



## **Insurance Premium tables for Bendigo SmartOptions Super™ and Bendigo SmartStart Super® members with insurance cover in place prior to 1 July 2014.**

### **Death only or Death and TPD – Tailored Cover Rates**

The following insurance premium tables show the rates per \$1,000 of cover for Bendigo SmartStart Super and Bendigo SmartOptions Super applicable to White Collar workers only. 30% (plus GST less any applicable reduced input tax credits) of each insurance premium amount is payable as fees and commissions. Of this, 20% (plus GST) is paid to either your adviser or shared equally between Sandhurst and the administrator. The remaining 10% (plus GST less any applicable reduced input tax credits) is paid to the Fund's administrator for the purposes of administering these insurance arrangements.

Premium loadings will apply to occupations other than White Collar. Please use the Occupation Adjustment Factors 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	0.62	0.75	0.33	0.40	0.64	0.77	0.35	0.42
17	0.72	0.88	0.35	0.42	0.75	0.91	0.36	0.43
18	0.81	0.97	0.33	0.40	0.85	1.03	0.35	0.42
19	0.84	1.00	0.33	0.40	0.91	1.08	0.35	0.42
20	0.87	1.04	0.32	0.38	0.95	1.14	0.33	0.39
21	0.85	1.04	0.29	0.35	0.95	1.17	0.30	0.36
22	0.84	1.04	0.27	0.35	0.95	1.18	0.29	0.36
23	0.81	1.01	0.26	0.33	0.94	1.17	0.27	0.35
24	0.75	0.98	0.23	0.29	0.90	1.16	0.26	0.33
25	0.71	0.94	0.22	0.29	0.87	1.13	0.25	0.33
26	0.66	0.91	0.20	0.27	0.82	1.10	0.25	0.33
27	0.62	0.87	0.19	0.26	0.77	1.07	0.23	0.32
28	0.58	0.84	0.19	0.26	0.72	1.04	0.25	0.35
29	0.53	0.78	0.17	0.26	0.69	1.03	0.25	0.36
30	0.51	0.77	0.17	0.26	0.66	1.03	0.26	0.39
31	0.48	0.74	0.17	0.27	0.64	1.00	0.29	0.45
32	0.46	0.74	0.19	0.30	0.62	1.01	0.32	0.51
33	0.45	0.74	0.19	0.30	0.62	1.04	0.35	0.56
34	0.43	0.74	0.20	0.35	0.61	1.04	0.39	0.66
35	0.43	0.77	0.23	0.40	0.62	1.11	0.46	0.82
36	0.45	0.81	0.25	0.43	0.66	1.20	0.51	0.91
37	0.48	0.88	0.27	0.49	0.72	1.33	0.58	1.05
38	0.51	0.94	0.32	0.58	0.78	1.44	0.66	1.23
39	0.55	1.04	0.35	0.65	0.90	1.66	0.75	1.42
40	0.59	1.14	0.39	0.74	0.98	1.85	0.87	1.63
41	0.64	1.23	0.43	0.85	1.10	2.09	0.97	1.85
42	0.71	1.39	0.49	0.97	1.26	2.44	1.10	2.12
43	0.77	1.52	0.53	1.07	1.40	2.74	1.23	2.41
44	0.87	1.70	0.59	1.18	1.59	3.15	1.37	2.71
45	0.95	1.89	0.66	1.34	1.79	3.58	1.55	3.09
46	1.04	2.09	0.72	1.49	2.02	4.12	1.72	3.49
47	1.13	2.31	0.81	1.65	2.25	4.66	1.92	3.96
48	1.24	2.60	0.88	1.82	2.56	5.33	2.12	4.45
49	1.34	2.84	0.95	2.01	2.83	5.99	2.37	5.04
50	1.46	3.13	1.03	2.19	3.16	6.80	2.63	5.66
51	1.60	3.45	1.11	2.37	3.54	7.62	2.93	6.30
52	1.73	3.73	1.20	2.57	3.93	8.46	3.28	7.03
53	1.89	4.09	1.30	2.79	4.39	9.44	3.65	7.86
54	2.05	4.42	1.39	2.97	4.85	10.44	4.09	8.77
55	2.24	4.82	1.49	3.19	5.39	11.58	4.55	9.78
56	2.44	5.20	1.60	3.42	5.96	12.75	5.10	10.92
57	2.64	5.63	1.70	3.62	6.57	14.01	5.69	12.10
58	2.87	6.09	1.82	3.86	7.25	15.36	6.35	13.46
59	3.12	6.58	1.95	4.13	7.97	16.84	7.05	14.89
60	3.38	7.09	2.08	4.38	8.74	18.35	7.75	16.27
61	3.68	7.60	2.21	4.56	9.63	19.83	8.48	17.47
62	4.04	8.16	2.35	4.77	10.60	21.40	9.24	18.66
63	4.40	8.71	2.53	5.00	11.61	22.99	10.02	19.86
64	4.81	9.33	2.69	5.20	12.72	24.66	10.82	20.98
65	5.24	9.96	2.86	5.42	13.91	26.41	11.61	22.06
66*	5.92	11.13	3.31	6.21	N/A	N/A	N/A	N/A
67*	6.70	12.59	3.74	7.02	N/A	N/A	N/A	N/A
68*	7.73	14.51	4.32	8.10	N/A	N/A	N/A	N/A
69*	8.90	16.69	4.97	9.31	N/A	N/A	N/A	N/A
70*	10.18	19.12	5.69	10.66	N/A	N/A	N/A	N/A





