



Effective date: 1 July 2017

**Insurance Premium tables for Bendigo SmartOptions Super<sup>®</sup> and Bendigo SmartStart Super<sup>®</sup> members with insurance cover in place prior to 1 July 2014.**

**Fixed Cover premium rates Bendigo SmartOptions Super and Bendigo SmartStart Super Personal division**

The following insurance premium tables show the rates per \$1,000 of cover for Bendigo SmartOptions Super and Bendigo SmartStart Super Personal Division applicable to White Collar workers only. 32% (plus GST less any applicable reduced input tax credits) of each insurance premium amount is payable as fees and commissions. Of this, a 20% (plus GST) commission is either paid to your adviser or where there is no adviser, the commission may be shared equally between Sandhurst and the administrator. The remaining 12% (plus GST less any applicable reduced input tax credits) is an insurance administration fee to cover costs associated with administering these insurance arrangements.

Premium loadings will apply to occupations other than White Collar. Please use the Occupation Adjustment Factors in the table below to work out the cost of cover for your occupation category by multiplying the level of cover you wish to apply for by the applicable Occupation Adjustment Factor.

**Occupation Adjustment Factors for Death Only and Death and TPD**

	<b>Death Only</b>	<b>Death and TPD</b>
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				Death & TPD			
	Male Non Smk	Male Smk	Female Non Smk	Female Smk	Male Non Smk	Male Smk	Female Non Smk	Female Smk
16	0.63	0.76	0.34	0.40	0.64	0.78	0.36	0.42
17	0.73	0.90	0.36	0.42	0.76	0.91	0.37	0.43
18	0.81	0.99	0.34	0.40	0.87	1.03	0.36	0.42
19	0.85	1.02	0.34	0.40	0.91	1.11	0.36	0.42
20	0.88	1.05	0.33	0.37	0.97	1.15	0.34	0.39
21	0.87	1.05	0.28	0.36	0.97	1.18	0.30	0.37
22	0.85	1.05	0.27	0.36	0.97	1.20	0.28	0.37
23	0.81	1.02	0.27	0.34	0.94	1.18	0.27	0.36
24	0.76	1.00	0.24	0.28	0.91	1.17	0.27	0.34
25	0.72	0.94	0.22	0.28	0.88	1.14	0.25	0.34
26	0.67	0.91	0.21	0.27	0.84	1.12	0.25	0.34
27	0.63	0.88	0.18	0.27	0.78	1.08	0.24	0.33
28	0.58	0.85	0.18	0.27	0.73	1.05	0.25	0.36
29	0.54	0.79	0.16	0.27	0.69	1.03	0.25	0.37
30	0.51	0.78	0.16	0.27	0.67	1.03	0.27	0.39
31	0.48	0.75	0.16	0.27	0.64	1.02	0.28	0.46
32	0.48	0.75	0.18	0.30	0.63	1.02	0.33	0.51
33	0.46	0.75	0.18	0.30	0.63	1.05	0.36	0.57
34	0.43	0.75	0.21	0.36	0.61	1.05	0.39	0.67
35	0.43	0.78	0.24	0.40	0.63	1.12	0.48	0.84
36	0.46	0.81	0.25	0.43	0.67	1.21	0.51	0.91
37	0.48	0.90	0.27	0.49	0.73	1.35	0.58	1.06
38	0.51	0.94	0.33	0.58	0.79	1.45	0.67	1.24
39	0.55	1.05	0.36	0.66	0.91	1.68	0.76	1.44
40	0.60	1.15	0.39	0.75	1.00	1.87	0.88	1.66
41	0.64	1.24	0.43	0.87	1.12	2.13	0.99	1.87
42	0.72	1.41	0.49	0.99	1.27	2.47	1.12	2.16
43	0.78	1.54	0.54	1.08	1.42	2.79	1.24	2.44
44	0.88	1.72	0.60	1.20	1.62	3.19	1.39	2.74
45	0.97	1.92	0.67	1.36	1.81	3.62	1.56	3.13
46	1.05	2.13	0.73	1.51	2.05	4.18	1.75	3.55
47	1.14	2.34	0.81	1.66	2.29	4.73	1.95	4.00
48	1.26	2.64	0.90	1.84	2.59	5.39	2.16	4.51
49	1.36	2.88	0.97	2.04	2.86	6.06	2.40	5.11
50	1.48	3.17	1.03	2.22	3.20	6.89	2.67	5.74
51	1.63	3.49	1.12	2.40	3.58	7.73	2.96	6.38
52	1.77	3.77	1.21	2.61	3.98	8.58	3.32	7.13
53	1.92	4.13	1.32	2.83	4.45	9.57	3.70	7.95
54	2.08	4.48	1.41	3.02	4.91	10.59	4.13	8.88
55	2.28	4.88	1.51	3.23	5.47	11.74	4.61	9.90
56	2.47	5.27	1.63	3.47	6.03	12.92	5.17	11.05
57	2.68	5.71	1.72	3.68	6.66	14.20	5.77	12.26
58	2.92	6.17	1.84	3.89	7.34	15.57	6.44	13.63
59	3.16	6.68	1.98	4.19	8.07	17.06	7.14	15.09
60	3.43	7.19	2.10	4.43	8.85	18.60	7.85	16.50
61	3.73	7.70	2.23	4.63	9.76	20.10	8.60	17.70
62	4.10	8.28	2.40	4.84	10.74	21.68	9.36	18.91
63	4.46	8.82	2.56	5.08	11.77	23.30	10.15	20.13
64	4.87	9.45	2.73	5.27	12.89	24.99	10.96	21.26
65	5.30	10.09	2.90	5.50	14.09	26.76	11.77	22.37
66	6.00	11.28	3.35	6.29	15.71	29.78	13.09	24.77
67	6.78	12.76	3.79	7.11	17.43	33.05	14.53	27.50
68	7.83	14.70	4.37	8.21	19.41	36.82	16.18	30.60
69	9.01	16.92	5.03	9.45	21.70	41.15	18.05	34.11
70	10.32	19.38	5.77	10.80	24.33	46.15	20.17	38.09





