

Standard Insurance Premium Rates

MLC MasterKey Business Super
MLC MasterKey Personal Super

Death and Total and Permanent Disablement (TPD)

From 26 July 2019, these standard insurance premium rates generally apply to MLC MasterKey Business Super Employee¹ and Family members.

These rates also apply to members transferred to MLC MasterKey Personal Super from 26 July 2019.

If you belong to a large employer plan, your employer may have elected tailored premium rates. We will confirm your premium rates in **Your Insurance Summary**.

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

Occupation classification ²	Death	TPD
Professional	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

If we don't know your occupation, you'll be classified as Light blue collar and the factor listed in the table for that classification will apply to your premium rates. To update your occupation, please contact us.

If we are not informed of your gender, you will be charged male rates for Death and TPD insurance.

For more information on insurance, please refer to the Product Disclosure Statement at mlc.com.au/pds/mkbs

These rates are subject to change.

- 1 If there are more than 200 members in the Employer Plan, members will generally be charged a tailored insurance premium rate.
- 2 You can find a list of occupations and their classifications in the Occupation Rating guide at mlc.com.au/occupation. To update your occupation, please contact us or your employer.

Age next birthday	Annual rate per \$1,000 Sum Insured			
	Males		Females	
	Death	TPD	Death	TPD
16	0.36	0.12	0.16	0.04
17	0.46	0.12	0.17	0.04
18	0.55	0.12	0.19	0.04
19	0.62	0.12	0.21	0.04
20	0.67	0.12	0.23	0.04
21	0.71	0.12	0.24	0.04
22	0.73	0.12	0.23	0.04
23	0.75	0.12	0.22	0.04
24	0.75	0.13	0.21	0.05
25	0.74	0.15	0.20	0.05
26	0.67	0.16	0.20	0.07
27	0.65	0.18	0.21	0.09
28	0.64	0.20	0.22	0.10
29	0.63	0.22	0.22	0.11
30	0.62	0.24	0.23	0.13
31	0.61	0.26	0.23	0.16
32	0.61	0.29	0.23	0.18
33	0.60	0.31	0.24	0.22
34	0.60	0.35	0.27	0.24
35	0.61	0.39	0.30	0.27
36	0.61	0.44	0.32	0.30
37	0.61	0.49	0.35	0.34
38	0.62	0.55	0.39	0.37
39	0.67	0.60	0.42	0.42
40	0.72	0.66	0.45	0.47
41	0.78	0.73	0.49	0.53
42	0.84	0.80	0.53	0.59
43	0.89	0.87	0.57	0.66
44	0.99	0.98	0.59	0.77
45	1.10	1.10	0.63	0.88
46	1.22	1.24	0.67	1.01
47	1.35	1.40	0.70	1.17
48	1.49	1.57	0.75	1.33
49	1.60	1.79	0.80	1.50
50	1.71	2.04	0.85	1.67
51	1.84	2.32	0.92	1.86
52	1.97	2.65	1.00	2.07
53	2.12	3.01	1.07	2.31
54	2.27	3.40	1.15	2.53
55	2.43	3.84	1.23	2.78
56	2.60	4.34	1.31	3.05
57	2.79	4.89	1.40	3.33
58	2.98	5.52	1.50	3.65
59	3.28	5.96	1.59	3.86
60	3.62	6.43	1.71	4.10
61	3.97	6.94	1.80	4.35
62	4.35	7.48	1.92	4.60
63	4.77	8.07	2.04	4.88
64	5.16	8.92	2.17	5.27
65	5.58	9.86	2.30	5.70
66	6.12	11.46	2.47	6.50
67	6.70	13.30	2.66	7.37
68	7.34	15.41	2.87	8.34
69	8.17	17.83	3.11	9.41
70	9.09	20.58	3.38	10.61

Standard Insurance Premium Rates

MLC MasterKey Business Super

MLC MasterKey Personal Super

MLC Lifestage sum insured amounts

This table shows the sum insured amounts for members who have MLC Lifestage insurance from 1 July 2020.

