

MLC Lifestage Insurance – sum insured

MLC MasterKey Super Fundamentals

Sum insured

MLC Lifestage Insurance

These amounts are effective 1 July 2020 and will generally increase each year on 1 July, by Average Weekly Ordinary Time Earnings (AWOTE).

We'll adjust the amount of insurance each year on your birthday and we'll confirm the amount of insurance and premiums paid on your **annual statement**.

For more information, please refer to the **Insurance Guide** in the **MLC MasterKey Super and Pension Fundamentals Product Disclosure Statement** available at mlc.com.au/pds/mkspf

Age next birthday	Standard Cover – 1 July 2020		Half the Standard Cover – 1 July 2020		Double the Standard Cover – 1 July 2020	
	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)
16	119,000	238,500	59,500	119,250	238,000	477,000
17	128,000	238,500	64,000	119,250	256,000	477,000
18	137,000	238,500	68,500	119,250	274,000	477,000
19	146,000	238,500	73,000	119,250	292,000	477,000
20	154,000	238,500	77,000	119,250	308,000	477,000
21	164,500	238,500	82,250	119,250	329,000	477,000
22	170,000	238,500	85,000	119,250	340,000	477,000
23	178,500	238,500	89,250	119,250	357,000	477,000
24	182,000	238,500	91,000	119,250	364,000	477,000
25	190,000	238,500	95,000	119,250	380,000	477,000
26	203,000	238,500	101,500	119,250	406,000	477,000
27	208,500	238,500	104,250	119,250	417,000	477,000
28	215,000	238,500	107,500	119,250	430,000	477,000
29	218,500	238,500	109,250	119,250	437,000	477,000
30	223,000	238,500	111,500	119,250	446,000	477,000
31	228,000	238,500	114,000	119,250	456,000	477,000
32	232,000	238,500	116,000	119,250	464,000	477,000
33	236,000	238,500	118,000	119,250	472,000	477,000
34	237,000	238,500	118,500	119,250	474,000	477,000
35	238,500	238,500	119,250	119,250	477,000	477,000
36	236,000	236,000	118,000	118,000	472,000	472,000
37	226,000	226,000	113,000	113,000	452,000	452,000
38	220,000	220,000	110,000	110,000	440,000	440,000
39	211,500	211,500	105,750	105,750	423,000	423,000
40	203,000	203,000	101,500	101,500	406,000	406,000
41	193,500	193,500	96,750	96,750	387,000	387,000
42	182,000	182,000	91,000	91,000	364,000	364,000
43	170,000	170,000	85,000	85,000	340,000	340,000
44	157,500	157,500	78,750	78,750	315,000	315,000
45	146,000	146,000	73,000	73,000	292,000	292,000
46	134,000	134,000	67,000	67,000	268,000	268,000
47	125,000	125,000	62,500	62,500	250,000	250,000
48	116,000	116,000	58,000	58,000	232,000	232,000
49	110,000	110,000	55,000	55,000	220,000	220,000
50	104,500	104,500	52,250	52,250	209,000	209,000
51	98,000	98,000	49,000	49,000	196,000	196,000
52	92,500	92,500	46,250	46,250	185,000	185,000
53	87,000	87,000	43,500	43,500	174,000	174,000
54	80,000	80,000	40,000	40,000	160,000	160,000
55	72,500	72,500	36,250	36,250	145,000	145,000
56	66,000	66,000	33,000	33,000	132,000	132,000
57	58,500	58,500	29,250	29,250	117,000	117,000
58	50,000	50,000	25,000	25,000	100,000	100,000
59	45,000	45,000	22,500	22,500	90,000	90,000
60	41,500	41,500	20,750	20,750	83,000	83,000
61	35,500	35,500	17,750	17,750	71,000	71,000
62	32,000	32,000	16,000	16,000	64,000	64,000
63	28,500	28,500	14,250	14,250	57,000	57,000
64	24,500	24,500	12,250	12,250	49,000	49,000
65	20,000	20,000	10,000	10,000	40,000	40,000
66	20,000	n/a	10,000	n/a	40,000	n/a
67	20,000	n/a	10,000	n/a	40,000	n/a
68	20,000	n/a	10,000	n/a	40,000	n/a
69	20,000	n/a	10,000	n/a	40,000	n/a
70	20,000	n/a	10,000	n/a	40,000	n/a