## Income Protection premium rates

The following insurance premium tables show the rates per \$1,000 of cover for Bendigo SmartOptions Super and Bendigo SmartStart Super Personal division applicable to White Collar workers only. 32% (plus GST less any applicable reduced input tax credits) of each insurance premium amount is payable as fees and commissions. Of this, a 20% (plus GST) commission is either paid to your adviser or where there is no adviser, the commission may be shared equally between Sandhurst and the administrator.

The remaining 12% (plus GST less any applicable reduced input tax credits) is an insurance administration fee to cover costs associated with administering these insurance arrangements. Rates exclude stamp duty. Stamp duty differs per state. To work out the cost of cover you will need to add the stamp duty that applies to your state to the rates below. Please use the Occupation Adjustment Factors in the table below to work out the cost of cover for your occupation category by multiplying the rate by the applicable Occupation Adjustment Factor.

### Occupation Adjustment Factors

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





Annual Premium Rates per \$1,000 annual benefit.												
2 Year Benefit Period												
Age Next Birthday	30 day Waiting Period				60 day Waiting Period				90 day Waiting Period			
	Male Non Smk	Male Smk	Female Non Smk	Female Smk	Male Non Smk	Male Smk	Female Non Smk	Female Smk	Male Non Smk	Male Smk	Female Non Smk	Female Smk
16	1.96	2.47	3.37	4.22	1.33	1.69	2.85	3.56	0.76	0.97	2.80	3.47
17	1.96	2.47	3.37	4.22	1.33	1.69	2.85	3.56	0.76	0.97	2.80	3.47
18	1.96	2.47	3.37	4.22	1.33	1.69	2.85	3.56	0.76	0.97	2.80	3.47
19	1.96	2.47	3.37	4.22	1.33	1.69	2.85	3.56	0.76	0.97	2.80	3.47
20	1.96	2.47	3.37	4.22	1.33	1.69	2.85	3.56	0.76	0.97	2.80	3.47
21	1.96	2.47	3.37	4.22	1.33	1.68	2.85	3.56	0.76	0.97	2.80	3.47
22	2.07	2.58	3.38	4.25	1.41	1.75	2.86	3.59	0.76	0.93	2.64	3.28
23	2.29	2.88	3.70	4.61	1.56	1.96	3.13	3.89	0.79	1.00	2.68	3.34
24	2.55	3.19	4.00	5.02	1.74	2.17	3.38	4.24	0.81	1.03	2.73	3.43
25	2.82	3.50	4.33	5.39	1.92	2.38	3.65	4.55	0.85	1.06	2.83	3.50
26	3.04	3.82	4.64	5.81	2.05	2.58	3.97	4.97	0.91	1.12	2.88	3.61
27	3.32	4.15	4.97	6.23	2.25	2.82	4.21	5.27	0.93	1.15	2.95	3.68
28	3.58	4.45	5.29	6.63	2.43	3.02	4.43	5.56	0.97	1.21	2.99	3.74
29	3.77	4.72	5.65	7.05	2.56	3.20	4.70	5.87	1.00	1.26	3.04	3.79
30	3.95	4.96	6.00	7.49	2.67	3.34	4.97	6.20	1.03	1.30	3.04	3.80
