



Plum Super

Plum Personal Plan

Insurance Guide

(eligible family members)

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Issued by the Trustee
NULIS Nominees (Australia)
Limited
ABN 80 008 515 633
AFSL 236465

The Insurer
Insurance is issued by MLC Limited
ABN 90 000 000 402
AFSL 230694

The Fund
MLC Super Fund
ABN 70 732 426 024

This guide gives you information about the insurance available through your super. A financial adviser can help you decide if this insurance is right for you.

Or, you can assess if you have adequate insurance using our free advice calculator, available when you log in to **plum.com.au**



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The information in this Insurance Guide forms part of the Product Disclosure Statement (PDS) dated 1 July 2019.

Together with the **Investment Menu and Fee Brochure**, these documents should be considered before making a final decision to invest. They are available when you log in to **plum.com.au**

Your insurance

We offer flexible insurance in the Plum Personal Plan so you can make sure you have the cover that suits your needs

MLC Limited (MLC) is the Insurer) in the Plum Personal Plan.

Types of cover

You will automatically receive a level of death and total and permanent disablement (TPD) cover when we accept your application to join the Plum Personal Plan, subject to your eligibility.

This automatic death and TPD cover is Limited cover for the first 12 months after the date you first become eligible. If you do not meet the eligibility requirements for automatic cover you will only be able to access cover via application and meeting the Insurer underwriting requirements.

The following additional cover is also available through the Plum Personal Plan:

- death cover;
- TPD cover; and
- SCI cover to protect your income.

Making sure you're eligible for cover

You are eligible for automatic death and TPD cover if you:

- are under age 65;
- are an Australian resident or are eligible to work in Australia.

Keeping your details up to date

The information we hold about you helps us determine your insurance cover. If your Occupation, Salary, nature of your Employment, or any other personal details change, or are incorrect, it could impact your cover or your premiums.

If your circumstances change, please contact us.

Overriding insurance policy

Payment of an insured benefit is subject to the terms and conditions of the applicable insurance policy.

This *guide* provides a summary of the main features of the insurance policy covering the Plum Personal Plan. Other conditions may apply. This *guide* should not be relied upon as a full and complete description of the terms and conditions of the insurance cover.

Your benefit may be reduced if the Insurer refuses or restricts your cover or does not pay out all or part of the insured benefit when a claim is made.

Contact us on **1300 55 7586** for a copy of the Plum Personal Plan's insurance policy.

Changing your cover

You can change or cancel your insurance cover at any time, simply complete the *Insurance form – Plum Personal Plan*. Any request to increase your cover will be subject to Health Evidence being provided to and accepted by the Insurer.

To provide Health Evidence you will need to complete the personal statement available at plum.com.au or contact us on **1300 55 7586**.

If we need any further information from you we will let you know.

Your new level of cover will commence from the date the Insurer accepts your application.

The Insurer may decline or place conditions or restrictions on your insurance cover as result of its assessment of the Health Evidence you provide.

If you cancel your cover your insurance will cease on the day we receive your request.

If you decrease or cancel your insurance cover and later change your mind, you can reinstate your insurance, but you will need to provide satisfactory Health Evidence.

About your premium

Premiums are deducted monthly by equal instalments from your account balance.

Changing your level of cover will change the level of insurance premiums deducted from your account.

If the Insurer accepts your request for cover, the insurance premiums will be payable from the date your new level of cover commences.

If you reduce your cover we will reduce your premiums from the date we receive your request.

If your Salary decreases or you cease to be eligible for SCI insurance, you should let us know as soon as possible so we can reduce or cancel your cover and premiums. Premium refunds will not be payable if you have not advised us of information that will reduce your SCI entitlements. Details of premiums are available in the *Cost of insurance* section in this *guide*.

Death and TPD cover

Death and TPD cover can help you and your family remain financially secure if the unexpected happens.

If eligible this cover provides a lump sum benefit to your beneficiaries if you die or to you if you are diagnosed with a Terminal Illness or suffer TPD

Death and TPD insurance cover is based on your age next birthday as shown in the table below.

It will remain a fixed amount, unless you change it, or you turn 61 for TPD cover.

Age next birthday	Death cover (\$)	TPD cover (\$)	Age next birthday	Death cover (\$)	TPD cover (\$)
16	200,000	400,000	41	325,000	325,000
17	215,000	400,000	42	305,000	305,000
18	230,000	400,000	43	285,000	285,000
19	245,000	400,000	44	265,000	265,000
20	260,000	400,000	45	245,000	245,000
21	275,000	400,000	46	225,000	225,000
22	285,000	400,000	47	210,000	210,000
23	300,000	400,000	48	195,000	195,000
24	305,000	400,000	49	185,000	185,000
25	320,000	400,000	50	175,000	175,000
26	340,000	400,000	51	165,000	165,000
27	350,000	400,000	52	155,000	155,000
28	360,000	400,000	53	145,000	145,000
29	367,500	400,000	54	135,000	135,000
30	375,000	400,000	55	122,500	122,500
31	382,500	400,000	56	110,000	110,000
32	390,000	400,000	57	97,500	97,500
33	395,000	400,000	58	85,000	85,000
34	397,500	400,000	59	76,000	76,000
35	400,000	400,000	60	68,500	68,500
36	395,000	395,000	61	60,000	60,000
37	380,000	380,000	62	54,000	54,000
38	370,000	370,000	63	48,000	48,000
39	355,000	355,000	64	40,500	40,500
40	340,000	340,000	65	33,000	33,000

You can apply for additional death and TPD insurance cover of a fixed dollar amount at any time, up to a maximum insured benefit limit of \$5 million for TPD cover.

Reduction of TPD cover from age 61

Your TPD cover will reduce after you turn 61 according to the following example:

Age	TPD cover amount
60	\$50,000
61	\$40,000
62	\$30,000
63	\$20,000
64	\$10,000
65	Nil

Example of a death benefit

John is aged 30 (31 age next birthday) and his account balance is \$60,000.

He has death cover of \$382,500.

John's death benefit would be:

Death cover	\$382,500
Account	\$60,000
Death benefit	\$442,500

Example of a TPD benefit

John is aged 30 (31 age next birthday) and his account balance is \$60,000.

He has TPD cover of \$400,000.

John's TPD benefit would be:

TPD cover	\$400,000
Account	\$60,000
TPD benefit	\$460,000

Inactive Accounts

If your super account hasn't received a contribution or a rollover for a continuous period of 16 months, it's defined as an inactive account and by law we're required to cancel your insurance cover unless you've provided us your written election to retain your cover. We'll contact you before this cancellation happens and give you the option to retain your cover. Please refer to **Cessation of Insurance Cover** section on Page 8 in this guide for more details.

Additional features of death and TPD insurance

Cover while overseas	<p>If you are an Australian resident your cover will generally continue while you are overseas provided premiums continue to be paid.</p> <p>You may be required by the Insurer to return to Australia at your own expense where necessary for medical treatment or assessment.</p>														
Insurance consolidation	<p>You can apply to add the insurance from your other super/insurance providers to the insurance you have with us. To do this, go to plum.com.au to access the <i>Transfer your insurance</i> form.</p>														
Interim accident cover	<p>If you have an Accident and you die or suffer TPD while the Insurer is assessing your application for cover the Insurer will pay you a lump sum benefit equal to the amount of death and TPD cover you've applied for.</p> <p>Accidental TPD cover is subject to a maximum of \$500,000, and is payable if you suffer from any of the following conditions as a result of accidental injury:</p> <ul style="list-style-type: none"> • quadriplegia; or • major brain injury; or • the inability to perform Normal Physical Domestic Household Activities. <p>Interim accident cover will cease on the earliest of; 90 days from the date the Insurer receives your fully completed application for cover, or the day your request for cover is withdrawn, approved or declined by the Insurer.</p>														
Life events cover	<p>You may be able to increase your death only or death and TPD cover without providing medical evidence, if you are under age 65 and apply within 90 days of one of the following life events occurring:</p> <table border="1" data-bbox="528 1055 1522 1574"> <thead> <tr> <th>Life event</th> <th>Document required</th> </tr> </thead> <tbody> <tr> <td>You have or legally adopt a child.</td> <td>A certified copy of the birth certificate or adoption papers.</td> </tr> <tr> <td>You get married or divorced.</td> <td>A certified copy of your marriage certificate or divorce papers.</td> </tr> <tr> <td>You complete your first undergraduate degree at an Australian university.</td> <td>A certified copy of the degree qualification.</td> </tr> <tr> <td>You have a child who starts secondary school.</td> <td>A certified copy of the enrolment confirmation from the secondary school.</td> </tr> <tr> <td>You take out a home loan on the initial purchase of a principal place of residence</td> <td>A certified copy of the loan documents from the mortgage lender, including the amount of the drawdown loan.</td> </tr> <tr> <td>You renovate your principal place of residence</td> <td>A certified letter from the lender confirming the amount of the drawdown loan to cover the cost of the renovation.</td> </tr> </tbody> </table> <p>You can increase your cover by the greatest of one additional unit of cover (if applicable), 25% of your current death or TPD cover (as relevant) and \$200,000. The total amount of all life event increases is limited to \$1 million.</p> <p>Cover is subject to proof of the event taking place being provided to and accepted by the Insurer. An increase in cover under this feature will commence from the date of written acceptance from us.</p> <p>You are able to apply for life events cover once in any 12 month period, and up to three times in total while you remain a member of the Plum Personal Plan.</p> <p>To apply for life events cover you will need to complete the <i>Increase your insurance without medical evidence</i> form available at plum.com.au or contact us on 1300 55 7586</p>	Life event	Document required	You have or legally adopt a child.	A certified copy of the birth certificate or adoption papers.	You get married or divorced.	A certified copy of your marriage certificate or divorce papers.	You complete your first undergraduate degree at an Australian university.	A certified copy of the degree qualification.	You have a child who starts secondary school.	A certified copy of the enrolment confirmation from the secondary school.	You take out a home loan on the initial purchase of a principal place of residence	A certified copy of the loan documents from the mortgage lender, including the amount of the drawdown loan.	You renovate your principal place of residence	A certified letter from the lender confirming the amount of the drawdown loan to cover the cost of the renovation.
Life event	Document required														
You have or legally adopt a child.	A certified copy of the birth certificate or adoption papers.														
You get married or divorced.	A certified copy of your marriage certificate or divorce papers.														
You complete your first undergraduate degree at an Australian university.	A certified copy of the degree qualification.														
You have a child who starts secondary school.	A certified copy of the enrolment confirmation from the secondary school.														
You take out a home loan on the initial purchase of a principal place of residence	A certified copy of the loan documents from the mortgage lender, including the amount of the drawdown loan.														
You renovate your principal place of residence	A certified letter from the lender confirming the amount of the drawdown loan to cover the cost of the renovation.														

