

# DIVERSA

GROUP

Diversa Group Life Pool - ARSN 149 439 841  
 Diversa Superannuation Services Limited  
 ABN 77 107 165 962  
 AFSL No. 273321  
 PO Box A2499  
 Sydney South NSW 1235  
 Phone: 1300 734 359  
 Email: insurance@diversa.com.au  
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## Diversa Group Life Pool - General Memberships - Carded Rates - Death Only

### DIVERSA Group Life Pool - General Memberships - Carded Rates from 1 April 2016

ANNUAL Premium Rates per \$1,000 sum insured For Individually Underwritten Death business White Collar Base Rates				
Age Next	DEATH ONLY			
	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
16	0.85	1.00	0.32	0.33
17	0.85	1.00	0.32	0.33
18	0.85	1.00	0.32	0.33
19	0.85	1.00	0.32	0.33
20	0.85	1.00	0.32	0.33
21	0.85	1.00	0.32	0.33
22	0.82	0.99	0.29	0.33
23	0.76	0.90	0.28	0.29
24	0.71	0.87	0.24	0.28
25	0.69	0.87	0.23	0.28
26	0.63	0.87	0.23	0.29
27	0.62	0.87	0.23	0.32
28	0.60	0.90	0.24	0.33
29	0.56	0.94	0.26	0.38
30	0.56	0.99	0.28	0.44
31	0.56	1.00	0.28	0.46
32	0.56	1.03	0.32	0.53
33	0.56	1.05	0.33	0.55
34	0.56	1.06	0.38	0.62
35	0.56	1.09	0.44	0.69
36	0.60	1.13	0.46	0.77
37	0.63	1.18	0.47	0.85
38	0.67	1.28	0.53	0.91
39	0.69	1.36	0.54	0.99
40	0.72	1.47	0.59	1.06
41	0.78	1.62	0.63	1.17
42	0.83	1.77	0.69	1.24
43	0.91	1.91	0.72	1.37
44	0.99	2.09	0.78	1.51
45	1.05	2.28	0.83	1.63
46	1.14	2.44	0.94	1.76
47	1.22	2.59	1.00	1.91
48	1.36	2.74	1.15	2.14
49	1.46	2.95	1.26	2.29
50	1.59	3.23	1.33	2.55
51	1.74	3.55	1.46	2.90
52	1.90	3.91	1.60	3.15
53	2.09	4.37	1.76	3.45
54	2.33	4.87	1.90	3.78
55	2.62	5.46	2.06	4.14
56	2.90	6.05	2.21	4.41
57	3.21	6.72	2.33	4.74
58	3.54	7.49	2.51	5.10
59	3.92	8.33	2.77	5.59
60	4.37	9.28	3.01	6.14
61	4.87	10.40	3.32	6.78
62	5.47	11.69	3.67	7.10
63	6.17	13.21	4.06	7.74
64	6.94	14.92	4.51	8.60
65	7.78	16.78	5.01	9.14
66	8.56	18.46	5.51	10.06
67	9.41	20.31	6.06	11.06
68	10.36	22.33	6.68	12.17
69	11.40	24.59	7.33	13.38
70	12.54	27.03	8.08	14.72

Rates do not include any adviser service fees

Any adviser service fees collected are not part of the premium

Rates allow for stamp duty.

Rates are payable ANNUALLY in advance.

