

# MLC Lifestage Insurance – sum insured

## MLC MasterKey Super Fundamentals

### Sum insured

#### MLC Lifestage Insurance

These amounts are effective 1 July 2018 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](http://mlc.com.au/pds/mkspf)

| Age next birthday | Standard Cover<br>– 1 July 2018 |          | Half the Standard Cover<br>– 1 July 2018 |          | Double the Standard Cover<br>– 1 July 2018 |          |
|-------------------|---------------------------------|----------|--|----------|--|----------|
|                   | Death (\$)                      | TPD (\$) | Death (\$)                               | TPD (\$) | Death (\$)                                 | TPD (\$) |
| 16                | 112,500                         | 225,500  | 56,250                                   | 112,750  | 225,000                                    | 451,000  |
| 17                | 121,000                         | 225,500  | 60,500                                   | 112,750  | 242,000                                    | 451,000  |
| 18                | 129,500                         | 225,500  | 64,750                                   | 112,750  | 259,000                                    | 451,000  |
| 19                | 138,000                         | 225,500  | 69,000                                   | 112,750  | 276,000                                    | 451,000  |
| 20                | 145,500                         | 225,500  | 72,750                                   | 112,750  | 291,000                                    | 451,000  |
| 21                | 155,500                         | 225,500  | 77,750                                   | 112,750  | 311,000                                    | 451,000  |
| 22                | 160,500                         | 225,500  | 80,250                                   | 112,750  | 321,000                                    | 451,000  |
| 23                | 168,500                         | 225,500  | 84,250                                   | 112,750  | 337,000                                    | 451,000  |
| 24                | 172,000                         | 225,500  | 86,000                                   | 112,750  | 344,000                                    | 451,000  |
| 25                | 180,000                         | 225,500  | 90,000                                   | 112,750  | 360,000                                    | 451,000  |
| 26                | 192,000                         | 225,500  | 96,000                                   | 112,750  | 384,000                                    | 451,000  |
| 27                | 197,000                         | 225,500  | 98,500                                   | 112,750  | 394,000                                    | 451,000  |
| 28                | 203,000                         | 225,500  | 101,500                                  | 112,750  | 406,000                                    | 451,000  |
| 29                | 206,500                         | 225,500  | 103,250                                  | 112,750  | 413,000                                    | 451,000  |
| 30                | 211,000                         | 225,500  | 105,500                                  | 112,750  | 422,000                                    | 451,000  |
| 31                | 215,500                         | 225,500  | 107,750                                  | 112,750  | 431,000                                    | 451,000  |
| 32                | 219,500                         | 225,500  | 109,750                                  | 112,750  | 439,000                                    | 451,000  |
| 33                | 223,000                         | 225,500  | 111,500                                  | 112,750  | 446,000                                    | 451,000  |
| 34                | 224,000                         | 225,500  | 112,000                                  | 112,750  | 448,000                                    | 451,000  |
| 35                | 225,500                         | 225,500  | 112,750                                  | 112,750  | 451,000                                    | 451,000  |
| 36                | 223,000                         | 223,000  | 111,500                                  | 111,500  | 446,000                                    | 446,000  |
| 37                | 213,500                         | 213,500  | 106,750                                  | 106,750  | 427,000                                    | 427,000  |
| 38                | 208,000                         | 208,000  | 104,000                                  | 104,000  | 416,000                                    | 416,000  |
| 39                | 200,000                         | 200,000  | 100,000                                  | 100,000  | 400,000                                    | 400,000  |
| 40                | 192,000                         | 192,000  | 96,000                                   | 96,000   | 384,000                                    | 384,000  |
| 41                | 182,500                         | 182,500  | 91,250                                   | 91,250   | 365,000                                    | 365,000  |
| 42                | 172,000                         | 172,000  | 86,000                                   | 86,000   | 344,000                                    | 344,000  |
| 43                | 160,500                         | 160,500  | 80,250                                   | 80,250   | 321,000                                    | 321,000  |
| 44                | 149,000                         | 149,000  | 74,500                                   | 74,500   | 298,000                                    | 298,000  |
| 45                | 138,000                         | 138,000  | 69,000                                   | 69,000   | 276,000                                    | 276,000  |
| 46                | 126,500                         | 126,500  | 63,250                                   | 63,250   | 253,000                                    | 253,000  |
| 47                | 118,000                         | 118,000  | 59,000                                   | 59,000   | 236,000                                    | 236,000  |
| 48                | 109,500                         | 109,500  | 54,750                                   | 54,750   | 219,000                                    | 219,000  |
| 49                | 104,000                         | 104,000  | 52,000                                   | 52,000   | 208,000                                    | 208,000  |
| 50                | 98,500                          | 98,500   | 49,250                                   | 49,250   | 197,000                                    | 197,000  |
| 51                | 93,000                          | 93,000   | 46,500                                   | 46,500   | 186,000                                    | 186,000  |
| 52                | 87,500                          | 87,500   | 43,750                                   | 43,750   | 175,000                                    | 175,000  |
| 53                | 82,000                          | 82,000   | 41,000                                   | 41,000   | 164,000                                    | 164,000  |
| 54                | 75,500                          | 75,500   | 37,750                                   | 37,750   | 151,000                                    | 151,000  |
| 55                | 68,500                          | 68,500   | 34,250                                   | 34,250   | 137,000                                    | 137,000  |
| 56                | 62,500                          | 62,500   | 31,250                                   | 31,250   | 125,000                                    | 125,000  |
| 57                | 55,000                          | 55,000   | 27,500                                   | 27,500   | 110,000                                    | 110,000  |
| 58                | 47,500                          | 47,500   | 23,750                                   | 23,750   | 95,000                                     | 95,000   |
| 59                | 42,500                          | 42,500   | 21,250                                   | 21,250   | 85,000                                     | 85,000   |
| 60                | 39,000                          | 39,000   | 19,500                                   | 19,500   | 78,000                                     | 78,000   |
| 61                | 33,500                          | 33,500   | 16,750                                   | 16,750   | 67,000                                     | 67,000   |
| 62                | 30,500                          | 30,500   | 15,250                                   | 15,250   | 61,000                                     | 61,000   |
| 63                | 27,000                          | 27,000   | 13,500                                   | 13,500   | 54,000                                     | 54,000   |
| 64                | 23,000                          | 23,000   | 11,500                                   | 11,500   | 46,000                                     | 46,000   |
| 65                | 19,000                          | 19,000   | 9,500                                    | 9,500    | 38,000                                     | 38,000   |
| 66                | 19,000                          | n/a      | 9,500                                    | n/a      | 38,000                                     | n/a      |
| 67                | 19,000                          | n/a      | 9,500                                    | n/a      | 38,000                                     | n/a      |
| 68                | 19,000                          | n/a      | 9,500                                    | n/a      | 38,000                                     | n/a      |
| 69                | 19,000                          | n/a      | 9,500                                    | n/a      | 38,000                                     | n/a      |
| 70                | 19,000                          | n/a      | 9,500                                    | n/a      | 38,000                                     | 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 2018 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](http://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](http://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 2018 |       |       |         |       |
|---|-------|-------|---------|-------|
| 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 <sup>1</sup> | 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](http://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.