Terminal Illness benefit

The Insurer will pay your insured death cover if you are diagnosed with a Terminal Illness, subject to a maximum of \$2 million.

Where an insured death benefit which is higher than \$2 million, the difference between \$2 million and your insured amount will become your new death cover. Premiums will be required to be paid on the reduced level of insurance cover. You must remain a member of the Fund to maintain the residual death insurance cover.

Limitations and Exclusions

- If, before the most recent date you became insured, you have ever been paid or were entitled to be paid, a TPD or Terminal Illness benefit from the Insurer under any insurance policy or another superannuation fund, you will be provided with Limited Cover while you have insurance cover under this insurance policy
- Benefits are not payable in respect of any voluntary cover for death, TPD or Terminal Illness arising directly or indirectly from any intentional self-inflicted injury or attempted suicide within 24 months of starting, restarting or increasing your insurance regardless of whether you are sane or insane.

Definition of TPD

You are assessed on different Total and Permanent Disablement (TPD) definitions depending on your Employment status. This table outlines which one applies to you.

(a) any occupation

Insured Members who have worked in paid Employment in the 13 month period immediately preceding the Date of Claim

You:

- (i) have been absent from your Occupation solely through injury or illness for a period of six consecutive months,
- (ii) have been regularly attending an appropriately qualified Medical Practitioner and undertaking medical treatment reasonably recommended by an appropriately qualified Medical Practitioner with respect to that injury or illness since ceasing work in your Occupation solely through injury or illness; and
- (iii) are incapacitated to such an extent that, in the insurer's opinion after consideration of medical and other relevant evidence, you were at the end of the initial period of six consecutive months absence from your Occupation, unable to ever engage in or work in any occupation on a full-time or part-time basis, for which you're reasonably suited by education, training or experience.

For the purpose of this definition 'medical and other relevant evidence' includes, but is not limited to:

- the prospect of improvement in your capacity after treatment and rehabilitation that could reasonably be expected to be undertaken by you; and
- whether reasonable retraining or reskilling would render you able to engage in or work in any occupation on a full-time or part-time basis.

(b) domestic activities

Insured Members who have not worked in paid Employment in the 13 month period immediately preceding the Date of Claim

You have been incapacitated from performing any Normal Physical Domestic Household Activities solely through Injury or Illness for a period of six consecutive months and at the end of the six month period, in the insurer's opinion, after consideration of medical and other relevant evidence, you are incapacitated to the extent that you are:

- completely unable to perform any Normal Physical Domestic Household Activities; and
- unlikely to ever engage in or work for reward in any occupation for which you are reasonably suited by education, training or experience

Normal Physical Domestic Household Activities means:

- a) cleaning the family home;
- b) shopping for food or household items;
- c) meal preparation and laundry services;
- d) looking after dependent children under the age of 16 years or in full time secondary education, where applicable; and
- e) leaving the house without the assistance of another person.

For the purpose of this definition 'medical and other relevant evidence' includes, but is not limited to:

- the prospect of improvement in your capacity after treatment and rehabilitation that could reasonably be expected to be undertaken by you; and
- whether reasonable retraining or reskilling would render you able to engage in or work in any occupation on a full-time or part-time basis.

SCI cover

SCI cover protects your income while you are temporarily unable to work due to illness or injury.

SCI cover is available to you through the Plan if you are a permanently working at least 14 hours per week and you are under age 65, subject to Health Evidence being provided to and accepted by the Insurer.

SCI cover provides you with a replacement income of up to:

The lesser of:

- your SCI insured cover, or
- 75% of your actual Salary at Date of Claim subject to a maximum of \$50,000 per month.

This is paid monthly in arrears while you are totally disabled for up to your nominated benefit period following the end of your nominated Waiting Period.

Variable waiting and benefit period

You can select your SCI waiting and benefit period from the options below:

Waiting Period	Benefit period
30, 60 or 90 days	2 years
30, 60, 90 or 180 days	5 years
30, 60, 90 or 180 days	To age 65

Your nominated Waiting Period commences from the date you're disabled by an injury or illness.

It is important that you regularly review your SCI cover to ensure it is aligned with your Salary. You may be paying premiums for higher cover than you are eligible to claim.

Any increase in your SCI cover or changes to your Waiting Period or benefit period will be subject to Health Evidence being provided to and accepted by the Insurer, including if you reduce your cover and subsequently reinstate it.

Example of a SCI benefit

From our earlier example, John has an insured Salary of \$55,000 p.a.

If John were to become totally and temporarily disabled, his insured benefit would be:

$75\% \times \$55,000 = \$41,250$ p.a.

(\$3,437.50 per month)

less John's applicable rate of pay as you go (PAYG) tax.

Claiming SCI

You are considered to be totally and temporarily disabled (and therefore eligible to apply for a SCI benefit) if after your nominated Waiting Period the Insurer is satisfied that because of Injury or Illness you are continuously:

- unable to perform your **own Occupation**; and
- not otherwise gainfully Employed or engaged in any gainful business or activity.

Own Occupation means the Employment in which you are principally Employed, where Employment means being engaged in regular permanent Employment for at least 15 hours per week not including temporary or seasonal basis Employment.

Financial evidence will be required to confirm your Salary and other benefit entitlements at the time of a claim.

Your maximum Monthly Benefit will be based on your income at the date of your disablement. We won't pay more than your insured amount received.

The maximum monthly SCI benefit payable to you is:

- up to 75% of the first \$30,000; and
- up to 50% of the remainder subject to the total maximum benefit of \$50,000 of your Salary at the Date of Claim.

If your benefit payment continues beyond 2 years, the overall total maximum benefit is \$30,000 per month for the remaining benefit period

When will benefits be reduced?

If you have more than one SCI policy, you will generally only be able to claim on one of the policies, so you should check to see if you have other SCI policies.

Your SCI benefit will be reduced proportionately by benefits received or amounts that you are expected to receive from other sources, so that your total benefit does not exceed 75% of your insured annual Salary (as applicable). Therefore, any benefits you may be entitled to from other sources such as (but not limited to) other disability benefits, workers compensation, or other compensation benefits will be considered when determining the amount of your SCI benefit.

When won't a SCI benefit be paid?

Benefits are not payable if your disability or loss arises directly or indirectly from:

- any intentional self-inflicted injury or any attempt to commit suicide;
- normal and uncomplicated pregnancy or childbirth;
- service in the armed forces;
- war or warlike operations; or
- any other event or matter referred to in the insurance policy.

When do SCI payments cease?

If payable, your benefit will continue until the earliest of the following:

- the date your disability ceases;
- the date you turn 65;
- you are no longer under the care of a Doctor;
- nominated benefit payments have been made for your benefit period;
- the date of your death;
- you fail to provide all requested information reasonably required to continue your claim; or
- you make a fraudulent claim.

