

Effective 1 July 2020

Insurance Premiums for Bendigo SmartOptions Super[®] and 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 above) level of Standard Default Cover would be as follows:

1 unit of Death and *TPD* cover = 22,400 x .80 = \$17,920.

Standard Default Cover = 4 units of Death and *TPD* Cover which equates to \$17,920 multiplied by 4 = \$71,680.

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



Bendigo SmartStart Super[®] Default Cover

Employer-sponsored division Death Only and Death and TPD cover per unit

Employer-sponsored division				
Age Next Birthday	Death Only Cover		Death and TPD Cover	
	Male	Female	Male	Female
16	\$61,000	\$103,900	\$54,800	\$98,800
17	\$62,300	\$103,900	\$55,900	\$98,800
18	\$63,000	\$103,900	\$56,400	\$98,800
19	\$64,300	\$103,900	\$57,100	\$98,800
20	\$63,700	\$107,800	\$57,600	\$101,100
21	\$64,300	\$113,400	\$58,000	\$103,500
22	\$66,500	\$116,200	\$58,400	\$106,700
23	\$69,900	\$120,300	\$59,600	\$108,800
24	\$70,900	\$124,300	\$61,800	\$113,800
25	\$75,100	\$129,200	\$64,100	\$116,900
26	\$80,800	\$137,200	\$66,500	\$121,900
27	\$84,600	\$145,100	\$68,100	\$130,200
28	\$90,600	\$155,000	\$70,900	\$136,000
29	\$94,600	\$162,500	\$75,100	\$141,100
30	\$99,000	\$166,000	\$78,500	\$140,100
31	\$104,300	\$167,900	\$80,800	\$137,000
32	\$107,100	\$169,000	\$82,700	\$133,800
33	\$111,800	\$168,800	\$83,000	\$129,100
34	\$112,800	\$169,100	\$82,700	\$122,800
35	\$113,000	\$168,700	\$81,900	\$116,400
36	\$112,400	\$167,400	\$80,200	\$107,100
37	\$111,900	\$165,500	\$77,000	\$96,800
38	\$109,700	\$161,200	\$73,000	\$86,500
39	\$105,000	\$151,000	\$66,700	\$74,600
40	\$94,600	\$131,400	\$57,600	\$64,000
41	\$80,700	\$113,500	\$47,300	\$54,000
42	\$70,800	\$101,100	\$40,800	\$46,600
43	\$63,000	\$90,100	\$35,600	\$40,900
44	\$57,800	\$81,700	\$31,500	\$36,700
45	\$52,100	\$73,700	\$28,000	\$32,900
46	\$47,300	\$67,300	\$24,500	\$29,000
47	\$42,600	\$61,000	\$22,000	\$26,100
48	\$39,200	\$56,400	\$19,600	\$23,700
49	\$36,400	\$51,600	\$17,800	\$21,200
50	\$33,300	\$47,700	\$16,000	\$19,200
51	\$31,000	\$44,500	\$14,300	\$17,200
52	\$28,500	\$41,400	\$13,000	\$15,500
53	\$26,500	\$38,900	\$11,700	\$14,100
54	\$24,500	\$36,400	\$10,800	\$12,800
55	\$22,400	\$33,900	\$9,600	\$11,500
56	\$21,000	\$32,200	\$8,900	\$10,300
57	\$19,600	\$30,100	\$8,100	\$9,600
58	\$18,200	\$28,500	\$7,500	\$8,500
59	\$16,800	\$27,100	\$6,700	\$7,900
60	\$15,500	\$25,600	\$6,200	\$7,100
61	\$14,600	\$23,800	\$5,900	\$6,400
62	\$13,300	\$22,900	\$5,300	\$6,100
63	\$12,400	\$21,800	\$4,800	\$5,700
64	\$11,500	\$20,700	\$4,500	\$5,300
65	\$10,800	\$19,600	\$4,200	\$4,800
66	\$9,600	\$16,800	\$0	\$0
67	\$8,300	\$15,000	\$0	\$0
68	\$7,400	\$13,100	\$0	\$0
69	\$6,200	\$11,300	\$0	\$0
70	\$5,400	\$9,600	\$0	\$0





