



1 July 2020

## Insurance Premiums for Bendigo SmartOptions Super<sup>®</sup> and Bendigo SmartStart Super<sup>®</sup> members, who have an adviser linked to their account, with insurance cover that commenced 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 paid to your adviser. 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

	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				Death & TPD			
	Male Non Smk	Male Smk	Female Non Smk	Female Smk	Male Non Smk	Male Smk	Female Non Smk	Female Smk
16	0.78	0.94	0.43	0.51	0.79	0.96	0.45	0.52
17	0.90	1.11	0.45	0.52	0.94	1.12	0.46	0.54
18	1.00	1.21	0.43	0.51	1.08	1.29	0.45	0.52
19	1.06	1.27	0.43	0.51	1.12	1.38	0.45	0.52
20	1.09	1.30	0.40	0.46	1.20	1.42	0.43	0.48
21	1.08	1.30	0.34	0.45	1.20	1.45	0.36	0.46
22	1.06	1.30	0.33	0.45	1.20	1.48	0.34	0.46
23	1.00	1.27	0.33	0.43	1.17	1.45	0.33	0.45
24	0.94	1.23	0.30	0.34	1.12	1.44	0.33	0.43
25	0.88	1.17	0.28	0.34	1.09	1.41	0.31	0.43
26	0.84	1.12	0.25	0.33	1.05	1.39	0.31	0.43
27	0.78	1.09	0.22	0.33	0.96	1.33	0.30	0.40
28	0.73	1.06	0.22	0.33	0.90	1.30	0.31	0.45
29	0.66	0.99	0.21	0.33	0.85	1.29	0.31	0.46
30	0.63	0.96	0.21	0.33	0.84	1.29	0.33	0.48
31	0.58	0.91	0.21	0.33	0.79	1.27	0.34	0.57
32	0.58	0.91	0.22	0.36	0.78	1.27	0.40	0.63
33	0.57	0.91	0.22	0.36	0.78	1.30	0.45	0.72
34	0.54	0.91	0.25	0.45	0.76	1.30	0.48	0.84
35	0.54	0.96	0.30	0.51	0.78	1.39	0.58	1.05
36	0.57	1.00	0.31	0.54	0.84	1.50	0.63	1.12
37	0.58	1.11	0.33	0.61	0.90	1.66	0.73	1.32
38	0.63	1.17	0.40	0.73	0.99	1.78	0.84	1.54
39	0.67	1.30	0.45	0.81	1.12	2.08	0.94	1.77
40	0.75	1.42	0.48	0.91	1.23	2.31	1.09	2.05
41	0.79	1.54	0.54	1.08	1.39	2.64	1.21	2.31
42	0.88	1.74	0.61	1.21	1.57	3.05	1.39	2.67
43	0.96	1.90	0.66	1.33	1.75	3.43	1.54	3.02
44	1.09	2.14	0.75	1.48	1.99	3.94	1.72	3.38
45	1.20	2.38	0.84	1.68	2.25	4.48	1.93	3.86
46	1.30	2.64	0.90	1.87	2.53	5.17	2.17	4.39
47	1.41	2.88	1.00	2.05	2.83	5.85	2.41	4.94
48	1.56	3.26	1.11	2.28	3.20	6.66	2.67	5.57
49	1.68	3.56	1.20	2.52	3.53	7.50	2.96	6.32
50	1.84	3.92	1.29	2.74	3.95	8.52	3.29	7.10
51	2.01	4.33	1.39	2.96	4.43	9.57	3.67	7.89
52	2.19	4.67	1.50	3.23	4.93	10.60	4.12	8.82
53	2.38	5.11	1.63	3.50	5.50	11.83	4.58	9.84
54	2.58	5.54	1.74	3.74	6.08	13.09	5.11	10.99
55	2.82	6.03	1.87	4.00	6.75	14.52	5.71	12.23
56	3.05	6.53	2.01	4.30	7.46	15.98	6.39	13.66
57	3.31	7.07	2.14	4.55	8.25	17.56	7.13	15.17
58	3.61	7.64	2.28	4.81	9.07	19.26	7.97	16.85
59	3.91	8.27	2.44	5.20	9.97	21.08	8.83	18.67
60	4.24	8.88	2.59	5.48	10.95	23.00	9.70	20.41
61	4.61	9.51	2.76	5.72	12.08	24.86	10.62	21.88
62	5.06	10.24	2.96	5.99	13.28	26.82	11.57	23.39
63	5.53	10.90	3.16	6.29	14.55	28.81	12.55	24.89
64	6.02	11.68	3.37	6.53	15.95	30.91	13.55	26.29
65	6.56	12.47	3.59	6.80	17.43	33.09	14.55	27.66
66	7.14	13.29	3.83	7.11	19.04	35.46	15.64	29.04
67	7.78	14.16	4.09	7.47	20.79	38.04	16.83	30.44
68	8.49	15.09	4.38	7.88	22.69	40.84	18.13	31.87
69	9.27	16.08	4.70	8.34	24.74	43.87	19.54	33.34
70	10.14	17.14	5.06	8.85	27.05	47.16	21.07	34.86





