

New Default Cover tables and Insurance fee rate tables

Please find below the Insurance cover and Insurance fee tables effective 1 December 2025. The Insurance fee tables apply to Default Cover, Fixed Cover and aged-based unitised cover.

Default Cover from 1 December 2025

Default Cover is made up of 4 units of Death and TPD cover. To find the amount of Default Cover that applies for your age group from 1 December 2025, refer to the table below.

Age next birthday	Death cover	TPD cover	Age next birthday	Death cover	TPD cover
16	\$121,500	\$243,000	44	\$289,800	\$289,800
17	\$121,500	\$243,000	45	\$264,600	\$264,600
18	\$121,500	\$243,000	46	\$243,000	\$243,000
19	\$121,500	\$243,000	47	\$221,400	\$221,400
20	\$121,500	\$243,000	48	\$201,600	\$201,600
21	\$121,500	\$243,000	49	\$181,800	\$181,800
22	\$121,500	\$243,000	50	\$162,000	\$162,000
23	\$121,500	\$243,000	51	\$142,200	\$142,200
24	\$121,500	\$243,000	52	\$126,000	\$126,000
25	\$121,500	\$243,000	53	\$109,800	\$109,800
26	\$264,600	\$264,600	54	\$95,400	\$95,400
27	\$286,200	\$286,200	55	\$82,800	\$82,800
28	\$307,800	\$307,800	56	\$70,200	\$70,200
29	\$333,000	\$333,000	57	\$59,400	\$59,400
30	\$360,000	\$360,000	58	\$50,400	\$50,400
31	\$385,200	\$385,200	59	\$43,200	\$43,200
32	\$414,000	\$414,000	60	\$36,000	\$36,000
33	\$414,000	\$414,000	61	\$28,800	\$28,800
34	\$414,000	\$414,000	62	\$23,400	\$23,400
35	\$414,000	\$414,000	63	\$21,600	\$21,600
36	\$414,000	\$414,000	64	\$19,800	\$19,800
37	\$414,000	\$414,000	65	\$18,000	\$18,000
38	\$414,000	\$414,000	66	\$16,200	\$16,200
39	\$414,000	\$414,000	67	\$14,400	\$14,400
40	\$414,000	\$414,000	68	\$12,600	\$12,600
41	\$383,400	\$383,400	69	\$10,800	\$10,800
42	\$352,800	\$352,800	70	\$10,800	\$10,800
43	\$322,200	\$322,200	-	-	-

Age-based unitised insurance cover from 1 December 2025

You are able to dial up or down your units of cover (subject to product maximums and underwriting). The table below shows the amount of cover per 1 unit of Death and TPD cover.

Age next birthday	Death cover	TPD cover	Age next birthday	Death cover	TPD cover
16	\$30,375	\$60,750	44	\$72,450	\$72,450
17	\$30,375	\$60,750	45	\$66,150	\$66,150
18	\$30,375	\$60,750	46	\$60,750	\$60,750
19	\$30,375	\$60,750	47	\$55,350	\$55,350
20	\$30,375	\$60,750	48	\$50,400	\$50,400
21	\$30,375	\$60,750	49	\$45,450	\$45,450
22	\$30,375	\$60,750	50	\$40,500	\$40,500
23	\$30,375	\$60,750	51	\$35,550	\$35,550
24	\$30,375	\$60,750	52	\$31,500	\$31,500
25	\$30,375	\$60,750	53	\$27,450	\$27,450
26	\$66,150	\$66,150	54	\$23,850	\$23,850
27	\$71,550	\$71,550	55	\$20,700	\$20,700
28	\$76,950	\$76,950	56	\$17,550	\$17,550
29	\$83,250	\$83,250	57	\$14,850	\$14,850
30	\$90,000	\$90,000	58	\$12,600	\$12,600
31	\$96,300	\$96,300	59	\$10,800	\$10,800
32	\$103,500	\$103,500	60	\$9,000	\$9,000
33	\$103,500	\$103,500	61	\$7,200	\$7,200
34	\$103,500	\$103,500	62	\$5,850	\$5,850
35	\$103,500	\$103,500	63	\$5,400	\$5,400
36	\$103,500	\$103,500	64	\$4,950	\$4,950
37	\$103,500	\$103,500	65	\$4,500	\$4,500
38	\$103,500	\$103,500	66	\$4,050	\$4,050
39	\$103,500	\$103,500	67	\$3,600	\$3,600
40	\$103,500	\$103,500	68	\$3,150	\$3,150
41	\$95,850	\$95,850	69	\$2,700	\$2,700
42	\$88,200	\$88,200	70	\$2,700	\$2,700
43	\$80,550	\$80,550	-	-	-

