

Insurance changes from 1 December 2024

MLC MasterKey Business Super Premium rates for Visy Industries Superannuation Plan (Plan)



How are premium rates changing?

- Premium rate reductions for automatic Death only and Death and Total and Permanent Disablement (TPD) insurance cover for most members.
- Premium rate reductions for Income Protection insurance cover with:
 - a 2-year Benefit Period, and
 - a 90-day waiting period and a to-age-65 Benefit Period.

How are premiums calculated?

We calculate premiums based on the type and amount of insurance cover you have along with your age, gender and usually your Occupation – but not always. The premiums you pay will usually change if you leave your Employer.

If you have Income Protection insurance cover, stamp duty (which varies across States and Territories) is payable in addition to the premium rates shown in this flyer.

Your Plan premiums will be generally deducted on the first day of the month or the next business day, if the first day of the month falls on a weekend.

Which premium rates apply to me?

You'll need to know your insurance design, which is based on whether you are a:

- Waged Staff member
- Salaried Staff member
- Casual member, or
- Family member of an insured member.

If you're a Casual member and have voluntary cover, the Salaried Staff member premium rates will apply.

If you're unsure of your insurance design, view your latest annual statement at mlc.com.au and log in to your member account.

Other adjustments to premiums and the sum insured

Premiums and the sum insured may be adjusted for:

- age
- changes to your insurance, or
- changes in circumstances, such as changes to occupation or transferring to MLC MasterKey Personal Super.

TAL Life Limited ABN 70 050 109 450 AFSL 237848 (the Insurer for the Plan) and MLC Limited ABN 90 000 000 402 AFSL 230694 (the insurer for MLC MasterKey Personal Super) may also make changes to premium rates, which could increase or decrease premiums. We'll tell you about any material increases to premium rates 30 days before they take effect. Notification of any non-material changes may be made available online at mlc.com.au but you may not be directly notified of these updates. You can obtain a paper copy of these change communications on request.

Important check

If we're not informed of gender, you'll be charged male rates for Death and TPD insurance, and female rates for Income Protection insurance. If your details aren't correct, you may pay higher insurance premiums than you need.

For more information on insurance, please see the relevant **Product Disclosure Statement** for your membership that you received when you joined our super fund, along with any important communications we send you about changes to your insurance.

The rates in this flyer are subject to change.

Insurance Premium Rates

for Visy Industries Superannuation Plan

Death and TPD insurance cover for Waged Staff members

These rates apply if you have Death and TPD insurance cover as a Waged Staff member in the Plan.

Your Employer pays for the cost of your automatic Death and TPD insurance cover by making extra contributions to pay for the cost of the premiums deducted from your super account.

Age next birthday	Annual cost per \$1,000 sum insured (\$)			
	Male		Female	
	Death	TPD	Death	TPD
16	0.26	0.23	0.12	0.08
17	0.34	0.23	0.12	0.08
18	0.40	0.23	0.13	0.08
19	0.45	0.23	0.16	0.08
20	0.49	0.23	0.17	0.08
21	0.50	0.23	0.17	0.08
22	0.53	0.23	0.17	0.08
23	0.55	0.23	0.16	0.08
24	0.55	0.24	0.16	0.10
25	0.54	0.29	0.14	0.10
26	0.49	0.31	0.14	0.13
27	0.46	0.34	0.16	0.18
28	0.46	0.37	0.16	0.19
29	0.45	0.42	0.16	0.21
30	0.45	0.45	0.17	0.24
31	0.45	0.49	0.17	0.31
32	0.45	0.55	0.17	0.34
33	0.43	0.59	0.17	0.42
34	0.43	0.66	0.20	0.45
35	0.45	0.74	0.21	0.51
36	0.45	0.84	0.24	0.56
37	0.45	0.92	0.25	0.65
38	0.45	1.05	0.29	0.69
39	0.49	1.13	0.30	0.79
40	0.51	1.24	0.33	0.89
41	0.55	1.39	0.35	1.00
42	0.60	1.52	0.38	1.12
43	0.64	1.65	0.41	1.24
44	0.71	1.86	0.42	1.45
45	0.79	2.08	0.45	1.66
46	0.88	2.34	0.49	1.91
47	0.97	2.65	0.50	2.21
48	1.07	2.97	0.55	2.52
49	1.16	3.40	0.58	2.85
50	1.23	3.86	0.61	3.17
51	1.33	4.39	0.66	3.53
52	1.42	5.02	0.72	3.92
53	1.53	5.71	0.78	4.38
54	1.64	6.45	0.83	4.80
55	1.75	7.27	0.88	5.27
56	1.88	8.23	0.95	5.79
57	2.02	9.28	1.01	6.32
58	2.15	10.46	1.08	6.91
59	2.37	11.30	1.14	7.32
60	2.61	12.19	1.23	7.78
61	2.86	13.16	1.30	8.24
62	3.13	14.18	1.39	8.73
63	3.44	15.31	1.47	9.25
64	3.72	16.91	1.57	9.99
65	4.02	18.70	1.66	10.81

