

MLC Lifestage Insurance – sum insured

MLC MasterKey Super Fundamentals

Sum insured

MLC Lifestage Insurance

These amounts are effective 30 September 2022.

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 – 30 September 2022		Half the Standard Cover – 30 September 2022		Double the Standard Cover – 30 September 2022	
	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)	Death (\$)	TPD (\$)
16	125,500	251,500	63,000	125,500	251,500	502,500
17	135,000	251,500	67,500	125,500	269,500	502,500
18	144,500	251,500	72,500	125,500	289,000	502,500
19	153,500	251,500	77,000	125,500	307,500	502,500
20	162,500	251,500	81,000	125,500	325,000	502,500
21	173,000	251,500	86,500	125,500	346,500	502,500
22	179,500	251,500	89,500	125,500	358,500	502,500
23	188,000	251,500	94,000	125,500	376,000	502,500
24	192,000	251,500	96,000	125,500	384,000	502,500
25	200,000	251,500	100,000	125,500	400,500	502,500
26	214,000	251,500	107,000	125,500	428,000	502,500
27	219,500	251,500	110,000	125,500	439,000	502,500
28	227,000	251,500	113,500	125,500	453,500	502,500
29	230,500	251,500	115,000	125,500	460,500	502,500
30	235,000	251,500	117,500	125,500	470,000	502,500
31	240,500	251,500	120,500	125,500	481,000	502,500
32	244,500	251,500	122,500	125,500	489,500	502,500
33	248,500	251,500	124,500	125,500	497,500	502,500
34	250,000	251,500	125,000	125,500	499,500	502,500
35	251,500	251,500	125,500	125,500	502,500	502,500
36	248,500	248,500	124,500	124,500	497,500	497,500
37	238,000	238,000	119,000	119,000	476,000	476,000
38	232,000	232,000	116,000	116,000	464,000	464,000
39	222,500	222,500	111,500	111,500	445,500	445,500
40	214,000	214,000	107,000	107,000	428,000	428,000
41	204,000	204,000	102,000	102,000	407,500	407,500
42	192,000	192,000	96,000	96,000	384,000	384,000
43	179,500	179,500	89,500	89,500	358,500	358,500
44	166,000	166,000	83,000	83,000	332,000	332,000
45	153,500	153,500	77,000	77,000	307,500	307,500
46	141,500	141,500	70,500	70,500	283,000	283,000
47	132,000	132,000	66,000	66,000	263,500	263,500
48	122,000	122,000	61,000	61,000	244,000	244,000
49	116,000	116,000	58,000	58,000	232,000	232,000
50	110,500	110,500	55,000	55,000	220,500	220,500
51	103,000	103,000	51,500	51,500	206,500	206,500
52	97,500	97,500	49,000	49,000	195,000	195,000
53	92,000	92,000	46,000	46,000	184,000	184,000
54	84,500	84,500	42,000	42,000	168,500	168,500
55	76,500	76,500	38,500	38,500	153,000	153,000
56	69,500	69,500	34,500	34,500	139,000	139,000
57	62,000	62,000	31,000	31,000	123,500	123,500
58	52,500	52,500	26,500	26,500	105,000	105,000
59	47,500	47,500	23,500	23,500	95,000	95,000
60	44,000	44,000	22,000	22,000	88,000	88,000
61	37,500	37,500	18,500	18,500	74,500	74,500
62	33,500	33,500	17,000	17,000	67,500	67,500
63	30,000	30,000	15,000	15,000	60,500	60,500
64	26,000	26,000	13,000	13,000	52,000	52,000
65	21,000	21,000	10,500	10,500	42,000	42,000
66	21,000	n/a	10,500	n/a	42,000	n/a
67	21,000	n/a	10,500	n/a	42,000	n/a
68	21,000	n/a	10,500	n/a	42,000	n/a
69	21,000	n/a	10,500	n/a	42,000	n/a
70	21,000	n/a	10,500	n/a	42,000	n/a

Important Information

NULIS is part of the group of companies comprising Insignia Financial Ltd ABN 49 100 103 722 and its related bodies corporate (Insignia Financial Group).

MLC Limited uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the Insignia Financial Group.