Insurance fee tables - Death and Death & TPD

Please note

- This table applies to Default Cover, Fixed Cover and aged-based unitised cover.
- Annual insurance fee per \$1,000 sum insured, White Collar occupation category
- Occupation rating factor is to be applied to the applicable rate of insurance fee. For example, if your occupation category is Light Manual you need to multiply the rate of insurance fee for Death & TPD set out below by 140% or 1.4

Occupation Rating

Occupation category	Death	Death & TPD
Professional	85%	85%
White Collar	100%	100%
Light Manual	130%	140%
Manual	170%	200%
Heavy Manual	215%	250%

White Collar Insurance Fee Rates per \$1,000 Sum Insured						
Age next birthday	Male			Female		
	Death only	TPD rider	Death & TPD	Death only	TPD rider	Death & TPD
16	\$0.28	\$0.01	\$0.29	\$0.12	\$0.01	\$0.13
17	\$0.31	\$0.01	\$0.32	\$0.12	\$0.01	\$0.13
18	\$0.37	\$0.01	\$0.38	\$0.14	\$0.01	\$0.15
19	\$0.41	\$0.01	\$0.42	\$0.15	\$0.01	\$0.16
20	\$0.43	\$0.02	\$0.45	\$0.15	\$0.01	\$0.16
21	\$0.44	\$0.02	\$0.46	\$0.14	\$0.02	\$0.16
22	\$0.43	\$0.04	\$0.47	\$0.14	\$0.02	\$0.16
23	\$0.41	\$0.06	\$0.47	\$0.14	\$0.02	\$0.16
24	\$0.40	\$0.05	\$0.45	\$0.13	\$0.02	\$0.15
25	\$0.39	\$0.08	\$0.47	\$0.13	\$0.02	\$0.15
26	\$0.38	\$0.08	\$0.46	\$0.13	\$0.02	\$0.15
27	\$0.37	\$0.09	\$0.46	\$0.12	\$0.04	\$0.16
28	\$0.36	\$0.09	\$0.45	\$0.13	\$0.04	\$0.17
29	\$0.35	\$0.11	\$0.46	\$0.13	\$0.05	\$0.18
30	\$0.35	\$0.11	\$0.46	\$0.13	\$0.05	\$0.18
31	\$0.35	\$0.11	\$0.46	\$0.15	\$0.06	\$0.21
32	\$0.35	\$0.14	\$0.49	\$0.15	\$0.08	\$0.23
33	\$0.35	\$0.14	\$0.49	\$0.17	\$0.09	\$0.26
34	\$0.37	\$0.14	\$0.51	\$0.18	\$0.10	\$0.28

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White Collar Insurance Fee Rates per \$1,000 Sum Insured