Insurance Premium Rates

for Visy Industries Superannuation Plan

Death and TPD insurance cover for Salaried Staff members and Casual members with voluntary cover

Age next birthday	Annual cost per \$1,000 sum insured (\$)			
	Male		Female	
	Death	TPD	Death	TPD
16	0.69	0.23	0.32	0.09
17	0.89	0.23	0.33	0.09
18	1.07	0.23	0.36	0.09
19	1.20	0.23	0.41	0.09
20	1.30	0.23	0.44	0.09
21	1.37	0.23	0.46	0.09
22	1.42	0.23	0.44	0.09
23	1.45	0.23	0.42	0.09
24	1.45	0.25	0.41	0.10
25	1.44	0.30	0.38	0.10
26	1.30	0.32	0.38	0.14
27	1.25	0.34	0.41	0.18
28	1.24	0.38	0.42	0.20
29	1.22	0.42	0.42	0.21
30	1.20	0.46	0.44	0.25
31	1.19	0.49	0.44	0.32
32	1.19	0.56	0.44	0.34
33	1.15	0.59	0.46	0.42
34	1.15	0.68	0.52	0.46
35	1.19	0.76	0.58	0.52
36	1.19	0.86	0.63	0.58
37	1.19	0.95	0.68	0.66
38	1.20	1.07	0.76	0.70
39	1.30	1.15	0.81	0.81
40	1.38	1.26	0.88	0.91
41	1.51	1.42	0.95	1.01
42	1.62	1.55	1.01	1.13
43	1.71	1.68	1.10	1.26
44	1.91	1.89	1.13	1.49
45	2.12	2.12	1.22	1.69
46	2.35	2.38	1.30	1.94
47	2.61	2.70	1.35	2.25
48	2.88	3.03	1.45	2.57
49	3.10	3.46	1.55	2.90
50	3.31	3.94	1.64	3.22
51	3.55	4.48	1.78	3.58
52	3.80	5.11	1.93	4.00
53	4.10	5.81	2.07	4.46
54	4.38	6.57	2.22	4.88
55	4.69	7.40	2.36	5.37
56	5.02	8.38	2.54	5.90
57	5.38	9.45	2.70	6.44
58	5.76	10.64	2.90	7.04
59	6.34	11.50	3.06	7.45
60	7.00	12.41	3.31	7.92
61	7.67	13.39	3.47	8.40
62	8.40	14.43	3.71	8.89
63	9.20	15.58	3.94	9.41
64	9.96	17.22	4.20	10.17
65	10.78	19.04	4.44	11.01

Insurance Premium Rates

for Visy Industries Superannuation Plan

Death and TPD insurance cover for Family members

Depending on your occupation, you'll need to multiply the rates shown by the factor in the table below. For more information, please see the Occupation Rating Guide for Insurance at mlc.com.au/occupation

To update your occupation, please tell us or your employer.