31	4.10	5.12	6.35	7.94	2.76	3.43	5.24	6.54	1.06	1.33	3.04	3.80
32	4.22	5.29	6.69	8.39	2.82	3.52	5.51	6.90	1.11	1.39	3.04	3.79
33	4.36	5.47	7.08	8.86	2.89	3.62	5.84	7.31	1.12	1.42	3.04	3.79
34	4.46	5.60	7.46	9.34	2.93	3.68	6.15	7.71	1.15	1.44	3.04	3.77
35	4.57	5.72	7.89	9.87	2.99	3.74	6.54	8.19	1.21	1.51	3.02	3.76
36	4.66	5.84	8.30	10.38	3.04	3.82	6.92	8.66	1.26	1.56	3.04	3.77
37	4.76	5.97	8.74	10.93	3.11	3.91	7.35	9.19	1.30	1.63	3.04	3.79
38	4.88	6.12	9.21	11.52	3.19	4.01	7.80	9.75	1.38	1.71	3.05	3.82
39	5.03	6.29	9.70	12.13	3.31	4.13	8.28	10.36	1.44	1.78	3.13	3.89
40	5.18	6.45	10.24	12.79	3.43	4.27	8.82	11.02	1.53	1.90	3.20	4.00
41	5.38	6.69	10.78	13.49	3.59	4.48	9.37	11.72	1.63	2.04	3.34	4.19
42	5.59	6.98	11.38	14.23	3.79	4.73	9.99	12.49	1.77	2.19	3.50	4.39
43	5.84	7.29	12.02	15.03	4.01	5.02	10.66	13.33	1.92	2.40	3.70	4.64
44	6.14	7.67	12.70	15.87	4.28	5.36	11.37	14.21	2.13	2.65	4.00	4.99
45	6.51	8.16	13.43	16.77	4.63	5.79	12.14	15.17	2.38	2.98	4.33	5.39
46	6.95	8.70	14.20	17.76	5.03	6.29	12.95	16.22	2.68	3.34	4.72	5.90
47	7.44	9.33	15.03	18.82	5.48	6.87	13.85	17.34	3.04	3.79	5.21	6.50
48	8.04	10.03	15.93	19.92	6.02	7.52	14.81	18.51	3.47	4.33	5.77	7.19
49	8.71	10.90	16.92	21.13	6.65	8.31	15.86	19.80	3.97	4.97	6.39	8.04
50	9.49	11.87	17.94	22.43	7.35	9.21	16.94	21.17	4.57	5.71	7.16	8.95
51	10.38	12.97	19.08	23.85	8.16	10.20	18.13	22.67	5.27	6.60	8.04	10.03
52	11.38	14.23	20.32	25.38	9.07	11.35	19.44	24.27	6.09	7.61	9.01	11.26
53	12.52	15.65	21.64	27.06	10.11	12.62	20.81	26.02	7.04	8.79	10.14	12.67
54	13.82	17.25	23.11	28.86	11.26	14.06	22.33	27.88	8.12	10.15	11.40	14.24
55	15.24	19.06	24.68	30.85	12.52	15.65	23.94	29.93	9.37	11.71	12.82	16.01
56	16.92	21.13	26.41	33.02	13.99	17.46	25.71	32.13	10.80	13.51	14.36	17.97
57	18.73	23.43	28.35	35.40	15.54	19.44	27.66	34.53	12.44	15.53	16.13	20.16
58	20.80	26.01	30.44	38.05	17.30	21.64	29.74	37.18	14.27	17.83	18.07	22.58
59	23.15	28.93	32.78	40.94	19.27	24.08	32.04	40.03	16.38	20.47	20.22	25.26
60	25.77	32.21	35.35	44.19	21.43	26.77	34.56	43.19	18.73	23.43	22.58	28.21
61	28.74	35.92	38.23	47.78	23.82	29.78	37.33	46.66	21.40	26.74	25.19	31.46
62	32.12	40.15	41.43	51.84	26.52	33.14	40.40	50.54	24.39	30.47	28.02	35.01
63	35.95	44.94	45.07	56.35	29.50	36.88	43.84	54.81	27.70	34.64	31.12	38.90
64	37.79	47.24	47.38	59.21	29.77	37.21	44.32	55.40	29.05	36.30	32.72	40.89
65	21.43	26.79	26.53	33.15	15.77	19.71	23.39	29.23	14.90	18.63	16.80	20.99





