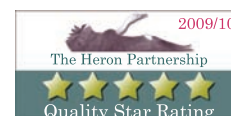




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AON MASTER TRUST CORPORATE SUPER

Insurance scales, rates & definitions
1 July 2009



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DEATH AND TOTAL AND PERMANENT DISABLEMENT

Minimum cover age-based scale

Age	Minimum death and TPD cover
Up to 42	\$220,500
43	\$207,270
44	\$194,040
45	\$180,810
46	\$167,580
47	\$154,350
48	\$141,120
49	\$127,890
50	\$114,660
51	\$101,430
52	\$88,200
53	\$74,970
54	\$61,740
55	\$48,510
56	\$43,659
57	\$38,808
58	\$33,957
59	\$29,106
60	\$24,255
61	\$19,404
62	\$14,553
63	\$9,702
64	\$4,851
65	\$0

Minimum cover for death and total and permanent disablement (TPD) applies only to eligible Corporate Super members.

Eligible members exclude:

- ↳ TPD claimants
- ↳ defined benefit members
- ↳ members who have had cover reduced or declined by the insurer
- ↳ members who are covered by a non-AIG policy
- ↳ members who do not meet
- ↳ 'At Work' requirements
- ↳ members who are in uninsurable occupations, or
- ↳ members whose employer meets the cost of insurance

and may exclude members whose employer or adviser has negotiated other insurance arrangements.

Premium rates for death and TPD

The cost of your insurance depends on the annual premium rate for your age and the type of cover you have, the amount of your cover, your occupation factor (see next page), and the brokerage rate negotiated with your employer.

The annual premium rates shown here are:

- ↳ per \$1,000 of cover
- ↳ inclusive of stamp duty and brokerage.

Age next birthday	Death	TPD
16	0.22	0.10
17	0.31	0.11
18	0.39	0.14
19	0.48	0.17
20	0.50	0.21
21	0.54	0.20
22	0.51	0.19
23	0.46	0.18
24	0.41	0.16
25	0.38	0.14
26	0.36	0.14
27	0.37	0.13
28	0.38	0.13
29	0.38	0.14
30	0.39	0.15
31	0.41	0.14
32	0.42	0.15
33	0.44	0.17
34	0.45	0.18
35	0.50	0.17
36	0.51	0.18
37	0.53	0.21
38	0.58	0.22

Age next birthday	Death	TPD
39	0.63	0.23
40	0.68	0.26
41	0.73	0.29
42	0.82	0.32
43	0.89	0.36
44	0.99	0.41
45	1.10	0.47
46	1.22	0.57
47	1.35	0.69
48	1.52	0.82
49	1.69	0.97
50	1.91	1.14
51	2.13	1.34
52	2.37	1.61
53	2.65	1.94
54	2.96	2.30
55	3.29	2.73
56	3.61	3.23
57	3.97	3.78
58	4.43	4.34
59	4.92	4.96
60	5.44	5.65
61	6.02	6.41
62	6.64	7.26
63	7.30	8.21
64	8.04	9.25
65	8.81	10.42
66	10.53	N/a
67	11.79	N/a
68	13.21	N/a
69	14.79	N/a
70	16.57	N/a

Occupation classes and factors for death and TPD

Occupations are broadly categorised according to the table below.

For more detail, see the insurer's [occupation ratings](#).

Occupation class	Description	Factor	
		Death	TPD
Class 1 Professional	Professionals, executives and senior management with tertiary qualifications and high incomes such as CEO, CFO, CPA accountant, lawyer, doctor, pharmacist, etc.	0.90	0.85
Class 2 White collar	Occupations that are office based with no manual work, eg clerical roles, professional or administrative roles such as architect, accountant, computer analyst, lecturer, social worker, administrator, clerk, etc.	1.00	1.00
Class 3 Grey collar	Occupations that are primarily non-manual but may involve light manual duties only, such as hairdresser, shop assistant, florist, cashier, tailor, etc.	1.25	1.50
Class 4 Blue collar	Occupations that involve a moderate degree of manual work, or recognised qualified trades, such as baker, gasfitter, electrician, mechanic, printer, signwriter, greengrocer, etc.	1.50	2.00
Class 5 Heavy blue collar	Heavy manual occupations or those with a degree of additional risk of disability, such as boilermaker, gardener, storeman, tyre fitter, welder, etc.	2.00	3.00