## Income Protection

The following insurance premium tables show the rates per \$1,000 of cover Bendigo SmartStart Super and Bendigo SmartOptions Super applicable to White Collar workers only. 30% (plus GST less any applicable reduced input tax credits) of each insurance premium amount is payable as fees and commissions. Of this, 20% (plus GST) is paid to either your adviser or shared equally between Sandhurst and the administrator.

The remaining 10% (plus GST less any applicable reduced input tax credits) is paid to the administrator for the purposes of 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 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.								
Age Next Birthday	2 Year Rates							
	30 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
16	1.94	2.44	3.32	4.17	0.75	0.95	2.76	3.44
17	1.94	2.44	3.32	4.17	0.75	0.95	2.76	3.44
18	1.94	2.44	3.32	4.17	0.75	0.95	2.76	3.44
19	1.94	2.44	3.32	4.17	0.75	0.95	2.76	3.44
20	1.94	2.44	3.32	4.17	0.75	0.95	2.76	3.44
21	1.94	2.44	3.32	4.17	0.75	0.95	2.76	3.44
22	2.04	2.54	3.35	4.20	0.75	0.92	2.60	3.23
23	2.27	2.84	3.65	4.55	0.78	0.98	2.64	3.29
24	2.51	3.15	3.96	4.95	0.81	1.03	2.70	3.38
25	2.77	3.47	4.26	5.33	0.84	1.05	2.79	3.47
26	3.00	3.77	4.58	5.73	0.90	1.11	2.84	3.57
27	3.28	4.10	4.90	6.14	0.92	1.14	2.92	3.64
28	3.52	4.39	5.23	6.54	0.95	1.20	2.96	3.70
29	3.73	4.65	5.57	6.96	0.98	1.24	2.99	3.74
30	3.90	4.88	5.92	7.39	1.03	1.29	2.99	3.75
31	4.04	5.05	6.27	7.83	1.05	1.31	2.99	3.75
32	4.17	5.21	6.61	8.27	1.08	1.37	2.99	3.74
33	4.30	5.39	6.99	8.75	1.11	1.40	2.99	3.74
34	4.40	5.52	7.36	9.23	1.14	1.43	2.99	3.73
35	4.51	5.65	7.78	9.73	1.20	1.49	2.97	3.71
36	4.61	5.76	8.19	10.24	1.24	1.55	2.99	3.73
37	4.71	5.89	8.64	10.79	1.29	1.60	2.99	3.74
38	4.82	6.04	9.08	11.36	1.36	1.69	3.02	3.77
39	4.97	6.21	9.57	11.97	1.42	1.76	3.09	3.86
40	5.11	6.38	10.11	12.62	1.50	1.88	3.16	3.96
41	5.30	6.61	10.64	13.31	1.60	2.01	3.29	4.13
42	5.50	6.89	11.23	14.04	1.73	2.17	3.47	4.33
43	5.76	7.19	11.87	14.84	1.89	2.37	3.65	4.58
44	6.06	7.57	12.53	15.67	2.09	2.61	3.94	4.92
45	6.43	8.04	13.26	16.55	2.34	2.95	4.26	5.33
46	6.86	8.58	14.01	17.52	2.64	3.29	4.65	5.82
47	7.35	9.20	14.84	18.57	2.99	3.74	5.14	6.41
48	7.93	9.91	15.73	19.65	3.42	4.27	5.69	7.09
49	8.61	10.76	16.69	20.85	3.91	4.90	6.31	7.93
50	9.37	11.71	17.70	22.14	4.51	5.63	7.06	8.84
51	10.24	12.79	18.83	23.54	5.20	6.51	7.93	9.91
52	11.23	14.04	20.04	25.05	6.01	7.51	8.91	11.12
53	12.35	15.45	21.36	26.71	6.95	8.66	10.01	12.51
54	13.63	17.03	22.80	28.48	8.01	10.02	11.25	14.05
55	15.05	18.82	24.35	30.44	9.26	11.57	12.65	15.80
56	16.69	20.85	26.06	32.58	10.66	13.33	14.18	17.73
57	18.48	23.12	27.97	34.95	12.27	15.34	15.91	19.90
58	20.53	25.68	30.04	37.55	14.09	17.60	17.83	22.28
59	22.84	28.55	32.35	40.40	16.16	20.20	19.94	24.94
60	25.43	31.80	34.89	43.61	18.48	23.12	22.28	27.84
61	28.36	35.47	37.73	47.16	21.11	26.38	24.85	31.05
62	31.70	39.62	40.90	51.15	24.07	30.06	27.64	34.56
63	35.48	44.35	44.48	55.61	27.35	34.18	30.71	38.38
64	37.30	46.63	46.76	58.43	28.66	35.83	32.29	40.36
65	21.16	26.44	26.18	32.72	14.71	18.38	16.58	20.72