Important Information

NULIS Nominees (Australia) Limited (Trustee) is part of the National Australia Bank Group of Companies (NAB). MLC Limited is part of the Nippon Life Insurance Group and not a part of the NAB Group of Companies. MLC Limited uses the MLC brand under licence. NULIS Nominees (Australia) Limited is not an authorised deposit taking institution. Neither NAB, nor any of its related bodies corporate guarantees or accepts liability in respect of MLC MasterKey Super Fundamentals Insurance. An interest in a MLC MasterKey Super Fundamentals Insurance policy held through the Fund doesn't represent a deposit or liability with the NAB or other related bodies corporate of NAB nor is it guaranteed by NAB.

Insurance Premium Rates

MLC MasterKey Super Fundamentals

Premium rates when you join

MLC Lifestage Insurance

The rates shown are effective 1 July 2020 and apply to your MLC Lifestage insurance when you join MLC MasterKey Super Fundamentals.

These rates are generally based on your age and gender and don't consider individual factors such as your occupation, medical history, lifestyle and leisure activities.

If you'd like to be assessed for your individual factors to provide you with a tailored premium rate for your MLC Lifestage insurance, please complete the **Short form insurance application** available at mlc.com.au

You will be required to provide information related to your medical history, employment and pastimes. If successful, specific occupation loading and/or medical exclusions may apply that can increase or decrease your overall premiums.

For more information, please refer to the **Insurance Guide** in the **MLC MasterKey Super and Pension Fundamentals Product Disclosure Statement** available at mlc.com.au/pds/mkspf

Tax benefits

A tax benefit may apply to insurance premiums charged to your MLC MasterKey Super Fundamentals account.

All premium rates shown in this document are before the tax benefit. We charge the premiums shown and then pass the tax benefit back to your Super account as a credit, which effectively reduces the premiums shown by up to 15% pa.

Annual rate per \$1,000 Sum Insured – 1 July 2020				
Age next birthday	Males		Females	
	Death	TPD	Death	TPD
16	0.45	0.18	0.24	0.07
17	0.57	0.18	0.25	0.07
18	0.68	0.18	0.29	0.07
19	0.77	0.18	0.31	0.07
20	0.83	0.18	0.35	0.07
21	0.88	0.18	0.36	0.07
22	0.91	0.18	0.33	0.07
23	0.93	0.18	0.32	0.07
24	0.93	0.19	0.31	0.09
25	0.92	0.22	0.30	0.09
26	0.83	0.24	0.30	0.12
27	0.81	0.27	0.31	0.15
28	0.79	0.30	0.32	0.18
29	0.78	0.33	0.32	0.21
30	0.77	0.36	0.33	0.24
31	0.76	0.38	0.35	0.28
32	0.76	0.43	0.35	0.33
33	0.74	0.46	0.36	0.38
34	0.74	0.52	0.40	0.43
35	0.76	0.58	0.43	0.47
36	0.76	0.65	0.47	0.53
37	0.76	0.73	0.52	0.59
38	0.77	0.81	0.58	0.65
39	0.83	0.89	0.62	0.74
40	0.89	0.98	0.67	0.83
41	0.97	1.08	0.72	0.93
42	1.04	1.18	0.78	1.05
43	1.10	1.29	0.83	1.17
44	1.23	1.45	0.88	1.35
45	1.36	1.63	0.93	1.55
46	1.51	1.84	0.99	1.78
47	1.67	2.07	1.04	2.06
48	1.85	2.32	1.10	2.35
49	1.98	2.65	1.18	2.63
50	2.12	3.02	1.26	2.95
51	2.28	3.43	1.36	3.29
52	2.44	3.92	1.48	3.66
53	2.63	4.45	1.59	4.08
54	2.81	5.03	1.70	4.47
55	3.01	5.68	1.81	4.90
56	3.22	6.42	1.93	5.37
57	3.46	7.24	2.07	5.88
58	3.70	8.17	2.22	6.44
59	4.07	8.82	2.36	6.82
60	4.49	9.52	2.52	7.24
61	4.92	10.27	2.67	7.68
62	5.39	11.07	2.84	8.13
63	5.91	11.94	3.01	8.61
64	6.40	13.20	3.20	9.31
65	6.92	14.59	3.40	10.06
66	7.59	n/a	3.66	n/a
67	8.31	n/a	3.94	n/a
68	9.10	n/a	4.24	n/a
69	10.13	n/a	4.61	n/a
70	11.27	n/a	5.01	n/a