## 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 paid to your adviser.

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	2.29	2.89	3.95	4.94	1.56	1.98	3.32	4.16	0.88	1.14	3.28	4.06
17	2.29	2.89	3.95	4.94	1.56	1.98	3.32	4.16	0.88	1.14	3.28	4.06
18	2.29	2.89	3.95	4.94	1.56	1.98	3.32	4.16	0.88	1.14	3.28	4.06
19	2.29	2.89	3.95	4.94	1.56	1.98	3.32	4.16	0.88	1.14	3.28	4.06
20	2.29	2.89	3.95	4.94	1.56	1.98	3.32	4.16	0.88	1.14	3.28	4.06
21	2.29	2.89	3.95	4.94	1.56	1.96	3.32	4.16	0.88	1.14	3.28	4.06
22	2.41	3.01	3.97	4.97	1.63	2.04	3.34	4.19	0.88	1.09	3.08	3.83
23	2.68	3.37	4.33	5.39	1.83	2.29	3.67	4.55	0.91	1.17	3.13	3.89
24	2.98	3.73	4.69	5.87	2.02	2.55	3.97	4.96	0.96	1.20	3.19	4.01
25	3.29	4.10	5.06	6.30	2.25	2.77	4.27	5.32	1.00	1.24	3.31	4.10
26	3.56	4.46	5.44	6.80	2.40	3.01	4.63	5.82	1.06	1.32	3.37	4.21
27	3.88	4.85	5.82	7.29	2.62	3.29	4.91	6.17	1.09	1.35	3.44	4.31
28	4.18	5.20	6.18	7.76	2.85	3.53	5.18	6.48	1.14	1.42	3.49	4.39
29	4.42	5.53	6.60	8.25	2.99	3.74	5.50	6.86	1.17	1.47	3.56	4.43
30	4.61	5.81	7.02	8.76	3.11	3.89	5.82	7.25	1.20	1.53	3.56	4.45
31	4.81	5.99	7.43	9.28	3.23	4.01	6.12	7.67	1.24	1.56	3.56	4.45
32	4.94	6.18	7.83	9.81	3.29	4.12	6.44	8.09	1.29	1.62	3.56	4.43
33	5.11	6.39	8.28	10.38	3.38	4.24	6.83	8.55	1.32	1.66	3.56	4.43
34	5.23	6.56	8.71	10.92	3.43	4.31	7.19	9.01	1.35	1.69	3.56	4.42
35	5.33	6.69	9.24	11.55	3.49	4.39	7.67	9.58	1.42	1.77	3.53	4.40
36	5.45	6.83	9.70	12.14	3.56	4.46	8.10	10.12	1.47	1.83	3.56	4.42
37	5.57	6.99	10.21	12.77	3.65	4.57	8.60	10.75	1.53	1.90	3.56	4.43
38	5.71	7.16	10.77	13.46	3.73	4.70	9.12	11.41	1.60	1.99	3.58	4.46
39	5.88	7.35	11.34	14.18	3.86	4.84	9.69	12.13	1.69	2.10	3.67	4.55
40	6.05	7.55	11.98	14.96	4.01	4.99	10.32	12.89	1.80	2.23	3.74	4.69
41	6.29	7.83	12.61	15.77	4.19	5.24	10.96	13.72	1.90	2.38	3.89	4.90
42	6.54	8.16	13.31	16.64	4.43	5.54	11.68	14.60	2.08	2.56	4.10	5.14
43	6.83	8.54	14.06	17.58	4.70	5.87	12.46	15.59	2.25	2.82	4.33	5.44
44	7.17	8.97	14.85	18.57	5.00	6.27	13.30	16.62	2.49	3.10	4.69	5.84
45	7.61	9.55	15.71	19.62	5.42	6.77	14.20	17.74	2.77	3.47	5.06	6.30
46	8.13	10.17	16.61	20.77	5.88	7.35	15.15	18.97	3.13	3.89	5.53	6.90
47	8.70	10.90	17.58	22.01	6.41	8.04	16.19	20.27	3.56	4.43	6.09	7.59