Age next birthday	Sum Insured (\$)	
	Death	TPD
16	238,000	477,000
17	256,000	477,000
18	274,000	477,000
19	292,000	477,000
20	308,000	477,000
21	329,000	477,000
22	340,000	477,000
23	357,000	477,000
24	364,000	477,000
25	380,000	477,000
26	406,000	477,000
27	417,000	477,000
28	430,000	477,000
29	437,000	477,000
30	446,000	477,000
31	456,000	477,000
32	464,000	477,000
33	472,000	477,000
34	474,000	477,000
35	477,000	477,000
36	472,000	472,000
37	452,000	452,000
38	440,000	440,000
39	423,000	423,000
40	406,000	406,000
41	387,000	387,000
42	364,000	364,000
43	340,000	340,000
44	315,000	315,000
45	292,000	292,000
46	268,000	268,000
47	250,000	250,000
48	232,000	232,000
49	220,000	220,000
50	209,000	209,000
51	196,000	196,000
52	185,000	185,000
53	174,000	174,000
54	160,000	160,000
55	145,000	145,000
56	132,000	132,000
57	117,000	117,000
58	100,000	100,000
59	90,000	90,000
60	83,000	83,000
61	71,000	71,000
62	64,000	64,000
63	57,000	57,000
64	49,000	49,000
65	40,000	40,000
66	40,000	0
67	40,000	0
68	40,000	0
69	40,000	0
70	40,000	0

Standard Insurance Premium Rates

MLC MasterKey Business Super
MLC MasterKey Personal Super

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

Premium Rates for Males

From 26 July 2019, these standard insurance premium rates generally apply to MLC MasterKey Business Super Employee¹ and Family members.

These rates also apply to members transferred to MLC MasterKey Personal Super from 26 July 2019.

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

Occupation classification ²	Benefit Period 2 yrs or 5 yrs
Professional	0.90
White collar	1.00
Light Blue collar	1.70
Blue collar	1.90
Heavy Blue collar	2.40
Special Risk	n/a ³

If we don't know your occupation, you'll be classified as Light blue collar and the factor listed in the table for that classification will apply to your premium rates. To update your occupation, please contact us.

If we are not informed of your gender, you will be charged female rates for Income Protection.

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 on insurance, please refer to the Product Disclosure Statement at mlc.com.au/pds/mkbs

These rates are subject to change.

- 1 If there are more than 200 members in the Employer Plan, members will generally be charged a tailored insurance premium rate.
- 2 You can find a list of occupations and their classifications in the Occupation Rating guide at mlc.com.au/occupation. To update your occupation, please contact us or your employer.
- 3 Members classified as Special risk are not eligible for Income Protection insurance.