Additional features of SCI insurance

Bereavement benefit	Payable on your death during receipt of a SCI benefit. This benefit will be paid as a lump sum amount equivalent to two times your Monthly Benefit from the date of your death, subject to the expiry of your nominated benefit period.
Cover while overseas	<p>Your cover will generally continue while you are overseas provided premiums continue to be paid.</p> <p>Your benefit will only be provided in full while you are in an Approved Country . For other countries SCI benefits will be paid for up to 12 months only, unless you return to Australia or an Approved Country.</p> <p>You may be required by the Insurer to return to Australia at your own expense where necessary for medical treatment or assessment.</p>
Interim accident cover	<p>If you have an Accident and suffer temporary disablement while the Insurer is assessing your application for SCI cover the Insurer will pay your Monthly Benefit, subject to a limit of \$10,000 per month.</p> <p>Interim accident cover will commence from the date the Insurer receives a fully completed personal statement and declaration of health from you.</p> <p>Interim accident cover will cease on the earliest of; 90 days from the date the Insurer receives your fully completed application, or the day your request for cover is withdrawn, approved or declined by the Insurer.</p>
Partial disability benefit	<p>You may be considered partially disabled when, after your Waiting Period has ended and following a period of at least 14 days of total disability, you are only capable of returning to work on a partial basis at reduced earnings.</p> <p>Your partial benefit is calculated as follows:</p> $\frac{A - B}{A} \times C$ <p>where:</p> <p>A is your earned Monthly Income, up to your insured benefit, immediately prior to becoming totally disabled;</p> <p>B is the actual Monthly Income earned by you during the month in which you became partially disabled; and</p> <p>C is your insured Monthly Benefit.</p> <p>This benefit will be payable for up to the maximum benefit period you nominated while you remain partially disabled.</p>
Recurring disability benefit	<p>If you were paid a SCI benefit and your disability from the same or a related Illness or injury recurs within six months of your return to full time work, we will waive your Waiting Period and treat your disability as a continuation of the original disability.</p> <p>Benefits will be payable for up to the remainder of your nominated benefit period while you remain disabled.</p>
Rehabilitation expenses benefit	<p>Whilst you are suffering a disability the Insurer will reimburse you for rehabilitation expenses, such as the cost of a rehabilitation course or special equipment, to help you return to work.</p> <p>The maximum amount reimbursed is equal to six times your Monthly Benefit. The Insurer must approve these rehabilitation expenses in writing.</p>
Waiver of premiums	Your premiums will be waived while you are in receipt of an SCI benefit.

When might you need to provide Health Evidence?

You may, in certain circumstances, be required to provide Health Evidence to the Insurer, including:

- if you apply for cover or apply to increase your cover;
- if you cease to be a member of the Plum Personal Plan and then subsequently re-join the Plum Personal Plan and apply for cover;
- if your insured amount is reduced to nil for a period of time, and later reinstated;
- if you change your SCI waiting and benefit period; or
- any other circumstances outlined in the policy.

We will advise you if Health Evidence is required.

This may be in the form of a personal medical statement and/or various medical examinations as required. The Insurer may decline or place conditions or restrictions on your insurance cover as a result of this medical evidence.

Your sum insured could be reduced or a benefit declined by the Insurer if you provide inadequate medical evidence or false or misleading information to the Insurer.

Cessation of insurance cover

Death, TPD and SCI cover ceases immediately under the insurance policy, on the earliest of the following:

- you reach age 65;
- the day you cease to be a member of the Plum Personal Plan;
- the date of your death;
- the date a Terminal Illness benefit equal to your death cover is paid;
- your account balance becomes insufficient to pay a premium instalment;
- the day before you commence duty with the armed forces of any country (excluding the Australian Army Reserve);
- for SCI cover, you are unemployed or on leave of absence for greater than one year;
- for SCI cover, you permanently retire from the workforce;
- you make a fraudulent claim;
- you request to cancel your cover;
- you have an inactive account, and you haven't provided us your written election to retain your cover. If your super account hasn't received a contribution or a rollover for a continuous period of 16 months, it's defined as an inactive account, and by law we're required to cancel your insurance cover unless you've provided us your written election to retain your cover. The cover will cease at the end of premium payment period for which premiums have been paid immediately following you being an Inactive Member for a continuous period of 16 months; or
- any other terms under the group insurance policy.

If you have SCI cover with either the two year or five year benefit period, it will end on the date the Insurer pays a lump sum Total and Permanent Disablement (TPD) or Terminal Illness benefit. Any existing SCI claim will continue to be paid if you continue to be disabled due to the same illness or injury but after the end of your current claim, no further claim will be paid.

If your insurance has ended because there has not been a contribution or rollover into your account for a continuous period of 16 months, and you had not provided us with your written election to retain your cover, you can reinstate your cover by applying in writing within 60 days of cover ceasing.

Alternatively, if you wish to keep your insurance cover regardless of whether your account is inactive, the form to retain insurance cover should your account ever be inactive is available at plum.com.au/superinsurance

Cost of insurance

The premiums associated with your insurance cover are deducted monthly by equal instalments from your account. Premiums are calculated using age-based premium rates for each \$1,000 sum insured. The actual premium calculated for you may vary slightly due to rounding and is inclusive of any statutory charges including stamp duty.

Cost of Death and TPD Cover

Annual cost of each \$1,000 cover									
Age next birthday	Male		Female		Age next birthday	Male		Female	
	Death only \$	Death & TPD \$	Death only \$	Death & TPD \$		Death only \$	Death & TPD \$	Death only \$	Death & TPD \$
16	0.392	0.501	0.222	0.278	41	0.839	1.437	0.681	1.418
17	0.474	0.610	0.236	0.292	42	0.920	1.611	0.737	1.557
18	0.568	0.731	0.264	0.32	43	1.003	1.788	0.792	1.710
19	0.610	0.853	0.292	0.348	44	1.083	1.990	0.820	1.890
20	0.638	0.867	0.320	0.375	45	1.191	2.221	0.876	2.099
21	0.638	0.867	0.334	0.389	46	1.313	2.506	0.931	2.335
22	0.638	0.867	0.320	0.375	47	1.436	2.831	0.973	2.599
23	0.596	0.812	0.306	0.361	48	1.571	3.184	1.043	2.891
24	0.568	0.772	0.292	0.361	49	1.707	3.562	1.112	3.197
25	0.542	0.731	0.278	0.348	50	1.869	4.010	1.182	3.503
26	0.529	0.717	0.278	0.375	51	2.059	4.525	1.279	3.864
27	0.514	0.704	0.292	0.417	52	2.248	5.079	1.390	4.267
28	0.514	0.717	0.306	0.445	53	2.480	5.730	1.487	4.698
29	0.514	0.731	0.306	0.459	54	2.735	6.475	1.599	5.115
30	0.529	0.759	0.320	0.500	55	3.020	7.328	1.710	5.574
31	0.542	0.772	0.320	0.542	56	3.345	8.384	1.821	6.060
32	0.555	0.812	0.320	0.570	57	3.725	9.631	1.946	6.575
33	0.568	0.839	0.334	0.639	58	4.159	11.081	2.085	7.159
34	0.582	0.853	0.375	0.709	59	4.646	12.731	2.210	7.576
35	0.596	0.895	0.417	0.792	60	5.201	14.682	2.377	8.076
36	0.610	0.948	0.445	0.862	61	5.837	16.930	2.502	8.549
37	0.638	1.016	0.487	0.959	62	6.569	19.559	2.669	9.063
38	0.677	1.097	0.542	1.056	63	7.383	22.579	2.836	9.619
39	0.717	1.178	0.584	1.168	64	8.316	26.060	3.016	10.342
40	0.786	1.313	0.626	1.279	65	9.359	30.095	3.197	11.120

SCI premiums

SCI premiums are calculated as follows:

$$(\text{SCI cover} \div \$1,000) \times \text{Age next birthday premium}$$

Annual Cost of each \$1000 cover for maximum 2 year benefit period – Male							
Age next birthday	Waiting Period: 30 days			Age next birthday	Waiting Period: 30 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	1.78	2.94	4.36	41	3.38	5.58	8.28
17	1.78	2.94	4.36	42	3.61	5.96	8.84
18	1.78	2.94	4.36	43	3.86	6.37	9.46
19	1.78	2.94	4.36	44	4.13	6.81	10.12
20	1.78	2.94	4.36	45	4.44	7.33	10.88
21	1.81	2.99	4.43	46	4.78	7.89	11.71
22	1.84	3.04	4.51	47	5.17	8.53	12.67
23	1.88	3.10	4.61	48	5.60	9.24	13.72
24	1.92	3.17	4.70	49	6.08	10.03	14.9
25	1.95	3.22	4.78	50	6.64	10.96	16.27
26	1.97	3.25	4.83	51	7.26	11.98	17.79
27	1.97	3.25	4.83	52	7.98	13.17	19.55
28	1.97	3.25	4.83	53	8.81	14.54	21.58
29	1.98	3.27	4.85	54	9.77	16.12	23.94
30	1.99	3.28	4.88	55	10.87	17.94	26.63
31	2.01	3.32	4.92	56	12.16	20.06	29.79
32	2.06	3.40	5.05	57	13.67	22.56	33.49
33	2.14	3.53	5.24	58	15.45	25.49	37.85
34	2.24	3.70	5.49	59	17.55	28.96	43.00
35	2.36	3.89	5.78	60	20.06	33.10	49.15
36	2.50	4.13	6.13	61	22.97	37.90	56.28
37	2.65	4.37	6.49	62	26.21	43.25	64.21
38	2.81	4.64	6.88	63	22.01	36.32	53.92
39	2.99	4.93	7.33	64	12.96	21.38	31.75
40	3.18	5.25	7.79	65	3.84	6.34	9.41