GST on adviser service fees up to 30% paid by Insurer

### DIVERSA Group Life Pool - General Memberships - Carded Rates from 1 April 2016

HALF YEARLY OR QUARTERLY Premium Rates per \$1,000 sum insured For Individually Underwritten Death business White Collar Base Rates				
Age Next	DEATH ONLY			
	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
16	0.87	1.03	0.33	0.34
17	0.87	1.03	0.33	0.34
18	0.87	1.03	0.33	0.34
19	0.87	1.03	0.33	0.34
20	0.87	1.03	0.33	0.34
21	0.87	1.03	0.33	0.34
22	0.85	1.02	0.30	0.34
23	0.78	0.92	0.29	0.30
24	0.73	0.90	0.25	0.29
25	0.71	0.90	0.24	0.29
26	0.65	0.90	0.24	0.30
27	0.63	0.90	0.24	0.33
28	0.62	0.92	0.25	0.34
29	0.58	0.96	0.26	0.40
30	0.58	1.02	0.29	0.45
31	0.58	1.03	0.29	0.48
32	0.58	1.06	0.33	0.54
33	0.58	1.08	0.34	0.57
34	0.58	1.10	0.40	0.63
35	0.58	1.12	0.45	0.71
36	0.62	1.16	0.48	0.79
37	0.65	1.21	0.49	0.87
38	0.69	1.32	0.54	0.94
39	0.71	1.40	0.55	1.02
40	0.74	1.52	0.61	1.10
41	0.81	1.66	0.65	1.20
42	0.86	1.82	0.71	1.28
43	0.94	1.97	0.74	1.41
44	1.02	2.15	0.81	1.56
45	1.08	2.35	0.86	1.68
46	1.18	2.51	0.96	1.81
47	1.25	2.67	1.03	1.97
48	1.40	2.83	1.19	2.21
49	1.51	3.04	1.29	2.36
50	1.64	3.33	1.37	2.63
51	1.80	3.66	1.51	2.98
52	1.95	4.03	1.65	3.25
53	2.15	4.50	1.81	3.55
54	2.40	5.02	1.95	3.90
55	2.69	5.63	2.13	4.27
56	2.98	6.23	2.27	4.54
57	3.30	6.92	2.40	4.89
58	3.64	7.71	2.59	5.26
59	4.04	8.58	2.85	5.76
60	4.50	9.56	3.10	6.33
61	5.02	10.71	3.42	6.99
62	5.64	12.04	3.78	7.32
63	6.35	13.60	4.19	7.98
64	7.14	15.37	4.65	8.86
65	8.02	17.29	5.16	9.42
66	8.82	19.02	5.68	10.37
67	9.69	20.92	6.25	11.40
68	10.67	23.00	6.88	12.53
69	11.74	25.33	7.55	13.79
70	12.91	27.84	8.32	15.16

Rates do not include any adviser service fees

Any adviser service fees collected are not part of the premium

Rates allow for stamp duty.

Rates are payable SEMI ANNUALLY or QUARTERLY in advance.

GST on adviser service fees up to 30% paid by Insurer

### DIVERSA Group Life Pool - General Memberships - Carded Rates from 1 April 2016

MONTHLY Premium Rates per \$1,000 sum insured For Individually Underwritten Death business White Collar Base Rates				
Age Next	DEATH ONLY			
	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
16	0.88	1.04	0.33	0.35
17	0.88	1.04	0.33	0.35
18	0.88	1.04	0.33	0.35
19	0.88	1.04	0.33	0.35
20	0.88	1.04	0.33	0.35
21	0.88	1.04	0.33	0.35
22	0.85	1.03	0.31	0.35
23	0.79	0.93	0.29	0.31
24	0.73	0.91	0.25	0.29
25	0.72	0.91	0.24	0.29
26	0.65	0.91	0.24	0.31
27	0.64	0.91	0.24	0.33
28	0.63	0.93	0.25	0.35
29	0.59	0.97	0.27	0.40
30	0.59	1.03	0.29	0.45
31	0.59	1.04	0.29	0.48
32	0.59	1.07	0.33	0.55
33	0.59	1.09	0.35	0.57
34	0.59	1.11	0.40	0.64
35	0.59	1.13	0.45	0.72
36	0.63	1.17	0.48	0.80
37	0.65	1.23	0.49	0.88
38	0.69	1.33	0.55	0.95
39	0.72	1.41	0.56	1.03
40	0.75	1.53	0.61	1.11
41	0.81	1.68	0.65	1.21
42	0.87	1.84	0.72	1.29
43	0.95	1.99	0.75	1.43
44	1.03	2.17	0.81	1.57
45	1.09	2.37	0.87	1.69
46	1.19	2.53	0.97	1.83
47	1.27	2.69	1.04	1.99
48	1.41	2.85	1.20	2.23
49	1.52	3.07	1.31	2.39
50	1.65	3.36	1.39	2.65
51	1.81	3.69	1.52	3.01
52	1.97	4.07	1.67	3.28
53	2.17	4.55	1.83	3.59
54	2.43	5.07	1.97	3.93
55	2.72	5.68	2.15	4.31
56	3.01	6.29	2.29	4.59
57	3.33	6.99	2.43	4.93
58	3.68	7.79	2.61	5.31
59	4.08	8.67	2.88	5.81
60	4.55	9.65	3.13	6.39
61	5.07	10.81	3.45	7.05
62	5.69	12.16	3.81	7.39
63	6.41	13.73	4.23	8.05
64	7.21	15.52	4.69	8.95
65	8.09	17.45	5.21	9.51
66	8.91	19.20	5.73	10.47
67	9.79	21.12	6.31	11.51
68	10.77	23.23	6.95	12.65
69	11.85	25.57	7.63	13.92
70	13.04	28.11	8.40	15.31