48	9.40	11.72	18.63	23.30	7.04	8.80	17.31	21.64	4.06	5.06	6.74	8.42
49	10.18	12.74	19.78	24.71	7.77	9.72	18.55	23.15	4.63	5.82	7.47	9.40
50	11.11	13.88	20.98	26.22	8.60	10.77	19.81	24.75	5.33	6.68	8.37	10.47
51	12.14	15.17	22.31	27.90	9.55	11.92	21.20	26.50	6.17	7.73	9.40	11.72
52	13.31	16.64	23.76	29.69	10.60	13.28	22.73	28.39	7.13	8.89	10.54	13.16
53	14.63	18.30	25.31	31.64	11.83	14.76	24.33	30.44	8.24	10.29	11.86	14.82
54	16.16	20.17	27.03	33.75	13.16	16.44	26.11	32.61	9.48	11.87	13.33	16.67
55	17.83	22.30	28.86	36.07	14.63	18.30	28.00	35.01	10.96	13.70	14.99	18.72
56	19.78	24.71	30.89	38.62	16.35	20.42	30.07	37.58	12.62	15.78	16.79	21.01
57	21.91	27.42	33.15	41.40	18.18	22.73	32.34	40.37	14.55	18.16	18.87	23.57
58	24.32	30.43	35.61	44.49	20.22	25.31	34.77	43.48	16.70	20.86	21.14	26.41
59	27.07	33.84	38.33	47.87	22.54	28.17	37.48	46.81	19.15	23.93	23.63	29.54
60	30.14	37.66	41.34	51.69	25.05	31.31	40.42	50.51	21.91	27.42	26.41	33.00
61	33.60	42.02	44.71	55.88	27.87	34.83	43.65	54.57	25.02	31.28	29.45	36.79
62	37.57	46.94	48.46	60.63	31.01	38.75	47.26	59.10	28.54	35.64	32.76	40.94
63	42.05	52.56	52.71	65.90	34.50	43.14	51.29	64.09	32.40	40.50	36.40	45.49
64	44.20	55.24	55.42	69.24	34.80	43.51	51.84	64.79	33.98	42.45	38.27	47.83
65	25.05	31.33	31.03	38.77	18.43	23.05	27.34	34.19	17.43	21.77	19.65	24.56





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	2.82	3.53	5.78	7.23	1.99	2.53	4.91	6.14	1.18	1.51	4.78	5.94
17	2.82	3.53	5.78	7.23	1.99	2.53	4.91	6.14	1.18	1.51	4.78	5.94
18	2.82	3.53	5.78	7.23	1.99	2.53	4.91	6.14	1.18	1.51	4.78	5.94
19	2.82	3.53	5.78	7.23	1.99	2.53	4.91	6.17	1.18	1.51	4.78	5.94
20	2.82	3.53	5.78	7.23	1.99	2.53	4.91	6.14	1.18	1.51	4.78	5.94
21	2.82	3.53	5.78	7.23	1.99	2.52	4.91	6.17	1.18	1.51	4.81	5.94
22	2.98	3.71	5.85	7.34	2.13	2.64	4.97	6.26	1.18	1.45	4.55	5.66
23	3.34	4.18	6.44	8.03	2.35	2.99	5.50	6.83	1.26	1.59	4.67	5.82
24	3.74	4.70	7.01	8.80	2.68	3.34	5.99	7.49	1.29	1.63	4.78	6.02
25	4.18	5.20	7.67	9.54	2.98	3.70	6.51	8.13	1.39	1.72	5.00	6.20
26	4.55	5.72	8.27	10.35	3.23	4.04	7.14	8.95	1.48	1.84	5.14	6.42
27	5.05	6.29	8.92	11.19	3.56	4.46	7.62	9.57	1.54	1.90	5.30	6.62
28	5.48	6.81	9.58	12.01	3.88	4.85	8.12	10.15	1.62	2.02	5.44	6.77