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	\$45,000	\$81,300	\$40,700	\$75,400
17	\$45,700	\$81,300	\$41,400	\$75,400
18	\$46,500	\$81,300	\$42,200	\$75,400
19	\$47,200	\$81,300	\$42,800	\$75,400
20	\$47,900	\$81,300	\$43,600	\$75,400
21	\$48,600	\$82,700	\$44,300	\$75,400
22	\$50,800	\$84,900	\$45,000	\$76,200
23	\$53,000	\$87,800	\$45,700	\$77,600
24	\$55,900	\$90,800	\$47,200	\$81,300
25	\$59,400	\$94,300	\$48,600	\$83,500
26	\$62,400	\$100,100	\$50,800	\$87,100
27	\$66,800	\$105,900	\$53,700	\$92,900
28	\$70,400	\$113,200	\$56,600	\$97,300
29	\$76,200	\$120,500	\$58,700	\$100,900
30	\$79,700	\$124,900	\$60,200	\$103,000
31	\$84,100	\$129,200	\$62,400	\$103,700
32	\$86,500	\$131,300	\$63,700	\$102,700
33	\$88,400	\$132,000	\$64,600	\$101,400
34	\$89,300	\$132,100	\$64,500	\$98,600
35	\$89,600	\$131,600	\$64,000	\$93,500
36	\$89,200	\$130,900	\$62,800	\$85,900
37	\$88,600	\$129,200	\$60,500	\$78,500
38	\$86,500	\$124,800	\$57,000	\$69,700
39	\$82,400	\$117,600	\$51,400	\$60,900
40	\$71,800	\$102,600	\$43,400	\$52,100
41	\$63,300	\$89,300	\$35,400	\$43,500
42	\$55,600	\$77,700	\$30,500	\$37,000
43	\$48,800	\$68,800	\$26,400	\$32,300
44	\$42,500	\$62,300	\$23,400	\$28,700
45	\$38,800	\$54,900	\$20,600	\$24,900
46	\$34,800	\$50,100	\$18,100	\$22,400
47	\$31,900	\$44,300	\$16,000	\$19,600
48	\$28,900	\$40,700	\$13,900	\$18,100
49	\$26,100	\$37,000	\$12,400	\$16,000
50	\$24,000	\$34,100	\$10,900	\$14,600
51	\$21,700	\$31,900	\$10,200	\$13,100
52	\$20,300	\$29,800	\$8,700	\$11,700
53	\$18,900	\$26,800	\$8,000	\$10,200
54	\$17,400	\$25,400	\$7,400	\$9,500
55	\$16,000	\$24,000	\$6,500	\$8,000
56	\$14,600	\$21,700	\$5,800	\$7,400
57	\$13,100	\$21,000	\$5,100	\$6,500
58	\$12,400	\$19,600	\$5,100	\$5,800
59	\$11,700	\$18,100	\$4,400	\$5,100
60	\$10,900	\$17,400	\$4,400	\$5,100
61	\$9,500	\$16,000	\$3,600	\$4,400
62	\$8,700	\$15,200	\$3,600	\$4,400
63	\$8,000	\$14,600	\$2,900	\$3,600
64	\$8,000	\$13,900	\$2,900	\$3,600
65	\$7,400	\$13,100	\$2,900	\$3,600
66	\$6,500	\$11,700	\$0	\$0
67	\$5,800	\$10,200	\$0	\$0
68	\$5,100	\$8,700	\$0	\$0
69	\$4,400	\$7,400	\$0	\$0
70	\$3,600	\$6,500	\$0	\$0



Insurance Premiums for:

Bendigo SmartOptions Super[®] and Bendigo SmartStart Super[®] Tailored Cover

Bendigo SmartStart Super Death Only and Death and TPD Cover

Bendigo SmartOptions 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 \$963.20 per year, as follows:

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

$$\begin{aligned} & \$200,000 \times \$3.01 \times 1.6 \div \$1,000 \\ & = \$963.20 \text{ annual premium} \end{aligned}$$