Annual Cost of each \$1000 cover for maximum 2 year benefit period – Female							
Age next birthday	Waiting Period: 30 days			Age next birthday	Waiting Period: 30 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	2.67	4.41	6.54	41	6.32	10.43	15.48
17	2.67	4.41	6.54	42	6.41	10.58	15.70
18	2.67	4.41	6.54	43	6.56	10.82	16.07
19	2.67	4.41	6.54	44	6.76	11.15	16.56
20	2.67	4.41	6.54	45	7.04	11.62	17.25
21	2.69	4.44	6.59	46	7.41	12.23	18.15
22	2.73	4.50	6.69	47	7.87	12.99	19.28
23	2.79	4.60	6.84	48	8.43	13.91	20.65
24	2.88	4.75	7.06	49	9.11	15.03	22.32
25	2.99	4.93	7.33	50	9.90	16.34	24.26
26	3.11	5.13	7.62	51	10.83	17.87	26.53
27	3.24	5.35	7.94	52	11.91	19.65	29.18
28	3.38	5.58	8.28	53	13.17	21.73	32.27
29	3.55	5.86	8.70	54	14.62	24.12	35.82
30	3.75	6.19	9.19	55	16.31	26.91	39.96
31	3.99	6.58	9.78	56	18.28	30.16	44.79
32	4.28	7.06	10.49	57	20.57	33.94	50.40
33	4.61	7.61	11.29	58	23.24	38.35	56.94
34	4.97	8.20	12.18	59	26.37	43.51	64.61
35	5.32	8.78	13.03	60	30.04	49.57	73.60
36	5.68	9.37	13.92	61	34.34	56.66	84.13
37	5.96	9.83	14.60	62	39.35	64.93	96.41
38	6.11	10.08	14.97	63	33.02	54.48	80.90
39	6.20	10.23	15.19	64	19.45	32.09	47.65
40	6.26	10.33	15.34	65	5.76	9.50	14.11

Annual Cost of each \$1000 cover for maximum 2 year benefit period – Male							
Age next birthday	Waiting Period: 60 days			Age next birthday	Waiting Period: 60 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	1.41	2.33	3.45	41	2.62	4.32	6.42
17	1.41	2.33	3.45	42	2.81	4.64	6.88
18	1.41	2.33	3.45	43	3.02	4.98	7.40
19	1.41	2.33	3.45	44	3.25	5.36	7.96
20	1.41	2.33	3.45	45	3.52	5.81	8.62
21	1.43	2.36	3.50	46	3.82	6.30	9.36
22	1.45	2.39	3.55	47	4.15	6.85	10.17
23	1.48	2.44	3.63	48	4.53	7.47	11.10
24	1.51	2.49	3.70	49	4.97	8.20	12.18
25	1.53	2.52	3.75	50	5.46	9.01	13.38
26	1.54	2.54	3.77	51	6.02	9.93	14.75
27	1.55	2.56	3.80	52	6.67	11.01	16.34
28	1.55	2.56	3.80	53	7.43	12.26	18.20
29	1.55	2.56	3.80	54	8.30	13.70	20.34
30	1.56	2.57	3.82	55	9.31	15.36	22.81
31	1.57	2.59	3.85	56	10.50	17.33	25.73
32	1.60	2.64	3.92	57	11.89	19.62	29.13
33	1.65	2.72	4.04	58	13.53	22.32	33.15
34	1.72	2.84	4.21	59	15.47	25.53	37.90
35	1.80	2.97	4.41	60	17.78	29.34	43.56
36	1.89	3.12	4.63	61	20.48	33.79	50.18
37	2.02	3.33	4.95	62	23.49	38.76	57.55
38	2.15	3.55	5.27	63	19.08	31.48	46.75
39	2.29	3.78	5.61	64	11.07	18.27	27.12
40	2.44	4.03	5.98	65	2.99	4.93	7.33

Annual Cost of each \$1000 cover for maximum 2 year benefit period – Female							
Age next birthday	Waiting Period: 60 days			Age next birthday	Waiting Period: 60 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	2.11	3.48	5.17	41	4.81	7.94	11.78
17	2.11	3.48	5.17	42	4.92	8.12	12.05
18	2.11	3.48	5.17	43	5.06	8.35	12.40
19	2.11	3.48	5.17	44	5.26	8.68	12.89
20	2.11	3.48	5.17	45	5.53	9.12	13.55
21	2.13	3.51	5.22	46	5.88	9.70	14.41
22	2.16	3.56	5.29	47	6.31	10.41	15.46
23	2.20	3.63	5.39	48	6.83	11.27	16.73
24	2.27	3.75	5.56	49	7.44	12.28	18.23
25	2.35	3.88	5.76	50	8.15	13.45	19.97
26	2.44	4.03	5.98	51	8.98	14.82	22.00
27	2.54	4.19	6.22	52	9.96	16.43	24.40
28	2.65	4.37	6.49	53	11.10	18.32	27.20
29	2.78	4.59	6.81	54	12.42	20.49	30.43
30	2.94	4.85	7.20	55	13.96	23.03	34.20
31	3.12	5.15	7.64	56	15.77	26.02	38.64
32	3.33	5.49	8.16	57	17.88	29.50	43.81
33	3.56	5.87	8.72	58	20.35	33.58	49.86
34	3.81	6.29	9.33	59	23.24	38.35	56.94
35	4.06	6.70	9.95	60	26.64	43.96	65.27
36	4.30	7.10	10.54	61	30.62	50.52	75.02
37	4.50	7.43	11.03	62	35.26	58.18	86.39
38	4.61	7.61	11.29	63	28.62	47.22	70.12
39	4.68	7.72	11.47	64	16.61	27.41	40.69
40	4.74	7.82	11.61	65	4.49	7.41	11.00

Annual Cost of each \$1000 cover for maximum 2 year benefit period – Male							
Age next birthday	Waiting Period: 90 days			Age next birthday	Waiting Period: 90 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	0.804	1.327	1.970	41	1.368	2.257	3.352
17	0.804	1.327	1.970	42	1.499	2.473	3.672
18	0.804	1.327	1.970	43	1.649	2.720	4.039
19	0.804	1.327	1.970	44	1.819	3.001	4.457
20	0.804	1.327	1.970	45	2.016	3.326	4.939
21	0.812	1.340	1.991	46	2.240	3.697	5.489
22	0.827	1.364	2.026	47	2.497	4.121	6.118
23	0.834	1.376	2.044	48	2.795	4.612	6.847
24	0.839	1.384	2.056	49	3.139	5.179	7.691
25	0.842	1.390	2.064	50	3.539	5.839	8.670
26	0.847	1.398	2.076	51	4.001	6.601	9.802
27	0.851	1.404	2.084	52	4.540	7.490	11.122
28	0.853	1.408	2.090	53	5.170	8.530	12.666
29	0.854	1.410	2.093	54	5.904	9.742	14.465
30	0.857	1.414	2.099	55	6.767	11.165	16.579
31	0.858	1.416	2.102	56	7.782	12.840	19.066
32	0.859	1.417	2.105	57	8.980	14.816	22.000
33	0.863	1.423	2.114	58	10.392	17.147	25.460
34	0.869	1.434	2.129	59	12.068	19.913	29.568
35	0.876	1.446	2.147	60	14.062	23.202	34.451
36	0.913	1.507	2.237	61	16.434	27.116	40.264
37	0.983	1.621	2.408	62	19.055	31.440	46.685
38	1.062	1.752	2.602	63	14.302	23.598	35.039
39	1.151	1.898	2.820	64	7.987	13.178	19.568
40	1.253	2.068	3.070	65	1.622	2.677	3.974

Annual Cost of each \$1000 cover for maximum 2 year benefit period – Female							
Age next birthday	Waiting Period: 90 days			Age next birthday	Waiting Period: 90 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	1.206	1.990	2.954	41	2.360	3.895	5.783
17	1.206	1.990	2.954	42	2.472	4.079	6.056
18	1.206	1.990	2.954	43	2.628	4.337	6.439
19	1.206	1.990	2.954	44	2.820	4.654	6.910
20	1.206	1.990	2.954	45	3.064	5.054	7.506
21	1.225	2.022	3.001	46	3.394	5.599	8.315
22	1.232	2.034	3.019	47	3.775	6.229	9.250
23	1.241	2.047	3.040	48	4.212	6.950	10.320
24	1.260	2.080	3.088	49	4.714	7.777	11.549
25	1.290	2.129	3.161	50	5.291	8.730	12.962
26	1.334	2.202	3.269	51	5.971	9.852	14.629
27	1.394	2.300	3.416	52	6.774	11.177	16.596
28	1.464	2.416	3.587	53	7.718	12.736	18.910
29	1.541	2.543	3.775	54	8.830	14.569	21.632
30	1.620	2.674	3.970	55	10.138	16.727	24.838
31	1.702	2.808	4.169	56	11.678	19.270	28.612
32	1.781	2.939	4.363	57	13.492	22.261	33.054
33	1.854	3.059	4.542	58	15.629	25.788	38.291
34	1.927	3.180	4.722	59	18.143	29.935	44.450
35	1.994	3.290	4.886	60	21.096	34.808	51.685
36	2.053	3.388	5.030	61	24.562	40.526	60.176
37	2.111	3.482	5.172	62	28.600	47.189	70.069
38	2.153	3.552	5.274	63	21.452	35.396	52.559
39	2.206	3.640	5.404	64	11.981	19.769	29.353
40	2.272	3.748	5.566	65	2.434	4.015	5.963