Insurance Premium Rates

MLC MasterKey Super Fundamentals

Premium rates when you join

MLC Lifestage Insurance

The rates shown are effective 30 September 2022 and are for MLC Lifestage insurance you apply for 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 – 30 September 2022				
Age next birthday	Males		Females	
	Death	TPD	Death	TPD
16	0.52	0.21	0.28	0.08
17	0.66	0.21	0.29	0.08
18	0.79	0.21	0.34	0.08
19	0.89	0.21	0.36	0.08
20	0.96	0.21	0.41	0.08
21	1.02	0.21	0.42	0.08
22	1.05	0.21	0.38	0.08
23	1.08	0.21	0.37	0.08
24	1.08	0.22	0.36	0.1
25	1.07	0.25	0.35	0.1
26	0.96	0.28	0.35	0.14
27	0.94	0.31	0.36	0.17
28	0.91	0.35	0.37	0.21
29	0.9	0.38	0.37	0.24
30	0.89	0.42	0.38	0.28
31	0.88	0.44	0.41	0.32
32	0.88	0.5	0.41	0.38
33	0.86	0.53	0.42	0.44
34	0.86	0.6	0.46	0.5
35	0.88	0.67	0.5	0.54
36	0.88	0.75	0.54	0.61
37	0.88	0.85	0.6	0.68
38	0.89	0.94	0.67	0.75
39	0.96	1.03	0.72	0.86
40	1.03	1.14	0.78	0.96
41	1.12	1.25	0.83	1.08
42	1.2	1.37	0.9	1.22
43	1.27	1.49	0.96	1.36
44	1.42	1.68	1.02	1.56
45	1.58	1.89	1.08	1.8
46	1.75	2.13	1.15	2.06
47	1.93	2.4	1.2	2.39
48	2.14	2.69	1.27	2.72
49	2.29	3.07	1.37	3.05
50	2.46	3.5	1.46	3.42
51	2.64	3.97	1.58	3.81
52	2.83	4.54	1.71	4.24
53	3.05	5.15	1.84	4.73
54	3.25	5.83	1.97	5.18
55	3.49	6.58	2.1	5.68
56	3.73	7.44	2.24	6.22
57	4.01	8.39	2.4	6.81
58	4.29	9.46	2.57	7.46
59	4.71	10.22	2.73	7.9
60	5.2	11.03	2.92	8.39
61	5.7	11.89	3.09	8.89
62	6.24	12.82	3.29	9.42
63	6.84	13.83	3.49	9.97
64	7.41	15.29	3.71	10.78
65	8.01	16.9	3.94	11.65
66	8.79	n/a	4.24	n/a
67	9.62	n/a	4.56	n/a
68	10.54	n/a	4.91	n/a
69	11.73	n/a	5.34	n/a
70	13.05	n/a	5.80	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 are for MLC Lifestage insurance, Death only and Death and TPD insurance that you apply for 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.

Annual rate per \$1,000 Sum Insured – 30 September 2022				
Age next birthday	Males		Females	
	Death	TPD	Death	TPD
16	0.42	0.14	0.22	0.06
17	0.53	0.14	0.23	0.06
18	0.64	0.14	0.27	0.06
19	0.72	0.14	0.29	0.06
20	0.78	0.14	0.32	0.06
21	0.82	0.14	0.34	0.06
22	0.85	0.14	0.31	0.06
23	0.87	0.14	0.30	0.06
24	0.87	0.15	0.29	0.07
25	0.86	0.17	0.28	0.07
26	0.78	0.19	0.28	0.09
27	0.75	0.21	0.29	0.12
28	0.74	0.23	0.30	0.14
29	0.73	0.25	0.30	0.16
30	0.72	0.28	0.31	0.19
31	0.71	0.30	0.32	0.22
32	0.71	0.34	0.32	0.25
33	0.69	0.36	0.34	0.30
34	0.69	0.41	0.37	0.34
35	0.71	0.45	0.41	0.37
36	0.71	0.51	0.44	0.42
37	0.71	0.57	0.49	0.46
38	0.72	0.64	0.54	0.51
39	0.78	0.69	0.58	0.58
40	0.83	0.76	0.63	0.65
41	0.90	0.85	0.67	0.73
42	0.97	0.93	0.73	0.82
43	1.03	1.01	0.78	0.91
44	1.15	1.14	0.82	1.05
45	1.27	1.27	0.87	1.22
46	1.41	1.44	0.93	1.39
47	1.56	1.62	0.97	1.61
48	1.73	1.82	1.03	1.84
49	1.85	2.07	1.10	2.06
50	1.98	2.36	1.18	2.30
51	2.13	2.69	1.27	2.57
52	2.28	3.07	1.38	2.86
53	2.46	3.49	1.48	3.20
54	2.63	3.94	1.59	3.50
55	2.81	4.45	1.69	3.83
56	3.01	5.03	1.81	4.20
57	3.23	5.66	1.93	4.60
58	3.45	6.39	2.07	5.04
59	3.80	6.90	2.20	5.34
60	4.19	7.45	2.35	5.66
61	4.60	8.04	2.49	6.01
62	5.04	8.66	2.65	6.36
63	5.52	9.35	2.81	6.74
64	5.98	10.33	2.99	7.28
65	6.46	11.42	3.17	7.88
66	7.09	n/a	3.42	n/a
67	7.76	n/a	3.68	n/a
68	8.5	n/a	3.96	n/a
69	9.46	n/a	4.31	n/a
70	10.53	n/a	4.68	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
Members classified as Special Risk or Not Insurable are not eligible for Income Protection insurance¹.	