Occupation classification	Death	TPD
Professional	0.90	0.85
White collar	1.00	1.00
Light Blue collar	1.20	1.37
Blue collar	1.35	1.60
Heavy Blue collar	1.98	2.85
Special Risk	1.98	4.23

Age next birthday	Annual cost per \$1,000 sum insured (\$)			
	Male		Female	
	Death	TPD	Death	TPD
16	0.41	0.14	0.19	0.05
17	0.53	0.14	0.19	0.05
18	0.63	0.14	0.21	0.05
19	0.71	0.14	0.24	0.05
20	0.77	0.14	0.26	0.05
21	0.81	0.14	0.27	0.05
22	0.84	0.14	0.26	0.05
23	0.86	0.14	0.25	0.05
24	0.86	0.15	0.24	0.06
25	0.85	0.18	0.22	0.06
26	0.77	0.19	0.22	0.08
27	0.74	0.20	0.24	0.11
28	0.73	0.22	0.25	0.12
29	0.72	0.25	0.25	0.13
30	0.71	0.27	0.26	0.15
31	0.70	0.29	0.26	0.19
32	0.70	0.33	0.26	0.20
33	0.68	0.35	0.27	0.25
34	0.68	0.40	0.31	0.27
35	0.70	0.45	0.34	0.31
36	0.70	0.51	0.37	0.34
37	0.70	0.56	0.40	0.39
38	0.71	0.63	0.45	0.42
39	0.77	0.68	0.48	0.48
40	0.82	0.75	0.52	0.54
41	0.89	0.84	0.56	0.60
42	0.96	0.92	0.60	0.67
43	1.01	0.99	0.65	0.75
44	1.13	1.12	0.67	0.88
45	1.26	1.26	0.72	1.00
46	1.39	1.41	0.77	1.15
47	1.54	1.60	0.80	1.33
48	1.70	1.79	0.86	1.52
49	1.83	2.05	0.92	1.71
50	1.96	2.33	0.97	1.91
51	2.10	2.65	1.05	2.12
52	2.25	3.03	1.14	2.37
53	2.43	3.44	1.23	2.64
54	2.59	3.89	1.31	2.89
55	2.78	4.38	1.40	3.18
56	2.97	4.96	1.50	3.49
57	3.18	5.59	1.60	3.81
58	3.41	6.30	1.71	4.17
59	3.75	6.81	1.81	4.41
60	4.14	7.34	1.96	4.68
61	4.54	7.93	2.06	4.97
62	4.97	8.54	2.19	5.26
63	5.44	9.22	2.33	5.57
64	5.89	10.19	2.48	6.02
65	6.38	11.27	2.63	6.52

Insurance Premium Rates

for Visy Industries Superannuation Plan

Automatic Death and TPD insurance cover for male Casual members

Casual members insurance cover \$1.35 per week for 1 unit Sum Insured						
Age next birthday	Male					
	Professional	White collar	Light blue collar and unknown	Blue collar	Heavy blue collar	Special risk
16	143,852	127,636	102,662	90,289	57,978	50,000
17	117,785	104,776	84,803	74,721	48,468	42,763
18	102,333	91,168	74,066	65,333	42,638	38,160
19	92,613	82,588	67,254	59,366	38,896	35,135
20	86,453	77,143	62,914	55,561	36,495	33,163
21	82,783	73,895	60,319	53,283	35,051	31,967
22	80,229	71,632	58,510	51,694	34,042	31,126
23	78,612	70,200	57,363	50,686	33,400	30,588
24	77,871	69,505	56,727	50,107	32,954	30,035
25	76,471	68,155	55,424	48,902	31,967	28,719
26	82,153	73,125	59,276	52,252	33,977	30,151
27	83,971	74,681	60,413	53,222	34,493	30,374
28	83,175	73,895	59,623	52,487	33,874	29,546
29	81,581	72,371	58,185	51,166	32,833	28,272
30	80,829	71,632	57,452	50,486	32,272	27,552
31	80,091	70,909	56,736	49,823	31,729	26,869
32	77,100	68,155	54,331	47,658	30,174	25,234
33	77,185	68,155	54,188	47,497	29,950	24,833
34	73,740	65,000	51,466	45,058	28,234	23,104
35	69,333	61,043	48,198	42,162	26,307	21,341
36	66,008	58,016	45,623	39,864	24,723	19,813
37	63,472	55,715	43,678	38,132	23,541	18,696
38	59,770	52,388	40,931	35,698	21,928	17,245
39	55,233	48,414	37,831	32,997	20,274	15,950
40	51,035	44,713	34,899	30,429	18,665	14,637
41	46,336	40,578	31,639	27,578	16,890	13,207
42	42,649	37,341	29,099	25,361	15,521	12,119
43	40,103	35,100	27,333	23,817	14,560	11,345
44	35,652	31,200	24,288	21,160	12,929	10,064
45	31,837	27,857	21,678	18,887	11,534	8,972
46	28,659	25,071	19,502	16,987	10,368	8,054
47	25,565	22,357	17,376	15,132	9,226	7,151
48	23,005	20,115	15,626	13,607	8,290	6,418
49	20,710	18,093	14,028	12,208	7,416	5,709
50	18,747	16,363	12,662	11,013	6,672	5,110
51	16,947	14,778	11,414	9,923	5,994	4,568
52	15,259	13,295	10,247	8,902	5,362	4,065
53	13,735	11,960	9,202	7,992	4,803	3,626
54	12,452	10,834	8,320	7,223	4,329	3,252
55	11,277	9,805	7,518	6,523	3,903	2,921
56	10,190	8,852	6,777	5,877	3,507	2,614
57	9,221	8,004	6,118	5,303	3,158	2,345
58	8,334	7,229	5,517	4,780	2,842	2,102
59	7,661	6,647	5,076	4,398	2,616	1,937
60	7,044	6,116	4,672	4,050	2,411	1,789
61	6,484	5,630	4,304	3,730	2,222	1,651
62	5,983	5,196	3,974	3,445	2,053	1,527
63	5,513	4,788	3,664	3,177	1,895	1,411
64	5,027	4,366	3,339	2,894	1,725	1,281
65	4,582	3,977	3,039	2,635	1,569	1,164