Occupation class	Description	Factor	
		Death	TPD
Activities of daily living	Specialist licensed occupations eg pilot, or occupations with additional hazards eg miner, seafarer, armed forces personnel, professional sportsperson, or highly repetitive unskilled occupations eg process worker, long haul driver, etc	N/A	As per death factor for relevant class above
Collective	A common occupational rating applied to all members in a particular employer plan. This rate is determined by the insurer using a rating that represents the overall occupational profile of members in the employer plan.	As negotiated	

Depending on your actual occupational activities, you may not be eligible for insurance. This is at the insurer's discretion. See the insurer's [occupation ratings](#).

Calculating your annual premium

Your annual premium equals:

$\text{Amount of cover} \times \text{annual premium rate} \times \text{occupation factor}$
\$1,000

Example: Let's say you have \$220,500 of death and TPD cover, you'll be 42 next birthday and you are heavy blue collar. Your annual premium is:

Death cover: $\frac{\$220,500}{\$1,000} \times \$0.82 \times 2.00 = \361.62

TPD cover: $\frac{\$220,500}{\$1,000} \times \$0.32 \times 3.00 = \211.68

Total annual premium **\$573.30**

Automatic acceptance levels (AALs) for death and TPD

An AAL is an amount of cover that applies without evidence of good health, and depends on the number of lives insured in your employer plan.

A number of conditions must be satisfied for an AAL to apply. See your [Product Disclosure Statement](#) for details of these conditions.

No. of lives insured	Automatic acceptance level
5 – 9	\$220,500 (default minimum)
10 – 19	\$300,000
20 – 49	\$400,000
50 – 99	\$550,000
100 - 199	\$650,000
200 - 249	\$750,000
250 – 499	\$800,000
500 – 999	\$900,000
1,000 +	\$1,100,000

Standard TPD definition

The definition depends on your employment status at the time you stopped work due to an illness or injury.

If you were working 15 hours or more per week when you stopped work due to an illness or injury the following definition applies.

Total and Permanent Disablement means that the Member: as a result of injury, sickness or disease:

- a) has not performed your usual occupation for an uninterrupted period of at least six (6) consecutive months solely due to the same injury, sickness or disease; and

is attending and under the regular care and following the advice of a Medical Practitioner and has undergone all reasonable and usual treatment including rehabilitation for the injury, sickness or disease; and

after consideration of all the medical evidence and such other evidence as the Company may require, has become, in the opinion of the Company, incapacitated to such an extent as to render him or her unlikely ever again to be able to follow his/her usual occupation or any other occupation for which he/she is reasonably suited by education, training or experience

OR

- b) while insured under the Policy, has suffered the total and irrecoverable loss of the:

- > use of two limbs; or
- > sight of both eyes; or
- > use of one limb and sight of one eye

where "limb" means the whole hand or whole foot.

'Activities of daily living' TPD definition

Note: this definition applies if you work less than 15 hours a week, or if your occupation is provided with an ADL definition.

In the opinion of AIG Life, the insured member is deemed to be totally and permanently disabled if he or she:

- a) has been for a period of six (6) consecutive months after the occurrence of the injury, sickness or disease, continuously unable to perform at least two (2) of the following activities of daily living as certified by a Medical Practitioner:
- > **Bathing:** the ability to wash themselves either in the bath or shower or by sponge bath without the standby assistance of another person;
 - > **Dressing:** the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten them without the standby assistance of another person;
 - > **Eating:** the ability to feed themselves once food has been prepared and made available, without the standby assistance of another person;
 - > **Toileting:** the ability to get to and from and on and off the toilet without the standby assistance of another person and the ability to manage bowel and bladder functions through the use of protective undergarments or surgical appliances, if appropriate;
 - > **Transferring:** the ability to move in and out of a chair without the standby assistance of another person

and after consideration of all the medical evidence and such other evidence as the insurer may require has become in the opinion of the Company, incapacitated to such an extent as to render them unlikely ever again to be able to perform any of the two (2) above activities

OR

- b) while insured under this policy, has suffered the total and irrecoverable loss of the:
- > use of two limbs; or
 - > sight of both eyes; or
 - > use of one limb and sight of one eye

where "limb" is defined as the whole hand or whole foot.