Age next birthday	Male			Female		
	Death only	TPD rider	Death & TPD	Death only	TPD rider	Death & TPD
35	\$0.38	\$0.17	\$0.55	\$0.21	\$0.14	\$0.35
36	\$0.38	\$0.19	\$0.57	\$0.23	\$0.15	\$0.38
37	\$0.40	\$0.23	\$0.63	\$0.24	\$0.19	\$0.43
38	\$0.41	\$0.27	\$0.68	\$0.27	\$0.20	\$0.47
39	\$0.45	\$0.29	\$0.74	\$0.29	\$0.24	\$0.53
40	\$0.49	\$0.33	\$0.82	\$0.32	\$0.29	\$0.61
41	\$0.53	\$0.38	\$0.91	\$0.36	\$0.34	\$0.70
42	\$0.57	\$0.44	\$1.01	\$0.39	\$0.39	\$0.78
43	\$0.62	\$0.50	\$1.12	\$0.43	\$0.47	\$0.90
44	\$0.68	\$0.57	\$1.25	\$0.47	\$0.51	\$0.98
45	\$0.74	\$0.66	\$1.40	\$0.49	\$0.57	\$1.06
46	\$0.79	\$0.77	\$1.56	\$0.53	\$0.65	\$1.18
47	\$0.87	\$0.89	\$1.76	\$0.55	\$0.74	\$1.29
48	\$0.95	\$1.02	\$1.97	\$0.60	\$0.85	\$1.45
49	\$1.04	\$1.17	\$2.21	\$0.64	\$0.95	\$1.59
50	\$1.07	\$1.37	\$2.44	\$0.65	\$1.02	\$1.67
51	\$1.19	\$1.58	\$2.77	\$0.67	\$1.22	\$1.89
52	\$1.30	\$1.83	\$3.13	\$0.74	\$1.39	\$2.13
53	\$1.42	\$2.08	\$3.50	\$0.84	\$1.58	\$2.42
54	\$1.55	\$2.40	\$3.95	\$0.92	\$1.79	\$2.71
55	\$1.70	\$2.74	\$4.44	\$1.00	\$2.00	\$3.00
56	\$1.84	\$3.08	\$4.92	\$1.09	\$2.22	\$3.31
57	\$1.99	\$3.49	\$5.48	\$1.20	\$2.45	\$3.65
58	\$2.18	\$3.98	\$6.16	\$1.32	\$2.71	\$4.03
59	\$2.36	\$4.54	\$6.90	\$1.43	\$3.01	\$4.44
60	\$2.57	\$5.21	\$7.78	\$1.54	\$3.36	\$4.90
61	\$2.79	\$5.83	\$8.62	\$1.65	\$3.72	\$5.37
62	\$3.06	\$6.47	\$9.53	\$1.76	\$4.17	\$5.93
63	\$3.33	\$7.16	\$10.49	\$1.92	\$4.68	\$6.60
64	\$3.62	\$7.94	\$11.56	\$2.08	\$5.35	\$7.43
65	\$3.93	\$8.77	\$12.70	\$2.27	\$6.13	\$8.40
66	\$4.39	\$11.55	\$15.94	\$2.57	\$6.94	\$9.51
67	\$4.94	\$13.25	\$18.19	\$2.87	\$7.91	\$10.78
68	\$5.60	\$15.14	\$20.74	\$3.25	\$8.97	\$12.22
69	\$6.32	\$17.29	\$23.61	\$3.67	\$10.15	\$13.82
70	\$7.13	\$19.77	\$26.90	\$4.16	\$11.51	\$15.67

Insurance fee rates (for former Christian Super members) – Income Protection

Please note:

- Annual insurance fee per \$1,000 sum insured, White Collar occupation category, 2 Year Benefit Period, 60 Day Waiting Period.
- Occupation rating factor is to be applied to the applicable rate of insurance fee. For example, if your occupation category is Light Manual, you need to multiply the rate of insurance fee by 150% or 1.5.
- Multiplication Factor is to be applied to the applicable rate of insurance fee. For example, if the benefit period is 2 years and waiting period is 30 days, you need to multiply the rate of insurance fee by 1.2.