Rates do not include any adviser service fees

Any adviser service fees collected are not part of the premium

Rates allow for stamp duty.

Rates are payable MONTHLY in advance.

GST on adviser service fees up to 30% paid by Insurer

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## Diversa Group Life Pool - General Memberships - Carded Rates - TPD Component

### DIVERSA Group Life Pool - General Memberships - Carded Rates from 1 April 2016

ANNUAL  
 Premium Rates per \$1,000 sum insured  
 For Individually Underwritten TPD business  
 White Collar Base Rates

Age Next	TPD RIDER TO DEATH			
	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
16	0.41	0.55	0.37	0.51
17	0.41	0.55	0.37	0.51
18	0.41	0.55	0.37	0.51
19	0.41	0.55	0.37	0.51
20	0.41	0.55	0.37	0.51
21	0.41	0.55	0.37	0.51
22	0.41	0.53	0.33	0.49
23	0.38	0.47	0.32	0.47
24	0.32	0.40	0.29	0.40
25	0.29	0.37	0.26	0.37
26	0.26	0.37	0.26	0.37
27	0.26	0.37	0.26	0.37
28	0.26	0.40	0.26	0.38
29	0.26	0.40	0.26	0.40
30	0.26	0.41	0.28	0.41
31	0.26	0.44	0.28	0.44
32	0.26	0.45	0.28	0.45
33	0.26	0.45	0.28	0.45
34	0.26	0.45	0.29	0.45
35	0.28	0.49	0.29	0.49
36	0.28	0.53	0.28	0.55
37	0.31	0.59	0.31	0.62
38	0.31	0.63	0.31	0.67
39	0.33	0.71	0.36	0.74
40	0.37	0.77	0.40	0.77
41	0.44	0.83	0.45	0.83
42	0.47	0.94	0.49	0.99
43	0.55	1.13	0.59	1.18
44	0.64	1.33	0.68	1.32
45	0.69	1.53	0.72	1.59
46	0.79	1.71	0.82	1.83
47	0.90	1.99	0.92	2.09
48	1.06	2.29	1.13	2.33
49	1.21	2.63	1.26	2.71
50	1.37	3.03	1.44	3.09
51	1.62	3.55	1.68	3.60
52	2.00	4.08	1.97	4.08
53	2.26	4.55	2.24	4.54
54	2.62	5.21	2.59	5.17
55	3.00	5.94	2.99	5.87
56	3.18	6.67	3.36	6.68
57	4.05	7.53	3.97	7.55
58	4.64	8.41	4.82	8.47
59	5.29	9.44	5.38	9.55
60	6.06	10.69	6.13	10.90
61	6.90	12.14	7.03	12.53
62	7.76	13.22	7.97	13.85
63	8.63	14.86	8.97	15.77
64	9.31	16.47	9.59	17.76
65	9.68	17.05	10.05	18.59
66	8.53	14.97	8.91	16.53
67	10.32	18.17	10.77	19.94
68	12.51	22.03	12.97	24.06
69	15.10	26.69	15.67	29.00
70	18.26	32.29	18.87	34.95