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) – 30 September 2022							
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	1.24	1.00	0.62	1.41	1.15	0.71	0.51
17	1.26	1.00	0.63	1.42	1.15	0.71	0.52
18	1.26	1.00	0.63	1.42	1.15	0.71	0.52
19	1.27	1.02	0.64	1.43	1.17	0.71	0.53
20	1.27	1.02	0.65	1.44	1.17	0.72	0.53
21	1.29	1.03	0.65	1.46	1.19	0.73	0.53
22	1.30	1.03	0.65	1.49	1.21	0.74	0.55
23	1.30	1.03	0.65	1.51	1.24	0.75	0.56
24	1.30	1.05	0.66	1.54	1.26	0.77	0.57
25	1.33	1.05	0.67	1.57	1.29	0.77	0.59
26	1.36	1.09	0.68	1.60	1.31	0.78	0.59
27	1.40	1.12	0.71	1.64	1.36	0.79	0.61
28	1.45	1.15	0.73	1.69	1.39	0.81	0.62
29	1.49	1.19	0.75	1.75	1.45	0.83	0.65
30	1.54	1.24	0.77	1.82	1.50	0.86	0.68
31	1.60	1.27	0.79	1.88	1.55	0.88	0.68
32	1.66	1.33	0.82	1.96	1.63	0.92	0.73
33	1.72	1.38	0.86	2.05	1.71	0.97	0.76
34	1.80	1.43	0.90	2.17	1.80	1.00	0.79
35	1.88	1.50	0.93	2.27	1.89	1.06	0.83
36	1.96	1.57	0.97	2.39	2.00	1.12	0.88
37	2.05	1.64	1.03	2.52	2.11	1.18	0.94
38	2.16	1.72	1.07	2.67	2.25	1.25	1.01
39	2.28	1.82	1.14	2.85	2.39	1.33	1.09
40	2.37	1.90	1.18	3.02	2.53	1.42	1.16
41	2.52	2.02	1.26	3.22	2.72	1.53	1.27
42	2.67	2.14	1.33	3.45	2.91	1.65	1.37
43	2.82	2.26	1.42	3.69	3.12	1.78	1.50
44	3.00	2.40	1.51	3.95	3.36	1.93	1.63
45	3.19	2.55	1.60	4.23	3.62	2.10	1.79
46	3.40	2.72	1.70	4.55	3.89	2.29	1.96
47	3.63	2.90	1.81	4.90	4.19	2.49	2.17
48	3.87	3.09	1.93	5.27	4.52	2.73	2.38
49	4.10	3.29	2.05	5.65	4.88	2.98	2.61
50	4.37	3.50	2.19	6.08	5.25	3.27	2.89
51	4.66	3.72	2.33	6.55	5.67	3.60	3.21
52	4.97	3.97	2.49	7.06	6.13	3.95	3.55
53	5.30	4.24	2.65	7.81	6.83	4.49	4.04
54	5.67	4.54	2.84	8.65	7.60	5.10	4.64
55	6.07	4.86	3.03	9.59	8.49	5.82	5.33
56	6.50	5.21	3.26	10.66	9.50	6.67	6.13
57	6.98	5.59	3.50	11.88	10.66	7.67	7.08
58	7.51	6.01	3.75	13.25	12.00	8.87	8.25
59	8.09	6.47	4.04	14.86	13.59	10.36	9.67
60	8.72	6.98	4.36	14.18	12.68	9.50	8.38
61	9.41	7.53	4.71	13.50	11.82	8.69	7.40
62	10.18	8.14	5.09	13.24	11.01	8.32	6.52
63	12.33	9.68	7.56	12.99	10.18	7.95	5.62
64	7.23	5.53	4.20	7.62	5.82	4.43	2.82
65	2.14	1.39	0.85	2.26	1.46	0.89	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.