Occupation Rating		Waiting period and Benefit Period		
Occupation Category	Factor	Benefit Period	Waiting Period	Multiplication Factor
Professional	80%	2 years	30 days	1.2
White Collar	100%	2 years	60 days	1
Light Manual	150%	2 years	90 days	0.85
Manual	220%	5 years	30 days	4.5
Heavy Manual	350%	5 years	60 days	2.9
		5 years	90 days	2.35
		To Age 65	30 days	10.65
		To Age 65	60 days	8.45
		To Age 65	90 days	6.8

White Collar Insurance Fee Rates per \$1,000 Sum Insured		
Age next birthday	Male	Female
	2 Year Benefit Period	
	60 Day Waiting Period	
17	\$0.59	\$0.59
18	\$0.59	\$0.59
19	\$0.59	\$0.59
20	\$0.59	\$0.59
21	\$0.59	\$0.59
22	\$0.59	\$0.59
23	\$0.59	\$0.71
24	\$0.59	\$0.71
25	\$0.59	\$0.71

<i>Continued</i> White Collar Insurance Fee Rates per \$1,000 Sum Insured		
Age next birthday	Male	Female
	2 Year Benefit Period	
	60 Day Waiting Period	
26	\$0.59	\$0.71
27	\$0.59	\$0.71
28	\$0.59	\$0.71
29	\$0.71	\$0.83
30	\$0.71	\$1.06
31	\$0.71	\$1.06
32	\$0.71	\$1.06
33	\$0.83	\$1.18
34	\$1.06	\$1.18
35	\$1.06	\$1.30
36	\$1.06	\$1.42
37	\$1.18	\$1.42
38	\$1.18	\$1.54
39	\$1.30	\$1.54
40	\$1.42	\$1.65
41	\$1.42	\$1.89
42	\$1.54	\$2.01
43	\$1.65	\$2.13
44	\$1.77	\$2.25
45	\$1.89	\$2.36
46	\$2.01	\$2.48
47	\$2.13	\$2.84
48	\$2.25	\$2.95
49	\$2.48	\$3.19
50	\$2.84	\$3.19
51	\$3.19	\$3.66
52	\$3.43	\$3.90
53	\$3.66	\$4.14
54	\$4.02	\$4.37
55	\$4.25	\$4.73
56	\$4.73	\$5.08
57	\$5.08	\$5.44

Continued White Collar Insurance Fee per \$1,000 Sum Insured		
Age next birthday	Male	Female
	2 Year Benefit Period	
	60 Day Waiting Period	
58	\$5.67	\$5.79
59	\$6.15	\$6.15
60	\$6.74	\$6.74
61	\$7.80	\$7.33
62	\$8.63	\$7.80
63	\$9.45	\$8.63
64	\$10.52	\$9.45
65	\$11.58	\$10.52
66	\$12.88	\$11.58
67	\$14.18	\$12.88
68	\$14.65	\$13.12
69	\$9.34	\$8.51
70	\$3.07	\$2.84

Insurance fee rates – Income Protection (standard)

Please note

- Annual insurance fees per \$1,000 sum insured, White Collar occupation category
- Occupation rating factor is to be applied to the applicable rate of insurance fee. For example, if your occupation category is Light Manual you need to multiply the rate of insurance fee by 150% or 1.5

Occupation Rating

Occupation category	Factor
Professional	80%
White Collar	100%
Light Manual	150%
Manual	220%
Heavy Manual	350%