Income Protection (IP) annual premium rate per \$1,000 Annual Benefit							
Male							
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	1.25	1.01	0.62	1.42	1.16	0.71	0.51
17	1.27	1.01	0.63	1.43	1.16	0.71	0.52
18	1.27	1.01	0.63	1.43	1.16	0.71	0.52
19	1.28	1.03	0.64	1.44	1.18	0.71	0.53
20	1.28	1.03	0.65	1.45	1.18	0.72	0.53
21	1.30	1.04	0.65	1.47	1.20	0.73	0.53
22	1.31	1.04	0.65	1.50	1.22	0.74	0.55
23	1.31	1.04	0.65	1.52	1.25	0.75	0.56
24	1.31	1.06	0.66	1.55	1.27	0.77	0.57
25	1.34	1.06	0.67	1.58	1.30	0.77	0.59
26	1.37	1.10	0.68	1.61	1.32	0.79	0.59
27	1.41	1.13	0.71	1.65	1.37	0.80	0.61
28	1.46	1.16	0.73	1.70	1.40	0.82	0.62
29	1.50	1.20	0.75	1.76	1.46	0.84	0.65
30	1.55	1.25	0.77	1.83	1.51	0.87	0.68
31	1.61	1.28	0.8	1.89	1.56	0.89	0.68
32	1.67	1.34	0.83	1.97	1.64	0.93	0.73
33	1.73	1.39	0.87	2.06	1.72	0.98	0.76
34	1.81	1.44	0.91	2.18	1.81	1.01	0.80
35	1.89	1.51	0.94	2.28	1.9	1.07	0.84
36	1.97	1.58	0.98	2.41	2.01	1.13	0.89
37	2.06	1.65	1.04	2.54	2.12	1.19	0.95
38	2.17	1.73	1.08	2.69	2.26	1.26	1.02
39	2.29	1.83	1.15	2.87	2.41	1.34	1.10
40	2.39	1.91	1.19	3.04	2.55	1.43	1.17
41	2.54	2.03	1.27	3.24	2.74	1.54	1.28
42	2.69	2.15	1.34	3.47	2.93	1.66	1.38
43	2.84	2.27	1.43	3.71	3.14	1.79	1.51
44	3.02	2.42	1.52	3.98	3.38	1.94	1.64
45	3.21	2.57	1.61	4.26	3.64	2.11	1.80
46	3.42	2.74	1.71	4.58	3.91	2.30	1.97
47	3.65	2.92	1.82	4.93	4.22	2.51	2.18
48	3.89	3.11	1.94	5.30	4.55	2.75	2.40
49	4.13	3.31	2.06	5.69	4.91	3.00	2.63
50	4.40	3.52	2.20	6.12	5.28	3.29	2.91
51	4.69	3.74	2.35	6.59	5.71	3.62	3.23
52	5.00	4.00	2.51	7.11	6.17	3.98	3.57
53	5.33	4.27	2.67	7.86	6.87	4.52	4.07
54	5.71	4.57	2.86	8.71	7.65	5.13	4.67
55	6.11	4.89	3.05	9.65	8.54	5.86	5.36
56	6.54	5.24	3.28	10.73	9.56	6.71	6.17
57	7.02	5.63	3.52	11.96	10.73	7.72	7.13
58	7.56	6.05	3.77	13.34	12.08	8.93	8.30
59	8.14	6.51	4.07	14.96	13.68	10.43	9.73
60	8.78	7.02	4.39	14.27	12.76	9.56	8.43
61	9.47	7.58	4.74	13.59	11.9	8.75	7.45
62	10.25	8.19	5.12	13.33	11.08	8.37	6.56
63	12.41	9.74	7.61	13.07	10.25	8.00	5.66
64	7.28	5.57	4.23	7.67	5.86	4.46	2.84
65	2.15	1.40	0.86	2.27	1.47	0.90	0.02

Standard Insurance Premium Rates

MLC MasterKey Business Super
MLC MasterKey Personal Super

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

Premium Rates for Females

From 26 July 2019, these standard insurance premium rates generally apply to MLC MasterKey Business Super Employee¹ and Family members.

These rates also apply to members transferred to MLC MasterKey Personal Super from 26 July 2019.

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

Occupation classification ²	Benefit Period 2 yrs or 5 yrs
Professional	0.90
White collar	1.00
Light Blue collar	1.70
Blue collar	1.90
Heavy Blue collar	2.40
Special Risk	n/a ³

If we don't know your occupation, you'll be classified as Light blue collar and the factor listed in the table for that classification will apply to your premium rates. To update your occupation, please contact us.

If we are not informed of your gender, you will be charged female rates for Income Protection.

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 on insurance, please refer to the Product Disclosure Statement at mlc.com.au/pds/mkbs

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- 1 If there are more than 200 members in the Employer Plan, members will generally be charged a tailored insurance premium rate.
- 2 You can find a list of occupations and their classifications in the Occupation Rating guide at mlc.com.au/occupation. To update your occupation, please contact us or your employer.
- 3 Members classified as Special risk are not eligible for Income Protection insurance.