Annual Premium Rates per \$1,000 annual benefit.												
Age Next Birthday	5 year Benefit Period											
	30 day Waiting Period				60 day Waiting Period				90 day Waiting Period			
	Male Non Smk	Male Smk	Female Non Smk	Female Smk	Male Non Smk	Male Smk	Female Non Smk	Female Smk	Male Non Smk	Male Smk	Female Non Smk	Female Smk
16	2.40	3.02	4.94	6.18	1.71	2.16	4.21	5.26	1.02	1.29	4.09	5.08
17	2.40	3.02	4.94	6.18	1.71	2.16	4.21	5.26	1.02	1.29	4.09	5.08
18	2.40	3.02	4.94	6.18	1.71	2.16	4.21	5.26	1.02	1.29	4.09	5.08
19	2.40	3.02	4.94	6.18	1.71	2.16	4.21	5.27	1.02	1.29	4.09	5.08
20	2.40	3.02	4.94	6.18	1.71	2.16	4.21	5.26	1.02	1.29	4.09	5.08
21	2.40	3.02	4.94	6.18	1.71	2.14	4.21	5.27	1.02	1.29	4.10	5.08
22	2.55	3.17	5.00	6.27	1.81	2.26	4.25	5.35	1.02	1.24	3.89	4.84
23	2.86	3.58	5.51	6.86	2.02	2.56	4.70	5.84	1.08	1.36	3.98	4.97
24	3.20	4.01	5.99	7.52	2.29	2.86	5.12	6.41	1.11	1.41	4.09	5.15
25	3.58	4.45	6.54	8.15	2.55	3.16	5.57	6.95	1.18	1.47	4.28	5.30
26	3.89	4.90	7.07	8.85	2.76	3.46	6.11	7.65	1.27	1.57	4.39	5.50
27	4.31	5.38	7.64	9.57	3.04	3.82	6.53	8.18	1.32	1.63	4.54	5.66
28	4.69	5.82	8.19	10.27	3.32	4.15	6.93	8.68	1.39	1.74	4.64	5.79
29	4.99	6.23	8.82	11.02	3.53	4.43	7.41	9.25	1.45	1.81	4.75	5.93
30	5.27	6.62	9.45	11.78	3.71	4.66	7.89	9.85	1.51	1.90	4.79	5.99
31	5.53	6.90	10.08	12.61	3.88	4.84	8.39	10.48	1.56	1.96	4.82	6.03
32	5.75	7.19	10.78	13.49	4.00	5.00	8.94	11.20	1.65	2.07	4.90	6.11
33	5.97	7.50	11.56	14.46	4.15	5.20	9.61	12.02	1.68	2.13	4.97	6.20
34	6.18	7.77	12.32	15.44	4.25	5.33	10.26	12.86	1.75	2.17	5.03	6.24
35	6.42	8.04	13.21	16.52	4.40	5.50	11.05	13.84	1.86	2.32	5.06	6.30
36	6.63	8.33	14.06	17.59	4.52	5.69	11.83	14.79	1.96	2.43	5.15	6.39
37	6.89	8.64	15.00	18.76	4.70	5.90	12.73	15.90	2.05	2.58	5.21	6.50
38	7.16	8.97	15.99	20.01	4.88	6.14	13.67	17.07	2.20	2.73	5.30	6.63
39	7.46	9.33	17.06	21.32	5.12	6.41	14.69	18.37	2.32	2.88	5.50	6.83