NOTE: Only one benefit is payable.

Occupations with an Activities of Daily Living definition for TPD

If an occupation is provided with an ADL definition for TPD, the occupation factor associated with death cover will also apply to that same occupation. For example, as shown in the table below, the TPD definition for an Abattoir Worker would be Heavy Blue and the TPD definition for an Air Traffic Controller would be White Collar.

Occupation	Death	TPD
Abattoir Worker	HB	ADL
Air Traffic Controller	W	ADL

The following occupations are provided with an ADL definition of TPD.

Occupation	Death	TPD
Abattoir Worker	HB	ADL
Actor	W	ADL
Air Traffic Controller	W	ADL
Airline Industry [Pilots/Crew]	W	ADL
Ambulance Officer	HB	ADL
Antenna Erector [up to 10 m]	HB	ADL
Armed Services/Forces [Not Pilots & Special Forces]	HB	ADL
Asphalt Layer	HB	ADL
Assembly Line Worker	HB	ADL
Author	W	ADL
Aviation Instructor	IC	ADL
Backhoe Operator	HB	ADL
Beach Patrol Lifeguard	HB	ADL
Blacksmith	HB	ADL
Bob Cat Operator	HB	ADL
Bomb Disposal Experts	IC	ADL
Bookmaker	W	ADL
Brewery Worker	HB	ADL
Brick Cleaner	HB	ADL

Occupation	Death	TPD
Builder's Labourer	HB	ADL
Car Park Attendant	G	ADL
Carpet/Floor Covering Layer	HB	ADL
Cement renderer	HB	ADL
Cleaner [Factory]	HB	ADL
Concrete Layer	HB	ADL
Courier [Bicycle]	HB	ADL
Courier [Motor Cycle]	HB	ADL
Crane Driver	HB	ADL
Cray Fisherman	HB	ADL
Deckhand	HB	ADL
Disc Jockey	HB	ADL
Diver/Underwater worker	IC	ADL
Docker/Stevedore/Waterside worker	HB	ADL
Drillers [Water/Oil/Mineral]	HB	ADL
Driver [Armoured car]	HB	ADL
Driver [Coach/Truck - long distance > 500km radius]	HB	ADL
Driver [Construction equipment]	HB	ADL
Driver [Crane]	HB	ADL
Driver [Earthmoving equipment]	HB	ADL
Driver [Tow truck]	HB	ADL
Driver [Train]	B	ADL
Electrical Linesman/Power Lines [up to 10m]	HB	ADL
Entertainer	W	ADL
Explosives Handler	IC	ADL
Factory Hand/Worker	HB	ADL
Farrier	HB	ADL
Fireman	HB	ADL
Floor Sander	HB	ADL
Foundry Worker	HB	ADL
Fruit Picker	HB	ADL
Garbage Collector	HB	ADL

Occupation	Death	TPD
Golf Professional	G	ADL
Grave Digger	HB	ADL
Gym [Instructor]	G	ADL
Handyman	HB	ADL
Home Duties [full time]	G	ADL
Horse Breeder	G	ADL
Horse Riding Instructor	HB	ADL
Horse Traine	G	ADL
Insulation Contractor/Installer [not asbestos]	HB	ADL
Jackeroo	HB	ADL
Jockey [Horse Racing/Trotting]	HB	ADL
Journalist [Freelance]	W	ADL
Machine Operator [factory]	HB	ADL
Marine/shipping - Crew	HB	ADL
Marine/shipping - Dockworkers	HB	ADL
Massage Therapist / Masseur	G	ADL
Meat Packer	HB	ADL
Merchant Seamen	HB	ADL
Military Personnel [All ranks - Not Pilots & Special Forces]	HB	ADL
Mining [Surface worker - no explosives]	HB	ADL
Mining [Underground worker]	IC	ADL
Mining [Working with explosives]	IC	ADL
Model	W	ADL
Musician	G	ADL
Nurse [Royal Flying Doctor Service]	HB	ADL
Oil and Gas Industry Worker [Offshore]	IC	ADL
Oil and Gas Industry Worker [Onshore - not office]	G	ADL
Painter [Over 10m]	HB	ADL
Parking Attendant	G	ADL
Paver	HB	ADL