Income Protection (IP) annual premium rate per \$1,000 Annual Benefit							
Female							
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	2.42	1.94	1.21	2.75	2.24	1.37	1.00
17	2.45	1.95	1.21	2.77	2.25	1.37	1.00
18	2.45	1.97	1.22	2.78	2.26	1.38	1.00
19	2.47	1.99	1.24	2.79	2.28	1.39	1.01
20	2.49	1.99	1.24	2.81	2.29	1.4	1.01
21	2.50	2.01	1.25	2.85	2.32	1.42	1.03
22	2.53	2.02	1.26	2.91	2.37	1.43	1.06
23	2.54	2.03	1.26	2.95	2.42	1.46	1.08
24	2.54	2.06	1.28	3.00	2.45	1.47	1.11
25	2.58	2.06	1.29	3.05	2.5	1.49	1.13
26	2.65	2.11	1.33	3.12	2.56	1.52	1.14
27	2.74	2.18	1.37	3.21	2.64	1.55	1.18
28	2.81	2.26	1.42	3.31	2.72	1.59	1.21
29	2.91	2.33	1.46	3.42	2.81	1.63	1.24
30	3.03	2.42	1.50	3.55	2.93	1.69	1.30
31	3.10	2.48	1.55	3.67	3.03	1.73	1.33
32	3.24	2.58	1.61	3.82	3.17	1.80	1.40
33	3.36	2.70	1.68	4.01	3.33	1.89	1.46
34	3.50	2.79	1.76	4.21	3.5	1.97	1.55
35	3.67	2.92	1.82	4.42	3.68	2.07	1.63
36	3.82	3.07	1.92	4.67	3.89	2.18	1.73
37	4.01	3.21	2.01	4.93	4.13	2.31	1.85
38	4.20	3.36	2.1	5.22	4.37	2.44	1.98
39	4.43	3.55	2.22	5.56	4.67	2.61	2.11
40	4.64	3.71	2.32	5.89	4.96	2.78	2.27
41	4.92	3.93	2.45	6.29	5.31	2.99	2.48
42	5.21	4.16	2.60	6.71	5.68	3.21	2.68
43	5.52	4.41	2.75	7.20	6.10	3.47	2.93
44	5.85	4.69	2.93	7.71	6.56	3.76	3.18
45	6.23	4.99	3.11	8.27	7.05	4.09	3.49
46	6.63	5.31	3.32	8.89	7.59	4.45	3.82
47	7.07	5.66	3.53	9.55	8.17	4.87	4.22
48	7.55	6.03	3.76	10.28	8.83	5.33	4.66
49	8.00	6.41	4.01	11.04	9.51	5.82	5.11
50	8.53	6.82	4.27	11.87	10.24	6.37	5.64
51	9.09	7.27	4.56	12.79	11.07	7.00	6.25
52	9.69	7.75	4.85	13.79	11.98	7.71	6.93
53	10.34	8.27	5.18	15.25	13.33	8.75	7.91
54	11.07	8.86	5.54	16.88	14.84	9.95	9.05
55	11.84	9.49	5.93	18.72	16.56	11.37	10.39
56	12.70	10.17	6.35	20.82	18.54	13.02	11.97
57	13.62	10.91	6.82	23.19	20.8	14.98	13.84
58	14.67	11.72	7.32	25.89	23.43	17.33	16.09
59	15.79	12.63	7.89	29.02	26.54	20.22	18.88
60	17.01	13.62	8.52	27.67	24.74	18.54	16.35
61	18.37	14.70	9.20	26.36	23.09	16.96	14.45
62	19.88	15.89	9.93	25.86	21.49	16.24	12.72
63	24.08	18.88	14.74	25.36	19.88	15.52	10.98
64	14.12	10.80	8.21	14.87	11.37	8.63	5.51
65	4.16	2.72	1.67	4.38	2.85	1.75	0.04

Standard Insurance Premium Rates

MLC MasterKey Business Super

MLC MasterKey Personal Super

Income Protection with a benefit period to age 65

Premium Rates for Males and Females

From 26 July 2019, these standard insurance premium rates generally apply to MLC MasterKey Business Super Employee¹ and Family members.

These rates also apply to members transferred to MLC MasterKey Personal Super from 26 July 2019.

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

Occupation classification ²	Benefit Period to age 65
Professional	0.90
White collar	1.00
Light Blue collar	1.40
Blue collar	1.58
Heavy Blue collar	2.18
Special Risk	n/a ³

If we don't know your occupation, you'll be classified as Light blue collar and the factor listed in the table for that classification will apply to your premium rates. To update your occupation, please contact us.

If we are not informed of your gender, you will be charged female rates for Income Protection.

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.

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These rates are subject to change.

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- 2 You can find a list of occupations and their classifications in the Occupation Rating guide at mlc.com.au/occupation. To update your occupation, please contact us or your employer.
- 3 Members classified as Special risk are not eligible for Income Protection insurance.