40	7.79	9.69	18.22	22.75	5.38	6.69	15.83	19.78	2.50	3.11	5.69	7.10
41	8.18	10.18	19.41	24.29	5.71	7.11	17.01	21.28	2.70	3.37	5.99	7.53
42	8.60	10.74	20.71	25.89	6.09	7.61	18.33	22.93	2.96	3.65	6.35	7.95
43	9.10	11.37	22.13	27.66	6.53	8.16	19.78	24.72	3.25	4.06	6.77	8.51
44	9.67	12.08	23.61	29.51	7.05	8.83	21.29	26.64	3.64	4.54	7.38	9.21
45	10.39	13.01	25.23	31.49	7.73	9.67	22.97	28.71	4.13	5.17	8.07	10.05
46	11.22	14.05	26.92	33.68	8.49	10.62	24.74	30.97	4.70	5.85	8.86	11.08
47	12.14	15.23	28.78	36.03	9.36	11.74	26.67	33.39	5.38	6.71	9.87	12.29
48	13.25	16.55	30.77	38.47	10.39	12.97	28.75	35.94	6.21	7.73	10.99	13.70
49	14.51	18.15	32.97	41.16	11.59	14.48	31.04	38.74	7.16	8.95	12.28	15.44
50	15.95	19.95	35.23	44.07	12.92	16.19	33.41	41.76	8.30	10.36	13.82	17.30
51	17.59	21.98	37.78	47.23	14.48	18.09	36.01	45.03	9.64	12.08	15.63	19.50
52	19.47	24.33	40.53	50.64	16.22	20.29	38.86	48.53	11.23	14.03	17.62	22.01
53	21.59	26.98	43.47	54.37	18.21	22.75	41.87	52.35	13.07	16.32	19.92	24.89
54	24.03	29.99	46.73	58.35	20.45	25.53	45.16	56.39	15.17	18.99	22.49	28.11
55	26.71	33.41	50.21	62.77	22.90	28.62	48.68	60.85	17.64	22.03	25.40	31.72
56	29.87	37.30	54.07	67.58	25.74	32.13	52.51	65.63	20.42	25.55	28.56	35.73
57	33.27	41.63	58.34	72.85	28.75	35.95	56.72	70.83	23.64	29.50	32.18	40.22
58	37.15	46.46	62.97	78.70	32.12	40.19	61.23	76.55	27.19	33.98	36.16	45.18
59	41.96	52.44	68.82	85.97	36.27	45.31	66.89	83.56	31.58	39.47	40.97	51.20
60	47.36	59.19	75.33	94.17	40.80	50.99	73.12	91.36	36.51	45.67	46.33	57.87
61	52.84	66.07	81.50	101.87	44.56	55.70	77.61	97.00	40.47	50.58	50.09	62.56
62	50.63	63.28	74.42	93.11	42.03	52.51	70.21	87.84	38.81	48.49	46.25	57.80
63	46.42	58.01	64.81	81.01	37.70	47.14	60.30	75.38	35.16	43.96	40.25	50.31
64	41.57	51.98	52.11	65.12	32.75	40.94	48.76	60.94	31.95	39.92	36.00	44.98
65	23.57	29.47	29.18	36.46	17.34	21.68	25.73	32.15	16.40	20.48	18.48	23.09





