

Goldman Sachs & JbWere - Group Life Insurance Rates. AIA Australia July 2022

Annual premium rates per \$1000 Sum Insured. Premiums are payable Monthly in arrears. Rates are non-participating rates. Rates are inclusive of stamp duty, 0% commission (plus GST relating to this commission). Rates are applicable to all occupations. 60 Days Death & TPD continuation option is included. Terminal Illness Benefit is included.

Active Members (Except Spouse Members)						
Benefit	Death		TPD		Death & TPD	
ANB	Male	Female	Male	Female	Male	Female
16	0.28	0.10	0.01	0.01	0.29	0.11
17	0.28	0.10	0.01	0.01	0.29	0.11
18	0.30	0.11	0.02	0.01	0.32	0.12
19	0.33	0.12	0.03	0.01	0.36	0.13
20	0.36	0.13	0.04	0.02	0.40	0.15
21	0.38	0.13	0.05	0.02	0.43	0.15
22	0.38	0.12	0.06	0.02	0.44	0.14
23	0.39	0.12	0.07	0.03	0.46	0.15
24	0.39	0.11	0.08	0.03	0.47	0.14
25	0.38	0.11	0.09	0.03	0.47	0.14
26	0.38	0.11	0.09	0.03	0.47	0.14
27	0.37	0.12	0.10	0.04	0.47	0.16
28	0.36	0.12	0.11	0.04	0.47	0.16
29	0.35	0.13	0.11	0.05	0.46	0.18
30	0.35	0.13	0.12	0.07	0.47	0.20
31	0.34	0.14	0.12	0.08	0.46	0.22
32	0.34	0.15	0.13	0.09	0.47	0.24
33	0.34	0.16	0.13	0.11	0.47	0.27
34	0.35	0.17	0.14	0.13	0.49	0.30
35	0.35	0.19	0.16	0.15	0.51	0.34
36	0.36	0.20	0.19	0.18	0.55	0.38
37	0.38	0.22	0.21	0.20	0.59	0.42
38	0.40	0.24	0.25	0.23	0.65	0.47
39	0.42	0.27	0.29	0.27	0.71	0.54
40	0.45	0.30	0.33	0.31	0.78	0.61
41	0.48	0.32	0.36	0.35	0.84	0.67
42	0.52	0.35	0.40	0.40	0.92	0.75
43	0.56	0.39	0.45	0.45	1.01	0.84
44	0.59	0.42	0.50	0.51	1.09	0.93
45	0.64	0.46	0.56	0.57	1.20	1.03
46	0.69	0.50	0.63	0.65	1.32	1.15
47	0.74	0.54	0.71	0.72	1.45	1.26
48	0.80	0.59	0.80	0.81	1.60	1.40
49	0.88	0.64	0.91	0.90	1.79	1.54
50	0.97	0.69	1.04	1.00	2.01	1.69
51	1.07	0.74	1.20	1.11	2.27	1.85
52	1.18	0.80	1.37	1.23	2.55	2.03
53	1.31	0.86	1.58	1.36	2.89	2.22
54	1.46	0.94	1.82	1.52	3.28	2.46
55	1.62	1.02	2.09	1.71	3.71	2.73
56	1.79	1.13	2.39	1.93	4.18	3.06
57	1.98	1.25	2.74	2.19	4.72	3.44
58	2.22	1.39	3.15	2.50	5.37	3.89
59	2.48	1.55	3.61	2.85	6.09	4.40
60	2.77	1.74	4.16	3.26	6.93	5.00
61	3.13	1.94	4.81	3.73	7.94	5.67
62	3.58	2.17	5.56	4.27	9.14	6.44
63	4.10	2.43	6.44	4.88	10.54	7.31
64	4.70	2.72	7.46	5.56	12.16	8.28
65	5.39	3.03	8.64	6.33	14.03	9.36