Rates do not include any adviser service fees

Any adviser service fees collected are not part of the premium  
 Rates do not allow for stamp duty on TPD for W.A. and S.A. residents  
 Rates are payable ANNUALLY in advance.  
 GST on adviser service fees up to 30% paid by Insurer

### DIVERSA Group Life Pool - General Memberships - Carded Rates from 1 April 2016

HALF YEARLY OR QUARTERLY  
 Premium Rates per \$1,000 sum insured  
 For Individually Underwritten TPD business  
 White Collar Base Rates

Age Next	TPD RIDER TO DEATH			
	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
16	0.42	0.57	0.38	0.53
17	0.42	0.57	0.38	0.53
18	0.42	0.57	0.38	0.53
19	0.42	0.57	0.38	0.53
20	0.42	0.57	0.38	0.53
21	0.42	0.57	0.38	0.53
22	0.42	0.54	0.34	0.50
23	0.40	0.49	0.33	0.49
24	0.33	0.41	0.30	0.41
25	0.30	0.38	0.26	0.38
26	0.26	0.38	0.26	0.38
27	0.26	0.38	0.26	0.38
28	0.26	0.41	0.26	0.40
29	0.26	0.41	0.26	0.41
30	0.26	0.42	0.29	0.42
31	0.26	0.45	0.29	0.45
32	0.26	0.46	0.29	0.46
33	0.26	0.46	0.29	0.46
34	0.26	0.46	0.30	0.46
35	0.29	0.50	0.30	0.50
36	0.29	0.54	0.29	0.57
37	0.32	0.61	0.32	0.63
38	0.32	0.65	0.32	0.69
39	0.34	0.73	0.37	0.77
40	0.38	0.79	0.41	0.79
41	0.45	0.86	0.46	0.86
42	0.49	0.96	0.50	1.02
43	0.57	1.16	0.61	1.21
44	0.66	1.37	0.70	1.36
45	0.71	1.57	0.74	1.64
46	0.82	1.76	0.85	1.89
47	0.92	2.05	0.95	2.15
48	1.10	2.36	1.16	2.40
49	1.24	2.71	1.29	2.79
50	1.41	3.12	1.48	3.18
51	1.66	3.66	1.73	3.71
52	2.06	4.20	2.03	4.20
53	2.32	4.69	2.31	4.67
54	2.69	5.36	2.67	5.32
55	3.09	6.11	3.08	6.05
56	3.27	6.87	3.46	6.88
57	4.17	7.75	4.09	7.78
58	4.78	8.66	4.97	8.73
59	5.45	9.72	5.55	9.84
60	6.25	11.01	6.31	11.22
61	7.10	12.51	7.24	12.90
62	7.99	13.61	8.21	14.26
63	8.89	15.30	9.24	16.24
64	9.59	16.97	9.88	18.29
65	9.97	17.56	10.35	19.15
66	8.78	15.42	9.18	17.02
67	10.63	18.71	11.09	20.53
68	12.89	22.69	13.36	24.79
69	15.56	27.49	16.14	29.87
70	18.80	33.26	19.44	36.00

Rates do not include any adviser service fees

Any adviser service fees collected are not part of the premium  
 Rates do not allow for stamp duty on TPD for W.A. and S.A. residents  
 Rates are payable SEMI ANNUALLY or QUARTERLY in advance.  
 GST on adviser service fees up to 30% paid by Insurer

### DIVERSA Group Life Pool - General Memberships - Carded Rates from 1 April 2016

MONTHLY  
 Premium Rates per \$1,000 sum insured  
 For Individually Underwritten TPD business  
 White Collar Base Rates