Annual Premium Rates per \$1,000 annual benefit.												
Age Next Birthday	Benefit to Age 65											
	30 day Waiting Period				60 day Waiting Period				90 day Waiting Period			
	Male Non Smk	Male Smk	Female Non Smk	Female Smk	Male Non Smk	Male Smk	Female Non Smk	Female Smk	Male Non Smk	Male Smk	Female Non Smk	Female Smk
16	5.74	7.46	9.88	12.85	4.39	5.69	9.84	12.79	3.02	3.92	9.78	12.73
17	5.74	7.46	9.88	12.85	4.39	5.69	9.84	12.79	3.02	3.92	9.78	12.73
18	5.74	7.46	9.88	12.85	4.39	5.69	9.84	12.79	3.02	3.92	9.78	12.73
19	5.74	7.46	9.88	12.85	4.39	5.69	9.84	12.79	3.02	3.92	9.78	12.73
20	5.74	7.46	9.88	12.85	4.39	5.69	9.84	12.79	3.02	3.92	9.78	12.73
21	5.74	7.46	9.88	12.85	4.39	5.69	9.84	12.79	3.02	3.92	9.78	12.73
22	6.56	8.51	10.99	14.27	5.00	6.48	10.74	13.94	3.20	4.18	10.36	13.46
23	7.43	9.64	12.16	15.80	5.66	7.34	11.87	15.42	3.41	4.43	10.68	13.88
24	7.58	9.85	13.39	17.41	5.77	7.49	13.07	17.00	3.44	4.48	10.45	13.58
25	8.25	10.74	14.66	19.06	6.26	8.15	14.30	18.60	3.43	4.45	10.18	13.24
26	7.67	9.97	15.99	20.78	5.77	7.50	15.68	20.38	3.44	4.48	9.88	12.85
27	7.82	10.15	17.38	22.58	5.91	7.68	16.94	22.00	3.43	4.45	9.52	12.38
28	7.44	9.69	18.81	24.45	5.63	7.32	18.24	23.72	3.58	4.66	9.06	11.78
29	7.34	9.55	20.23	26.29	5.53	7.20	19.44	25.28	3.71	4.84	8.49	11.04
30	7.76	10.09	21.68	28.20	5.81	7.56	20.83	27.09	3.85	5.00	7.85	10.21
31	8.06	10.48	21.05	27.39	5.99	7.79	20.11	26.17	4.01	5.24	8.10	10.53
32	8.24	10.72	21.29	27.70	6.06	7.91	20.29	26.40	4.19	5.44	8.36	10.86
33	8.40	10.92	21.44	27.90	6.12	7.97	20.41	26.55	4.34	5.65	8.60	11.16
34	8.63	11.23	21.52	27.96	6.24	8.13	20.50	26.64	4.45	5.78	8.89	11.56
35	8.95	11.65	14.20	18.45	6.42	8.37	13.57	17.62	4.58	5.94	9.22	11.99
36	9.43	12.25	14.84	19.29	6.74	8.74	14.24	18.51	4.75	6.15	9.66	12.56
37	9.87	12.82	15.63	20.32	7.02	9.13	15.08	19.60	4.91	6.39	10.15	13.19
38	10.41	13.52	16.52	21.49	7.41	9.63	15.92	20.71	5.21	6.78	10.75	13.99
39	11.02	14.33	17.55	22.81	7.88	10.23	17.03	22.13	5.50	7.14	11.38	14.79
