.44	\$6.82	\$1.13	\$1.40	\$3.91	\$4.89
27	\$3.84	\$4.79	\$6.80	\$8.52	\$2.71	\$3.40	\$5.81	\$7.29	\$1.17	\$1.45	\$4.04	\$5.04
28	\$4.17	\$5.19	\$7.30	\$9.15	\$2.95	\$3.70	\$6.18	\$7.73	\$1.23	\$1.54	\$4.14	\$5.15
29	\$4.45	\$5.55	\$7.86	\$9.82	\$3.15	\$3.95	\$6.60	\$8.25	\$1.30	\$1.62	\$4.23	\$5.29
30	\$4.70	\$5.90	\$8.42	\$10.49	\$3.31	\$4.15	\$7.04	\$8.78	\$1.35	\$1.70	\$4.27	\$5.34
31	\$4.92	\$6.16	\$8.98	\$11.23	\$3.46	\$4.31	\$7.47	\$9.34	\$1.39	\$1.74	\$4.29	\$5.37
32	\$5.12	\$6.41	\$9.60	\$12.01	\$3.57	\$4.46	\$7.96	\$9.98	\$1.46	\$1.84	\$4.36	\$5.44
33	\$5.33	\$6.68	\$10.30	\$12.88	\$3.70	\$4.62	\$8.57	\$10.71	\$1.49	\$1.89	\$4.44	\$5.52
34	\$5.51	\$6.92	\$10.98	\$13.74	\$3.79	\$4.76	\$9.14	\$11.45	\$1.55	\$1.94	\$4.48	\$5.57
35	\$5.73	\$7.16	\$11.76	\$14.71	\$3.92	\$4.89	\$9.84	\$12.32	\$1.65	\$2.06	\$4.50	\$5.62
36	\$5.91	\$7.41	\$12.52	\$15.67	\$4.03	\$5.08	\$10.54	\$13.17	\$1.74	\$2.17	\$4.58	\$5.69
37	\$6.14	\$7.70	\$13.37	\$16.72	\$4.19	\$5.26	\$11.34	\$14.16	\$1.82	\$2.29	\$4.64	\$5.78
38	\$6.38	\$7.98	\$14.24	\$17.83	\$4.35	\$5.46	\$12.18	\$15.21	\$1.96	\$2.43	\$4.72	\$5.91
39	\$6.64	\$8.30	\$15.20	\$18.99	\$4.56	\$5.70	\$13.08	\$16.37	\$2.06	\$2.57	\$4.89	\$6.08
40	\$6.93	\$8.62	\$16.23	\$20.26	\$4.79	\$5.96	\$14.11	\$17.62	\$2.22	\$2.78	\$5.08	\$6.32
41	\$7.29	\$9.07	\$17.29	\$21.63	\$5.09	\$6.33	\$15.15	\$18.95	\$2.40	\$3.01	\$5.34	\$6.72
42	\$7.65	\$9.57	\$18.44	\$23.06	\$5.43	\$6.77	\$16.33	\$20.43	\$2.63	\$3.25	\$5.66	\$7.08
43	\$8.12	\$10.13	\$19.71	\$24.63	\$5.81	\$7.28	\$17.62	\$22.02	\$2.90	\$3.62	\$6.02	\$7.58
44	\$8.61	\$10.77	\$21.03	\$26.29	\$6.28	\$7.87	\$18.97	\$23.73	\$3.24	\$4.04	\$6.57	\$8.20
45	\$9.26	\$11.59	\$22.47	\$28.06	\$6.88	\$8.61	\$20.46	\$25.57	\$3.68	\$4.60	\$7.19	\$8.95
46	\$9.99	\$12.51	\$23.98	\$30.01	\$7.56	\$9.45	\$22.03	\$27.58	\$4.19	\$5.21	\$7.90	\$9.88
47	\$10.81	\$13.57	\$25.63	\$32.09	\$8.34	\$10.46	\$23.76	\$29.74	\$4.79	\$5.98	\$8.79	\$10.96
48	\$11.80	\$14.74	\$27.42	\$34.27	\$9.26	\$11.55	\$25.60	\$32.01	\$5.54	\$6.88	\$9.79	\$12.20
49	\$12.93	\$16.16	\$29.37	\$36.67	\$10.32	\$12.89	\$27.65	\$34.51	\$6.38	\$7.97	\$10.95	\$13.74
50	\$14.20	\$17.77	\$31.39	\$39.24	\$11.52	\$14.42	\$29.76	\$37.20	\$7.39	\$9.24	\$12.31	\$15.40
51	\$15.67	\$19.58	\$33.66	\$42.06	\$12.89	\$16.12	\$32.08	\$40.10	\$8.59	\$10.77	\$13.93	\$17.36