White Collar Insurance Fee Rates per \$1,000 Sum Insured						
Age next birthday	2 Year Benefit Period					
	Male			Female		
	30 Day Waiting period	60 Day Waiting Period	90 Day Waiting Period	30 Day Waiting period	60 Day Waiting Period	90 Day Waiting Period
16	\$2.73	\$1.47	\$0.92	\$3.09	\$1.63	\$1.02
17	\$2.73	\$1.47	\$0.92	\$3.09	\$1.63	\$1.02
18	\$2.73	\$1.47	\$0.92	\$3.09	\$1.63	\$1.02
19	\$2.73	\$1.47	\$0.92	\$3.09	\$1.63	\$1.02
20	\$2.73	\$1.47	\$0.92	\$3.09	\$1.63	\$1.02
21	\$2.82	\$1.58	\$1.04	\$3.10	\$1.63	\$1.00
22	\$2.75	\$1.49	\$0.97	\$3.13	\$1.65	\$1.02
23	\$2.67	\$1.44	\$0.91	\$3.16	\$1.66	\$1.03
24	\$2.61	\$1.37	\$0.87	\$3.20	\$1.67	\$1.04
25	\$2.57	\$1.33	\$0.80	\$3.22	\$1.70	\$1.04
26	\$2.53	\$1.29	\$0.77	\$3.26	\$1.71	\$1.05
27	\$2.54	\$1.27	\$0.75	\$3.34	\$1.78	\$1.12
28	\$2.56	\$1.27	\$0.74	\$3.45	\$1.84	\$1.16
29	\$2.60	\$1.27	\$0.73	\$3.58	\$1.90	\$1.22
30	\$2.66	\$1.30	\$0.74	\$3.75	\$1.99	\$1.25
31	\$2.76	\$1.33	\$0.75	\$3.93	\$2.07	\$1.27
32	\$2.86	\$1.37	\$0.76	\$4.14	\$2.16	\$1.32
33	\$2.98	\$1.43	\$0.78	\$4.38	\$2.25	\$1.36
34	\$3.13	\$1.49	\$0.82	\$4.65	\$2.38	\$1.42
35	\$3.27	\$1.58	\$0.87	\$4.95	\$2.51	\$1.49
36	\$3.46	\$1.65	\$0.91	\$5.24	\$2.65	\$1.58
37	\$3.65	\$1.75	\$0.96	\$5.58	\$2.82	\$1.67
38	\$3.87	\$1.86	\$1.03	\$5.93	\$3.00	\$1.78
39	\$4.10	\$1.98	\$1.11	\$6.32	\$3.22	\$1.91
40	\$4.35	\$2.11	\$1.21	\$6.71	\$3.45	\$2.09
41	\$4.61	\$2.26	\$1.30	\$7.13	\$3.71	\$2.27
42	\$4.91	\$2.45	\$1.42	\$7.57	\$4.00	\$2.50
43	\$5.22	\$2.64	\$1.55	\$8.02	\$4.32	\$2.74
44	\$5.57	\$2.86	\$1.71	\$8.51	\$4.66	\$3.01
45	\$5.94	\$3.10	\$1.89	\$9.04	\$5.04	\$3.33
46	\$6.35	\$3.36	\$2.11	\$9.58	\$5.46	\$3.67
47	\$6.79	\$3.67	\$2.34	\$10.15	\$5.90	\$4.05
48	\$7.26	\$4.01	\$2.60	\$10.74	\$6.38	\$4.46
49	\$7.78	\$4.38	\$2.91	\$11.38	\$6.90	\$4.91
50	\$8.35	\$4.80	\$3.26	\$12.04	\$7.46	\$5.40
51	\$8.98	\$5.27	\$3.66	\$12.76	\$8.05	\$5.92

(continued) White Collar Insurance Fee Rates per \$1,000 Sum Insured						
Age next birthday	2 Year Benefit Period					
	Male			Female		
	30 Day Waiting period	60 Day Waiting Period	90 Day Waiting Period	30 Day Waiting period	60 Day Waiting Period	90 Day Waiting Period
52	\$9.65	\$5.79	\$4.10	\$13.51	\$8.68	\$6.47
53	\$10.38	\$6.38	\$4.59	\$14.32	\$9.36	\$7.06
54	\$11.21	\$7.03	\$5.14	\$15.19	\$10.06	\$7.69
55	\$12.09	\$7.75	\$5.76	\$16.10	\$10.83	\$8.34
56	\$13.08	\$8.55	\$6.46	\$17.11	\$11.62	\$9.02
57	\$14.16	\$9.44	\$7.24	\$18.18	\$12.46	\$9.73
58	\$15.36	\$10.43	\$8.11	\$19.35	\$13.35	\$10.47
59	\$16.68	\$11.52	\$9.06	\$20.60	\$14.27	\$11.23
60	\$18.15	\$12.74	\$10.12	\$21.98	\$15.24	\$12.01
61	\$19.77	\$14.08	\$11.28	\$23.49	\$16.26	\$12.79
62	\$21.59	\$15.57	\$12.58	\$25.13	\$17.34	\$13.60
63	\$23.60	\$17.14	\$13.90	\$26.97	\$18.37	\$14.30
64	\$20.73	\$14.30	\$11.23	\$23.43	\$14.98	\$11.13
65	\$9.13	\$5.32	\$3.65	\$10.36	\$5.57	\$3.54