Occupation	Death	TPD
Photographer [Hazardous e.g. Aerial, War, News, etc.]	G	ADL
Pilot [Commercial]	W	ADL
Police	G	ADL
Porter	HB	ADL
Presenter [Television & Radio]	W	ADL
Prison Officer/Warden	HB	ADL
Process Worker	HB	ADL
Property Developer [no manual work]	W	ADL
Quarry Worker	HB	ADL
Radio Announcer/Disc Jockey	W	ADL
Railway Maintenance/Track laying worker	HB	ADL
Removalist	HB	ADL
Re-stumper	HB	ADL
Rigger	HB	ADL
Roadie/Stage Hand [bands]	HB	ADL
Roof Plumber/Tiler/Worker	HB	ADL
Sandblaster	HB	ADL
Sawmill Worker	HB	ADL
Scaffolder [up to 10m]	HB	ADL
Scrap Metal Dealer	HB	ADL
Seasonal Worker	HB	ADL
Security Guard	HB	ADL
Shearer/Shearing Contractor	HB	ADL
Shunters [Railway]	HB	ADL
Slaughterman	HB	ADL
Sports Coach [Professional]	G	ADL
Sports Person [Professional]	G	ADL
Station Hand	HB	ADL
Steel Erector/Fixer	HB	ADL
Stockman	HB	ADL
Stone Mason	HB	ADL
Strapper [Horse Racing/Trotting]	HB	ADL

Occupation	Death	TPD
Street Cleaner	HB	ADL
Student	W	ADL
Tanner	HB	ADL
Teacher [Dance]	G	ADL
Tennis Coach	G	ADL
Tiler/Slater [Roof]	HB	ADL
Tree Feller/Surgeon	HB	ADL
Wrecker [Building]	HB	ADL

INCOME PROTECTION

Premium rates — short-term income protection

The cost of your insurance depends on the annual premium rate for your age, the amount of the benefit, the waiting period you have chosen and your occupation factor (see page 13).

The annual premium rates shown here are:

- ↳ per \$100 of monthly benefit
- ↳ inclusive of stamp duty and brokerage.

Premium rates for short-term income protection — benefit period up to two years

Age next birthday	Waiting period					
	30 days	60 days	90 days	30 days	60 days	90 days
	Male			Female		
16	3.91	2.63	1.34	5.86	3.95	2.00
17	3.91	2.63	1.34	5.86	3.95	2.00
18	3.91	2.63	1.34	5.86	3.95	2.00
19	3.91	2.63	1.34	5.86	3.95	2.00
20	3.91	2.63	1.34	5.86	3.95	2.00
21	3.91	2.63	1.34	5.86	3.95	2.00
22	3.97	2.65	1.34	5.95	3.97	2.00
23	4.02	2.68	1.36	6.03	4.02	2.04
24	4.08	2.73	1.37	6.12	4.10	2.06
25	4.14	2.77	1.37	6.21	4.15	2.06
26	4.11	2.73	1.34	6.17	4.10	2.00
27	4.02	2.73	1.28	6.03	4.10	1.91
28	3.98	2.60	1.23	5.97	3.90	1.84
29	3.98	2.57	1.18	5.97	3.86	1.77
30	4.01	2.60	1.17	6.01	3.90	1.75
31	4.08	2.61	1.17	6.12	3.92	1.75
32	4.17	2.67	1.17	6.26	4.01	1.75
33	4.31	2.77	1.20	6.46	4.15	1.80
34	4.47	2.86	1.24	6.71	4.29	1.86