Annual Cost of each \$1000 cover for maximum 5 year benefit period – Male							
Age next birthday	Waiting Period: 30 days			Age next birthday	Waiting Period: 30 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	2.21	3.65	5.41	41	5.31	8.76	13.01
17	2.21	3.65	5.41	42	5.72	9.44	14.01
18	2.21	3.65	5.41	43	6.20	10.23	15.19
19	2.21	3.65	5.41	44	6.71	11.07	16.44
20	2.21	3.65	5.41	45	7.29	12.03	17.86
21	2.28	3.76	5.59	46	7.94	13.10	19.45
22	2.35	3.88	5.76	47	8.66	14.29	21.22
23	2.42	3.99	5.93	48	9.49	15.66	23.25
24	2.50	4.13	6.13	49	10.41	17.18	25.50
25	2.56	4.22	6.27	50	11.48	18.94	28.13
26	2.62	4.32	6.42	51	12.70	20.96	31.12
27	2.65	4.37	6.49	52	14.09	23.25	34.52
28	2.68	4.42	6.57	53	15.70	25.91	38.47
29	2.72	4.49	6.66	54	17.55	28.96	43.00
30	2.76	4.55	6.76	55	19.71	32.52	48.29
31	2.82	4.65	6.91	56	22.23	36.68	54.46
32	2.93	4.83	7.18	57	25.18	41.55	61.69
33	3.07	5.07	7.52	58	28.64	47.26	70.17
34	3.25	5.36	7.96	59	32.76	54.05	80.26
35	3.47	5.73	8.50	60	31.67	52.26	77.59
36	3.70	6.11	9.07	61	31.05	51.23	76.07
37	3.98	6.57	9.75	62	28.53	47.07	69.90
38	4.27	7.05	10.46	63	22.66	37.39	55.52
39	4.58	7.56	11.22	64	13.34	22.01	32.68
40	4.93	8.13	12.08	65	3.95	6.52	9.68

Annual Cost of each \$1000 cover for maximum 5 year benefit period – Female							
Age next birthday	Waiting Period: 30 days			Age next birthday	Waiting Period: 30 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	3.32	5.48	8.13	41	9.93	16.38	24.33
17	3.32	5.48	8.13	42	10.17	16.78	24.92
18	3.32	5.48	8.13	43	10.52	17.36	25.77
19	3.32	5.48	8.13	44	10.97	18.10	26.88
20	3.32	5.48	8.13	45	11.56	19.07	28.32
21	3.38	5.58	8.28	46	12.29	20.28	30.11
22	3.49	5.76	8.55	47	13.19	21.76	32.32
23	3.59	5.92	8.80	48	14.30	23.60	35.04
24	3.75	6.19	9.19	49	15.59	25.72	38.20
25	3.93	6.48	9.63	50	17.14	28.28	41.99
26	4.14	6.83	10.14	51	18.93	31.23	46.38
27	4.36	7.19	10.68	52	21.02	34.68	51.50
28	4.59	7.57	11.25	53	23.46	38.71	57.48
29	4.88	8.05	11.96	54	26.28	43.36	64.39
30	5.21	8.60	12.76	55	29.56	48.77	72.42
31	5.61	9.26	13.74	56	33.40	55.11	81.83
32	6.08	10.03	14.90	57	37.88	62.50	92.81
33	6.62	10.92	16.22	58	43.09	71.10	105.57
34	7.22	11.91	17.69	59	49.22	81.21	120.59
35	7.82	12.90	19.16	60	47.44	78.28	116.23
36	8.43	13.91	20.65	61	46.43	76.61	113.75
37	8.95	14.77	21.93	62	42.82	70.65	104.91
38	9.27	15.30	22.71	63	33.99	56.08	83.28
39	9.50	15.68	23.28	64	20.02	33.03	49.05
40	9.71	16.02	23.79	65	5.92	9.77	14.50

Annual Cost of each \$1000 cover for maximum 5 year benefit period – Male							
Age next birthday	Waiting Period: 60 days			Age next birthday	Waiting Period: 60 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	1.85	3.05	4.53	41	4.43	7.31	10.85
17	1.85	3.05	4.53	42	4.81	7.94	11.78
18	1.85	3.05	4.53	43	5.22	8.61	12.79
19	1.85	3.05	4.53	44	5.70	9.41	13.97
20	1.85	3.05	4.53	45	6.23	10.28	15.26
21	1.91	3.15	4.68	46	6.82	11.25	16.71
22	1.96	3.23	4.80	47	7.50	12.38	18.38
23	2.02	3.33	4.95	48	8.27	13.65	20.26
24	2.08	3.43	5.10	49	9.15	15.10	22.42
25	2.14	3.53	5.24	50	10.15	16.75	24.87
26	2.18	3.60	5.34	51	11.30	18.65	27.69
27	2.22	3.66	5.44	52	12.63	20.84	30.94
28	2.24	3.70	5.49	53	14.17	23.38	34.72
29	2.28	3.76	5.59	54	15.95	26.32	39.08
30	2.32	3.83	5.68	55	18.04	29.77	44.20
31	2.37	3.91	5.81	56	20.48	33.79	50.18
32	2.45	4.04	6.00	57	23.34	38.51	57.18
33	2.55	4.21	6.25	58	26.70	44.06	65.42
34	2.69	4.44	6.59	59	30.70	50.66	75.22
35	2.83	4.67	6.93	60	29.26	48.28	71.69
36	3.03	5.00	7.42	61	28.34	46.76	69.43
37	3.26	5.38	7.99	62	25.42	41.94	62.28
38	3.51	5.79	8.60	63	19.73	32.55	48.34
39	3.79	6.25	9.29	64	11.45	18.89	28.05
40	4.09	6.75	10.02	65	3.10	5.12	7.60

Annual Cost of each \$1000 cover for maximum 5 year benefit period – Female							
Age next birthday	Waiting Period: 60 days			Age next birthday	Waiting Period: 60 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	2.78	4.59	6.81	41	8.16	13.46	19.99
17	2.78	4.59	6.81	42	8.42	13.89	20.63
18	2.78	4.59	6.81	43	8.75	14.44	21.44
19	2.78	4.59	6.81	44	9.21	15.20	22.56
20	2.78	4.59	6.81	45	9.79	16.15	23.99
21	2.85	4.70	6.98	46	10.51	17.34	25.75
22	2.92	4.82	7.15	47	11.39	18.79	27.91
23	3.01	4.97	7.37	48	12.46	20.56	30.53
24	3.13	5.16	7.67	49	13.70	22.61	33.57
25	3.28	5.41	8.04	50	15.15	25.00	37.12
26	3.45	5.69	8.45	51	16.86	27.82	41.31
27	3.64	6.01	8.92	52	18.84	31.09	46.16
28	3.85	6.35	9.43	53	21.17	34.93	51.87
29	4.10	6.77	10.05	54	23.88	39.40	58.51
30	4.38	7.23	10.73	55	27.04	44.62	66.25
31	4.70	7.76	11.52	56	30.76	50.75	75.36
32	5.08	8.38	12.45	57	35.09	57.90	85.97
33	5.50	9.08	13.48	58	40.16	66.26	98.39
34	5.96	9.83	14.60	59	46.13	76.11	113.02
35	6.40	10.56	15.68	60	43.84	72.34	107.41
36	6.89	11.37	16.88	61	42.37	69.91	103.81
37	7.28	12.01	17.84	62	38.17	62.98	93.52
38	7.54	12.44	18.47	63	29.60	48.84	72.52
39	7.74	12.77	18.96	64	17.18	28.35	42.09
40	7.92	13.07	19.40	65	4.65	7.67	11.39