White Collar Insurance Fee Rates per \$1,000 Sum Insured						
Age next birthday	5 Year Benefit Period					
	Male			Female		
	30 Day Waiting period	60 Day Waiting Period	90 Day Waiting Period	30 Day Waiting period	60 Day Waiting Period	90 Day Waiting Period
16	\$3.71	\$1.82	\$1.18	\$4.25	\$2.07	\$1.33
17	\$3.71	\$1.82	\$1.18	\$4.25	\$2.07	\$1.33
18	\$3.71	\$1.82	\$1.18	\$4.25	\$2.07	\$1.33
19	\$3.71	\$1.82	\$1.18	\$4.25	\$2.07	\$1.33
20	\$3.71	\$1.82	\$1.18	\$4.25	\$2.07	\$1.33
21	\$3.69	\$1.89	\$1.27	\$4.13	\$2.01	\$1.27
22	\$3.62	\$1.80	\$1.21	\$4.21	\$2.03	\$1.30
23	\$3.54	\$1.75	\$1.13	\$4.27	\$2.07	\$1.31
24	\$3.49	\$1.69	\$1.08	\$4.35	\$2.11	\$1.34
25	\$3.46	\$1.64	\$1.02	\$4.42	\$2.14	\$1.35
26	\$3.43	\$1.60	\$0.98	\$4.49	\$2.16	\$1.37
27	\$3.46	\$1.60	\$0.96	\$4.64	\$2.27	\$1.47
28	\$3.52	\$1.60	\$0.95	\$4.82	\$2.38	\$1.53
29	\$3.61	\$1.63	\$0.95	\$5.04	\$2.48	\$1.61

(continued) White Collar Insurance Fee Rates per \$1,000 Sum Insured						
Age next birthday	5 Year Benefit Period					
	Male			Male		
	30 Day Waiting period	60 Day Waiting Period	90 Day Waiting Period	30 Day Waiting period	60 Day Waiting Period	90 Day Waiting Period
30	\$3.72	\$1.67	\$0.96	\$5.31	\$2.60	\$1.67
31	\$3.88	\$1.71	\$0.98	\$5.61	\$2.72	\$1.72
32	\$4.04	\$1.78	\$1.00	\$5.95	\$2.86	\$1.79
33	\$4.25	\$1.86	\$1.05	\$6.34	\$3.00	\$1.87
34	\$4.48	\$1.97	\$1.10	\$6.77	\$3.17	\$1.96
35	\$4.74	\$2.07	\$1.15	\$7.23	\$3.36	\$2.05
36	\$5.02	\$2.20	\$1.23	\$7.72	\$3.58	\$2.18
37	\$5.34	\$2.34	\$1.32	\$8.26	\$3.84	\$2.33
38	\$5.69	\$2.50	\$1.42	\$8.84	\$4.11	\$2.51
39	\$6.05	\$2.67	\$1.53	\$9.45	\$4.44	\$2.72
40	\$6.46	\$2.89	\$1.67	\$10.10	\$4.78	\$2.97
41	\$6.91	\$3.12	\$1.83	\$10.79	\$5.17	\$3.26
42	\$7.39	\$3.37	\$2.01	\$11.52	\$5.61	\$3.58
43	\$7.91	\$3.66	\$2.21	\$12.31	\$6.10	\$3.95
44	\$8.48	\$3.99	\$2.45	\$13.12	\$6.62	\$4.38
45	\$9.10	\$4.35	\$2.72	\$14.00	\$7.21	\$4.87
46	\$9.78	\$4.76	\$3.03	\$14.90	\$7.84	\$5.39
47	\$10.50	\$5.22	\$3.39	\$15.88	\$8.52	\$5.98
48	\$11.32	\$5.72	\$3.80	\$16.90	\$9.27	\$6.62
49	\$12.19	\$6.29	\$4.26	\$17.99	\$10.10	\$7.34
50	\$13.14	\$6.95	\$4.79	\$19.16	\$10.95	\$8.10
51	\$14.19	\$7.66	\$5.40	\$20.39	\$11.89	\$8.91
52	\$15.35	\$8.47	\$6.09	\$21.71	\$12.90	\$9.79
53	\$16.61	\$9.37	\$6.85	\$23.12	\$13.97	\$10.73
54	\$17.99	\$10.37	\$7.71	\$24.64	\$15.12	\$11.72
55	\$19.52	\$11.50	\$8.68	\$26.29	\$16.32	\$12.78
56	\$21.21	\$12.75	\$9.77	\$28.05	\$17.61	\$13.88
57	\$23.08	\$14.15	\$10.99	\$29.96	\$18.97	\$15.04
58	\$25.15	\$15.71	\$12.35	\$32.01	\$20.40	\$16.25
59	\$27.43	\$17.43	\$13.85	\$34.26	\$21.92	\$17.49
60	\$29.97	\$19.30	\$15.48	\$36.74	\$23.46	\$18.72
61	\$30.76	\$19.80	\$15.87	\$36.82	\$23.10	\$18.22
62	\$29.11	\$18.76	\$15.05	\$33.96	\$20.96	\$16.35
63	\$25.93	\$16.59	\$13.25	\$29.58	\$17.80	\$13.63
64	\$19.86	\$12.28	\$9.61	\$22.43	\$12.87	\$9.53
65	\$8.68	\$4.52	\$3.09	\$9.84	\$4.75	\$3.00