29	5.84	7.29	10.32	12.89	4.13	5.18	8.67	10.83	1.71	2.13	5.56	6.95
30	6.17	7.74	11.05	13.78	4.34	5.45	9.24	11.53	1.77	2.23	5.60	7.01
31	6.45	8.09	11.78	14.75	4.54	5.66	9.81	12.26	1.83	2.29	5.63	7.05
32	6.72	8.42	12.61	15.77	4.69	5.85	10.45	13.10	1.92	2.41	5.72	7.14
33	6.99	8.77	13.52	16.91	4.85	6.06	11.25	14.06	1.96	2.49	5.82	7.25
34	7.23	9.09	14.42	18.04	4.97	6.24	11.99	15.03	2.04	2.55	5.88	7.31
35	7.52	9.40	15.44	19.32	5.15	6.42	12.92	16.17	2.17	2.71	5.91	7.38
36	7.76	9.73	16.44	20.57	5.29	6.66	13.84	17.30	2.29	2.85	6.02	7.47
37	8.06	10.11	17.55	21.95	5.50	6.90	14.88	18.60	2.40	3.01	6.09	7.59
38	8.37	10.48	18.70	23.40	5.71	7.17	15.99	19.98	2.58	3.19	6.20	7.76
39	8.71	10.90	19.96	24.93	5.99	7.49	17.18	21.49	2.71	3.37	6.42	7.98
40	9.10	11.32	21.31	26.59	6.29	7.83	18.52	23.13	2.92	3.65	6.66	8.30
41	9.57	11.90	22.70	28.41	6.68	8.31	19.89	24.89	3.14	3.95	7.01	8.82
42	10.05	12.56	24.21	30.28	7.13	8.89	21.44	26.82	3.46	4.27	7.43	9.30
43	10.66	13.30	25.88	32.34	7.62	9.55	23.13	28.91	3.80	4.75	7.91	9.96
44	11.31	14.14	27.61	34.52	8.25	10.33	24.90	31.16	4.25	5.30	8.63	10.77
45	12.16	15.21	29.50	36.84	9.03	11.31	26.86	33.57	4.84	6.03	9.43	11.75
46	13.12	16.43	31.49	39.40	9.93	12.41	28.93	36.21	5.50	6.84	10.38	12.97
47	14.20	17.82	33.65	42.14	10.95	13.73	31.19	39.05	6.29	7.85	11.55	14.39
48	15.50	19.35	36.00	45.00	12.16	15.17	33.62	42.03	7.28	9.03	12.85	16.02
49	16.98	21.22	38.56	48.14	13.55	16.92	36.30	45.31	8.37	10.47	14.38	18.04
50	18.64	23.33	41.21	51.53	15.12	18.93	39.07	48.85	9.70	12.13	16.16	20.22
51	20.57	25.71	44.19	55.22	16.92	21.16	42.12	52.65	11.28	14.14	18.28	22.79
52	22.76	28.45	47.41	59.22	18.97	23.73	45.45	56.75	13.13	16.41	20.60	25.74
53	25.26	31.57	50.84	63.59	21.29	26.59	48.95	61.21	15.29	19.08	23.30	29.11
54	28.11	35.07	54.66	68.24	23.91	29.86	52.81	65.95	17.74	22.21	26.31	32.87
55	31.25	39.07	58.73	73.42	26.77	33.47	56.93	71.17	20.62	25.76	29.71	37.11
56	34.93	43.62	63.24	79.03	30.11	37.58	61.42	76.76	23.88	29.87	33.41	41.78
57	38.90	48.70	68.22	85.20	33.62	42.05	66.34	82.82	27.64	34.50	37.63	47.03
58	43.45	54.34	73.64	92.05	37.57	47.00	71.61	89.52	31.79	39.74	42.30	52.84
59	49.07	61.33	80.49	100.54	42.42	52.99	78.22	97.72	36.93	46.17	47.92	59.88
60	55.40	69.23	88.09	110.13	47.72	59.63	85.52	106.84	42.71	53.41	54.18	67.68