Income Protection (IP) annual premium rate per \$1,000 Annual Benefit								
Age next birthday	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	3.77	3.07	2.25	1.93	7.31	5.95	5.02	4.33
17	3.77	3.07	2.25	1.93	7.31	5.95	5.02	4.33
18	3.77	3.07	2.25	1.93	7.31	5.95	5.02	4.33
19	3.77	3.07	2.25	1.93	7.31	5.95	5.02	4.33
20	3.77	3.07	2.25	1.93	7.31	5.95	5.02	4.33
21	3.94	3.23	2.34	2.03	7.64	6.27	5.24	4.56
22	4.13	3.4	2.43	2.12	7.99	6.6	5.44	4.73
23	4.31	3.58	2.54	2.23	8.35	6.95	5.67	4.98
24	4.52	3.76	2.66	2.33	8.75	7.28	5.94	5.21
25	4.73	3.96	2.76	2.44	9.18	7.68	6.17	5.47
26	4.75	4.01	2.69	2.41	9.22	7.78	6.04	5.38
27	4.82	4.09	2.66	2.38	9.35	7.93	5.94	5.32
28	4.93	4.19	2.63	2.38	9.57	8.14	5.88	5.32
29	5.08	4.34	2.66	2.39	9.86	8.44	5.94	5.34
30	5.28	4.52	2.69	2.43	10.24	8.78	6.02	5.44
31	5.52	4.75	2.76	2.51	10.72	9.22	6.17	5.61
32	5.81	5	2.87	2.61	11.27	9.71	6.4	5.84
33	6.14	5.3	2.99	2.74	11.88	10.29	6.69	6.11
34	6.52	5.65	3.17	2.9	12.65	10.95	7.11	6.49
35	6.95	6.03	3.39	3.11	13.47	11.71	7.58	6.95
36	7.41	6.46	3.65	3.35	14.38	12.52	8.16	7.51
37	7.94	6.92	3.93	3.63	15.4	13.42	8.8	8.13
38	8.5	7.43	4.29	3.98	16.49	14.42	9.61	8.89
39	9.13	7.99	4.69	4.34	17.71	15.51	10.5	9.71
40	9.79	8.6	5.15	4.79	18.99	16.66	11.54	10.7
41	10.52	9.23	5.68	5.27	20.39	17.91	12.72	11.8
42	11.28	9.92	6.27	5.83	21.87	19.25	14.04	13.05
43	12.09	10.65	6.93	6.44	23.45	20.66	15.52	14.42
44	12.96	11.42	7.59	7.06	25.14	22.15	16.82	15.64
45	13.87	12.24	8.29	7.71	26.9	23.74	18.2	16.92
46	14.81	13.09	9.03	8.4	28.73	25.38	19.64	18.27
47	15.8	13.98	9.82	9.15	30.66	27.12	21.18	19.72
48	16.83	14.88	10.65	9.92	32.64	28.87	22.8	21.22
49	17.87	15.82	11.52	10.75	34.67	30.67	24.46	22.8
50	18.94	16.76	12.44	11.61	36.73	32.52	26.18	24.42
51	19.99	17.69	13.38	12.48	38.79	34.33	27.92	26.06
52	21.05	18.61	14.33	13.38	40.81	36.1	29.68	27.7
53	23.39	20.66	16.2	15.14	45.37	40.1	33.33	31.13
54	25.76	22.75	18.15	16.97	49.97	44.14	37.06	34.63
55	28.1	24.77	20.14	18.83	54.53	48.05	40.86	38.18
56	30.35	26.68	22.1	20.69	58.86	51.76	44.51	41.62
57	32.31	28.34	23.92	22.39	62.7	54.99	47.88	44.79
58	33.89	29.59	25.49	23.87	65.76	57.39	50.69	47.45
59	34.84	30.23	26.63	24.93	67.59	58.64	52.6	49.25
60	34.87	29.96	27.06	25.36	67.65	58.12	53.13	49.76
61	33.55	28.42	26.43	24.78	65.07	55.13	51.58	48.34
62	30.35	25.08	24.29	22.77	58.9	48.65	47.12	44.17
63	24.41	19.14	17.22	12.29	47.37	37.13	34.69	23.9
64	14.33	10.95	8.75	3.68	27.78	21.24	18.46	7.19
65	4.23	2.75	2.18	0.05	8.2	5.34	4.89	0.11

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