White Collar Insurance Fee Rates per \$1,000 Sum Insured

Age next birthday	To Age 65 Benefit Period					
	Male			Female		
	30 Day Waiting period	60 Day Waiting Period	90 Day Waiting Period	30 Day Waiting period	60 Day Waiting Period	90 Day Waiting Period
16	\$5.27	\$3.26	\$2.35	\$7.47	\$4.36	\$2.99
17	\$5.27	\$3.26	\$2.35	\$7.47	\$4.36	\$2.99
18	\$5.27	\$3.26	\$2.35	\$7.47	\$4.36	\$2.99
19	\$5.27	\$3.26	\$2.35	\$7.47	\$4.36	\$2.99
20	\$5.27	\$3.26	\$2.35	\$7.47	\$4.36	\$2.99
21	\$5.09	\$3.22	\$2.38	\$7.20	\$4.17	\$2.86
22	\$5.08	\$3.14	\$2.27	\$7.44	\$4.32	\$2.95
23	\$5.09	\$3.09	\$2.20	\$7.70	\$4.46	\$3.04
24	\$5.12	\$3.03	\$2.11	\$7.95	\$4.60	\$3.13
25	\$5.14	\$3.00	\$2.05	\$8.20	\$4.75	\$3.22
26	\$5.21	\$2.98	\$2.02	\$8.46	\$4.88	\$3.33
27	\$5.35	\$3.01	\$2.01	\$8.83	\$5.19	\$3.58
28	\$5.53	\$3.09	\$2.02	\$9.27	\$5.48	\$3.80
29	\$5.75	\$3.16	\$2.05	\$9.80	\$5.76	\$4.00
30	\$6.02	\$3.27	\$2.10	\$10.39	\$6.06	\$4.17
31	\$6.32	\$3.40	\$2.16	\$11.06	\$6.38	\$4.35
32	\$6.65	\$3.57	\$2.25	\$11.79	\$6.71	\$4.51
33	\$7.04	\$3.75	\$2.36	\$12.58	\$7.08	\$4.70
34	\$7.46	\$3.95	\$2.47	\$13.44	\$7.48	\$4.92
35	\$7.92	\$4.20	\$2.61	\$14.35	\$7.92	\$5.17
36	\$8.42	\$4.46	\$2.78	\$15.31	\$8.42	\$5.47
37	\$8.95	\$4.76	\$2.98	\$16.32	\$8.95	\$5.81
38	\$9.54	\$5.09	\$3.20	\$17.38	\$9.57	\$6.23
39	\$10.15	\$5.44	\$3.45	\$18.48	\$10.23	\$6.69
40	\$10.79	\$5.84	\$3.73	\$19.61	\$10.95	\$7.23
41	\$11.48	\$6.28	\$4.05	\$20.76	\$11.75	\$7.84
42	\$12.22	\$6.77	\$4.42	\$21.95	\$12.60	\$8.54
43	\$12.98	\$7.27	\$4.83	\$23.14	\$13.52	\$9.31
44	\$13.79	\$7.87	\$5.29	\$24.34	\$14.49	\$10.15
45	\$14.62	\$8.49	\$5.80	\$25.55	\$15.52	\$11.06
46	\$15.50	\$9.17	\$6.37	\$26.75	\$16.59	\$12.01
47	\$16.42	\$9.90	\$7.01	\$27.93	\$17.70	\$13.03
48	\$17.36	\$10.70	\$7.70	\$29.08	\$18.83	\$14.08
49	\$18.35	\$11.53	\$8.46	\$30.21	\$19.96	\$15.16