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	\$0.59	\$0.72	\$0.33	\$0.39	\$0.60	\$0.73	\$0.34	\$0.40
17	\$0.68	\$0.84	\$0.34	\$0.40	\$0.72	\$0.86	\$0.35	\$0.41
18	\$0.76	\$0.92	\$0.33	\$0.39	\$0.82	\$0.98	\$0.34	\$0.40
19	\$0.81	\$0.97	\$0.33	\$0.39	\$0.86	\$1.05	\$0.34	\$0.40
20	\$0.83	\$0.99	\$0.31	\$0.35	\$0.91	\$1.08	\$0.33	\$0.36
21	\$0.82	\$0.99	\$0.26	\$0.34	\$0.91	\$1.11	\$0.27	\$0.35
22	\$0.81	\$0.99	\$0.25	\$0.34	\$0.91	\$1.13	\$0.26	\$0.35
23	\$0.76	\$0.97	\$0.25	\$0.33	\$0.89	\$1.11	\$0.25	\$0.34
24	\$0.72	\$0.94	\$0.23	\$0.26	\$0.86	\$1.09	\$0.25	\$0.33
25	\$0.67	\$0.89	\$0.22	\$0.26	\$0.83	\$1.07	\$0.24	\$0.33
26	\$0.64	\$0.86	\$0.19	\$0.25	\$0.80	\$1.06	\$0.24	\$0.33
27	\$0.59	\$0.83	\$0.17	\$0.25	\$0.73	\$1.02	\$0.23	\$0.31
28	\$0.56	\$0.81	\$0.17	\$0.25	\$0.68	\$0.99	\$0.24	\$0.34
29	\$0.50	\$0.75	\$0.16	\$0.25	\$0.65	\$0.98	\$0.24	\$0.35
30	\$0.48	\$0.73	\$0.16	\$0.25	\$0.64	\$0.98	\$0.25	\$0.36
31	\$0.44	\$0.70	\$0.16	\$0.25	\$0.60	\$0.97	\$0.26	\$0.43
32	\$0.44	\$0.70	\$0.17	\$0.27	\$0.59	\$0.97	\$0.31	\$0.48
33	\$0.43	\$0.70	\$0.17	\$0.27	\$0.59	\$0.99	\$0.34	\$0.55
34	\$0.41	\$0.70	\$0.19	\$0.34	\$0.58	\$0.99	\$0.36	\$0.64
35	\$0.41	\$0.73	\$0.23	\$0.39	\$0.59	\$1.06	\$0.44	\$0.80
36	\$0.43	\$0.76	\$0.24	\$0.41	\$0.64	\$1.14	\$0.48	\$0.86
37	\$0.44	\$0.84	\$0.25	\$0.47	\$0.68	\$1.27	\$0.56	\$1.00
38	\$0.48	\$0.89	\$0.31	\$0.56	\$0.75	\$1.36	\$0.64	\$1.17
39	\$0.51	\$0.99	\$0.34	\$0.62	\$0.86	\$1.59	\$0.72	\$1.35
40	\$0.57	\$1.08	\$0.36	\$0.70	\$0.94	\$1.76	\$0.83	\$1.56
41	\$0.60	\$1.17	\$0.41	\$0.82	\$1.06	\$2.01	\$0.92	\$1.76
42	\$0.67	\$1.32	\$0.47	\$0.92	\$1.20	\$2.33	\$1.06	\$2.03
43	\$0.73	\$1.45	\$0.50	\$1.02	\$1.33	\$2.61	\$1.17	\$2.30
