

# Standard Insurance Premium Rates

MLC MasterKey Business Super  
MLC MasterKey Personal Super

## Death and Total and Permanent Disablement (TPD)

From 23 March 2018, these standard insurance premium rates generally apply to MLC MasterKey Business Super Employee<sup>1</sup> and Family members.

These rates also apply to members transferred to MLC MasterKey Personal Super from 23 March 2018.

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

Occupation classification <sup>2</sup>	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.

These rates do not include any commission.

For more information on insurance, please refer to the Product Disclosure Statement at [mlc.com.au/pds/mkbs](http://mlc.com.au/pds/mkbs)

- 1 If there are more than 100 members in the Employer Plan, members will generally be charged a tailored insurance premium rate.
- 2 Refer to the Occupation Rating Guide available at [mlc.com.au](http://mlc.com.au) for an explanation of these occupation categories.

Age next birthday	Annual rate per \$1,000 Sum Insured			
	Males		Females	
	Death	TPD	Death	TPD
16	0.36	0.12	0.18	0.05
17	0.46	0.12	0.19	0.05
18	0.55	0.12	0.22	0.05
19	0.62	0.12	0.24	0.05
20	0.67	0.12	0.27	0.05
21	0.71	0.12	0.28	0.05
22	0.73	0.12	0.26	0.05
23	0.75	0.12	0.25	0.05
24	0.75	0.13	0.24	0.06
25	0.74	0.15	0.23	0.06
26	0.67	0.16	0.23	0.08
27	0.65	0.18	0.24	0.10
28	0.64	0.20	0.25	0.12
29	0.63	0.22	0.25	0.13
30	0.62	0.24	0.26	0.15
31	0.61	0.26	0.27	0.18
32	0.61	0.29	0.27	0.21
33	0.60	0.31	0.28	0.25
34	0.60	0.35	0.31	0.28
35	0.61	0.39	0.34	0.31
36	0.61	0.44	0.37	0.35
37	0.61	0.49	0.40	0.39
38	0.62	0.55	0.45	0.42
39	0.67	0.60	0.48	0.48
40	0.72	0.66	0.52	0.54
41	0.78	0.73	0.56	0.61
42	0.84	0.80	0.61	0.68
43	0.89	0.87	0.65	0.76
44	0.99	0.98	0.68	0.88
45	1.10	1.10	0.72	1.01
46	1.22	1.24	0.77	1.16
47	1.35	1.40	0.81	1.34
48	1.49	1.57	0.86	1.53
49	1.60	1.79	0.92	1.72
50	1.71	2.04	0.98	1.92
51	1.84	2.32	1.06	2.14
52	1.97	2.65	1.15	2.38
53	2.12	3.01	1.23	2.66
54	2.27	3.40	1.32	2.91
55	2.43	3.84	1.41	3.19
56	2.60	4.34	1.50	3.50
57	2.79	4.89	1.61	3.83
58	2.98	5.52	1.72	4.19
59	3.28	5.96	1.83	4.44
60	3.62	6.43	1.96	4.71
61	3.97	6.94	2.07	5.00
62	4.35	7.48	2.21	5.29
63	4.77	8.07	2.34	5.61
64	5.16	8.92	2.49	6.06
65	5.58	9.86	2.64	6.55
66	6.12	11.46	2.84	7.47
67	6.70	13.30	3.06	8.47
68	7.34	15.41	3.30	9.59
69	8.17	17.83	3.58	10.82
70	9.09	20.58	3.89	12.19

# 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 2018.

Age next birthday	Sum Insured (\$)	
	Death	TPD
16	225,000	451,000
17	242,000	451,000
18	259,000	451,000
19	276,000	451,000
20	291,000	451,000
21	311,000	451,000
22	321,000	451,000
23	337,000	451,000
24	344,000	451,000
25	360,000	451,000
26	384,000	451,000
27	394,000	451,000
28	406,000	451,000
29	413,000	451,000
30	422,000	451,000
31	431,000	451,000
32	439,000	451,000
33	446,000	451,000
34	448,000	451,000
35	451,000	451,000
36	446,000	446,000
37	427,000	427,000
38	416,000	416,000
39	400,000	400,000
40	384,000	384,000
41	365,000	365,000
42	344,000	344,000
43	321,000	321,000
44	298,000	298,000
45	276,000	276,000
46	253,000	253,000
47	236,000	236,000
48	219,000	219,000
49	208,000	208,000
50	197,000	197,000
51	186,000	186,000
52	175,000	175,000
53	164,000	164,000
54	151,000	151,000
55	137,000	137,000
56	125,000	125,000
57	110,000	110,000
58	95,000	95,000
59	85,000	85,000
60	78,000	78,000
61	67,000	67,000
62	61,000	61,000
63	54,000	54,000
64	46,000	46,000
65	38,000	38,000
66	38,000	0
67	38,000	0
68	38,000	0
69	38,000	0
70	38,000	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 31 March 2017, these standard insurance premium rates generally apply to MLC MasterKey Business Super Employee<sup>1</sup> and Family members.

These rates also apply to members transferred to MLC MasterKey Personal Super from 31 March 2017.

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

Occupation classification <sup>2</sup>	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 <sup>3</sup>

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.

These rates do not include any commission.

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](http://mlc.com.au/pds/mkbs)

- 1 If there are more than 100 members in the Employer Plan, members will generally be charged a tailored insurance premium rate.
- 2 Refer to the Occupation Rating Guide available at [mlc.com.au](http://mlc.com.au) for an explanation of these occupation categories.
- 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	1.66	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	22.42	20.71	16.24	15.24
61	12.62	10.10	6.32	25.36	23.57	18.96	17.93
62	13.66	10.92	6.82	28.77	26.77	22.16	21.04
63	16.55	12.98	10.14	34.42	32.66	27.66	26.54
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

# 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 31 March 2017, these standard insurance premium rates generally apply to MLC MasterKey Business Super Employee<sup>1</sup> and Family members.

These rates also apply to members transferred to MLC MasterKey Personal Super from 31 March 2017.

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

Occupation classification <sup>2</sup>	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 <sup>3</sup>

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.

These rates do not include any commission.

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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- 2 Refer to the Occupation Rating Guide available at [mlc.com.au](http://mlc.com.au) for an explanation of these occupation categories.
- 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	2.49	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

# 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 31 March 2017, these standard insurance premium rates generally apply to MLC MasterKey Business Super Employee<sup>1</sup> and Family members.

These rates also apply to members transferred to MLC MasterKey Personal Super from 31 March 2017.

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

Occupation classification <sup>2</sup>	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 <sup>3</sup>

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.

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- 1 If there are more than 100 members in the Employer Plan, members will generally be charged a tailored insurance premium rate.
- 2 Refer to the Occupation Rating Guide available at [mlc.com.au](http://mlc.com.au) for an explanation of these occupation categories.
- 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	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

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