Age next birthday	Waiting period					
	30 days	60 days	90 days	30 days	60 days	90 days
	Male			Female		
35	4.68	2.98	1.30	7.02	4.47	1.95
36	4.91	3.14	1.37	7.36	4.71	2.06
37	5.15	3.31	1.47	7.72	4.96	2.20
38	5.45	3.50	1.56	8.17	5.25	2.35
39	5.75	3.72	1.70	8.62	5.58	2.54
40	6.11	3.97	1.84	9.17	5.95	2.76
41	6.48	4.25	2.01	9.73	6.37	3.01
42	6.92	4.57	2.21	10.37	6.86	3.32
43	7.37	4.91	2.44	11.06	7.36	3.66
44	7.85	5.28	2.71	11.78	7.92	4.06
45	8.40	5.69	3.01	12.59	8.53	4.51
46	8.99	6.17	3.34	13.48	9.26	5.02
47	9.60	6.68	3.74	14.40	10.01	5.61
48	10.30	7.24	4.17	15.44	10.86	6.26
49	11.05	7.88	4.68	16.58	11.82	7.02
50	11.88	8.55	5.24	17.83	12.83	7.87
51	12.76	9.32	5.88	19.14	13.98	8.82
52	13.76	10.16	6.59	20.64	15.25	9.89
53	14.83	11.10	7.41	22.25	16.65	11.11
54	16.00	12.14	8.29	24.00	18.21	12.43
55	17.30	13.30	9.30	25.95	19.96	13.95
56	18.72	14.57	10.43	28.08	21.85	15.64
57	20.06	15.97	11.69	30.10	23.96	17.54
58	21.99	17.54	13.09	32.98	26.31	19.63
59	23.89	19.27	14.64	35.83	28.91	21.96
60	25.97	21.18	16.37	38.96	31.77	24.56
61	28.27	23.29	18.31	42.40	34.93	27.46
62	30.81	25.62	20.42	46.21	38.43	30.64
63	30.81	24.88	19.27	46.21	37.31	28.91
64	19.38	16.48	11.19	29.07	24.72	16.78
65	7.59	5.15	2.71	11.39	7.72	4.06

Premium rates — long-term income protection

The cost of your insurance depends on the annual premium rate for your age, the amount of the benefit, the waiting period you have chosen, your gender and your occupation factor (see page 13).

The annual premium rates shown here are:

- ↳ per \$100 of monthly benefit
- ↳ inclusive of stamp duty and brokerage.

Premium rates for long-term income protection — benefit period up to five years

Age next birthday	Waiting period					
	30 days	60 days	90 days	30 days	60 days	90 days
	Male			Female		
16	4.44	3.06	2.00	6.66	4.59	3.00
17	4.44	3.06	2.00	6.66	4.59	3.00
18	4.44	3.06	2.00	6.66	4.59	3.00
19	4.44	3.06	2.00	6.66	4.59	3.00
20	4.44	3.06	2.00	6.66	4.59	3.00
21	4.44	3.06	2.00	6.66	4.59	3.00
22	4.36	2.96	2.02	6.55	4.44	3.03
23	4.30	2.87	2.04	6.45	4.31	3.06
24	4.25	2.80	2.05	6.37	4.20	3.08
25	4.21	2.74	2.09	6.31	4.11	3.13
26	4.18	2.69	2.05	6.27	4.03	3.07
27	4.21	2.68	2.02	6.32	4.02	3.03
28	4.28	2.69	2.01	6.42	4.04	3.01
29	4.39	2.73	2.01	6.59	4.09	3.02
30	4.54	2.78	2.03	6.80	4.18	3.05
31	4.72	2.86	2.07	7.07	4.29	3.10
32	4.93	2.96	2.12	7.40	4.44	3.18
33	5.18	3.08	2.19	7.78	4.63	3.28
34	5.47	3.23	2.27	8.21	4.84	3.40

Age next birthday	Waiting period					
	30 days	60 days	90 days	30 days	60 days	90 days
	Male			Female		
35	5.80	3.40	2.37	8.71	5.10	3.56
36	6.17	3.60	2.49	9.26	5.39	3.74
37	6.58	3.82	2.64	9.88	5.73	3.96
38	7.04	4.08	2.81	10.56	6.12	4.22
39	7.54	4.37	3.01	11.31	6.56	4.52
40	8.10	4.70	3.25	12.14	7.05	4.87
41	8.70	5.08	3.53	13.05	7.61	5.29
42	9.36	5.50	3.85	14.05	8.25	5.77
43	10.09	5.98	4.22	15.13	8.97	6.33
44	10.88	6.52	4.65	16.32	9.78	6.98
45	11.75	7.13	5.15	17.62	10.69	7.73
46	12.69	7.82	5.73	19.04	11.72	8.60
47	13.73	8.59	6.40	20.59	12.89	9.60
48	14.86	9.46	7.17	22.28	14.19	10.75
49	16.09	10.44	8.04	24.13	15.67	12.06
50	17.44	11.55	9.05	26.16	17.32	13.57
51	18.92	12.79	10.19	28.39	19.18	15.28
52	20.55	14.18	11.48	30.83	21.26	17.22
53	22.34	15.73	12.97	33.51	23.60	19.45
54	24.31	17.47	14.63	36.47	26.21	21.94
55	26.49	19.42	16.49	39.74	29.13	24.74
56	28.91	21.60	19.52	43.37	32.39	29.28
57	31.60	24.03	22.10	47.40	36.04	33.15
58	34.60	26.74	24.78	51.89	40.11	37.17
59	37.95	29.77	27.84	56.93	44.65	41.76
60	41.73	33.15	30.39	62.60	49.72	45.59
61	43.43	34.31	29.80	65.14	51.47	44.69
62	42.39	33.35	27.42	63.59	50.03	41.13
63	39.47	30.61	23.59	59.21	45.91	35.39
64	28.39	20.51	17.99	42.59	30.77	26.99
65	14.96	8.80	6.41	22.44	13.20	9.61