44	\$0.83	\$1.63	\$0.57	\$1.13	\$1.52	\$3.00	\$1.31	\$2.58
45	\$0.91	\$1.81	\$0.64	\$1.28	\$1.71	\$3.41	\$1.47	\$2.94
46	\$0.99	\$2.01	\$0.68	\$1.43	\$1.93	\$3.93	\$1.65	\$3.34
47	\$1.07	\$2.19	\$0.76	\$1.56	\$2.16	\$4.46	\$1.84	\$3.76
48	\$1.19	\$2.49	\$0.84	\$1.73	\$2.44	\$5.08	\$2.03	\$4.24
49	\$1.28	\$2.71	\$0.91	\$1.92	\$2.69	\$5.71	\$2.26	\$4.81
50	\$1.40	\$2.99	\$0.98	\$2.09	\$3.01	\$6.49	\$2.51	\$5.41
51	\$1.53	\$3.30	\$1.06	\$2.26	\$3.38	\$7.29	\$2.79	\$6.01
52	\$1.67	\$3.56	\$1.14	\$2.46	\$3.75	\$8.07	\$3.14	\$6.72
53	\$1.81	\$3.89	\$1.24	\$2.67	\$4.19	\$9.01	\$3.49	\$7.49
54	\$1.96	\$4.22	\$1.32	\$2.85	\$4.63	\$9.97	\$3.89	\$8.37
55	\$2.14	\$4.60	\$1.43	\$3.05	\$5.14	\$11.06	\$4.35	\$9.32
56	\$2.33	\$4.97	\$1.53	\$3.27	\$5.68	\$12.17	\$4.87	\$10.40
57	\$2.52	\$5.38	\$1.63	\$3.47	\$6.28	\$13.38	\$5.43	\$11.55
58	\$2.75	\$5.82	\$1.73	\$3.66	\$6.91	\$14.67	\$6.07	\$12.83
59	\$2.98	\$6.30	\$1.86	\$3.96	\$7.60	\$16.06	\$6.73	\$14.22
60	\$3.23	\$6.76	\$1.97	\$4.17	\$8.34	\$17.52	\$7.39	\$15.54
61	\$3.51	\$7.24	\$2.10	\$4.36	\$9.20	\$18.93	\$8.09	\$16.66
62	\$3.85	\$7.80	\$2.26	\$4.56	\$10.12	\$20.43	\$8.82	\$17.81
63	\$4.21	\$8.30	\$2.41	\$4.79	\$11.09	\$21.94	\$9.56	\$18.95
64	\$4.58	\$8.90	\$2.57	\$4.97	\$12.15	\$23.54	\$10.32	\$20.03
65	\$5.00	\$9.50	\$2.74	\$5.18	\$13.28	\$25.20	\$11.09	\$21.06
66	\$5.66	\$10.62	\$3.16	\$5.92	\$14.79	\$28.04	\$12.33	\$23.33
67	\$6.39	\$12.02	\$3.57	\$6.71	\$16.41	\$31.12	\$13.70	\$25.89
68	\$7.38	\$13.86	\$4.13	\$7.73	\$18.28	\$34.67	\$15.24	\$28.83
69	\$8.49	\$15.94	\$4.74	\$8.90	\$20.44	\$38.75	\$16.99	\$32.12
70	\$9.72	\$18.26	\$5.43	\$10.16	\$22.91	\$43.48	\$18.99	\$35.88