Insurance Premium Rates

MLC MasterKey Super Fundamentals

Premium rates after you join

- MLC Lifestage insurance
- Death only insurance
- Death and Total & Permanent Disablement (TPD) insurance

These rates generally apply to MLC Lifestage insurance, Death only and Death and TPD insurance after you've become a member of MLC MasterKey Super Fundamentals and have been assessed by the Insurer for individual factors such as your medical history, lifestyle and leisure activities.

Depending on your occupation, you'll need to apply the factor in the table below to the rates shown:

Occupation classification ¹	Death	TPD
Professional collar	0.90	0.85
White collar	1.00	1.00
Light blue collar	1.20	1.37
Blue collar	1.35	1.60
Heavy blue collar	1.98	2.85
Special risk	1.98	2.85

For more information, please refer to the **Insurance Guide** in the **MLC MasterKey Super and Pension Fundamentals Product Disclosure Statement** available at mlc.com.au/pds/mkspf

Tax benefits

A tax benefit may apply to insurance premiums charged to your MLC MasterKey Super Fundamentals account.

All premium rates shown in this document are before the tax benefit. We charge the premiums shown and then pass the tax benefit back to your Super account as a credit, which effectively reduces the premiums shown by up to 15% pa.

¹ Refer to the **Occupational ratings guide for insurance** available at mlc.com.au/occupation for an explanation of these occupation classification categories.

Age next birthday	Annual rate per \$1,000 Sum Insured – 1 July 2020			
	Males		Females	
	Death	TPD	Death	TPD
16	0.36	0.12	0.19	0.05
17	0.46	0.12	0.20	0.05
18	0.55	0.12	0.23	0.05
19	0.62	0.12	0.25	0.05
20	0.67	0.12	0.28	0.05
21	0.71	0.12	0.29	0.05
22	0.73	0.12	0.27	0.05
23	0.75	0.12	0.26	0.05
24	0.75	0.13	0.25	0.06
25	0.74	0.15	0.24	0.06
26	0.67	0.16	0.24	0.08
27	0.65	0.18	0.25	0.10
28	0.64	0.20	0.26	0.12
29	0.63	0.22	0.26	0.14
30	0.62	0.24	0.27	0.16
31	0.61	0.26	0.28	0.19
32	0.61	0.29	0.28	0.22
33	0.60	0.31	0.29	0.26
34	0.60	0.35	0.32	0.29
35	0.61	0.39	0.35	0.32
36	0.61	0.44	0.38	0.36
37	0.61	0.49	0.42	0.40
38	0.62	0.55	0.47	0.44
39	0.67	0.60	0.50	0.50
40	0.72	0.66	0.54	0.56
41	0.78	0.73	0.58	0.63
42	0.84	0.80	0.63	0.71
43	0.89	0.87	0.67	0.79
44	0.99	0.98	0.71	0.91
45	1.10	1.10	0.75	1.05
46	1.22	1.24	0.80	1.20
47	1.35	1.40	0.84	1.39
48	1.49	1.57	0.89	1.59
49	1.60	1.79	0.95	1.78
50	1.71	2.04	1.02	1.99
51	1.84	2.32	1.10	2.22
52	1.97	2.65	1.19	2.47
53	2.12	3.01	1.28	2.76
54	2.27	3.40	1.37	3.02
55	2.43	3.84	1.46	3.31
56	2.60	4.34	1.56	3.63
57	2.79	4.89	1.67	3.97
58	2.98	5.52	1.79	4.35
59	3.28	5.96	1.90	4.61
60	3.62	6.43	2.03	4.89
61	3.97	6.94	2.15	5.19
62	4.35	7.48	2.29	5.49
63	4.77	8.07	2.43	5.82
64	5.16	8.92	2.58	6.29
65	5.58	9.86	2.74	6.80
66	6.12	n/a	2.95	n/a
67	6.70	n/a	3.18	n/a
68	7.34	n/a	3.42	n/a
69	8.17	n/a	3.72	n/a
70	9.09	n/a	4.04	n/a

Insurance Premium Rates

MLC MasterKey Super Fundamentals

Income Protection insurance with a benefit period of two years or five years

Premium Rates for males

These premium rates generally apply to your MLC MasterKey Super Fundamentals Income Protection insurance with a benefit period of two years or five years.