52	\$17.34	\$21.67	\$36.11	\$45.11	\$14.45	\$18.08	\$34.61	\$43.22	\$10.00	\$12.50	\$15.69	\$19.60
53	\$19.24	\$24.04	\$38.72	\$48.44	\$16.22	\$20.26	\$37.28	\$46.62	\$11.64	\$14.53	\$17.75	\$22.17
54	\$21.41	\$26.71	\$41.63	\$51.97	\$18.21	\$22.74	\$40.22	\$50.23	\$13.51	\$16.91	\$20.04	\$25.03
55	\$23.80	\$29.76	\$44.73	\$55.92	\$20.39	\$25.49	\$43.36	\$54.21	\$15.70	\$19.62	\$22.63	\$28.26
56	\$26.61	\$33.22	\$48.16	\$60.19	\$22.94	\$28.63	\$46.78	\$58.46	\$18.19	\$22.75	\$25.44	\$31.82
57	\$29.63	\$37.09	\$51.96	\$64.89	\$25.60	\$32.02	\$50.52	\$63.08	\$21.05	\$26.28	\$28.66	\$35.82
58	\$33.10	\$41.39	\$56.09	\$70.11	\$28.61	\$35.80	\$54.54	\$68.18	\$24.21	\$30.27	\$32.22	\$40.25
59	\$37.37	\$46.71	\$61.30	\$76.57	\$32.31	\$40.36	\$59.58	\$74.43	\$28.12	\$35.16	\$36.50	\$45.61
60	\$42.20	\$52.72	\$67.09	\$83.88	\$36.35	\$45.41	\$65.13	\$81.37	\$32.53	\$40.68	\$41.26	\$51.55
61	\$47.07	\$58.84	\$72.60	\$90.74	\$39.70	\$49.62	\$69.14	\$86.39	\$36.05	\$45.06	\$44.62	\$55.72
62	\$45.09	\$56.37	\$66.30	\$82.94	\$37.44	\$46.78	\$62.53	\$78.25	\$34.58	\$43.19	\$41.19	\$51.48
63	\$41.35	\$51.68	\$57.72	\$72.16	\$33.58	\$41.99	\$53.71	\$67.15	\$31.32	\$39.16	\$35.85	\$44.82
64	\$37.02	\$46.29	\$46.42	\$58.01	\$29.17	\$36.46	\$43.43	\$54.29	\$28.46	\$35.56	\$32.06	\$40.07
65	\$21.00	\$26.24	\$26.00	\$32.47	\$15.44	\$19.31	\$22.91	\$28.64	\$14.60	\$18.25	\$16.46	\$20.56

Income Protection premium rates (Benefit Period to age 65)

Annual Premium Rates per \$1,000 annual benefit												
Age Next Birthday	30 Day Waiting Period				60 Day Waiting Period				90 Day Waiting Period			
	Male non smoker	Male smoker	Female non smoker	Female smoker	Male non smoker	Male smoker	Female non smoker	Female smoker	Male non smoker	Male smoker	Female non smoker	Female smoker
16	\$7.46	\$9.69	\$12.85	\$16.71	\$5.71	\$7.41	\$12.80	\$16.64	\$3.93	\$5.10	\$12.73	\$16.56
17	\$7.46	\$9.69	\$12.85	\$16.71	\$5.71	\$7.41	\$12.80	\$16.64	\$3.93	\$5.10	\$12.73	\$16.56
18	\$7.46	\$9.69	\$12.85	\$16.71	\$5.71	\$7.41	\$12.80	\$16.64	\$3.93	\$5.10	\$12.73	\$16.56
19	\$7.46	\$9.69	\$12.85	\$16.71	\$5.71	\$7.41	\$12.80	\$16.64	\$3.93	\$5.10	\$12.73	\$16.56
20	\$7.46	\$9.69	\$12.85	\$16.71	\$5.71	\$7.41	\$12.80	\$16.64	\$3.93	\$5.10	\$12.73	\$16.56
21	\$7.46	\$9.69	\$12.85	\$16.71	\$5.71	\$7.41	\$12.80	\$16.64	\$3.93	\$5.10	\$12.73	\$16.56