Bendigo SmartStart Super – Income Protection

Bendigo SmartOptions Super Personal Division – 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	\$5.11	\$6.64	\$8.80	\$11.44	\$3.91	\$5.08	\$8.76	\$11.39	\$2.69	\$3.49	\$8.71	\$11.34
17	\$5.11	\$6.64	\$8.80	\$11.44	\$3.91	\$5.08	\$8.76	\$11.39	\$2.69	\$3.49	\$8.71	\$11.34
18	\$5.11	\$6.64	\$8.80	\$11.44	\$3.91	\$5.08	\$8.76	\$11.39	\$2.69	\$3.49	\$8.71	\$11.34
19	\$5.11	\$6.64	\$8.80	\$11.44	\$3.91	\$5.08	\$8.76	\$11.39	\$2.69	\$3.49	\$8.71	\$11.34
20	\$5.11	\$6.64	\$8.80	\$11.44	\$3.91	\$5.08	\$8.76	\$11.39	\$2.69	\$3.49	\$8.71	\$11.34
21	\$5.11	\$6.64	\$8.80	\$11.44	\$3.91	\$5.08	\$8.76	\$11.39	\$2.69	\$3.49	\$8.71	\$11.34
22	\$5.85	\$7.58	\$9.79	\$12.72	\$4.46	\$5.77	\$9.57	\$12.42	\$2.85	\$3.72	\$9.24	\$11.99
23	\$6.61	\$8.59	\$10.82	\$14.07	\$5.04	\$6.53	\$10.57	\$13.73	\$3.05	\$3.95	\$9.51	\$12.37
24	\$6.75	\$8.78	\$11.93	\$15.52	\$5.13	\$6.67	\$11.64	\$15.13	\$3.07	\$3.99	\$9.32	\$12.10
25	\$7.36	\$9.57	\$13.06	\$16.98	\$5.58	\$7.26	\$12.74	\$16.56	\$3.06	\$3.96	\$9.07	\$11.79
26	\$6.83	\$8.88	\$14.24	\$18.51	\$5.13	\$6.68	\$13.96	\$18.16	\$3.07	\$3.99	\$8.80	\$11.44
27	\$6.97	\$9.04	\$15.49	\$20.12	\$5.27	\$6.84	\$15.09	\$19.59	\$3.06	\$3.96	\$8.49	\$11.03
28	\$6.63	\$8.62	\$16.75	\$21.78	\$5.02	\$6.52	\$16.24	\$21.12	\$3.18	\$4.15	\$8.06	\$10.49
29	\$6.53	\$8.51	\$18.01	\$23.43	\$4.92	\$6.42	\$17.31	\$22.51	\$3.31	\$4.31	\$7.56	\$9.83
30	\$6.90	\$9.00	\$19.31	\$25.12	\$5.18	\$6.74	\$18.54	\$24.13	\$3.42	\$4.46	\$6.99	\$9.10
31	\$7.17	\$9.34	\$18.75	\$24.39	\$5.34	\$6.93	\$17.92	\$23.31	\$3.58	\$4.66	\$7.21	\$9.37
32	\$7.33	\$9.56	\$18.97	\$24.68	\$5.41	\$7.05	\$18.08	\$23.52	\$3.73	\$4.84	\$7.44	\$9.67
33	\$7.48	\$9.72	\$19.09	\$24.85	\$5.45	\$7.09	\$18.18	\$23.64	\$3.88	\$5.03	\$7.65	\$9.93
34	\$7.69	\$10.00	\$19.17	\$24.91	\$5.57	\$7.25	\$18.26	\$23.73	\$3.96	\$5.14	\$7.93	\$10.30
35	\$7.97	\$10.38	\$12.65	\$16.43	\$5.73	\$7.45	\$12.09	\$15.69	\$4.07	\$5.30	\$8.21	\$10.69
36	\$8.41	\$10.90	\$13.22	\$17.19	\$6.00	\$7.78	\$12.69	\$16.48	\$4.23	\$5.47	\$8.60	\$11.19
37	\$8.79	\$11.42	\$13.93	\$18.10	\$6.25	\$8.14	\$13.42	\$17.46	\$4.37	\$5.69	\$9.04	\$11.75
38	\$9.27	\$12.04	\$14.71	\$19.14	\$6.60	\$8.58	\$14.18	\$18.44	\$4.64	\$6.03	\$9.58	\$12.45
39	\$9.82	\$12.76	\$15.64	\$20.32	\$7.01	\$9.11	\$15.16	\$19.71	\$4.89	\$6.35	\$10.14	\$13.17
40	\$10.42	\$13.55	\$16.46	\$21.41	\$7.48	\$9.73	\$15.98	\$20.78	\$5.22	\$6.80	\$10.73	\$13.94