Insurance Premium Rates

for Visy Industries Superannuation Plan

Automatic Death and TPD insurance cover for female Casual members

Casual members insurance cover \$1.35 per week for 1 unit Sum Insured						
Age next birthday	Female					
	Professional	White collar	Light blue collar and unknown	Blue collar	Heavy blue collar	Special risk
16	328,806	292,500	236,762	208,618	135,339	119,449
17	328,806	292,500	236,762	208,618	135,339	119,449
18	303,240	270,000	219,032	193,123	125,739	111,908
19	271,567	242,069	196,915	173,763	113,647	102,227
20	253,888	226,452	184,494	162,878	106,801	96,655
21	245,885	219,375	178,853	157,930	103,677	94,090
22	253,888	226,452	184,494	162,878	106,801	96,655
23	262,431	234,000	190,503	168,144	110,118	99,363
24	262,922	234,000	189,628	167,144	108,635	96,297
25	281,927	250,714	202,773	178,627	115,727	101,828
26	263,910	234,000	187,901	165,177	105,786	90,697
27	226,818	200,571	160,018	140,400	89,007	74,642
28	214,678	189,730	151,162	132,578	83,871	70,018
29	209,241	184,737	146,831	128,689	81,109	67,184
30	194,191	171,219	135,652	118,781	74,498	61,081
31	177,497	156,001	122,662	107,175	66,458	53,243
32	173,763	152,608	119,795	104,620	64,712	51,588
33	154,116	135,000	105,327	91,824	56,291	44,092
34	138,054	121,034	94,622	82,540	50,748	39,979
35	123,266	108,000	84,303	73,508	45,095	35,374
36	112,861	98,873	77,159	67,273	41,255	32,338
37	101,519	88,861	69,210	60,310	36,879	28,751
38	92,125	80,690	62,937	54,865	33,620	26,316
39	83,572	73,125	56,907	49,576	30,279	23,551
40	75,728	66,227	51,474	44,828	27,329	21,184
41	69,231	60,518	46,988	40,909	24,905	19,250
42	63,272	55,276	42,860	37,301	22,664	17,454
43	57,424	50,143	38,838	33,791	20,500	15,742
44	51,962	45,290	34,933	30,356	18,307	13,904
45	46,863	40,815	31,424	27,294	16,419	12,412
46	42,023	36,562	28,085	24,380	14,619	10,988
47	37,936	32,958	25,233	21,882	13,061	9,736
48	33,978	29,496	22,541	19,539	11,633	8,632
49	30,769	26,692	20,367	17,647	10,485	7,753
50	28,119	24,376	18,568	16,081	9,532	7,020
51	25,556	22,145	16,857	14,596	8,644	6,354
52	23,088	20,000	15,212	13,168	7,790	5,716
53	20,949	18,140	13,784	11,930	7,048	5,161
54	19,309	16,714	12,691	10,982	6,481	4,737
55	17,713	15,328	11,629	10,060	5,932	4,327
56	16,263	14,068	10,666	9,226	5,435	3,958
57	15,005	12,976	9,832	8,502	5,004	3,640
58	13,809	11,939	9,041	7,817	4,597	3,339
59	13,055	11,286	8,547	7,390	4,346	3,156
60	12,226	10,572	8,011	6,927	4,077	2,965
61	11,549	9,986	7,564	6,541	3,848	2,797
62	10,897	9,423	7,139	6,172	3,633	2,641
63	10,276	8,886	6,732	5,823	3,426	2,492
64	9,553	8,259	6,255	5,408	3,181	2,311
65	8,876	7,672	5,808	5,021	2,951	2,141