22	\$8.54	\$11.07	\$14.29	\$18.57	\$6.51	\$8.43	\$13.97	\$18.13	\$4.16	\$5.43	\$13.49	\$17.51
23	\$9.66	\$12.55	\$15.81	\$20.55	\$7.36	\$9.55	\$15.44	\$20.05	\$4.45	\$5.76	\$13.89	\$18.07
24	\$9.87	\$12.82	\$17.43	\$22.67	\$7.49	\$9.74	\$17.00	\$22.10	\$4.48	\$5.83	\$13.61	\$17.67
25	\$10.74	\$13.97	\$19.07	\$24.79	\$8.14	\$10.61	\$18.60	\$24.18	\$4.46	\$5.78	\$13.24	\$17.22
26	\$9.98	\$12.98	\$20.80	\$27.03	\$7.49	\$9.76	\$20.38	\$26.52	\$4.48	\$5.83	\$12.85	\$16.71
27	\$10.17	\$13.21	\$22.62	\$29.38	\$7.70	\$9.99	\$22.03	\$28.61	\$4.46	\$5.78	\$12.39	\$16.10
28	\$9.67	\$12.59	\$24.46	\$31.81	\$7.33	\$9.52	\$23.72	\$30.85	\$4.64	\$6.07	\$11.77	\$15.33
29	\$9.55	\$12.42	\$26.30	\$34.21	\$7.17	\$9.37	\$25.28	\$32.88	\$4.82	\$6.30	\$11.04	\$14.36
30	\$10.08	\$13.14	\$28.19	\$36.69	\$7.56	\$9.84	\$27.09	\$35.24	\$5.00	\$6.51	\$10.21	\$13.29
31	\$10.48	\$13.64	\$27.38	\$35.63	\$7.79	\$10.13	\$26.16	\$34.04	\$5.23	\$6.81	\$10.53	\$13.69
32	\$10.71	\$13.96	\$27.70	\$36.04	\$7.89	\$10.29	\$26.40	\$34.34	\$5.45	\$7.06	\$10.86	\$14.12
33	\$10.93	\$14.19	\$27.88	\$36.29	\$7.96	\$10.36	\$26.55	\$34.52	\$5.67	\$7.34	\$11.18	\$14.51
34	\$11.22	\$14.61	\$28.00	\$36.37	\$8.13	\$10.60	\$26.66	\$34.66	\$5.78	\$7.52	\$11.58	\$15.04
35	\$11.64	\$15.16	\$18.48	\$24.00	\$8.36	\$10.88	\$17.65	\$22.91	\$5.94	\$7.74	\$11.99	\$15.60
36	\$12.27	\$15.92	\$19.31	\$25.10	\$8.76	\$11.36	\$18.53	\$24.06	\$6.18	\$7.99	\$12.56	\$16.34
37	\$12.84	\$16.67	\$20.33	\$26.44	\$9.12	\$11.90	\$19.60	\$25.50	\$6.38	\$8.31	\$13.21	\$17.15
38	\$13.54	\$17.59	\$21.49	\$27.94	\$9.65	\$12.52	\$20.70	\$26.93	\$6.77	\$8.82	\$13.99	\$18.19
39	\$14.34	\$18.64	\$22.83	\$29.68	\$10.24	\$13.31	\$22.14	\$28.77	\$7.14	\$9.27	\$14.80	\$19.24
40	\$15.23	\$19.79	\$24.03	\$31.26	\$10.93	\$14.21	\$23.33	\$30.35	\$7.63	\$9.92	\$15.67	\$20.36
41	\$16.43	\$21.35	\$26.05	\$33.84	\$11.93	\$15.45	\$25.47	\$33.10	\$8.25	\$10.71	\$17.14	\$22.29
42	\$17.59	\$22.86	\$27.70	\$36.03	\$12.89	\$16.74	\$27.31	\$35.50	\$8.96	\$11.64	\$18.27	\$23.74
43	\$18.81	\$24.49	\$29.64	\$38.54	\$13.97	\$18.17	\$29.05	\$37.77	\$9.87	\$12.82	\$19.60	\$25.47
44	\$20.05	\$26.12	\$31.84	\$41.39	\$15.11	\$19.71	\$31.22	\$40.59	\$10.81	\$14.04	\$21.03	\$27.35
45	\$21.65	\$28.15	\$34.40	\$44.72	\$16.58	\$21.57	\$33.72	\$43.87	\$11.99	\$15.60	\$22.67	\$29.45