61	61.80	77.25	95.33	119.13	52.12	65.15	90.77	113.43	47.33	59.16	58.58	73.16
62	59.21	74.02	87.04	108.89	49.16	61.42	82.10	102.74	45.40	56.71	54.09	67.59
63	54.30	67.85	75.78	94.74	44.08	55.13	70.51	88.17	41.12	51.42	47.06	58.85
64	48.61	60.78	60.94	76.16	38.30	47.87	57.02	71.28	37.36	46.69	42.09	52.60
65	27.57	34.46	34.14	42.63	20.27	25.35	30.08	37.60	19.17	23.96	21.61	27.00





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	6.71	8.71	11.56	15.02	5.14	6.66	11.50	14.96	3.53	4.58	11.44	14.88
17	6.71	8.71	11.56	15.02	5.14	6.66	11.50	14.96	3.53	4.58	11.44	14.88
18	6.71	8.71	11.56	15.02	5.14	6.66	11.50	14.96	3.53	4.58	11.44	14.88
19	6.71	8.71	11.56	15.02	5.14	6.66	11.50	14.96	3.53	4.58	11.44	14.88
20	6.71	8.71	11.56	15.02	5.14	6.66	11.50	14.96	3.53	4.58	11.44	14.88
21	6.71	8.71	11.56	15.02	5.14	6.66	11.50	14.96	3.53	4.58	11.44	14.88
22	7.68	9.96	12.85	16.70	5.85	7.58	12.56	16.31	3.74	4.88	12.13	15.74
23	8.68	11.28	14.21	18.48	6.62	8.58	13.88	18.03	4.00	5.18	12.49	16.25
24	8.86	11.53	15.66	20.38	6.74	8.76	15.29	19.87	4.03	5.24	12.23	15.89
25	9.66	12.56	17.15	22.30	7.32	9.54	16.73	21.74	4.01	5.20	11.90	15.48
26	8.97	11.66	18.70	24.30	6.74	8.77	18.33	23.84	4.03	5.24	11.56	15.02
27	9.15	11.87	20.33	26.41	6.92	8.98	19.81	25.73	4.01	5.20	11.14	14.48
28	8.70	11.32	22.00	28.60	6.59	8.57	21.32	27.73	4.18	5.45	10.59	13.78
29	8.58	11.17	23.64	30.76	6.45	8.43	22.73	29.56	4.34	5.66	9.93	12.91
30	9.06	11.81	25.35	32.99	6.80	8.85	24.35	31.69	4.49	5.85	9.18	11.95
31	9.42	12.26	24.62	32.03	7.01	9.10	23.52	30.61	4.70	6.12	9.46	12.31
32	9.63	12.55	24.90	32.40	7.10	9.25	23.73	30.88	4.90	6.35	9.76	12.70
33	9.82	12.76	25.07	32.63	7.16	9.31	23.87	31.04	5.09	6.60	10.05	13.04
34	10.09	13.13	25.17	32.70	7.31	9.52	23.97	31.16	5.20	6.75	10.41	13.52
35	10.47	13.63	16.61	21.58	7.52	9.78	15.87	20.60	5.35	6.96	10.78	14.03
36	11.04	14.32	17.35	22.57	7.88	10.21	16.67	21.64	5.56	7.19	11.29	14.69
37	11.55	14.99	18.28	23.76	8.21	10.69	17.62	22.93	5.74	7.47	11.87	15.42
38	12.17	15.81	19.32	25.13	8.67	11.26	18.61	24.21	6.09	7.92	12.58	16.35
39	12.89	16.76	20.53	26.68	9.21	11.96	19.90	25.88	6.42	8.34	13.31	17.30
40	13.69	17.79	21.61	28.11	9.82	12.77	20.98	27.28	6.86	8.92	14.09	18.30