Premium rates for long-term income protection – benefit period up to age 65

Age next birthday	Waiting period					
	30 days	60 days	90 days	30 days	60 days	90 days
	Male			Female		
16	7.01	5.47	4.36	10.52	8.20	6.54
17	7.01	5.47	4.36	10.52	8.20	6.54
18	7.01	5.47	4.36	10.52	8.20	6.54
19	7.01	5.47	4.36	10.52	8.20	6.54
20	7.01	5.47	4.36	10.52	8.20	6.54
21	7.01	5.47	4.36	10.52	8.20	6.54
22	6.95	5.33	4.20	10.43	8.00	6.29
23	6.91	5.22	4.05	10.37	7.83	6.08
24	6.89	5.13	3.93	10.34	7.69	5.90
25	6.89	5.06	3.83	10.34	7.59	5.74
26	6.91	5.01	3.75	10.37	7.51	5.62
27	7.04	5.04	3.72	10.56	7.55	5.59
28	7.25	5.12	3.74	10.87	7.67	5.61
29	7.52	5.25	3.79	11.29	7.87	5.68
30	7.88	5.43	3.87	11.82	8.14	5.81
31	8.31	5.66	3.99	12.47	8.49	5.99
32	9.01	6.55	4.56	13.51	9.82	6.85
33	9.62	6.93	4.78	14.43	10.39	7.17
34	10.33	7.38	5.05	15.49	11.06	7.57
35	11.13	7.90	5.37	16.69	11.85	8.05
36	12.03	8.50	5.75	18.04	12.75	8.62
37	13.04	9.19	6.19	19.55	13.78	9.29
38	14.29	9.51	6.41	21.43	14.27	9.62
39	15.53	10.35	6.99	23.29	15.53	10.49
40	16.72	11.30	7.66	25.08	16.95	11.49
41	18.36	12.36	8.36	27.54	18.55	12.54
42	19.77	13.42	9.24	29.65	20.13	13.86
43	21.68	14.73	10.25	32.52	22.10	15.38
44	23.07	15.87	11.19	34.61	23.81	16.78
45	24.51	16.76	12.23	36.77	25.14	18.34
46	26.25	18.42	13.64	39.38	27.63	20.47
47	28.36	20.24	15.24	42.54	30.35	22.85

Age next birthday	Waiting period					
	30 days	60 days	90 days	30 days	60 days	90 days
	Male			Female		
48	30.57	22.21	16.84	45.86	33.32	25.25
49	32.89	24.35	18.77	49.33	36.53	28.16
50	35.30	26.66	20.89	52.95	39.98	31.34
51	37.41	29.12	22.96	56.12	43.67	34.45
52	39.97	31.40	25.42	59.95	47.10	38.13
53	42.59	34.12	28.03	63.89	51.17	42.05
54	45.27	36.95	30.79	67.91	55.42	46.18
55	48.00	39.88	32.62	71.99	59.81	48.93
56	50.74	42.86	34.72	76.11	64.28	52.08
57	52.26	44.56	37.03	78.40	66.84	55.54
58	53.43	45.87	39.48	80.15	68.81	59.22
59	54.70	47.42	41.52	82.05	71.12	62.28
60	53.12	44.71	38.41	79.69	67.06	57.62
61	43.43	39.44	34.94	65.14	59.16	52.41
62	41.29	37.93	33.77	61.94	56.90	50.66
63	39.47	34.20	30.71	59.21	51.30	46.07
64	28.36	23.59	19.73	42.54	35.39	29.60
65	14.87	9.83	7.10	22.30	14.75	10.64

The annual premium rates shown here are:

- ↳ per \$100 of monthly benefit
- ↳ inclusive of stamp duty and brokerage.