If you've changed occupation or salary you should let us know so your premiums are up to date.

To update your occupation or salary, please contact us on **132 652**.

Depending on your occupation, you'll need to apply the factor in the table below to the rates shown:

Occupation classification ¹	Benefit Period 2 yrs or 5 yrs
Professional collar	0.90
White collar	1.00
Light blue collar	1.70
Blue collar	1.90
Heavy blue collar	2.40
Special risk ²	n/a

The premium you pay will include an amount to cover the cost of stamp duty, in addition to the premium rates shown on this page.

For more information, please refer to the **Insurance Guide** in the **MLC MasterKey Super and Pension Fundamentals Product Disclosure Statement** available at mlc.com.au/pds/mkspf

Tax benefits

A tax benefit may apply to insurance premiums charged to your MLC MasterKey Super Fundamentals account.

All premium rates shown in this document are before the tax benefit. We charge the premiums shown and then pass the tax benefit back to your Super account as a credit, which effectively reduces the premiums shown by up to 15% pa.

Income Protection (IP) annual premium rate per \$1,000 Annual Benefit (Male) – 1 July 2020							
Age next birthday	Benefit Period						
	2 years			5 years			
	Waiting Period						
	30 Day	60 Day	90 Day	30 Day	60 Day	90 Day	180 Day
16	1.66	1.34	0.83	1.89	1.54	0.94	0.68
17	1.69	1.34	0.84	1.90	1.54	0.94	0.69
18	1.69	1.35	0.84	1.91	1.55	0.94	0.69
19	1.70	1.37	0.85	1.92	1.57	0.95	0.70
20	1.71	1.37	0.86	1.93	1.57	0.96	0.70
21	1.73	1.38	0.86	1.96	1.60	0.97	0.71
22	1.74	1.38	0.87	2.00	1.63	0.98	0.73
23	1.75	1.39	0.87	2.02	1.66	1.00	0.74
24	1.75	1.41	0.88	2.06	1.69	1.02	0.76
25	1.78	1.41	0.89	2.10	1.73	1.03	0.78
26	1.82	1.46	0.91	2.14	1.76	1.05	0.78
27	1.88	1.50	0.94	2.20	1.82	1.06	0.81
28	1.94	1.55	0.97	2.27	1.87	1.09	0.83
29	2.00	1.60	1.00	2.35	1.94	1.12	0.86
30	2.07	1.66	1.03	2.44	2.01	1.16	0.90
31	2.14	1.70	1.06	2.52	2.08	1.19	0.91
32	2.22	1.78	1.10	2.63	2.18	1.24	0.97
33	2.30	1.85	1.16	2.75	2.29	1.30	1.01
34	2.41	1.92	1.21	2.90	2.41	1.35	1.06
35	2.52	2.01	1.25	3.04	2.53	1.42	1.12
36	2.63	2.11	1.31	3.21	2.68	1.50	1.19
37	2.75	2.20	1.38	3.39	2.83	1.58	1.27
38	2.89	2.30	1.44	3.59	3.01	1.68	1.36
39	3.05	2.44	1.53	3.82	3.21	1.79	1.46
40	3.18	2.55	1.59	4.05	3.40	1.91	1.56
41	3.38	2.70	1.69	4.32	3.65	2.05	1.70
42	3.58	2.86	1.79	4.62	3.91	2.21	1.84
43	3.79	3.03	1.90	4.94	4.19	2.39	2.01
44	4.02	3.22	2.02	5.30	4.51	2.58	2.19
45	4.28	3.42	2.14	5.68	4.85	2.81	2.40
46	4.56	3.65	2.28	6.11	5.21	3.06	2.63
47	4.86	3.89	2.42	6.57	5.62	3.34	2.90
48	5.18	4.14	2.58	7.07	6.06	3.66	3.20
49	5.50	4.41	2.75	7.58	6.54	4.00	3.51
50	5.86	4.69	2.93	8.16	7.04	4.38	3.88
51	6.25	4.99	3.13	8.79	7.61	4.82	4.30
52	6.66	5.33	3.34	9.48	8.23	5.30	4.76
53	7.11	5.69	3.56	10.48	9.16	6.02	5.43
54	7.61	6.09	3.81	11.61	10.20	6.84	6.22
55	8.14	6.52	4.07	12.87	11.38	7.81	7.14
56	8.72	6.98	4.37	14.30	12.74	8.95	8.22
57	9.36	7.50	4.69	15.94	14.30	10.29	9.51
58	10.08	8.06	5.03	17.79	16.10	11.91	11.06
59	10.85	8.68	5.42	19.94	18.24	13.90	12.97
60	11.70	9.36	5.85	19.02	17.01	12.74	11.24
61	12.62	10.10	6.32	18.12	15.87	11.66	9.93
62	13.66	10.92	6.82	17.77	14.77	11.16	8.74
63	16.55	12.98	10.14	17.42	13.66	10.66	7.54
64	9.71	7.42	5.64	10.22	7.81	5.94	3.78
65	2.86	1.86	1.14	3.02	1.96	1.20	0.02

