

Default rate salary-based income protection cover

(two year benefit period) effective 1 July 2019

Age	Premium rate % of Insured salary 30 day waiting period	Premium rate % of Insured salary 60 day waiting period
16	0.536%	0.334%
17	0.536%	0.335%
18	0.536%	0.336%
19	0.545%	0.344%
20	0.559%	0.354%
21	0.573%	0.365%
22	0.591%	0.378%
23	0.618%	0.396%
24	0.645%	0.416%
25	0.675%	0.437%
26	0.705%	0.458%
27	0.735%	0.480%
28	0.769%	0.504%
29	0.801%	0.527%
30	0.835%	0.553%
31	0.893%	0.593%
32	0.951%	0.634%
33	1.015%	0.678%
34	1.082%	0.724%
35	1.150%	0.773%
36	1.214%	0.817%
37	1.279%	0.863%
38	1.345%	0.909%
39	1.412%	0.954%
40	1.477%	0.999%

Age	Premium rate % of Insured salary 30 day waiting period	Premium rate % of Insured salary 60 day waiting period
41	1.544%	1.045%
42	1.612%	1.092%
43	1.678%	1.137%
44	1.744%	1.181%
45	1.809%	1.225%
46	1.884%	1.275%
47	1.961%	1.327%
48	2.038%	1.380%
49	2.116%	1.432%
50	2.199%	1.488%
51	2.296%	1.554%
52	2.396%	1.622%
53	2.505%	1.698%
54	2.620%	1.778%
55	2.744%	1.866%
56	2.880%	1.964%
57	3.028%	2.072%
58	3.191%	2.193%
59	3.373%	2.330%
60	3.553%	2.470%
61	3.776%	2.645%
62	4.027%	2.808%
63	4.093%	2.820%
64	3.008%	1.879%