40	11.69	15.21	18.48	24.03	8.40	10.93	17.94	23.33	5.87	7.64	12.04	15.65
41	12.64	16.41	20.02	26.01	9.16	11.89	19.59	25.44	6.33	8.24	13.18	17.13
42	13.52	17.56	21.29	27.69	9.91	12.88	20.99	27.30	6.89	8.95	14.05	18.27
43	14.46	18.82	22.79	29.63	10.74	13.97	22.33	29.03	7.58	9.85	15.08	19.59
44	15.42	20.08	24.48	31.82	11.62	15.14	24.00	31.21	8.31	10.80	16.17	21.02
45	16.65	21.64	26.44	34.38	12.76	16.58	25.94	33.72	9.22	11.99	17.41	22.64
46	18.04	23.45	28.78	37.42	14.05	18.27	28.03	36.45	10.23	13.30	18.94	24.60
47	19.75	25.68	31.51	40.95	15.65	20.33	30.89	40.16	11.41	14.84	20.72	26.94
48	21.47	27.91	34.11	44.34	17.30	22.48	33.66	43.77	12.82	16.67	22.64	29.42
49	23.39	30.38	36.99	48.07	19.12	24.84	36.18	47.02	14.24	18.51	24.81	32.25
50	25.50	33.15	40.09	52.12	21.16	27.51	39.11	50.87	15.68	20.39	27.28	35.46
51	30.95	40.24	43.80	56.93	26.01	33.81	42.60	55.37	17.12	22.25	29.95	38.93
52	33.23	43.19	47.74	62.05	28.23	36.69	46.60	60.57	19.63	25.53	32.63	42.42
53	35.70	46.39	51.42	66.87	30.59	39.76	50.34	65.47	21.41	27.82	35.59	46.27
54	38.29	49.79	55.24	71.82	33.03	42.95	54.19	70.45	23.24	30.23	38.38	49.89
55	41.01	53.32	58.67	76.28	35.53	46.20	57.61	74.90	24.83	32.28	41.01	53.32
56	48.94	63.59	69.66	90.55	42.48	55.21	68.42	88.93	32.90	42.77	48.10	62.52
57	53.02	68.93	78.19	101.64	46.02	59.81	76.73	99.74	40.36	52.45	53.68	69.79
58	57.14	74.29	85.04	110.55	49.43	64.27	83.27	108.26	46.18	60.05	56.36	73.28
59	59.93	77.90	85.55	111.20	54.13	67.01	83.48	108.52	49.58	64.43	58.44	75.96
60	62.17	80.83	86.63	112.61	55.69	75.84	85.41	111.03	52.44	68.18	59.72	77.63
61	63.59	82.69	85.07	110.58	58.98	80.17	83.32	108.31	54.40	70.72	59.87	77.85
62	63.79	82.93	82.00	106.60	58.23	79.15	79.57	103.44	55.04	71.53	58.50	76.05
63	60.93	79.20	75.51	98.17	56.92	75.92	73.36	95.37	52.90	68.78	54.43	70.75
64	53.59	69.67	62.14	80.79	48.55	65.86	60.33	78.43	44.04	57.26	44.49	57.83
65	28.23	36.69	32.69	42.50	24.50	34.55	30.56	39.73	21.62	28.11	22.09	28.72