41	\$11.26	\$14.62	\$17.84	\$23.17	\$8.17	\$10.58	\$17.44	\$22.66	\$5.65	\$7.33	\$11.74	\$15.26
42	\$12.04	\$15.65	\$18.97	\$24.67	\$8.83	\$11.46	\$18.70	\$24.32	\$6.14	\$7.97	\$12.51	\$16.26
43	\$12.88	\$16.77	\$20.30	\$26.39	\$9.57	\$12.44	\$19.89	\$25.87	\$6.75	\$8.78	\$13.42	\$17.44
44	\$13.73	\$17.88	\$21.81	\$28.34	\$10.34	\$13.49	\$21.37	\$27.79	\$7.40	\$9.61	\$14.40	\$18.73
45	\$14.83	\$19.27	\$23.55	\$30.62	\$11.36	\$14.77	\$23.09	\$30.04	\$8.21	\$10.69	\$15.52	\$20.16
46	\$16.08	\$20.89	\$25.63	\$33.32	\$12.51	\$16.26	\$24.97	\$32.46	\$9.11	\$11.85	\$16.87	\$21.91
47	\$17.60	\$22.88	\$28.07	\$36.48	\$13.94	\$18.11	\$27.52	\$35.78	\$10.16	\$13.22	\$18.46	\$24.00
48	\$19.13	\$24.86	\$30.38	\$39.49	\$15.40	\$20.03	\$29.98	\$38.98	\$11.42	\$14.84	\$20.16	\$26.21
49	\$20.83	\$27.06	\$32.95	\$42.81	\$17.03	\$22.13	\$32.23	\$41.89	\$12.69	\$16.48	\$22.10	\$28.73
50	\$22.72	\$29.53	\$35.71	\$46.43	\$18.84	\$24.50	\$34.84	\$45.31	\$13.96	\$18.17	\$24.30	\$31.58
51	\$27.57	\$35.83	\$39.00	\$50.72	\$23.17	\$30.12	\$37.96	\$49.33	\$15.25	\$19.82	\$26.68	\$34.67
52	\$29.60	\$38.47	\$42.53	\$55.28	\$25.15	\$32.67	\$41.50	\$53.94	\$17.50	\$22.74	\$29.06	\$37.78
53	\$31.80	\$41.33	\$45.80	\$59.57	\$27.25	\$35.41	\$44.84	\$58.31	\$19.07	\$24.78	\$31.71	\$41.21
54	\$34.10	\$44.34	\$49.20	\$63.96	\$29.42	\$38.25	\$48.27	\$62.75	\$20.70	\$26.93	\$34.18	\$44.44
55	\$36.54	\$47.49	\$52.26	\$67.94	\$31.66	\$41.15	\$51.31	\$66.72	\$22.11	\$28.75	\$36.54	\$47.49
56	\$43.59	\$56.65	\$62.05	\$80.66	\$37.83	\$49.18	\$60.95	\$79.22	\$29.30	\$38.09	\$42.84	\$55.68
57	\$47.23	\$61.39	\$69.65	\$90.54	\$40.98	\$53.27	\$68.35	\$88.84	\$35.95	\$46.73	\$47.81	\$62.17
58	\$50.89	\$66.17	\$75.75	\$98.47	\$44.02	\$57.25	\$74.17	\$96.44	\$41.14	\$53.48	\$50.20	\$65.28
59	\$53.37	\$69.38	\$76.21	\$99.05	\$48.22	\$59.68	\$74.36	\$96.67	\$44.17	\$57.39	\$52.05	\$67.65
60	\$55.38	\$72.00	\$77.17	\$100.29	\$49.61	\$67.55	\$76.08	\$98.90	\$46.71	\$60.73	\$53.18	\$69.15
61	\$56.65	\$73.65	\$75.77	\$98.50	\$52.54	\$71.42	\$74.22	\$96.47	\$48.46	\$63.00	\$53.33	\$69.34
62	\$56.82	\$73.86	\$73.04	\$94.96	\$51.87	\$70.49	\$70.88	\$92.14	\$49.03	\$63.72	\$52.12	\$67.74
63	\$54.26	\$70.55	\$67.27	\$87.44	\$50.71	\$67.62	\$65.34	\$84.94	\$47.12	\$61.27	\$48.48	\$63.02
64	\$47.73	\$62.07	\$55.35	\$71.96	\$43.24	\$58.67	\$53.74	\$69.87	\$39.22	\$51.00	\$39.63	\$51.52
65	\$25.15	\$32.67	\$29.12	\$37.85	\$21.82	\$30.77	\$27.22	\$35.39	\$19.26	\$25.03	\$19.67	\$25.58