Occupation classes and factors for income protection

Occupations are broadly categorised according to the table below.

For more detail, see the insurer's [occupation ratings](#).

Occupation class	Description	Factor
Class 1 Professional	Professionals, executives and senior management with tertiary qualifications and high incomes such as CEO, CFO, CPA accountant, lawyer, doctor, pharmacist, etc.	0.90
Class 2 White collar	Occupations that are office based with no manual work, eg clerical roles, professional or administrative roles such as architect, accountant, computer analyst, lecturer, social worker, administrator, clerk, etc.	1.00
Class 3 Grey collar	Occupations that are primarily non-manual but may involve light manual duties only, such as hairdresser, shop assistant, florist, cashier, tailor, etc.	1.35
Class 4 Blue collar	Occupations that involve a moderate degree of manual work, or recognised qualified trades, such as baker, gasfitter, electrician, mechanic, printer, signwriter, greengrocer, etc.	1.75
Class 5 Heavy blue collar	Heavy manual occupations or those with a degree of additional risk of disability, such as boilermaker, gardener, storeman, tyre fitter, welder, etc.	3.00
Collective	A common occupational rating applied to all members in a particular employer plan. This rate is determined by the insurer using a rating that represents the overall occupational profile of members in the employer plan.	As negotiated

Depending on your actual occupational activities, you may not be eligible for insurance. This is at the insurer's discretion. See the insurer's [occupation ratings](#).

Calculating your premium

Your annual premium equals:

$\text{Monthly benefit} \times \text{annual premium rate} \times \text{occupation factor}$
\$100

Example: Let's say you have chosen the long-term income protection with cover of up to five years. Your monthly benefit is \$1,800 and you have chosen a waiting period of 30 days. You are female, will be 40 next birthday and you are grey collar. Your annual premium is:

$\$1,800 \times \$12.14 \times 1.35 = \$295$
\$100

Automatic acceptance levels (AALs) for income protection

An AAL is an amount of cover that applies without evidence of good health, and depends on the number of lives insured in your employer plan.

A number of conditions must be satisfied for an AAL to apply. See your [Product Disclosure Statement](#) for details of these conditions.

No. of lives insured	Automatic acceptance level
1—9	Nil
10—19	\$4,000
20—49	\$5,000
50—99	\$6,000
100—499	\$8,000
500—999	\$10,000
1,000 plus	\$12,000

Total disability definition for income protection

An income protection benefit is payable if you have been off work due to illness or injury for the entire waiting period and the insurer and trustee are satisfied by medical and any other relevant evidence that your disablement occurs solely from illness or injury while you are insured and as a result of which you:

- ⊘ are unable to perform at least one important duty* of your usual occupation necessary to produce income;
- ⊘ remain under the regular care and attendance and are following the advice of a registered medical practitioner in relation to that illness or injury; and
- ⊘ are not engaged in any occupation (whether paid or unpaid).

* An "important duty" is defined as involving at least 20% of overall occupational tasks responsible for generating at least 20% of your pre-disability income.

Partial disability definition for income protection

A partial disability benefit may be payable if you continue to be partially disabled beyond the waiting period and have been totally disabled for a period of at least 14 consecutive days during the waiting period. Partial disability means solely because of the illness or injury which directly caused the total disability, you:

- ↳ are able to perform at least one important duty* of your usual occupation, but are unable to perform all of the duties of your usual occupation;
- ↳ are earning an income from your usual occupation or another occupation at a rate of less than 75% of your monthly pre-disability income; and
- ↳ remain under the regular care and attendance and are following the advice of a registered medical practitioner in relation to that illness or injury.

* An "important duty" is defined as involving at least 20% of overall occupational tasks responsible for generating at least 20% of your pre-disability income.

Administrator
Aon Consulting Pty Limited
Aon Master Trust
PO Box 1949
Wollongong NSW 2500
phone 1300 880 588
fax 1300 267 582
contactaon@pillar.com.au

aonmastertrust.com.au

ACON424 0809