## Death only or Death and TPD - Default Cover Rates

The following table shows the cover per unit for the Personal division of Bendigo SmartStart Super applicable to White Collar workers only. 32% (plus GST less any applicable reduced input tax credits) of each insurance premium amount is payable as fees and commissions. Of this, a 20% (plus GST) commission is either paid to your adviser or where there is no adviser, the commission may be shared equally between Sandhurst and the administrator. The remaining 12% (plus GST less any applicable reduced input tax credits) is an insurance administration fee to cover the costs associated with administering these insurance arrangements.

Premium loadings will apply to occupations other than White Collar. Please use the Occupation Adjustment Factors in the table below to work out the amount of cover per unit for your occupation category by multiplying the level of cover by the applicable Occupation Adjustment Factor.

### 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





Age Next Birthday	Death Only Cover		Death and TPD Cover	
	Male	Female	Male	Female
16	\$ 42,340	\$ 76,532	\$ 38,333	\$ 71,056
17	\$ 43,008	\$ 76,532	\$ 39,001	\$ 71,056
18	\$ 43,742	\$ 76,532	\$ 39,668	\$ 71,056
19	\$ 44,410	\$ 76,532	\$ 40,336	\$ 71,056
20	\$ 45,078	\$ 76,532	\$ 41,071	\$ 71,056
21	\$ 45,746	\$ 77,868	\$ 41,672	\$ 71,056
22	\$ 47,816	\$ 79,938	\$ 42,340	\$ 71,724
23	\$ 49,886	\$ 82,676	\$ 43,008	\$ 73,126
24	\$ 52,624	\$ 85,414	\$ 44,410	\$ 76,532
25	\$ 56,030	\$ 88,887	\$ 45,746	\$ 78,602
26	\$ 58,768	\$ 94,363	\$ 47,816	\$ 82,008
27	\$ 62,909	\$ 99,772	\$ 50,554	\$ 87,484
28	\$ 66,315	\$ 106,584	\$ 53,292	\$ 91,625
29	\$ 71,724	\$ 113,463	\$ 55,362	\$ 95,031
30	\$ 75,130	\$ 117,603	\$ 56,698	\$ 97,034
31	\$ 79,270	\$ 121,677	\$ 58,768	\$ 97,702
32	\$ 81,474	\$ 123,680	\$ 60,104	\$ 96,700
33	\$ 83,210	\$ 124,281	\$ 60,838	\$ 95,498
34	\$ 84,079	\$ 124,482	\$ 60,772	\$ 92,894
35	\$ 84,346	\$ 124,014	\$ 60,304	\$ 88,019
36	\$ 84,012	\$ 123,280	\$ 59,169	\$ 80,940
37	\$ 83,411	\$ 121,677	\$ 57,032	\$ 73,861
38	\$ 81,541	\$ 117,470	\$ 53,626	\$ 65,647
39	\$ 77,601	\$ 110,725	\$ 48,417	\$ 57,433
40	\$ 67,650	\$ 96,634	\$ 40,871	\$ 49,018
41	\$ 59,636	\$ 84,079	\$ 33,324	\$ 40,937
42	\$ 52,357	\$ 73,193	\$ 28,716	\$ 34,860
43	\$ 46,013	\$ 64,845	\$ 24,843	\$ 30,386
44	\$ 40,069	\$ 58,701	\$ 22,105	\$ 26,980
45	\$ 36,597	\$ 51,756	\$ 19,367	\$ 23,440
46	\$ 32,790	\$ 47,148	\$ 17,029	\$ 21,170
47	\$ 30,052	\$ 41,672	\$ 15,026	\$ 18,432
48	\$ 27,314	\$ 38,333	\$ 13,022	\$ 17,029
49	\$ 24,576	\$ 34,860	\$ 11,620	\$ 15,026
50	\$ 22,572	\$ 32,122	\$ 10,284	\$ 13,690
51	\$ 20,502	\$ 30,052	\$ 9,617	\$ 12,355
52	\$ 19,100	\$ 28,048	\$ 8,214	\$ 10,952
53	\$ 17,764	\$ 25,310	\$ 7,546	\$ 9,617
54	\$ 16,362	\$ 23,908	\$ 6,879	\$ 8,882
55	\$ 15,026	\$ 22,572	\$ 6,144	\$ 7,546
56	\$ 13,690	\$ 20,502	\$ 5,476	\$ 6,879
57	\$ 12,355	\$ 19,767	\$ 4,808	\$ 6,144
58	\$ 11,620	\$ 18,432	\$ 4,808	\$ 5,476
59	\$ 10,952	\$ 17,029	\$ 4,140	\$ 4,808
60	\$ 10,284	\$ 16,362	\$ 4,140	\$ 4,808
61	\$ 8,882	\$ 15,026	\$ 3,406	\$ 4,140
62	\$ 8,214	\$ 14,291	\$ 3,406	\$ 4,140
63	\$ 7,546	\$ 13,690	\$ 2,738	\$ 3,406
64	\$ 7,546	\$ 13,022	\$ 2,738	\$ 3,406
65	\$ 6,879	\$ 12,355	\$ 2,738	\$ 3,406
66	\$ 6,144	\$ 10,952	N/A	N/A
67	\$ 5,476	\$ 9,617	N/A	N/A
68	\$ 4,808	\$ 8,214	N/A	N/A
69	\$ 4,140	\$ 6,879	N/A	N/A
70	\$ 3,406	\$ 6,144	N/A	N/A







**SandhurstTrustees**

Sandhurst Trustees Limited ABN 16 004 030 737 AFSL 237906 (Sandhurst) is a subsidiary of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. Sandhurst is the trustee and issuer of Bendigo SmartOptions Super and Bendigo SmartStart Super which form part of the Bendigo Superannuation Plan ABN 57 526 653 420 (the Plan). Group life insurance available in the Plan is issued by TAL Life Limited ABN 70 050 109 450 AFSL 237 848.

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**Adelaide** Bank