Annual Premium Rates per \$1,000 annual benefit.								
Age Next Birthday	Age 65 Rates							
	30 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
16	5.66	7.36	9.75	12.68	2.97	3.87	9.66	12.56
17	5.66	7.36	9.75	12.68	2.97	3.87	9.66	12.56
18	5.66	7.36	9.75	12.68	2.97	3.87	9.66	12.56
19	5.66	7.36	9.75	12.68	2.97	3.87	9.66	12.56
20	5.66	7.36	9.75	12.68	2.97	3.87	9.66	12.56
21	5.66	7.36	9.75	12.68	2.97	3.87	9.66	12.56
22	6.47	8.40	10.84	14.09	3.16	4.12	10.22	13.29
23	7.32	9.52	12.00	15.60	3.36	4.38	10.54	13.70
24	7.48	9.72	13.21	17.18	3.39	4.42	10.31	13.40
25	8.14	10.58	14.47	18.82	3.38	4.39	10.05	13.07
26	7.57	9.83	15.78	20.52	3.39	4.42	9.75	12.68
27	7.71	10.02	17.16	22.30	3.38	4.39	9.40	12.22
28	7.35	9.56	18.56	24.13	3.54	4.61	8.94	11.62
29	7.25	9.43	19.96	25.95	3.67	4.77	8.38	10.89
30	7.65	9.95	21.40	27.83	3.80	4.94	7.75	10.08
31	7.96	10.34	20.78	27.02	3.97	5.17	8.00	10.40
32	8.13	10.57	21.03	27.34	4.13	5.37	8.25	10.71
33	8.29	10.77	21.17	27.52	4.29	5.57	8.48	11.02
34	8.52	11.08	21.23	27.60	4.39	5.70	8.78	11.41
35	8.84	11.49	14.01	18.21	4.52	5.88	9.10	11.83
36	9.30	12.09	14.64	19.03	4.68	6.08	9.55	12.40
37	9.73	12.65	15.42	20.04	4.85	6.31	10.02	13.03
38	10.27	13.34	16.30	21.20	5.14	6.69	10.61	13.81
39	10.87	14.14	17.31	22.51	5.42	7.05	11.23	14.60
40	11.54	15.00	18.24	23.71	5.79	7.52	11.88	15.45
41	12.46	16.20	19.75	25.68	6.25	8.13	13.00	16.90
42	13.34	17.34	21.01	27.32	6.80	8.84	13.86	18.02
43	14.28	18.57	22.50	29.24	7.48	9.72	14.87	19.34
44	15.23	19.81	24.16	31.41	8.20	10.66	15.96	20.75
45	16.43	21.36	26.11	33.94	9.10	11.83	17.18	22.34
46	17.81	23.15	28.40	36.92	10.09	13.13	18.69	24.29
47	19.49	25.34	31.09	40.42	11.26	14.64	20.45	26.58
48	21.18	27.54	33.66	43.75	12.65	16.45	22.34	29.04
49	23.08	29.99	36.49	47.44	14.05	18.27	24.48	31.83
50	25.17	32.72	39.57	51.44	15.48	20.13	26.92	34.99
51	30.54	39.71	43.22	56.19	16.88	21.95	29.56	38.43
52	32.79	42.63	47.10	61.24	19.38	25.20	32.20	41.86
53	35.22	45.79	50.76	65.99	21.13	27.47	35.12	45.66
54	37.79	49.13	54.51	70.87	22.95	29.83	37.88	49.24
55	40.48	52.62	57.91	75.28	24.51	31.86	40.48	52.62
56	48.29	62.77	68.74	89.36	32.46	42.19	47.47	61.70
57	52.33	68.03	77.17	100.32	39.83	51.77	52.98	68.88
58	56.39	73.31	83.93	109.11	45.57	59.25	55.62	72.32
59	59.13	76.88	84.42	109.75	48.92	63.60	57.68	74.97
60	61.36	79.77	85.49	111.13	51.75	67.28	58.93	76.61
61	62.77	81.60	83.96	109.14	53.69	69.79	59.09	76.82
62	62.96	81.85	80.92	105.20	54.31	70.60	57.73	75.05
63	60.13	78.17	74.53	96.88	52.20	67.87	53.72	69.83
64	52.90	68.77	61.33	79.73	43.47	56.51	43.91	57.08
65	27.86	36.22	32.26	41.94	21.34	27.74	21.81	28.35





## 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. 30% (plus GST less any applicable reduced input tax credits) of each insurance premium amount is payable as fees and commissions. Of this, 20% (plus GST) may be payable to your adviser. The remaining 10% (plus GST less any applicable reduced input tax credits) is paid to the Fund's administrator for the purposes of administering these insurance arrangements.