Age Next	TPD RIDER TO DEATH			
	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
16	0.43	0.57	0.39	0.53
17	0.43	0.57	0.39	0.53
18	0.43	0.57	0.39	0.53
19	0.43	0.57	0.39	0.53
20	0.43	0.57	0.39	0.53
21	0.43	0.57	0.39	0.53
22	0.43	0.55	0.35	0.51
23	0.40	0.49	0.33	0.49
24	0.33	0.41	0.31	0.41
25	0.31	0.39	0.27	0.39
26	0.27	0.39	0.27	0.39
27	0.27	0.39	0.27	0.39
28	0.27	0.41	0.27	0.40
29	0.27	0.41	0.27	0.41
30	0.27	0.43	0.29	0.43
31	0.27	0.45	0.29	0.45
32	0.27	0.47	0.29	0.47
33	0.27	0.47	0.29	0.47
34	0.27	0.47	0.31	0.47
35	0.29	0.51	0.31	0.51
36	0.29	0.55	0.29	0.57
37	0.32	0.61	0.32	0.64
38	0.32	0.65	0.32	0.69
39	0.35	0.73	0.37	0.77
40	0.39	0.80	0.41	0.80
41	0.45	0.87	0.47	0.87
42	0.49	0.97	0.51	1.03
43	0.57	1.17	0.61	1.23
44	0.67	1.39	0.71	1.37
45	0.72	1.59	0.75	1.65
46	0.83	1.77	0.85	1.91
47	0.93	2.07	0.96	2.17
48	1.11	2.39	1.17	2.43
49	1.25	2.73	1.31	2.81
50	1.43	3.15	1.49	3.21
51	1.68	3.69	1.75	3.75
52	2.08	4.24	2.05	4.24
53	2.35	4.73	2.33	4.72
54	2.72	5.41	2.69	5.37
55	3.12	6.17	3.11	6.11
56	3.31	6.93	3.49	6.95
57	4.21	7.83	4.13	7.85
58	4.83	8.75	5.01	8.81
59	5.51	9.81	5.60	9.93
60	6.31	11.12	6.37	11.33
61	7.17	12.63	7.31	13.03
62	8.07	13.75	8.29	14.40
63	8.97	15.45	9.33	16.40
64	9.68	17.13	9.97	18.47
65	10.07	17.73	10.45	19.33
66	8.87	15.57	9.27	17.19
67	10.73	18.89	11.20	20.73
68	13.01	22.91	13.49	25.03
69	15.71	27.76	16.29	30.16
70	18.99	33.59	19.63	36.35

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 Rates are payable MONTHLY in advance.  
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## Diversa Group Life Pool - General Memberships - Carded Rates -Death & TPD

Memberships - Carded Rates from 1 April 2016				
ANNUAL Premium Rates per \$1,000 sum insured For Individually Underwritten Death & TPD business White Collar Base Rates				
Age Next	DEATH & TPD			
	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
16	1.26	1.55	0.69	0.85
17	1.26	1.55	0.69	0.85
18	1.26	1.55	0.69	0.85
19	1.26	1.55	0.69	0.85
20	1.26	1.55	0.69	0.85
21	1.26	1.55	0.69	0.85
22	1.23	1.51	0.63	0.82
23	1.14	1.37	0.60	0.77
24	1.03	1.27	0.54	0.68
25	0.99	1.24	0.49	0.65
26	0.88	1.24	0.49	0.67
27	0.87	1.24	0.49	0.69
28	0.86	1.29	0.50	0.72
29	0.82	1.33	0.51	0.78
30	0.82	1.40	0.56	0.85
31	0.82	1.44	0.56	0.90
32	0.82	1.47	0.60	0.97
33	0.82	1.50	0.62	1.00
34	0.82	1.51	0.68	1.06
35	0.85	1.58	0.73	1.18
36	0.88	1.65	0.74	1.32
37	0.94	1.77	0.78	1.46
38	0.97	1.91	0.83	1.58
39	1.03	2.06	0.90	1.73
40	1.09	2.24	0.99	1.83
41	1.22	2.45	1.08	2.00
42	1.31	2.71	1.18	2.23
43	1.46	3.04	1.31	2.55
44	1.63	3.42	1.46	2.83
45	1.74	3.81	1.55	3.22
46	1.94	4.14	1.76	3.59
47	2.12	4.58	1.92	4.00
48	2.42	5.04	2.28	4.47
49	2.67	5.58	2.51	5.00
50	2.96	6.26	2.77	5.64
51	3.36	7.10	3.14	6.50
52	3.90	7.99	3.58	7.23
53	4.35	8.92	4.00	7.99
54	4.95	10.08	4.49	8.95
55	5.62	11.40	5.05	10.01
56	6.08	12.72	5.56	11.09
57	7.26	14.24	6.31	12.29
58	8.18	15.90	7.33	13.58
59	9.22	17.77	8.15	15.14
60	10.44	19.97	9.14	17.04
61	11.77	22.54	10.35	19.31
62	13.23	24.91	11.64	20.95
63	14.79	28.06	13.04	23.51
64	16.24	31.40	14.10	26.36
65	17.46	33.83	15.06	27.73
66	17.09	33.44	14.42	26.59
67	19.73	38.47	16.83	31.00
68	22.87	44.36	19.65	36.23
69	26.50	51.28	23.00	42.38
70	30.79	59.32	26.95	49.67