Annual Cost of each \$1000 cover for maximum 5 year benefit period – Male							
Age next birthday	Waiting Period: 90 days			Age next birthday	Waiting Period: 90 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	1.12	1.85	2.74	41	2.49	4.11	6.10
17	1.12	1.85	2.74	42	2.75	4.54	6.74
18	1.12	1.85	2.74	43	3.06	5.05	7.50
19	1.12	1.85	2.74	44	3.41	5.63	8.35
20	1.12	1.85	2.74	45	3.82	6.30	9.36
21	1.14	1.88	2.79	46	4.28	7.06	10.49
22	1.18	1.95	2.89	47	4.83	7.97	11.83
23	1.21	2.00	2.96	48	5.45	8.99	13.35
24	1.24	2.05	3.04	49	6.16	10.16	15.09
25	1.26	2.08	3.09	50	7.01	11.57	17.17
26	1.28	2.11	3.14	51	7.99	13.18	19.58
27	1.30	2.15	3.19	52	9.13	15.06	22.37
28	1.32	2.18	3.23	53	10.47	17.28	25.65
29	1.34	2.21	3.28	54	12.02	19.83	29.45
30	1.36	2.24	3.33	55	13.87	22.89	33.98
31	1.38	2.28	3.38	56	16.03	26.45	39.27
32	1.41	2.33	3.45	57	18.59	30.67	45.55
33	1.44	2.38	3.53	58	21.61	35.66	52.94
34	1.46	2.41	3.58	59	25.19	41.56	61.72
35	1.48	2.44	3.63	60	23.83	39.32	58.38
36	1.56	2.57	3.82	61	23.04	38.02	56.45
37	1.71	2.82	4.19	62	20.35	33.58	49.86
38	1.86	3.07	4.56	63	14.85	24.50	36.38
39	2.04	3.37	5.00	64	8.29	13.68	20.31
40	2.25	3.71	5.51	65	1.68	2.77	4.12

Annual Cost of each \$1000 cover for maximum 5 year benefit period – Female							
Age next birthday	Waiting Period: 90 days			Age next birthday	Waiting Period: 90 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	1.68	2.77	4.12	41	4.30	7.10	10.54
17	1.68	2.77	4.12	42	4.53	7.47	11.10
18	1.68	2.77	4.12	43	4.87	8.04	11.93
19	1.68	2.77	4.12	44	5.29	8.73	12.96
20	1.68	2.77	4.12	45	5.81	9.59	14.23
21	1.72	2.84	4.21	46	6.48	10.69	15.88
22	1.76	2.90	4.31	47	7.29	12.03	17.86
23	1.81	2.99	4.43	48	8.21	13.55	20.11
24	1.86	3.07	4.56	49	9.25	15.26	22.66
25	1.92	3.17	4.70	50	10.48	17.29	25.68
26	2.01	3.32	4.92	51	11.93	19.68	29.23
27	2.12	3.50	5.19	52	13.62	22.47	33.37
28	2.27	3.75	5.56	53	15.63	25.79	38.29
29	2.41	3.98	5.90	54	17.98	29.67	44.05
30	2.58	4.26	6.32	55	20.78	34.29	50.91
31	2.74	4.52	6.71	56	24.06	39.70	58.95
32	2.93	4.83	7.18	57	27.93	46.08	68.43
33	3.08	5.08	7.55	58	32.50	53.63	79.63
34	3.25	5.36	7.96	59	37.86	62.47	92.76
35	3.38	5.58	8.28	60	35.76	59.00	87.61
36	3.51	5.79	8.60	61	34.43	56.81	84.35
37	3.66	6.04	8.97	62	30.55	50.41	74.85
38	3.78	6.24	9.26	63	22.27	36.75	54.56
39	3.91	6.45	9.58	64	12.44	20.53	30.48
40	4.08	6.73	10.00	65	2.53	4.17	6.20

Annual Cost of each \$1000 cover for maximum 5 year benefit period – Male							
Age next birthday	Waiting Period: 180 days			Age next birthday	Waiting Period: 180 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	0.85	1.40	2.08	41	2.17	3.58	5.32
17	0.85	1.40	2.08	42	2.40	3.96	5.88
18	0.85	1.40	2.08	43	2.68	4.42	6.57
19	0.85	1.40	2.08	44	3.00	4.95	7.35
20	0.85	1.40	2.08	45	3.38	5.58	8.28
21	0.88	1.45	2.16	46	3.80	6.27	9.31
22	0.91	1.50	2.23	47	4.30	7.10	10.54
23	0.95	1.57	2.33	48	4.89	8.07	11.98
24	0.97	1.60	2.38	49	5.55	9.16	13.60
25	0.99	1.63	2.43	50	6.33	10.44	15.51
26	1.01	1.67	2.47	51	7.25	11.96	17.76
27	1.04	1.72	2.55	52	8.32	13.73	20.38
28	1.07	1.77	2.62	53	9.56	15.77	23.42
29	1.08	1.78	2.65	54	11.02	18.18	27.00
30	1.11	1.83	2.72	55	12.74	21.02	31.21
31	1.13	1.86	2.77	56	14.77	24.37	36.19
32	1.17	1.93	2.87	57	17.17	28.33	42.07
33	1.18	1.95	2.89	58	20.02	33.03	49.05
34	1.22	2.01	2.99	59	23.37	38.56	57.26
35	1.24	2.05	3.04	60	21.00	34.65	51.45
36	1.32	2.18	3.23	61	19.74	32.57	48.36
37	1.45	2.39	3.55	62	16.56	27.32	40.57
38	1.60	2.64	3.92	63	10.57	17.44	25.90
39	1.75	2.89	4.29	64	5.32	8.78	13.03
40	1.93	3.18	4.73	65	0.04	0.07	0.10

Annual Cost of each \$1000 cover for maximum 5 year benefit period – Female							
Age next birthday	Waiting Period: 180 days			Age next birthday	Waiting Period: 180 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	1.28	2.11	3.14	41	3.74	6.17	9.16
17	1.28	2.11	3.14	42	3.96	6.53	9.70
18	1.28	2.11	3.14	43	4.27	7.05	10.46
19	1.28	2.11	3.14	44	4.65	7.67	11.39
20	1.28	2.11	3.14	45	5.14	8.48	12.59
21	1.33	2.19	3.26	46	5.77	9.52	14.14
22	1.36	2.24	3.33	47	6.51	10.74	15.95
23	1.41	2.33	3.45	48	7.36	12.14	18.03
24	1.45	2.39	3.55	49	8.34	13.76	20.43
25	1.52	2.51	3.72	50	9.47	15.63	23.20
26	1.60	2.64	3.92	51	10.83	17.87	26.53
27	1.71	2.82	4.19	52	12.41	20.48	30.40
28	1.83	3.02	4.48	53	14.28	23.56	34.99
29	1.95	3.22	4.78	54	16.48	27.19	40.38
30	2.11	3.48	5.17	55	19.09	31.50	46.77
31	2.25	3.71	5.51	56	22.16	36.56	54.29
32	2.42	3.99	5.93	57	25.81	42.59	63.23
33	2.55	4.21	6.25	58	30.10	49.67	73.75
34	2.71	4.47	6.64	59	35.13	57.96	86.07
35	2.83	4.67	6.93	60	31.50	51.98	77.18
36	2.97	4.90	7.28	61	29.50	48.68	72.28
37	3.11	5.13	7.62	62	24.85	41.00	60.88
38	3.24	5.35	7.94	63	15.85	26.15	38.83
39	3.36	5.54	8.23	64	7.98	13.17	19.55
40	3.51	5.79	8.60	65	0.05	0.08	0.12

Annual Cost of each \$1000 cover for benefit period to age 65 – Male

Age next birthday	Waiting Period: 30 days			Age next birthday	Waiting Period: 30 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	3.74	6.17	9.16	41	10.66	17.59	26.12
17	3.74	6.17	9.16	42	11.49	18.96	28.15
18	3.74	6.17	9.16	43	12.39	20.44	30.36
19	3.74	6.17	9.16	44	13.36	22.04	32.73
20	3.74	6.17	9.16	45	14.41	23.78	35.30
21	3.89	6.42	9.53	46	15.54	25.64	38.07
22	4.08	6.73	10.00	47	16.77	27.67	41.09
23	4.26	7.03	10.44	48	18.10	29.87	44.35
24	4.41	7.28	10.80	49	19.54	32.24	47.87
25	4.53	7.47	11.10	50	21.10	34.82	51.70
26	4.61	7.61	11.29	51	22.79	37.60	55.84
27	4.69	7.74	11.49	52	24.59	40.57	60.25
28	4.78	7.89	11.71	53	26.44	43.63	64.78
29	4.89	8.07	11.98	54	28.36	46.79	69.48
30	5.05	8.33	12.37	55	30.29	49.98	74.21
31	5.28	8.71	12.94	56	32.11	52.98	78.67
32	5.58	9.21	13.67	57	33.96	56.03	83.20
33	5.96	9.83	14.60	58	35.64	58.81	87.32
34	6.36	10.49	15.58	59	36.67	60.51	89.84
35	6.83	11.27	16.73	60	36.69	60.54	89.89
36	7.35	12.13	18.01	61	35.33	58.29	86.56
37	7.91	13.05	19.38	62	32.09	52.95	78.62
38	8.52	14.06	20.87	63	25.87	42.69	63.38
39	9.18	15.15	22.49	64	15.21	25.10	37.26
40	9.89	16.32	24.23	65	4.49	7.41	11.00