Premium loadings will apply to occupations other than White Collar. Please use the Occupation Adjustment Factors 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

	<b>Death Only</b>	<b>Death and TPD</b>
Category 1 - Professional	1.110	1.110
Category 2 - White Collar	1.000	1.000
Category 3 - Light Blue Collar	1.000	0.800
Category 4 - Blue Collar	0.800	0.63
Category 5 - Heavy Blue Collar	0.67	0.500





Age Next Birthday	Death Only Cover		Death and TPD Cover	
	Male	Female	Male	Female
16	\$42,900	\$77,545	\$38,811	\$71,989
17	\$43,595	\$77,545	\$39,505	\$71,989
18	\$44,289	\$77,545	\$40,200	\$71,989
19	\$44,984	\$77,545	\$40,894	\$71,989
20	\$45,678	\$77,545	\$41,589	\$71,989
21	\$46,372	\$78,933	\$42,206	\$71,989
22	\$48,456	\$81,017	\$42,900	\$72,684
23	\$50,539	\$83,794	\$43,595	\$74,072
24	\$53,317	\$86,572	\$44,984	\$77,545
25	\$56,789	\$90,044	\$46,372	\$79,628
26	\$59,567	\$95,600	\$48,456	\$83,100
27	\$63,733	\$101,078	\$51,233	\$88,656
28	\$67,205	\$108,022	\$54,011	\$92,822
29	\$72,684	\$114,967	\$56,094	\$96,294
30	\$76,156	\$119,133	\$57,483	\$98,300
31	\$80,322	\$123,300	\$59,567	\$98,995
32	\$81,711	\$125,306	\$60,261	\$96,989
33	\$83,100	\$124,689	\$61,650	\$92,128
34	\$85,183	\$123,300	\$60,955	\$85,183
35	\$83,794	\$119,133	\$58,178	\$78,239
36	\$80,322	\$115,661	\$54,011	\$71,295
37	\$74,767	\$110,106	\$49,845	\$62,344
38	\$70,600	\$101,772	\$45,678	\$55,400
39	\$64,428	\$93,516	\$40,200	\$48,456
40	\$59,567	\$85,878	\$36,033	\$43,595
41	\$55,400	\$79,628	\$31,867	\$38,811
42	\$49,150	\$71,295	\$27,700	\$33,950
43	\$45,678	\$65,122	\$24,922	\$30,478
44	\$40,200	\$58,872	\$22,145	\$27,006
45	\$36,728	\$51,928	\$19,367	\$23,533
46	\$33,255	\$47,761	\$17,284	\$21,450
47	\$30,478	\$42,206	\$15,200	\$18,672
48	\$27,700	\$38,811	\$13,194	\$17,284
49	\$24,922	\$35,339	\$11,805	\$15,200
50	\$22,839	\$32,561	\$10,416	\$13,889
51	\$20,756	\$30,478	\$9,722	\$12,500
52	\$19,367	\$28,394	\$8,333	\$11,111
53	\$17,978	\$25,617	\$7,639	\$9,722
54	\$16,589	\$24,228	\$6,944	\$9,028
55	\$15,200	\$22,839	\$6,250	\$7,639
56	\$13,889	\$20,756	\$5,555	\$6,944
57	\$12,500	\$20,061	\$4,861	\$6,250
58	\$11,805	\$18,672	\$4,861	\$5,555
59	\$11,111	\$17,284	\$4,167	\$4,861
60	\$10,416	\$16,589	\$4,167	\$4,861
61	\$9,028	\$15,200	\$3,472	\$4,167
62	\$8,333	\$14,506	\$3,472	\$4,167
63	\$7,639	\$13,889	\$2,778	\$3,472
64	\$7,639	\$13,194	\$2,778	\$3,472
65	\$6,944	\$12,500	\$2,778	\$3,472
66	\$6,250	\$11,111	N/A	N/A
67	\$5,555	\$9,722	N/A	N/A
68	\$4,861	\$8,333	N/A	N/A
69	\$4,167	\$6,944	N/A	N/A
70	\$3,472	\$6,250	N/A	N/A





**Bendigo**Wealth

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 (the Bank). Bendigo Wealth is the wealth management division of the Bank. 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.

Issued by



**Sandhurst**Trustees