¹ Refer to the **Occupational ratings guide for insurance** available at mlc.com.au/occupation for an explanation of these occupation classification categories.

² Members classified as Special risk are not eligible for Income Protection insurance.

Insurance Premium Rates

MLC MasterKey Super Fundamentals

Income Protection insurance with a benefit period of two years or five years

Premium Rates for females

These premium rates generally apply to your MLC MasterKey Super Fundamentals Income Protection insurance with a benefit period of two years or five years.

If you've changed occupation or salary you should let us know so your premiums are up to date.

To update your occupation or salary, please contact us on **132 652**.

Depending on your occupation, you'll need to apply the factor in the table below to the rates shown:

Occupation classification ¹	Benefit Period 2 yrs or 5 yrs
Professional collar	0.90
White collar	1.00
Light blue collar	1.70
Blue collar	1.90
Heavy blue collar	2.40
Special risk ²	n/a

The premium you pay will include an amount to cover the cost of stamp duty, in addition to the premium rates shown on this page.

For more information, please refer to the **Insurance Guide** in the **MLC MasterKey Super and Pension Fundamentals Product Disclosure Statement** available at mlc.com.au/pds/mkspf

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Income Protection (IP) annual premium rate per \$1,000 Annual Benefit (Female) – 1 July 2020							
Age next birthday	Benefit Period						
	2 years			5 years			
	Waiting Period						
	30 Day	60 Day	90 Day	30 Day	60 Day	90 Day	180 Day
16	2.49	2.00	1.25	2.83	2.31	1.41	1.03
17	2.53	2.01	1.25	2.86	2.32	1.41	1.03
18	2.53	2.03	1.26	2.87	2.33	1.42	1.03
19	2.55	2.05	1.28	2.88	2.35	1.43	1.04
20	2.57	2.05	1.28	2.90	2.36	1.44	1.04
21	2.58	2.07	1.29	2.94	2.39	1.46	1.06
22	2.61	2.08	1.30	3.00	2.44	1.47	1.09
23	2.62	2.09	1.30	3.04	2.49	1.50	1.11
24	2.62	2.12	1.32	3.09	2.53	1.52	1.14
25	2.66	2.12	1.33	3.14	2.58	1.54	1.17
26	2.73	2.18	1.37	3.22	2.64	1.57	1.18
27	2.82	2.25	1.41	3.31	2.72	1.60	1.22
28	2.90	2.33	1.46	3.41	2.80	1.64	1.25
29	3.00	2.40	1.50	3.53	2.90	1.68	1.28
30	3.12	2.49	1.55	3.66	3.02	1.74	1.34
31	3.20	2.56	1.60	3.78	3.12	1.78	1.37
32	3.34	2.66	1.66	3.94	3.27	1.86	1.44
33	3.46	2.78	1.73	4.13	3.43	1.95	1.51
34	3.61	2.88	1.81	4.34	3.61	2.03	1.60
35	3.78	3.01	1.88	4.56	3.79	2.13	1.68
36	3.94	3.16	1.98	4.81	4.01	2.25	1.78
37	4.13	3.31	2.07	5.08	4.26	2.38	1.91
38	4.33	3.46	2.17	5.38	4.51	2.52	2.04
39	4.57	3.66	2.29	5.73	4.81	2.69	2.18
40	4.78	3.82	2.39	6.07	5.11	2.87	2.34
41	5.07	4.05	2.53	6.48	5.47	3.08	2.56