Rates do not include any adviser service fees  
 Any adviser service fees collected are not part of the premium  
 Rates do not allow for stamp duty on TPD for W.A. and S.A. residents  
 Rates are payable ANNUALLY in advance.  
 GST on adviser service fees up to 30% paid by Insurer

Memberships - Carded Rates from 1 April 2016				
HALF YEARLY OR QUARTERLY Premium Rates per \$1,000 sum insured For Individually Underwritten Death & TPD business White Collar Base Rates				
Age Next	DEATH & TPD			
	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
16	1.29	1.60	0.71	0.87
17	1.29	1.60	0.71	0.87
18	1.29	1.60	0.71	0.87
19	1.29	1.60	0.71	0.87
20	1.29	1.60	0.71	0.87
21	1.29	1.60	0.71	0.87
22	1.27	1.56	0.65	0.85
23	1.18	1.41	0.62	0.79
24	1.06	1.31	0.55	0.70
25	1.02	1.28	0.50	0.67
26	0.91	1.28	0.50	0.69
27	0.90	1.28	0.50	0.71
28	0.88	1.33	0.52	0.74
29	0.85	1.37	0.53	0.81
30	0.85	1.44	0.58	0.87
31	0.85	1.48	0.58	0.92
32	0.85	1.52	0.62	1.00
33	0.85	1.55	0.63	1.03
34	0.85	1.56	0.70	1.10
35	0.87	1.62	0.75	1.21
36	0.91	1.70	0.77	1.36
37	0.96	1.82	0.81	1.51
38	1.00	1.97	0.86	1.62
39	1.06	2.13	0.92	1.78
40	1.12	2.31	1.02	1.89
41	1.25	2.52	1.11	2.06
42	1.35	2.79	1.21	2.30
43	1.51	3.13	1.35	2.63
44	1.68	3.53	1.51	2.92
45	1.80	3.92	1.60	3.31
46	1.99	4.27	1.81	3.70
47	2.18	4.71	1.98	4.12
48	2.50	5.19	2.35	4.61
49	2.75	5.74	2.59	5.15
50	3.05	6.44	2.85	5.81
51	3.46	7.32	3.24	6.70
52	4.01	8.23	3.68	7.45
53	4.48	9.19	4.12	8.23
54	5.10	10.38	4.62	9.22
55	5.78	11.74	5.20	10.31
56	6.26	13.10	5.73	11.42
57	7.47	14.67	6.50	12.66
58	8.42	16.37	7.55	13.98
59	9.49	18.30	8.40	15.60
60	10.75	20.57	9.42	17.55
61	12.12	23.21	10.66	19.89
62	13.63	25.66	11.99	21.58
63	15.24	28.91	13.43	24.22
64	16.73	32.34	14.53	27.15
65	17.99	34.85	15.52	28.56
66	17.60	34.44	14.86	27.39
67	20.32	39.63	17.34	31.93
68	23.56	45.69	20.24	37.32
69	27.30	52.82	23.69	43.66
70	31.72	61.10	27.76	51.16

Rates do not include any adviser service fees  
 Any adviser service fees collected are not part of the premium  
 Rates do not allow for stamp duty on TPD for W.A. and S.A. residents  
 Rates are payable SEMI ANNUALLY or QUARTERLY in advance.  
 GST on adviser service fees up to 30% paid by Insurer