<i>(continued)</i> White Collar Insurance Fee Rates per \$1,000 Sum Insured						
Age next birthday	To Age 65 Benefit Period					
	Male			Male		
	30 Day Waiting period	60 Day Waiting Period	90 Day Waiting Period	30 Day Waiting period	60 Day Waiting Period	90 Day Waiting Period
50	\$19.35	\$12.46	\$9.27	\$31.29	\$21.08	\$16.24
51	\$20.38	\$13.41	\$10.15	\$32.32	\$22.18	\$17.31
52	\$21.43	\$14.42	\$11.10	\$33.29	\$23.23	\$18.32
53	\$22.50	\$15.48	\$12.08	\$34.15	\$24.21	\$19.30
54	\$23.56	\$16.56	\$13.12	\$34.93	\$25.09	\$20.17
55	\$24.62	\$17.65	\$14.18	\$35.58	\$25.85	\$20.92
56	\$25.65	\$18.75	\$15.24	\$36.09	\$26.44	\$21.50
57	\$26.57	\$19.77	\$16.24	\$36.37	\$26.79	\$21.86
58	\$27.30	\$20.64	\$17.11	\$36.32	\$26.82	\$21.93
59	\$27.74	\$21.26	\$17.76	\$35.86	\$26.45	\$21.60
60	\$27.74	\$21.50	\$18.08	\$34.87	\$25.57	\$20.84
61	\$27.14	\$21.21	\$17.88	\$33.20	\$24.10	\$19.52
62	\$25.70	\$20.10	\$16.98	\$30.62	\$21.87	\$17.52
63	\$22.88	\$17.75	\$14.94	\$26.67	\$18.55	\$14.60
64	\$17.52	\$13.13	\$10.84	\$20.22	\$13.39	\$10.21
65	\$7.66	\$4.78	\$3.49	\$8.87	\$4.91	\$3.22

These changes are important, so we encourage you to take the time to consider how they might affect you and keep a copy of this letter for your records. You may wish to consult a financial adviser if you're not sure what impact this has on your financial objectives, situation or needs.

This information is general in nature and is not intended to provide you with financial advice or take into account your personal objectives, financial situation or needs. Before acting on the information, consider its appropriateness to your circumstances and read the Financial Services Guide (FSG), relevant product disclosure statement (PDS) and target market determination (TMD) available on our website.

Interests in the Australian Ethical Retail Superannuation Fund (ABN 49 633 667 743, USI/SPIN CHR0001AU) (the 'Fund' or 'Australian Ethical Super') are issued by Australian Ethical Superannuation Pty Ltd (ABN 43 079 259 733, RSE L0001441, ASFL 526 055) (the 'Trustee').