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Retained Members and Spouse Members						
Benefit	Death		TPD		Death & TPD	
	Male	Female	Male	Female	Male	Female
ANB						
16	0.36	0.13	0.02	0.01	0.38	0.14
17	0.36	0.13	0.02	0.01	0.38	0.14
18	0.38	0.14	0.03	0.01	0.41	0.15
19	0.42	0.16	0.04	0.02	0.46	0.18
20	0.45	0.17	0.05	0.02	0.50	0.19
21	0.48	0.16	0.07	0.03	0.55	0.19
22	0.48	0.15	0.08	0.03	0.56	0.18
23	0.49	0.15	0.10	0.03	0.59	0.18
24	0.49	0.14	0.11	0.04	0.60	0.18
25	0.49	0.14	0.12	0.04	0.61	0.18
26	0.48	0.14	0.13	0.05	0.61	0.19
27	0.46	0.15	0.14	0.05	0.60	0.20
28	0.46	0.15	0.14	0.06	0.60	0.21
29	0.44	0.16	0.15	0.07	0.59	0.23
30	0.44	0.17	0.16	0.09	0.60	0.26
31	0.43	0.18	0.16	0.11	0.59	0.29
32	0.43	0.19	0.17	0.13	0.60	0.32
33	0.43	0.20	0.18	0.15	0.61	0.35
34	0.44	0.22	0.19	0.18	0.63	0.40
35	0.45	0.24	0.22	0.21	0.67	0.45
36	0.46	0.26	0.25	0.24	0.71	0.50
37	0.48	0.28	0.29	0.27	0.77	0.55
38	0.51	0.31	0.33	0.31	0.84	0.62
39	0.53	0.34	0.38	0.36	0.91	0.70
40	0.57	0.37	0.45	0.41	1.02	0.78
41	0.61	0.41	0.49	0.47	1.10	0.88
42	0.65	0.45	0.54	0.53	1.19	0.98
43	0.70	0.49	0.60	0.61	1.30	1.10
44	0.75	0.53	0.67	0.68	1.42	1.21
45	0.80	0.58	0.75	0.77	1.55	1.35
46	0.87	0.63	0.84	0.87	1.71	1.50
47	0.94	0.69	0.95	0.98	1.89	1.67
48	1.02	0.75	1.08	1.09	2.10	1.84
49	1.11	0.81	1.23	1.22	2.34	2.03
50	1.23	0.87	1.41	1.35	2.64	2.22
51	1.35	0.94	1.61	1.49	2.96	2.43
52	1.50	1.01	1.85	1.65	3.35	2.66
53	1.66	1.09	2.13	1.84	3.79	2.93
54	1.84	1.18	2.45	2.05	4.29	3.23
55	2.04	1.29	2.81	2.30	4.85	3.59
56	2.26	1.43	3.23	2.60	5.49	4.03
57	2.50	1.58	3.70	2.95	6.20	4.53
58	2.80	1.76	4.24	3.36	7.04	5.12
59	3.14	1.96	4.87	3.84	8.01	5.80
60	3.50	2.20	5.61	4.40	9.11	6.60
61	3.96	2.46	6.48	5.03	10.44	7.49
62	4.52	2.75	7.49	5.75	12.01	8.50
63	5.18	3.08	8.68	6.58	13.86	9.66
64	5.94	3.43	10.05	7.50	15.99	10.93
65	6.81	3.83	11.64	8.53	18.45	12.36

Goldman Sachs & JBWere - Group Salary Continuance Insurance Rates. AIA Australia July 2022

Annual premium rates per \$100 Monthly Benefit. Premiums are payable Monthly in arrears. Rates are non-participating rates. Rates are inclusive of stamp duty, 0% commission (plus GST relating to this commission). Rates are applicable to all occupations. 60 day SCI continuation option is included. Additional Benefits: Death Whilst on Claim

Waiting Period :	90 Days	
Benefit Period :	2 years	
Claims Escalation :	Lower of CPI and 5.0% pa	
All Categories (Active & Retained)		
ANB	Male	Female
16	1.17	1.14
17	1.17	1.14
18	1.17	1.14
19	1.17	1.14
20	1.17	1.14
21	1.17	1.14
22	1.09	1.15
23	1.02	1.16
24	0.96	1.16
25	0.91	1.17
26	0.87	1.19
27	0.84	1.25
28	0.83	1.31
29	0.82	1.35
30	0.83	1.40
31	0.84	1.44
32	0.86	1.48
33	0.89	1.53
34	0.92	1.59
35	0.97	1.67
36	1.02	1.76
37	1.08	1.87
38	1.16	2.00
39	1.25	2.16
40	1.35	2.34
41	1.46	2.56
42	1.60	2.80
43	1.75	3.08
44	1.93	3.40
45	2.14	3.74
46	2.37	4.13
47	2.64	4.56
48	2.94	5.03
49	3.28	5.53
50	3.67	6.08
51	4.11	6.66
52	4.61	7.29
53	5.16	7.95
54	5.79	8.65
55	6.49	9.38
56	7.28	10.15
57	8.15	10.95
58	9.12	11.78
59	10.20	12.64
60	11.39	13.51
61	12.71	14.41
62	14.17	15.31
63	15.65	16.11
64	12.55	12.45
65	4.04	3.92

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Waiting Period :	90 Days	
Benefit Period :	To Age 65	
Claims Escalation :	Lower of CPI and 5.0% pa	
Active Members (without Voluntary cover)		
ANB	Male	Female
16	6.58	7.86
17	6.58	7.86
18	6.58	7.86
19	6.58	7.86
20	6.58	7.86
21	6.58	7.86
22	6.31	8.12
23	6.07	8.38
24	5.87	8.63
25	5.70	8.89
26	5.56	9.14
27	5.55	9.85
28	5.59	10.46
29	5.67	10.99
30	5.80	11.48
31	5.99	11.95
32	6.22	12.43
33	6.50	12.96
34	6.83	13.55
35	7.23	14.24
36	7.70	15.05
37	8.22	16.01
38	8.83	17.14
39	9.53	18.44
40	10.32	19.95
41	11.21	21.66
42	12.23	23.58
43	13.37	25.71
44	14.65	28.04
45	16.08	30.56
46	17.67	33.25
47	19.43	36.09
48	21.37	39.03
49	23.49	42.04
50	25.78	45.07
51	28.25	48.07
52	30.88	50.96
53	33.66	53.68
54	36.56	56.15
55	39.53	58.29
56	42.53	59.99
57	45.37	61.06
58	47.85	61.27
59	49.72	60.44
60	50.64	58.34
61	50.17	54.71
62	47.65	49.17
63	41.96	41.03
64	30.45	28.69
65	9.80	9.04