<sup>1</sup> Refer to the **Occupational ratings guide for insurance** available at [mlc.com.au/occupation](http://mlc.com.au/occupation) for an explanation of these occupation classification categories.

| Annual rate per \$1,000 Sum Insured – 1 July 2018 |       |      |         |      |
|---|-------|------|---------|------|
| Age next birthday                                 | 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 <sup>1</sup> | Benefit Period<br>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 <sup>2</sup>              | 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](http://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<br>(Male) – 1 July 2018 |                |        |        |         |        |        |         |
|---|----------------|--------|--------|---------|--------|--------|---------|
| 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    |

<sup>1</sup> Refer to the **Occupational ratings guide for insurance** available at [mlc.com.au/occupation](http://mlc.com.au/occupation) for an explanation of these occupation classification categories.

<sup>2</sup> 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 <sup>1</sup> | Benefit Period<br>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 <sup>2</sup>              | 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](http://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<br>(Female) – 1 July 2018 |                |        |        |         |        |        |         |
|---|----------------|--------|--------|---------|--------|--------|---------|
| 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    |

<sup>1</sup> Refer to the **Occupational ratings guide for insurance** available at [mlc.com.au/occupation](http://mlc.com.au/occupation) for an explanation of these occupation classification categories.

<sup>2</sup> 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 <sup>1</sup> | 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 <sup>2</sup>              | 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](http://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 2018 |                 |        |        |         |                   |        |        |         |
|---|-----------------|--------|--------|---------|-------------------|--------|--------|---------|
| 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    |

<sup>1</sup> Refer to the **Occupational ratings guide for insurance** available at [mlc.com.au/occupation](http://mlc.com.au/occupation) for an explanation of these occupation classification categories.

<sup>2</sup> Members classified as Special risk are not eligible for Income Protection insurance.