Insurance premiums for Bendigo SmartStart Super Employer-sponsored division members, where the Employer-sponsor has advised you they have elected a customised default insurance design.

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.

ANB	Annual premium rates per \$1,000 sum insured				Annual Premium Rates per \$1,000 annual benefit	
	Death Only		Death & TPD		Income Protection: 2 Year Benefit Period - 90 Day Waiting Period	
	Male	Female	Male	Female	Male	Female
16	\$0.57	\$0.33	\$0.59	\$0.33	\$0.80	\$0.90
17	\$0.66	\$0.33	\$0.70	\$0.33	\$0.82	\$0.93
18	\$0.75	\$0.31	\$0.78	\$0.33	\$0.83	\$0.96
19	\$0.76	\$0.31	\$0.84	\$0.31	\$0.84	\$0.97
20	\$0.81	\$0.27	\$0.86	\$0.31	\$0.84	\$0.98
21	\$0.78	\$0.26	\$0.86	\$0.27	\$0.87	\$1.01
22	\$0.76	\$0.25	\$0.86	\$0.26	\$0.82	\$1.02
23	\$0.75	\$0.25	\$0.86	\$0.26	\$0.76	\$1.02
24	\$0.73	\$0.24	\$0.84	\$0.25	\$0.73	\$1.02
25	\$0.68	\$0.22	\$0.82	\$0.24	\$0.67	\$1.05
26	\$0.65	\$0.18	\$0.78	\$0.24	\$0.61	\$1.07
27	\$0.62	\$0.18	\$0.75	\$0.24	\$0.61	\$1.14
28	\$0.57	\$0.17	\$0.73	\$0.24	\$0.61	\$1.17
29	\$0.55	\$0.17	\$0.68	\$0.25	\$0.61	\$1.22
30	\$0.51	\$0.17	\$0.66	\$0.26	\$0.61	\$1.28
31	\$0.49	\$0.17	\$0.65	\$0.27	\$0.61	\$1.31
32	\$0.48	\$0.18	\$0.64	\$0.33	\$0.66	\$1.37
33	\$0.47	\$0.18	\$0.64	\$0.36	\$0.67	\$1.42
34	\$0.47	\$0.23	\$0.65	\$0.40	\$0.73	\$1.46
35	\$0.48	\$0.25	\$0.66	\$0.48	\$0.74	\$1.55
36	\$0.49	\$0.26	\$0.72	\$0.55	\$0.82	\$1.66
37	\$0.51	\$0.31	\$0.76	\$0.62	\$0.84	\$1.75
38	\$0.56	\$0.35	\$0.84	\$0.70	\$0.92	\$1.90
39	\$0.59	\$0.39	\$0.94	\$0.81	\$0.98	\$2.07
40	\$0.64	\$0.42	\$1.03	\$0.91	\$1.07	\$2.25
41	\$0.70	\$0.48	\$1.15	\$1.02	\$1.17	\$2.45
42	\$0.76	\$0.51	\$1.32	\$1.15	\$1.28	\$2.71
43	\$0.84	\$0.59	\$1.47	\$1.28	\$1.42	\$3.00
44	\$0.91	\$0.65	\$1.67	\$1.44	\$1.55	\$3.34
45	\$1.02	\$0.72	\$1.86	\$1.61	\$1.74	\$3.70
46	\$1.09	\$0.76	\$2.11	\$1.77	\$1.94	\$4.09
47	\$1.22	\$0.86	\$2.35	\$1.98	\$2.17	\$4.54
48	\$1.32	\$0.91	\$2.66	\$2.19	\$2.45	\$5.05
49	\$1.44	\$1.02	\$2.94	\$2.46	\$2.76	\$5.56
50	\$1.56	\$1.08	\$3.27	\$2.71	\$3.09	\$6.18
51	\$1.68	\$1.15	\$3.63	\$3.01	\$3.49	\$6.80
52	\$1.82	\$1.25	\$4.03	\$3.34	\$3.93	\$7.47
53	\$1.96	\$1.33	\$4.43	\$3.67	\$4.43	\$8.22
54	\$2.11	\$1.44	\$4.88	\$4.07	\$4.99	\$9.00
55	\$2.30	\$1.53	\$5.38	\$4.54	\$5.64	\$9.85
56	\$2.47	\$1.63	\$5.87	\$5.00	\$6.37	\$10.71
57	\$2.67	\$1.72	\$6.43	\$5.54	\$7.17	\$11.64
58	\$2.87	\$1.84	\$7.01	\$6.15	\$8.08	\$12.60
59	\$3.09	\$1.93	\$7.65	\$6.74	\$9.10	\$13.62
60	\$3.34	\$2.05	\$8.35	\$7.34	\$10.25	\$14.68
61	\$3.58	\$2.16	\$9.09	\$7.97	\$11.54	\$15.76
62	\$3.88	\$2.27	\$9.89	\$8.58	\$12.95	\$16.87
63	\$4.17	\$2.40	\$10.72	\$9.20	\$14.50	\$18.02
64	\$4.54	\$2.52	\$11.62	\$9.83	\$12.60	\$15.15
65	\$4.88	\$2.67	\$12.61	\$10.46	\$4.56	\$5.43
66	\$5.50	\$3.08	\$14.04	\$11.58	n/a	n/a
67	\$6.23	\$3.47	\$15.57	\$12.85	n/a	n/a
68	\$7.19	\$4.00	\$17.35	\$14.30	n/a	n/a
69	\$8.28	\$4.61	\$19.39	\$15.94	n/a	n/a
70	\$9.48	\$5.29	\$21.75	\$17.80	n/a	n/a



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.