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Waiting Period :	90 Days	
Benefit Period :	To Age 65	
Claims Escalation :	Lower of CPI and 5.0% pa	
Retained Members (without Voluntary cover)		
ANB	Male	Female
16	7.37	8.81
17	7.37	8.81
18	7.37	8.81
19	7.37	8.81
20	7.37	8.81
21	7.37	8.81
22	7.07	9.10
23	6.80	9.38
24	6.57	9.67
25	6.38	9.96
26	6.23	10.24
27	6.22	11.03
28	6.26	11.72
29	6.35	12.32
30	6.50	12.86
31	6.71	13.39
32	6.96	13.93
33	7.28	14.52
34	7.66	15.18
35	8.10	15.95
36	8.62	16.86
37	9.21	17.94
38	9.90	19.20
39	10.67	20.66
40	11.56	22.35
41	12.57	24.27
42	13.70	26.42
43	14.98	28.81
44	16.41	31.42
45	18.01	34.24
46	19.80	37.26
47	21.77	40.43
48	23.94	43.73
49	26.32	47.11
50	28.89	50.50
51	31.65	53.85
52	34.60	57.09
53	37.71	60.14
54	40.96	62.91
55	44.29	65.31
56	47.65	67.22
57	50.83	68.41
58	53.61	68.64
59	55.71	67.72
60	56.74	65.37
61	56.21	61.30
62	53.38	55.09
63	47.01	45.98
64	34.12	32.15
65	10.97	10.12

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Waiting Period :	90 Days	
Benefit Period :	To Age 65	
Claims Escalation :	Lower of CPI and 5.0% pa	
All Members with Voluntary Cover		
ANB	Male	Female
16	7.62	9.10
17	7.62	9.10
18	7.62	9.10
19	7.62	9.10
20	7.62	9.10
21	7.62	9.10
22	7.30	9.39
23	7.03	9.69
24	6.79	9.99
25	6.59	10.28
26	6.44	10.57
27	6.42	11.40
28	6.47	12.10
29	6.56	12.72
30	6.72	13.28
31	6.93	13.83
32	7.19	14.39
33	7.52	14.99
34	7.91	15.68
35	8.37	16.48
36	8.90	17.42
37	9.52	18.53
38	10.22	19.83
39	11.02	21.34
40	11.94	23.08
41	12.98	25.06
42	14.15	27.29
43	15.47	29.75
44	16.95	32.45
45	18.60	35.37
46	20.45	38.48
47	22.49	41.76
48	24.73	45.16
49	27.18	48.65
50	29.83	52.15
51	32.69	55.62
52	35.74	58.97
53	38.95	62.11
54	42.30	64.97
55	45.74	67.45
56	49.21	69.42
57	52.49	70.65
58	55.36	70.89
59	57.53	69.94
60	58.60	67.51
61	58.05	63.30
62	55.13	56.89
63	48.55	47.48
64	35.24	33.20
65	11.33	10.46

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Waiting Period :	90 Days	
Benefit Period :	5 Year	
Claims Escalation :	Lower of CPI and 5.0% pa	
Member Type:	All Categories (Active & Retained)	
ANB	Male	Female
16	2.60	2.61
17	2.60	2.61
18	2.60	2.61
19	2.60	2.61
20	2.60	2.61
21	2.60	2.61
22	2.45	2.65
23	2.31	2.69
24	2.19	2.73
25	2.09	2.77
26	2.00	2.81
27	1.96	3.00
28	1.94	3.15
29	1.95	3.28
30	1.97	3.41
31	2.01	3.53
32	2.07	3.67
33	2.15	3.81
34	2.25	3.99
35	2.38	4.20
36	2.52	4.46
37	2.70	4.76
38	2.90	5.12
39	3.14	5.56
40	3.41	6.06
41	3.73	6.65
42	4.09	7.33
43	4.52	8.10
44	5.01	8.97
45	5.56	9.94
46	6.20	11.03
47	6.93	12.23
48	7.77	13.54
49	8.73	14.98
50	9.81	16.54
51	11.04	18.22
52	12.43	20.02
53	14.00	21.94
54	15.77	23.98
55	17.75	26.13
56	19.98	28.39
57	22.47	30.75
58	25.24	33.21
59	28.32	35.75
60	31.66	38.26
61	32.46	37.26
62	30.83	33.48
63	27.15	27.94
64	19.70	19.54
65	6.34	6.15