42	5.37	4.29	2.68	6.92	5.86	3.31	2.76
43	5.69	4.55	2.84	7.42	6.29	3.58	3.02
44	6.03	4.83	3.02	7.95	6.76	3.88	3.28
45	6.42	5.14	3.21	8.53	7.27	4.22	3.60
46	6.84	5.47	3.42	9.17	7.82	4.59	3.94
47	7.29	5.84	3.64	9.85	8.42	5.02	4.35
48	7.78	6.22	3.88	10.60	9.10	5.49	4.80
49	8.25	6.61	4.13	11.38	9.80	6.00	5.27
50	8.79	7.03	4.40	12.24	10.56	6.57	5.81
51	9.37	7.49	4.70	13.19	11.41	7.22	6.44
52	9.99	7.99	5.00	14.22	12.35	7.95	7.14
53	10.66	8.53	5.34	15.72	13.74	9.02	8.15
54	11.41	9.13	5.71	17.40	15.30	10.26	9.33
55	12.21	9.78	6.11	19.30	17.07	11.72	10.71
56	13.09	10.48	6.55	21.46	19.11	13.42	12.34
57	14.04	11.25	7.03	23.91	21.44	15.44	14.27
58	15.12	12.08	7.55	26.69	24.15	17.87	16.59
59	16.28	13.02	8.13	29.92	27.36	20.85	19.46
60	17.54	14.04	8.78	28.53	25.51	19.11	16.86
61	18.94	15.15	9.48	27.18	23.80	17.48	14.90
62	20.49	16.38	10.24	26.66	22.15	16.74	13.11
63	24.82	19.46	15.20	26.14	20.49	16.00	11.32
64	14.56	11.13	8.46	15.33	11.72	8.90	5.68
65	4.29	2.80	1.72	4.52	2.94	1.80	0.04

¹ Refer to the **Occupational ratings guide for insurance** available at mlc.com.au/occupation for an explanation of these occupation classification categories.

² Members classified as Special risk are not eligible for Income Protection insurance.

Insurance Premium Rates

MLC MasterKey Super Fundamentals

Income Protection insurance with a benefit period to age 65

Premium Rates for males and females

These premium rates generally apply to your MLC MasterKey Super Fundamentals Income Protection insurance with a benefit period to age 65.

If you've changed occupation or salary you should let us know so your premiums are up to date.

To update your occupation or salary, please contact us on **132 652**.

Depending on your occupation, you'll need to apply the factor in the table below to the rates shown:

Occupation classification ¹	Benefit Period to age 65
Professional collar	0.90
White collar	1.00
Light blue collar	1.40
Blue collar	1.58
Heavy blue collar	2.18
Special risk ²	n/a

The premium you pay will include an amount to cover the cost of stamp duty, in addition to the premium rates shown on this page.

For more information, please refer to the **Insurance Guide** in the **MLC MasterKey Super and Pension Fundamentals Product Disclosure Statement** available at mlc.com.au/pds/mkspf

Tax benefits

A tax benefit may apply to insurance premiums charged to your MLC MasterKey Super Fundamentals account.

All premium rates shown in this document are before the tax benefit. We charge the premiums shown and then pass the tax benefit back to your Super account as a credit, which effectively reduces the premiums shown by up to 15% pa.

