

Cost of Income Protection cover for a two-year benefit period

This table outlines the weekly cost of cover per \$100 weekly benefit if you choose a two-year benefit period.

Weekly premium per \$100 weekly benefit (30-day waiting period)

Current age	Heavy Blue		Light Blue (default)		White Collar		Professional	
	Male	Female	Male	Female	Male	Female	Male	Female
14-19	0.452	0.482	0.306	0.329	0.176	0.176	0.161	0.161
20-24	0.467	0.498	0.322	0.345	0.184	0.184	0.168	0.168
25-29	0.505	0.567	0.345	0.391	0.192	0.207	0.176	0.189
30-34	0.605	0.743	0.414	0.513	0.238	0.268	0.216	0.245
35-39	0.804	1.018	0.551	0.697	0.314	0.368	0.286	0.335
40-44	1.102	1.385	0.758	0.949	0.429	0.498	0.391	0.454
45-49	1.553	1.867	1.064	1.278	0.605	0.674	0.551	0.613
50-54	2.265	2.525	1.553	1.737	0.880	0.911	0.802	0.829
55-59	3.451	3.504	2.372	2.410	1.339	1.263	1.219	1.150
60-64	3.925	3.665	2.693	2.517	1.523	1.324	1.386	1.205

Weekly premium per \$100 weekly benefit (60-day waiting period)

Current age	Heavy Blue		Light Blue (default)		White Collar		Professional	
	Male	Female	Male	Female	Male	Female	Male	Female
14-19	0.261	0.291	0.184	0.199	0.092	0.100	0.085	0.091
20-24	0.276	0.299	0.192	0.207	0.092	0.100	0.085	0.091
25-29	0.299	0.345	0.207	0.238	0.100	0.115	0.091	0.106
30-34	0.360	0.452	0.245	0.306	0.123	0.153	0.113	0.140
35-39	0.475	0.620	0.329	0.429	0.161	0.215	0.147	0.196
40-44	0.681	0.880	0.467	0.605	0.230	0.299	0.210	0.272
45-49	0.964	1.194	0.666	0.819	0.329	0.406	0.300	0.369
50-54	1.523	1.714	1.049	1.179	0.521	0.590	0.475	0.537
55-59	2.334	2.395	1.607	1.645	0.796	0.819	0.725	0.746
60-64	2.732	2.479	1.882	1.706	0.934	0.850	0.850	0.773

Weekly premium per \$100 weekly benefit (90-day waiting period)

Current age	Heavy Blue		Light Blue (default)		White Collar		Professional	
	Male	Female	Male	Female	Male	Female	Male	Female
14-19	0.161	0.176	0.123	0.138	0.062	0.069	0.057	0.063
20-24	0.169	0.184	0.131	0.138	0.062	0.069	0.057	0.063
25-29	0.161	0.207	0.123	0.161	0.062	0.077	0.057	0.070
30-34	0.169	0.222	0.131	0.169	0.062	0.085	0.057	0.077
35-39	0.222	0.299	0.169	0.230	0.085	0.115	0.077	0.106
40-44	0.352	0.482	0.268	0.368	0.131	0.184	0.119	0.168
45-49	0.567	0.750	0.429	0.574	0.215	0.284	0.196	0.259
50-54	0.995	1.179	0.758	0.896	0.375	0.444	0.342	0.405
55-59	1.760	1.722	1.347	1.316	0.666	0.651	0.607	0.593
60-64	1.997	1.607	1.530	1.232	0.758	0.612	0.690	0.558

Note: This is the net cost you pay. The above rates include estimated stamp duty of 9%.

Cost of Income Protection cover for a five-year benefit period

This table outlines the weekly cost of cover per \$100 weekly benefit if you choose a five-year benefit period.

Weekly premium per \$100 weekly benefit (30-day waiting period)

Current age	Heavy Blue		Light Blue (default)		White Collar		Professional	
	Male	Female	Male	Female	Male	Female	Male	Female
14-19	0.804	0.794	0.545	0.542	0.314	0.290	0.287	0.265
20-24	0.844	0.831	0.581	0.575	0.332	0.307	0.303	0.280
25-29	0.930	0.962	0.634	0.663	0.352	0.352	0.323	0.321
30-34	1.139	1.287	0.778	0.890	0.447	0.465	0.407	0.425
35-39	1.543	1.804	1.059	1.235	0.603	0.652	0.549	0.595
40-44	2.171	2.512	1.492	1.722	0.845	0.902	0.769	0.822
45-49	3.136	3.480	2.148	2.382	1.221	1.255	1.112	1.143
50-54	4.706	4.845	3.227	3.332	1.829	1.747	1.666	1.591
55-59	7.399	6.950	5.086	4.780	2.872	2.504	2.614	2.280
60-64	7.102	6.109	4.874	4.196	2.755	2.207	2.508	2.008

Weekly premium per \$100 weekly benefit (60-day waiting period)

Current age	Heavy Blue		Light Blue (default)		White Collar		Professional	
	Male	Female	Male	Female	Male	Female	Male	Female
14-19	0.586	0.720	0.414	0.493	0.207	0.246	0.190	0.226
20-24	0.632	0.746	0.439	0.516	0.211	0.249	0.193	0.227
25-29	0.694	0.875	0.481	0.603	0.232	0.292	0.212	0.268
30-34	0.853	1.168	0.581	0.793	0.290	0.397	0.267	0.361
35-39	1.150	1.632	0.797	1.128	0.390	0.564	0.355	0.515
40-44	1.678	2.369	1.151	1.627	0.566	0.804	0.516	0.732
45-49	2.433	3.287	1.680	2.255	0.831	1.117	0.755	1.016
50-54	3.940	4.846	2.713	3.332	1.347	1.666	1.228	1.518
55-59	6.217	6.974	4.280	4.790	2.120	2.385	1.930	2.171
60-64	6.031	5.963	4.156	4.104	2.062	2.043	1.876	1.859

Weekly premium per \$100 weekly benefit (90-day waiting period)

Current age	Heavy Blue		Light Blue (default)		White Collar		Professional	
	Male	Female	Male	Female	Male	Female	Male	Female
14-19	0.332	0.435	0.253	0.340	0.127	0.170	0.116	0.156
20-24	0.348	0.457	0.269	0.343	0.127	0.172	0.116	0.157
25-29	0.340	0.527	0.260	0.410	0.130	0.196	0.119	0.178
30-34	0.366	0.581	0.283	0.441	0.133	0.221	0.122	0.201
35-39	0.493	0.797	0.374	0.613	0.187	0.306	0.170	0.282
40-44	0.803	1.319	0.611	1.005	0.297	0.503	0.272	0.459
45-49	1.325	2.113	1.003	1.616	0.502	0.798	0.458	0.728
50-54	2.397	3.419	1.826	2.598	0.904	1.288	0.824	1.174
55-59	4.364	5.152	3.339	3.939	1.651	1.947	1.503	1.774
60-64	4.014	3.878	3.077	2.974	1.523	1.478	1.386	1.347

Note: This is the net cost you pay. The above rates include estimated stamp duty of 9%.