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
Members classified as Special Risk or Not Insurable are not eligible for Income Protection insurance¹.	

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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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 (Female) – 30 September 2022							
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	2.40	1.93	1.20	2.73	2.23	1.36	0.99
17	2.43	1.94	1.20	2.75	2.24	1.36	0.99
18	2.43	1.96	1.21	2.76	2.25	1.37	0.99
19	2.45	1.98	1.23	2.77	2.27	1.38	1.00
20	2.47	1.98	1.23	2.79	2.28	1.39	1.00
21	2.48	2.00	1.24	2.83	2.31	1.41	1.02
22	2.51	2.01	1.25	2.89	2.35	1.42	1.05
23	2.52	2.02	1.25	2.93	2.40	1.45	1.07
24	2.52	2.05	1.27	2.98	2.43	1.46	1.10
25	2.56	2.05	1.28	3.03	2.48	1.48	1.12
26	2.63	2.10	1.32	3.10	2.54	1.51	1.13
27	2.72	2.17	1.36	3.19	2.62	1.54	1.17
28	2.79	2.25	1.41	3.29	2.70	1.58	1.20
29	2.89	2.32	1.45	3.40	2.79	1.62	1.23
30	3.01	2.40	1.49	3.53	2.91	1.68	1.29
31	3.08	2.46	1.54	3.65	3.01	1.72	1.32
32	3.22	2.56	1.60	3.80	3.15	1.79	1.39
33	3.34	2.68	1.67	3.98	3.31	1.88	1.45
34	3.48	2.77	1.75	4.18	3.48	1.96	1.54
35	3.65	2.90	1.81	4.39	3.66	2.06	1.62
36	3.80	3.05	1.91	4.64	3.87	2.17	1.72
37	3.98	3.19	2.00	4.90	4.10	2.30	1.84
38	4.17	3.34	2.09	5.19	4.34	2.42	1.97
39	4.40	3.53	2.21	5.52	4.64	2.59	2.10
40	4.61	3.69	2.31	5.85	4.93	2.76	2.26
41	4.89	3.90	2.43	6.25	5.28	2.97	2.46
42	5.18	4.13	2.58	6.67	5.64	3.19	2.66
43	5.48	4.38	2.73	7.15	6.06	3.45	2.91
44	5.81	4.66	2.91	7.66	6.52	3.74	3.16
45	6.19	4.96	3.09	8.22	7.00	4.06	3.47
46	6.59	5.28	3.30	8.83	7.54	4.42	3.80
47	7.02	5.62	3.51	9.49	8.12	4.84	4.19
48	7.50	5.99	3.74	10.21	8.77	5.30	4.63
49	7.95	6.37	3.98	10.97	9.45	5.78	5.08
50	8.48	6.78	4.24	11.79	10.17	6.33	5.60
51	9.03	7.22	4.53	12.71	11.00	6.96	6.21
52	9.63	7.70	4.82	13.70	11.90	7.66	6.89
53	10.27	8.22	5.15	15.15	13.24	8.69	7.86
54	11.00	8.80	5.50	16.77	14.75	9.89	8.99
55	11.76	9.43	5.89	18.60	16.45	11.30	10.32
56	12.62	10.10	6.31	20.69	18.42	12.94	11.89
57	13.53	10.84	6.78	23.04	20.67	14.88	13.75
58	14.58	11.65	7.27	25.72	23.28	17.22	15.99
59	15.69	12.55	7.84	28.83	26.37	20.09	18.76
60	16.90	13.53	8.47	27.49	24.58	18.42	16.25
61	18.25	14.61	9.14	26.19	22.94	16.85	14.36
62	19.75	15.79	9.87	25.69	21.35	16.14	12.64
63	23.93	18.76	14.65	25.20	19.75	15.42	10.91
64	14.03	10.73	8.16	14.77	11.30	8.57	5.47
65	4.13	2.70	1.66	4.35	2.83	1.74	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.