46	\$23.48	\$30.51	\$37.42	\$48.66	\$18.27	\$23.74	\$36.46	\$47.40	\$13.31	\$17.30	\$24.63	\$31.99
47	\$25.70	\$33.40	\$40.99	\$53.28	\$20.36	\$26.45	\$40.19	\$52.25	\$14.84	\$19.31	\$26.96	\$35.05
48	\$27.93	\$36.31	\$44.36	\$57.67	\$22.48	\$29.24	\$43.78	\$56.92	\$16.67	\$21.67	\$29.45	\$38.27
49	\$30.42	\$39.52	\$48.12	\$62.52	\$24.86	\$32.31	\$47.07	\$61.18	\$18.53	\$24.06	\$32.28	\$41.96
50	\$33.18	\$43.12	\$52.14	\$67.80	\$27.51	\$35.78	\$50.88	\$66.17	\$20.38	\$26.53	\$35.49	\$46.12
51	\$40.26	\$52.33	\$56.96	\$74.06	\$33.84	\$43.99	\$55.43	\$72.03	\$22.26	\$28.95	\$38.96	\$50.63
52	\$43.22	\$56.18	\$62.11	\$80.72	\$36.72	\$47.72	\$60.61	\$78.77	\$25.55	\$33.21	\$42.44	\$55.18
53	\$46.43	\$60.35	\$66.89	\$86.98	\$39.79	\$51.71	\$65.49	\$85.16	\$27.85	\$36.19	\$46.30	\$60.17
54	\$49.79	\$64.76	\$71.85	\$93.41	\$42.97	\$55.86	\$70.48	\$91.64	\$30.23	\$39.32	\$49.92	\$64.90
55	\$53.36	\$69.35	\$76.31	\$99.21	\$46.24	\$60.09	\$74.93	\$97.43	\$32.30	\$41.99	\$53.36	\$69.35
56	\$63.65	\$82.73	\$90.62	\$117.79	\$55.25	\$71.82	\$89.00	\$115.69	\$42.79	\$55.63	\$62.56	\$81.31
57	\$68.97	\$89.65	\$101.71	\$132.23	\$59.84	\$77.79	\$99.82	\$129.74	\$52.50	\$68.24	\$69.82	\$90.78
58	\$74.31	\$96.63	\$110.63	\$143.80	\$64.29	\$83.61	\$108.31	\$140.84	\$60.07	\$78.10	\$73.31	\$95.33
59	\$77.94	\$101.31	\$111.29	\$144.65	\$70.41	\$87.16	\$108.59	\$141.17	\$64.51	\$83.80	\$76.01	\$98.80
60	\$80.87	\$105.14	\$112.69	\$146.46	\$72.44	\$98.65	\$111.11	\$144.43	\$68.22	\$88.68	\$77.67	\$100.98
61	\$82.73	\$107.56	\$110.66	\$143.85	\$76.73	\$104.30	\$108.39	\$140.88	\$70.77	\$92.00	\$77.88	\$101.26
62	\$82.97	\$107.86	\$106.66	\$138.67	\$75.75	\$102.94	\$103.51	\$134.55	\$71.60	\$93.05	\$76.12	\$98.93
63	\$79.24	\$103.03	\$98.23	\$127.69	\$74.05	\$98.74	\$95.41	\$124.05	\$68.82	\$89.47	\$70.80	\$92.04
64	\$69.71	\$90.63	\$80.83	\$105.10	\$63.14	\$85.67	\$78.48	\$102.03	\$57.28	\$74.49	\$57.88	\$75.23
65	\$36.72	\$47.72	\$42.52	\$55.28	\$31.87	\$44.94	\$39.76	\$51.68	\$28.14	\$36.55	\$28.73	\$37.36

The trustee of Bendigo Superannuation Plan ABN 57 526 653 420 (the Plan) is Bendigo Superannuation Pty Ltd ABN 23 644 620 128 AFSL 534006, a subsidiary of Bendigo and Adelaide Bank Limited (the Bank) ABN 11 068 049 178 AFSL 237879. Group Life Insurance available in the Plan is issued by TAL Life Limited ABN 70 050 109 450 AFSL 237848.