Memberships - Carded Rates from 1 April 2016				
MONTHLY Premium Rates per \$1,000 sum insured For Individually Underwritten Death & TPD business White Collar Base Rates				
Age Next	DEATH & TPD			
	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
16	1.31	1.61	0.72	0.88
17	1.31	1.61	0.72	0.88
18	1.31	1.61	0.72	0.88
19	1.31	1.61	0.72	0.88
20	1.31	1.61	0.72	0.88
21	1.31	1.61	0.72	0.88
22	1.28	1.57	0.65	0.85
23	1.19	1.43	0.63	0.80
24	1.07	1.32	0.56	0.71
25	1.03	1.29	0.51	0.68
26	0.92	1.29	0.51	0.69
27	0.91	1.29	0.51	0.72
28	0.89	1.35	0.52	0.75
29	0.85	1.39	0.53	0.81
30	0.85	1.45	0.59	0.88
31	0.85	1.49	0.59	0.93
32	0.85	1.53	0.63	1.01
33	0.85	1.56	0.64	1.04
34	0.85	1.57	0.71	1.11
35	0.88	1.64	0.76	1.23
36	0.92	1.72	0.77	1.37
37	0.97	1.84	0.81	1.52
38	1.01	1.99	0.87	1.64
39	1.07	2.15	0.93	1.80
40	1.13	2.33	1.03	1.91
41	1.27	2.55	1.12	2.08
42	1.36	2.81	1.23	2.32
43	1.52	3.16	1.36	2.65
44	1.69	3.56	1.52	2.95
45	1.81	3.96	1.61	3.35
46	2.01	4.31	1.83	3.73
47	2.20	4.76	2.00	4.16
48	2.52	5.24	2.37	4.65
49	2.77	5.80	2.61	5.20
50	3.08	6.51	2.88	5.87
51	3.49	7.39	3.27	6.76
52	4.05	8.31	3.72	7.52
53	4.52	9.28	4.16	8.31
54	5.15	10.48	4.67	9.31
55	5.84	11.85	5.25	10.41
56	6.32	13.23	5.79	11.53
57	7.55	14.81	6.56	12.79
58	8.51	16.53	7.63	14.12
59	9.59	18.48	8.48	15.75
60	10.85	20.77	9.51	17.72
61	12.24	23.44	10.76	20.08
62	13.76	25.91	12.11	21.79
63	15.39	29.19	13.56	24.45
64	16.89	32.65	14.67	27.41
65	18.16	35.19	15.67	28.84
66	17.77	34.77	15.00	27.65
67	20.52	40.01	17.51	32.24
68	23.79	46.13	20.44	37.68
69	27.56	53.33	23.92	44.08
70	32.03	61.69	28.03	51.65

Rates do not include any adviser service fees  
 Any adviser service fees collected are not part of the premium  
 Rates do not allow for stamp duty on TPD for W.A. and S.A. residents  
 Rates are payable MONTHLY in advance.  
 GST on adviser service fees up to 30% paid by Insurer

## Diversa Group Life Pool - Carded Rate- Loading Factors

<b>Occupational Adjustments to Individually Underwritten Death Base Rates</b>	
<b>Occupation Category</b>	<b>Rating Factor</b>
Professional	85%
White Collar	100%
Light Manual	120%
Skilled	150%
Unskilled	175%

<b>Occupational Adjustments to Individually Underwritten TPD Base Rates</b>	
<b>Occupation Category</b>	<b>Rating Factor</b>
Professional	85%
White Collar	100%
Light Manual	160%
Skilled	250%
Unskilled	325%

### Notes

1. Rates current at 1 April 2016 and are subject to change.
2. These rate tables are for **white collar rates**. Individual loading factors are to be applied to the death and TPD elements of the premium to determine premium rates for other occupation categories.
3. Where an “own occupation” TPD definition is agreed for a professional or white collar life insured, a 25% loading on the TPD rate is applied.
4. TPD rates do not include stamp duty for W.A and S.A residents
5. These rate tables are designed to provide an indication of the likely premium. A detailed premium quotation from Diversa must be obtained in order to determine the actual premiums payable given a client’s individual situation. Quote request forms are available from the website.
6. These rates do not apply to groups.