Income Protection (IP) annual premium rate per \$1,000 Annual Benefit – 1 July 2020								
Age next birthday	Benefit Period							
	Males to age 65				Females to age 65			
	Waiting Period							
	30 Day	60 Day	90 Day	180 Day	30 Day	60 Day	90 Day	180 Day
16	5.03	4.09	3.00	2.57	7.54	6.13	5.18	4.46
17	5.03	4.09	3.00	2.57	7.54	6.13	5.18	4.46
18	5.03	4.09	3.00	2.57	7.54	6.13	5.18	4.46
19	5.03	4.09	3.00	2.57	7.54	6.13	5.18	4.46
20	5.03	4.09	3.00	2.57	7.54	6.13	5.18	4.46
21	5.25	4.30	3.12	2.71	7.88	6.46	5.40	4.70
22	5.50	4.53	3.24	2.83	8.24	6.80	5.61	4.88
23	5.74	4.77	3.38	2.97	8.61	7.16	5.85	5.13
24	6.02	5.01	3.54	3.10	9.02	7.51	6.12	5.37
25	6.30	5.28	3.68	3.25	9.46	7.92	6.36	5.64
26	6.33	5.34	3.59	3.21	9.50	8.02	6.23	5.55
27	6.43	5.45	3.54	3.17	9.64	8.18	6.12	5.48
28	6.57	5.59	3.51	3.17	9.87	8.39	6.06	5.48
29	6.77	5.79	3.54	3.18	10.17	8.70	6.12	5.51
30	7.04	6.02	3.58	3.24	10.56	9.05	6.21	5.61
31	7.36	6.33	3.68	3.34	11.05	9.50	6.36	5.78
32	7.74	6.67	3.82	3.48	11.62	10.01	6.60	6.02
33	8.18	7.07	3.99	3.65	12.25	10.61	6.90	6.30
34	8.69	7.53	4.23	3.86	13.04	11.29	7.33	6.69
35	9.26	8.04	4.52	4.15	13.89	12.07	7.81	7.17
36	9.88	8.61	4.86	4.47	14.82	12.91	8.41	7.74
37	10.58	9.23	5.24	4.84	15.88	13.83	9.07	8.38
38	11.33	9.91	5.72	5.30	17.00	14.87	9.91	9.16
39	12.17	10.65	6.25	5.78	18.26	15.99	10.82	10.01
40	13.05	11.46	6.87	6.38	19.58	17.18	11.90	11.03
41	14.02	12.30	7.57	7.03	21.02	18.46	13.11	12.17
42	15.04	13.23	8.36	7.77	22.55	19.85	14.47	13.45
43	16.12	14.20	9.24	8.59	24.18	21.30	16.00	14.87
44	17.28	15.22	10.12	9.41	25.92	22.83	17.34	16.12
45	18.49	16.32	11.05	10.28	27.73	24.47	18.76	17.44
46	19.75	17.45	12.04	11.20	29.62	26.17	20.25	18.84
47	21.07	18.64	13.09	12.20	31.61	27.96	21.84	20.33
48	22.44	19.84	14.20	13.23	33.65	29.76	23.50	21.88
49	23.83	21.09	15.36	14.33	35.74	31.62	25.22	23.50
50	25.25	22.35	16.59	15.48	37.87	33.53	26.99	25.18
51	26.65	23.59	17.84	16.64	39.99	35.39	28.78	26.87
52	28.06	24.81	19.10	17.84	42.07	37.22	30.60	28.56
53	31.18	27.55	21.60	20.18	46.77	41.34	34.36	32.09
54	34.34	30.33	24.20	22.62	51.52	45.50	38.21	35.70
55	37.47	33.03	26.85	25.11	56.22	49.54	42.12	39.36
56	40.46	35.57	29.47	27.58	60.68	53.36	45.89	42.91
57	43.08	37.79	31.89	29.85	64.64	56.69	49.36	46.18
58	45.18	39.45	33.99	31.82	67.79	59.17	52.26	48.92
59	46.45	40.30	35.50	33.24	69.68	60.45	54.23	50.77
60	46.49	39.94	36.08	33.81	69.74	59.92	54.77	51.30
61	44.73	37.89	35.24	33.04	67.08	56.83	53.18	49.83
62	40.47	33.44	32.38	30.36	60.72	50.15	48.58	45.54
63	32.55	25.52	22.96	16.39	48.83	38.28	35.76	24.64
64	19.10	14.60	11.67	4.90	28.64	21.90	19.03	7.41
65	5.64	3.66	2.91	0.06	8.45	5.50	5.04	0.11

¹ Refer to the **Occupational ratings guide for insurance** available at mlc.com.au/occupation for an explanation of these occupation classification categories.

² Members classified as Special risk are not eligible for Income Protection insurance.