

Loan Protection Plan premium rates

To calculate the monthly premium for Loan Protection Plan at the start of the cover, multiply the premium rate applicable to you by each \$100,000 of the death benefit. Then add the monthly policy fee of \$7 (Note: there is only one policy fee per policy, irrespective of whether one or two persons obtain cover).

CURRENT AGE	MALE NON-SMOKER	MALE SMOKER	FEMALE NON-SMOKER	FEMALE SMOKER
18 to 20	12.74	19.97	8.83	12.11
21	12.89	20.24	8.98	12.33
22	13.04	20.54	9.15	12.56
23	13.22	20.84	9.33	12.81
24	13.39	21.17	9.50	13.11
25	13.59	21.54	9.78	13.48
26	13.79	21.94	10.05	13.93
27	14.02	22.39	10.35	14.41
28	14.24	22.89	10.68	14.93
29	14.49	23.47	11.00	15.48
30	14.74	24.09	11.38	16.13
31	15.02	24.79	11.70	16.73
32	15.32	25.52	12.03	17.33
33	15.72	26.42	12.43	18.01
34	16.24	27.57	13.01	18.88
35	16.72	29.03	13.98	20.42
36	17.19	30.67	14.83	21.98
37	17.67	32.63	15.78	23.58
38	18.65	34.99	16.82	25.43
39	19.89	37.95	18.04	27.64
40	21.28	41.11	19.14	29.58
41	22.69	44.62	20.33	31.76
42	24.24	48.36	21.56	33.97
43	26.28	53.38	23.20	36.75
44	29.01	59.77	25.24	40.27
45	31.73	66.06	27.06	43.47
46	34.66	72.24	29.18	46.88
47	37.98	79.14	31.39	50.32
48	42.40	88.27	34.13	54.65
49	47.97	99.88	37.48	59.93
50	53.73	111.70	40.66	64.73
51	59.14	122.22	43.73	69.15
52	65.26	133.43	47.00	73.82
53	73.83	149.05	51.87	80.84
54	84.97	168.81	58.60	90.58
55	95.31	185.45	64.82	98.94
56	105.03	199.10	69.68	104.77
57	115.83	213.48	74.84	110.81
58	128.37	229.80	81.10	117.78
59	143.23	249.55	88.38	126.11