Annual Cost of each \$1000 cover for benefit period to age 65 – Female

Age next birthday	Waiting Period: 30 days			Age next birthday	Waiting Period: 30 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	5.62	9.27	13.77	41	20.03	33.05	49.07
17	5.62	9.27	13.77	42	20.53	33.87	50.30
18	5.62	9.27	13.77	43	21.24	35.05	52.04
19	5.62	9.27	13.77	44	22.09	36.45	54.12
20	5.62	9.27	13.77	45	23.03	38.00	56.42
21	5.82	9.60	14.26	46	24.28	40.06	59.49
22	6.07	10.02	14.87	47	25.70	42.41	62.97
23	6.35	10.48	15.56	48	27.31	45.06	66.91
24	6.64	10.96	16.27	49	29.15	48.10	71.42
25	6.94	11.45	17.00	50	31.26	51.58	76.59
26	7.28	12.01	17.84	51	33.64	55.51	82.42
27	7.68	12.67	18.82	52	36.32	59.93	88.98
28	8.17	13.48	20.02	53	39.27	64.80	96.21
29	8.79	14.50	21.54	54	42.41	69.98	103.90
30	9.55	15.76	23.40	55	45.65	75.32	111.84
31	10.49	17.31	25.70	56	48.81	80.54	119.58
32	11.58	19.11	28.37	57	51.66	85.24	126.57
33	12.81	21.14	31.38	58	53.88	88.90	132.01
34	14.13	23.31	34.62	59	55.09	90.90	134.97
35	15.45	25.49	37.85	60	54.79	90.40	134.24
36	16.64	27.46	40.77	61	52.39	86.44	128.36
37	17.59	29.02	43.10	62	47.20	77.88	115.64
38	18.39	30.34	45.06	63	38.37	63.31	94.01
39	19.00	31.35	46.55	64	22.82	37.65	55.91
40	19.59	32.32	48.00	65	6.74	11.12	16.51

Annual Cost of each \$1000 cover for benefit period to age 65 – Male							
Age next birthday	Waiting Period: 60 days			Age next birthday	Waiting Period: 60 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	3.58	5.91	8.77	41	9.42	15.54	23.08
17	3.58	5.91	8.77	42	10.21	16.85	25.01
18	3.58	5.91	8.77	43	11.08	18.28	27.15
19	3.58	5.91	8.77	44	12.04	19.87	29.50
20	3.58	5.91	8.77	45	13.10	21.62	32.10
21	3.69	6.09	9.04	46	14.25	23.51	34.91
22	3.83	6.32	9.38	47	15.51	25.59	38.00
23	3.96	6.53	9.70	48	16.88	27.85	41.36
24	4.08	6.73	10.00	49	18.36	30.29	44.98
25	4.18	6.90	10.24	50	19.96	32.93	48.90
26	4.26	7.03	10.44	51	21.67	35.76	53.09
27	4.33	7.14	10.61	52	23.47	38.73	57.50
28	4.41	7.28	10.80	53	25.31	41.76	62.01
29	4.51	7.44	11.05	54	27.18	44.85	66.59
30	4.64	7.66	11.37	55	29.02	47.88	71.10
31	4.82	7.95	11.81	56	30.74	50.72	75.31
32	5.05	8.33	12.37	57	32.40	53.46	79.38
33	5.32	8.78	13.03	58	33.85	55.85	82.93
34	5.66	9.34	13.87	59	34.76	57.35	85.16
35	6.04	9.97	14.80	60	34.89	57.57	85.48
36	6.47	10.68	15.85	61	34.00	56.10	83.30
37	6.96	11.48	17.05	62	31.02	51.18	76.00
38	7.48	12.34	18.33	63	23.58	38.91	57.77
39	8.06	13.3	19.75	64	13.57	22.39	33.25
40	8.71	14.37	21.34	65	3.61	5.96	8.84

Annual Cost of each \$1000 cover for benefit period to age 65 – Female							
Age next birthday	Waiting Period: 60 days			Age next birthday	Waiting Period: 60 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	5.37	8.86	13.16	41	17.71	29.22	43.39
17	5.37	8.86	13.16	42	18.23	30.08	44.66
18	5.37	8.86	13.16	43	18.98	31.32	46.50
19	5.37	8.86	13.16	44	19.88	32.80	48.71
20	5.37	8.86	13.16	45	20.96	34.58	51.35
21	5.52	9.11	13.52	46	22.31	36.81	54.66
22	5.70	9.41	13.97	47	23.82	39.30	58.36
23	5.91	9.75	14.48	48	25.52	42.11	62.52
24	6.14	10.13	15.04	49	27.42	45.24	67.18
25	6.41	10.58	15.70	50	29.56	48.77	72.42
26	6.72	11.09	16.46	51	31.96	52.73	78.30
27	7.09	11.70	17.37	52	34.61	57.11	84.79
28	7.55	12.46	18.50	53	37.50	61.88	91.88
29	8.10	13.37	19.85	54	40.55	66.91	99.35
30	8.77	14.47	21.49	55	43.68	72.07	107.02
31	9.56	15.77	23.42	56	46.70	77.06	114.42
32	10.47	17.28	25.65	57	49.41	81.53	121.05
33	11.48	18.94	28.13	58	51.49	84.96	126.15
34	12.55	20.71	30.75	59	52.66	86.89	129.02
35	13.64	22.51	33.42	60	52.34	86.36	128.23
36	14.66	24.19	35.92	61	50.62	83.52	124.02
37	15.47	25.53	37.90	62	45.95	75.82	112.58
38	16.15	26.65	39.57	63	35.10	57.92	86.00
39	16.69	27.54	40.89	64	20.36	33.59	49.88
40	17.24	28.45	42.24	65	5.42	8.94	13.28

Annual Cost of each \$1000 cover for benefit period to age 65 – Male							
Age next birthday	Waiting Period: 90 days			Age next birthday	Waiting Period: 90 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	3.30	5.45	8.09	41	7.40	12.21	18.13
17	3.30	5.45	8.09	42	8.13	13.41	19.92
18	3.30	5.45	8.09	43	8.96	14.78	21.95
19	3.30	5.45	8.09	44	9.90	16.34	24.26
20	3.30	5.45	8.09	45	10.96	18.08	26.85
21	3.36	5.54	8.23	46	12.14	20.03	29.74
22	3.41	5.63	8.35	47	13.45	22.19	32.95
23	3.48	5.74	8.53	48	14.89	24.57	36.48
24	3.54	5.84	8.67	49	16.44	27.13	40.28
25	3.61	5.96	8.84	50	18.10	29.87	44.35
26	3.67	6.06	8.99	51	19.84	32.74	48.61
27	3.74	6.17	9.16	52	21.64	35.71	53.02
28	3.82	6.30	9.36	53	23.46	38.71	57.48
29	3.89	6.42	9.53	54	25.25	41.66	61.86
30	3.97	6.55	9.73	55	26.95	44.47	66.03
31	4.07	6.72	9.97	56	28.51	47.04	69.85
32	4.17	6.88	10.22	57	29.86	49.27	73.16
33	4.29	7.08	10.51	58	30.93	51.03	75.78
34	4.51	7.44	11.05	59	31.64	52.21	77.52
35	4.76	7.85	11.66	60	31.95	52.72	78.28
36	5.04	8.32	12.35	61	31.82	52.50	77.96
37	5.41	8.93	13.25	62	29.28	48.31	71.74
38	5.79	9.55	14.19	63	19.84	32.74	48.61
39	6.24	10.30	15.29	64	10.89	17.97	26.68
40	6.78	11.19	16.61	65	2.17	3.58	5.32

Annual Cost of each \$1000 cover for benefit period to age 65 – Female							
Age next birthday	Waiting Period: 90 days			Age next birthday	Waiting Period: 90 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	4.96	8.18	12.15	41	13.92	22.97	34.10
17	4.96	8.18	12.15	42	14.48	23.89	35.48
18	4.96	8.18	12.15	43	15.30	25.25	37.49
19	4.96	8.18	12.15	44	16.27	26.85	39.86
20	4.96	8.18	12.15	45	17.57	28.99	43.05
21	5.02	8.28	12.30	46	19.09	31.50	46.77
22	5.08	8.38	12.45	47	20.76	34.25	50.86
23	5.18	8.55	12.69	48	22.59	37.27	55.35
24	5.33	8.79	13.06	49	24.59	40.57	60.25
25	5.54	9.14	13.57	50	26.79	44.20	65.64
26	5.81	9.59	14.23	51	29.20	48.18	71.54
27	6.14	10.13	15.04	52	31.81	52.49	77.93
28	6.53	10.77	16.00	53	34.61	57.11	84.79
29	6.99	11.53	17.13	54	37.52	61.91	91.92
30	7.49	12.36	18.35	55	40.46	66.76	99.13
31	8.05	13.28	19.72	56	43.27	71.40	106.01
32	8.66	14.29	21.22	57	45.74	75.47	112.06
33	9.31	15.36	22.81	58	47.59	78.52	116.60
34	9.99	16.48	24.48	59	48.70	80.36	119.32
35	10.70	17.66	26.22	60	48.34	79.76	118.43
36	11.43	18.86	28.00	61	47.73	78.75	116.94
37	12.01	19.82	29.42	62	43.91	72.45	107.58
38	12.51	20.64	30.65	63	29.76	49.10	72.91
39	12.92	21.32	31.65	64	16.34	26.96	40.03
40	13.40	22.11	32.83	65	3.26	5.38	7.99