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
Members classified as Special Risk or Not Insurable are not eligible for Income Protection insurance¹.	

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 – 30 September 2022								
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	3.75	3.05	2.24	1.92	7.26	5.91	4.99	4.30
17	3.75	3.05	2.24	1.92	7.26	5.91	4.99	4.30
18	3.75	3.05	2.24	1.92	7.26	5.91	4.99	4.30
19	3.75	3.05	2.24	1.92	7.26	5.91	4.99	4.30
20	3.75	3.05	2.24	1.92	7.26	5.91	4.99	4.30
21	3.91	3.21	2.33	2.02	7.59	6.23	5.21	4.53
22	4.10	3.38	2.41	2.11	7.94	6.56	5.41	4.70
23	4.28	3.56	2.52	2.22	8.30	6.91	5.63	4.95
24	4.49	3.74	2.64	2.32	8.69	7.23	5.90	5.18
25	4.70	3.93	2.74	2.42	9.12	7.63	6.13	5.44
26	4.72	3.98	2.67	2.39	9.16	7.73	6.00	5.35
27	4.79	4.06	2.64	2.36	9.29	7.88	5.90	5.29
28	4.90	4.16	2.61	2.36	9.51	8.09	5.84	5.29
29	5.05	4.31	2.64	2.37	9.80	8.39	5.90	5.31
30	5.25	4.49	2.67	2.41	10.17	8.72	5.98	5.41
31	5.48	4.72	2.74	2.49	10.65	9.16	6.13	5.57
32	5.77	4.97	2.85	2.59	11.20	9.65	6.36	5.80
33	6.10	5.27	2.97	2.72	11.80	10.22	6.65	6.07
34	6.48	5.61	3.15	2.88	12.57	10.88	7.06	6.45
35	6.91	5.99	3.37	3.09	13.38	11.64	7.53	6.91
36	7.36	6.42	3.63	3.33	14.29	12.44	8.11	7.46
37	7.89	6.88	3.90	3.61	15.30	13.33	8.74	8.08
38	8.45	7.38	4.26	3.95	16.38	14.33	9.55	8.83
39	9.07	7.94	4.66	4.31	17.60	15.41	10.43	9.65
40	9.73	8.55	5.12	4.76	18.87	16.55	11.47	10.63
41	10.45	9.17	5.64	5.24	20.26	17.80	12.64	11.72
42	11.21	9.86	6.23	5.79	21.73	19.13	13.95	12.97
43	12.01	10.58	6.89	6.40	23.30	20.53	15.42	14.33
44	12.88	11.35	7.54	7.01	24.98	22.01	16.71	15.54
45	13.78	12.16	8.24	7.66	26.73	23.59	18.08	16.81
46	14.72	13.01	8.97	8.35	28.55	25.22	19.51	18.15
47	15.70	13.89	9.76	9.09	30.46	26.95	21.04	19.59
48	16.72	14.78	10.58	9.86	32.43	28.69	22.65	21.08
49	17.76	15.72	11.45	10.68	34.45	30.47	24.30	22.65
50	18.82	16.65	12.36	11.54	36.50	32.31	26.01	24.26
51	19.86	17.58	13.29	12.40	38.54	34.11	27.74	25.89
52	20.92	18.49	14.24	13.29	40.55	35.87	29.49	27.52
53	23.24	20.53	16.10	15.04	45.08	39.84	33.12	30.93
54	25.60	22.60	18.03	16.86	49.65	43.86	36.82	34.41
55	27.92	24.61	20.01	18.71	54.18	47.74	40.60	37.94
56	30.16	26.51	21.96	20.56	58.48	51.43	44.23	41.35
57	32.10	28.16	23.77	22.25	62.30	54.64	47.57	44.50
58	33.67	29.40	25.33	23.72	65.34	57.02	50.37	47.15
59	34.62	30.04	26.46	24.77	67.16	58.27	52.26	48.94
60	34.65	29.77	26.89	25.20	67.22	57.75	52.79	49.44
61	33.34	28.24	26.26	24.62	64.65	54.78	51.25	48.03
62	30.16	24.92	24.13	22.62	58.52	48.34	46.82	43.89
63	24.25	19.02	17.11	12.21	47.07	36.89	34.47	23.75
64	14.24	10.88	8.69	3.66	27.60	21.10	18.34	7.14
65	4.20	2.73	2.17	0.05	8.15	5.31	4.86	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.