41	14.78	19.20	23.42	30.43	10.72	13.90	22.90	29.75	7.41	9.63	15.41	20.04
42	15.81	20.54	24.90	32.39	11.59	15.05	24.56	31.92	8.06	10.47	16.43	21.35
43	16.91	22.01	26.65	34.65	12.56	16.34	26.11	33.96	8.86	11.53	17.62	22.90
44	18.03	23.48	28.63	37.21	13.58	17.71	28.06	36.49	9.72	12.62	18.91	24.59
45	19.47	25.31	30.92	40.21	14.91	19.39	30.32	39.44	10.78	14.03	20.38	26.47
46	21.11	27.43	33.65	43.75	16.43	21.35	32.78	42.62	11.96	15.56	22.15	28.77
47	23.11	30.04	36.85	47.90	18.30	23.78	36.13	46.97	13.34	17.35	24.24	31.51
48	25.11	32.64	39.89	51.86	20.22	26.29	39.37	51.18	14.99	19.48	26.47	34.41
49	27.34	35.53	43.26	56.21	22.36	29.05	42.32	55.00	16.67	21.64	29.02	37.72
50	29.83	38.77	46.88	60.96	24.74	32.16	45.75	59.49	18.33	23.85	31.91	41.46
51	36.19	47.05	51.21	66.59	30.43	39.55	49.83	64.76	20.02	26.02	35.02	45.52
52	38.86	50.51	55.84	72.58	33.02	42.90	54.49	70.83	22.97	29.86	38.15	49.61
53	41.75	54.27	60.14	78.21	35.77	46.49	58.88	76.56	25.04	32.54	41.63	54.10
54	44.77	58.22	64.60	83.97	38.63	50.22	63.37	82.39	27.18	35.35	44.88	58.35
55	47.98	62.35	68.61	89.20	41.57	54.03	67.37	87.60	29.03	37.75	47.98	62.35
56	57.23	74.38	81.47	105.90	49.67	64.57	80.02	104.01	38.47	50.01	56.24	73.10
57	62.01	80.61	91.45	118.88	53.80	69.94	89.74	116.65	47.20	61.35	62.77	81.62
58	66.81	86.88	99.46	129.29	57.80	75.17	97.38	126.62	54.01	70.21	65.92	85.71
59	70.08	91.09	100.06	130.05	63.31	78.36	97.63	126.92	57.99	75.35	68.34	88.83
60	72.71	94.53	101.31	131.68	65.14	88.69	99.89	129.86	61.33	79.74	69.82	90.79
61	74.38	96.70	99.49	129.33	68.99	93.77	97.45	126.67	63.62	82.72	70.02	91.04
62	74.60	96.97	95.89	124.67	68.10	92.55	93.06	120.98	64.37	83.66	68.43	88.95
63	71.25	92.63	88.32	114.81	66.57	88.78	85.79	111.53	61.87	80.44	63.65	82.75
64	62.67	81.49	72.67	94.49	56.77	77.03	70.56	91.73	51.50	66.96	52.03	67.64
65	33.02	42.90	38.23	49.70	28.65	40.40	35.74	46.46	25.29	32.87	25.83	33.59





## 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 paid to your adviser. 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	\$ 34,259	\$ 61,907	\$ 30,987	\$ 57,433
17	\$ 34,793	\$ 61,907	\$ 31,521	\$ 57,433
18	\$ 35,394	\$ 61,907	\$ 32,122	\$ 57,433
19	\$ 35,929	\$ 61,907	\$ 32,590	\$ 57,433