Annual Cost of each \$1000 cover for benefit period to age 65 – Male

Age next birthday	Waiting Period: 180 days			Age next birthday	Waiting Period: 180 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	2.84	4.69	6.96	41	6.87	11.34	16.83
17	2.84	4.69	6.96	42	7.55	12.46	18.50
18	2.84	4.69	6.96	43	8.33	13.74	20.41
19	2.84	4.69	6.96	44	9.21	15.20	22.56
20	2.84	4.69	6.96	45	10.21	16.85	25.01
21	2.92	4.82	7.15	46	11.32	18.68	27.73
22	2.98	4.92	7.30	47	12.53	20.67	30.70
23	3.05	5.03	7.47	48	13.89	22.92	34.03
24	3.12	5.15	7.64	49	15.32	25.28	37.53
25	3.20	5.28	7.84	50	16.86	27.82	41.31
26	3.28	5.41	8.04	51	18.47	30.48	45.25
27	3.35	5.53	8.21	52	20.12	33.20	49.29
28	3.44	5.68	8.43	53	21.77	35.92	53.34
29	3.50	5.78	8.58	54	23.37	38.56	57.26
30	3.60	5.94	8.82	55	24.87	41.04	60.93
31	3.69	6.09	9.04	56	26.20	43.23	64.19
32	3.80	6.27	9.31	57	27.29	45.03	66.86
33	3.92	6.47	9.60	58	28.03	46.25	68.67
34	4.12	6.80	10.09	59	28.35	46.78	69.46
35	4.37	7.21	10.71	60	28.15	46.45	68.97
36	4.64	7.66	11.37	61	27.26	44.98	66.79
37	4.98	8.22	12.20	62	23.82	39.30	58.36
38	5.34	8.81	13.08	63	14.11	23.28	34.57
39	5.78	9.54	14.16	64	6.99	11.53	17.13
40	6.28	10.36	15.39	65	0.05	0.08	0.12

Example of premiums

Death cover

In our earlier example John, aged 30 (31 age next birthday) had death cover of \$382,500. John’s death cover premium would be calculated as follows:

$$(\$382,500 \div \$1,000) \times \$0.497 \times 1.00 = \$190.10 \text{ p.a.}$$

or (\$15.84 per month)

TPD cover

In our earlier example John, aged 30 (31 age next birthday) had death cover of \$400,000. John’s TPD cover premium would be calculated as follows:

$$(\$400,000 \div \$1,000) \times \$0.211 \times 1.00 = \$84.40 \text{ p.a.}$$

or (\$7.03 per month)

Annual Cost of each \$1000 cover for benefit period to age 65 – Female

Age next birthday	Waiting Period: 180 days			Age next birthday	Waiting Period: 180 days		
	White Collar (\$)	Default (\$)	Blue Collar (\$)		White Collar (\$)	Default (\$)	Blue Collar (\$)
16	4.26	7.03	10.44	41	12.92	21.32	31.65
17	4.26	7.03	10.44	42	13.44	22.18	32.93
18	4.26	7.03	10.44	43	14.23	23.48	34.86
19	4.26	7.03	10.44	44	15.14	24.98	37.09
20	4.26	7.03	10.44	45	16.38	27.03	40.13
21	4.36	7.19	10.68	46	17.79	29.35	43.59
22	4.44	7.33	10.88	47	19.35	31.93	47.41
23	4.54	7.49	11.12	48	21.07	34.77	51.62
24	4.70	7.76	11.52	49	22.93	37.83	56.18
25	4.92	8.12	12.05	50	24.96	41.18	61.15
26	5.18	8.55	12.69	51	27.18	44.85	66.59
27	5.50	9.08	13.48	52	29.58	48.81	72.47
28	5.88	9.70	14.41	53	32.11	52.98	78.67
29	6.30	10.40	15.44	54	34.74	57.32	85.11
30	6.79	11.20	16.64	55	37.34	61.61	91.48
31	7.31	12.06	17.91	56	39.76	65.60	97.41
32	7.89	13.02	19.33	57	41.80	68.97	102.41
33	8.49	14.01	20.80	58	43.13	71.16	105.67
34	9.14	15.08	22.39	59	43.63	71.99	106.89
35	9.83	16.22	24.08	60	42.58	70.26	104.32
36	10.53	17.37	25.80	61	40.88	67.45	100.16
37	11.07	18.27	27.12	62	35.73	58.95	87.54
38	11.54	19.04	28.27	63	21.17	34.93	51.87
39	11.96	19.73	29.30	64	10.49	17.31	25.70
40	12.42	20.49	30.43	65	0.07	0.12	0.17

SCI cover

In our earlier example John, aged 30 (31 next birthday) had SCI cover of \$41,250 p.a.

This amount of insurance cover that has been used is a two year benefit period, 90 day Waiting Period.

John’s SCI premium would be calculated as follows:

$$(\$41,250 \div \$1,000) \times \$1.416 = \$58.41 \text{ p.a.}$$

or (\$4.87 per month)

Definitions for insurance

Accident

Means an event where bodily injury is caused directly and solely by external and visible means, independent of all other causes.

Approved Country

Means for payment of SCI benefit; Belgium, Canada, Denmark, France, Germany, Hong Kong, Italy, Japan, the Netherlands, New Zealand, Singapore, Sweden, Switzerland, the United Kingdom, the United States of America or any other country agreed to with the Insurer.

At Work

Means

- you were actively performing, or were capable of actively performing, all the duties of your usual Occupation with your employer for at least 30 hours per week, and
- are performing your duties free from any limitation due to Illness or injury.

Automatic Acceptance

Means the acceptance for cover by the Insurer under a group insurance policy without the need to provide Health Evidence.

Automatic Acceptance Limit (AAL)

Means the dollar limit of insurance cover for Automatic Acceptance.

Casual Employment

Means you are engaged in employment of a temporary nature where continuity of employment is not guaranteed by your employer, regardless of hours worked or the period of employment.

Date of Claim

Means:

- for a Death benefit the date you die;
- for a TPD benefit, the first day of the six consecutive month period ;
- for a
- Illness benefit, the date the Insurer receives medical information supporting the view that your life expectancy is reduced to less than 24 months;
- for an SCI benefit, the later of:
 - the date you cease all work as a result of Illness or injury, and

- the date on which the Doctor certifies that you suffer from an Illness or injury that is the cause of disability

Doctor

Means a registered medical practitioner who is qualified in an appropriate specialty and who is not you, your spouse, your family member, your business partner, your employee or employer.

Employed

Means engaged in employment for the minimum number of hours per week in accordance with the provisions of the insurance policy.

Employment

Means for SCI cover engaged in employment for the minimum number of hours per week in accordance with the provisions of the insurance policy but does not include any person engaged on a Casual Employment or Seasonal or Contract Employment basis.

Fixed Term Employment

Means you are Employed for a fixed period of employment determined at the commencement of your Employment and where you are in receipt of leave, sick leave, superannuation and other entitlements normally associated with full time Employment.

Health Evidence

Means a completed request for insurance form or personal statement and any other evidence of health or insurability that the Insurer may require such as medical examinations and reports, medical tests and health and activity statements.

Illness

Means a sickness, disease or medical disorder.

Important Duties

Mean the duties of your Occupation which are essential in producing a Salary.

Limited Cover

Means you are only covered for claims arising from:

- an Illness that first became apparent; or
- an injury which first occurred;

on or after the date your insurance cover starts

Definitions for insurance (continued)

Monthly Income

Means one-twelfth of your Superannuation Salary derived from your Occupation as advised to you by your employer and as agreed to by us (and for which premiums have been paid).

Occupation

Means the Employment or activity in which you are Employed.

Salary

Means your Superannuation Salary derived from your Occupation as advised to you by the employer and as agreed to by us (and from which Premiums have been paid)

Seasonal or Contract Employment

Means you are not in Fixed Term Employment but you are Employed or contracted in your own name or in your business name or through an agency, to complete a specific job and without guarantee of continuity of employment, irrespective of the hours worked or the period of employment.

Superannuation Salary

Means your annual salary as advised by your employer excluding director fees, commissions, overtime payments, bonuses, penalty or shift allowances, investment income and income derived from non-vocational activities

Terminal Illness

Means an illness or injury that, in the opinion of the Insurer, after consideration of medical evidence, including certification by two medical practitioners (at least one of which is a specialist in the relevant area), would reasonably be expected to reduce your life expectancy to not more than 24 months. Your reduced life expectancy must occur while you are covered by the insurance policy and for each of the certificates, the certification period has not ended.

Waiting Period

Means the period of continuous disability commencing from the first day of Total Disability during which no Total or Partial Disability benefits are payable. It starts on the date you first get medical advice and you are confirmed to have a Total Disability by a Doctor.

Worldwide Cover

Means you are covered 24 hours a day, wherever you travel. However, for SCI insurance cover you must be residing in Australia or one of the Approved Countries to receive your full benefits.

The logo for plum. is a purple semi-circle with the word "plum." written in white lowercase letters inside it.

plum.



Contact us

For more information visit plum.com.au or call us on 1300 55 7586 between 8am and 7pm AEST (8pm daylight savings times), Monday to Friday.

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