20	\$ 36,463	\$ 61,907	\$ 33,191	\$ 57,433
21	\$ 36,997	\$ 62,975	\$ 33,725	\$ 57,433
22	\$ 38,667	\$ 64,645	\$ 34,259	\$ 58,034
23	\$ 40,336	\$ 66,849	\$ 34,793	\$ 59,102
24	\$ 42,607	\$ 69,119	\$ 35,929	\$ 61,907
25	\$ 45,278	\$ 71,857	\$ 36,997	\$ 63,577
26	\$ 47,549	\$ 76,265	\$ 38,667	\$ 66,315
27	\$ 50,888	\$ 80,673	\$ 40,871	\$ 70,789
28	\$ 53,626	\$ 86,215	\$ 43,074	\$ 74,128
29	\$ 58,034	\$ 91,758	\$ 44,744	\$ 76,866
30	\$ 60,705	\$ 95,097	\$ 45,879	\$ 78,469
31	\$ 64,044	\$ 98,437	\$ 47,549	\$ 79,003
32	\$ 65,847	\$ 100,039	\$ 48,551	\$ 78,202
33	\$ 67,316	\$ 100,507	\$ 49,218	\$ 77,200
34	\$ 67,984	\$ 100,641	\$ 49,152	\$ 75,130
35	\$ 68,251	\$ 100,240	\$ 48,751	\$ 71,190
36	\$ 67,917	\$ 99,705	\$ 47,816	\$ 65,446
37	\$ 67,450	\$ 98,437	\$ 46,080	\$ 59,770
38	\$ 65,914	\$ 95,031	\$ 43,408	\$ 53,092
39	\$ 62,775	\$ 89,555	\$ 39,134	\$ 46,414
40	\$ 54,694	\$ 78,135	\$ 33,057	\$ 39,668
41	\$ 48,217	\$ 67,984	\$ 26,980	\$ 33,124
42	\$ 42,340	\$ 59,169	\$ 23,240	\$ 28,182
43	\$ 37,198	\$ 52,424	\$ 20,101	\$ 24,576
44	\$ 32,389	\$ 47,482	\$ 17,831	\$ 21,838
45	\$ 29,584	\$ 41,806	\$ 15,694	\$ 18,966
46	\$ 26,512	\$ 38,133	\$ 13,757	\$ 17,096
47	\$ 24,309	\$ 33,725	\$ 12,154	\$ 14,892
48	\$ 22,038	\$ 30,987	\$ 10,552	\$ 13,757
49	\$ 19,901	\$ 28,182	\$ 9,416	\$ 12,154
50	\$ 18,298	\$ 25,978	\$ 8,281	\$ 11,086
51	\$ 16,562	\$ 24,309	\$ 7,747	\$ 9,951
52	\$ 15,427	\$ 22,706	\$ 6,611	\$ 8,882
53	\$ 14,358	\$ 20,435	\$ 6,077	\$ 7,747
54	\$ 13,223	\$ 19,367	\$ 5,610	\$ 7,212
55	\$ 12,154	\$ 18,298	\$ 4,942	\$ 6,077
56	\$ 11,086	\$ 16,562	\$ 4,408	\$ 5,610
57	\$ 9,951	\$ 15,961	\$ 3,873	\$ 4,942
58	\$ 9,416	\$ 14,892	\$ 3,873	\$ 4,408
59	\$ 8,882	\$ 13,757	\$ 3,339	\$ 3,873
60	\$ 8,281	\$ 13,223	\$ 3,339	\$ 3,873
61	\$ 7,212	\$ 12,154	\$ 2,738	\$ 3,339
62	\$ 6,611	\$ 11,553	\$ 2,738	\$ 3,339
63	\$ 6,077	\$ 11,086	\$ 2,204	\$ 2,738
64	\$ 6,077	\$ 10,552	\$ 2,204	\$ 2,738
65	\$ 5,610	\$ 9,951	\$ 2,204	\$ 2,738
66	\$ 4,942	\$ 8,882	\$ -	\$ -
67	\$ 4,408	\$ 7,747	\$ -	\$ -
68	\$ 3,873	\$ 6,611	\$ -	\$ -
69	\$ 3,339	\$ 5,610	\$ -	\$ -
70	\$ 2,738	\$ 4,942	\$ -	\$ -







**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.

Proudly part of



**Bendigo** and  
**Adelaide** Bank