Insurance Premium Rates

for Visy Industries Superannuation Plan

Automatic Income Protection insurance cover – Waged Staff and Salaried Staff members

These rates apply if you have automatic Income Protection insurance cover with a 90-day Waiting Period and a 2-year Benefit Period.

Stamp Duty

Your Income Protection premium rates need to be adjusted for stamp duty. Stamp duty differs based on where you live. See the table below for the applicable stamp duty rate for your State or Territory that will be used to determine the final annual premium payable for Income Protection.

State	Stamp duty rate*
ACT	0%
New South Wales	5%
Northern Territory	10%
Queensland	9%
South Australia	11%
Tasmania	10%
Victoria	10%
Western Australia	10%

* Stamp duty may vary at any time when changes are made by a State or Territory.

Income Protection (IP) annual cost per \$1,000 sum insured (\$)		
Age next birthday	2-year Benefit Period	
	90-day Waiting Period	
	Male	Female
16	0.99	1.93
17	1.01	1.93
18	1.01	1.96
19	1.02	1.99
20	1.04	1.99
21	1.04	2.01
22	1.04	2.02
23	1.04	2.02
24	1.05	2.06
25	1.07	2.08
26	1.08	2.14
27	1.13	2.20
28	1.18	2.27
29	1.21	2.34
30	1.24	2.40
31	1.29	2.48
32	1.34	2.58
33	1.40	2.69
34	1.46	2.82
35	1.51	2.92
36	1.57	3.07
37	1.66	3.22
38	1.72	3.36
39	1.84	3.56
40	1.90	3.72
41	2.04	3.93
42	2.15	4.16
43	2.29	4.41
44	2.43	4.69
45	2.58	4.97
46	2.75	5.33
47	2.92	5.65
48	3.11	6.03
49	3.30	6.42
50	3.53	6.84
51	3.77	7.30
52	4.02	7.77
53	4.27	8.31
54	4.59	8.87
55	4.88	9.50
56	5.26	10.18
57	5.64	10.93
58	6.04	11.73
59	6.52	12.64
60	7.03	13.66
61	7.60	14.74
62	8.21	15.91
63	12.20	23.61
64	6.78	13.16
65	1.38	2.67

Insurance Premium Rates

for Visy Industries Superannuation Plan

Automatic Income Protection insurance cover – for members eligible for:

- a 2-year Benefit Period with a 30-day or 60-day Waiting Period, or
- a to-age-65 Benefit Period with a 90-day Waiting Period

Stamp Duty

Your Income Protection premium rates need to be adjusted for stamp duty. Stamp duty differs based on where you live. See the table below for the applicable stamp duty rate for your State or Territory that will be used to determine the final annual premium payable for Income Protection.

State	Stamp duty rate*
ACT	0%
New South Wales	5%
Northern Territory	10%
Queensland	9%
South Australia	11%
Tasmania	10%
Victoria	10%
Western Australia	10%

* Stamp duty may vary at any time when changes are made by a State or Territory.

Income Protection (IP) annual cost per \$1,000 sum insured (\$)						
Age next birthday	Benefit Period					
	2-year			To age 65		
	Waiting Period					
	30-day		60-day		90-day	
	Male	Female	Male	Female	Male	Female
16	1.28	2.48	1.05	2.01	3.75	8.34
17	1.30	2.51	1.05	2.02	3.75	8.34
18	1.30	2.51	1.05	2.04	3.75	8.34
19	1.31	2.53	1.07	2.07	3.75	8.34
20	1.31	2.55	1.07	2.07	3.75	8.34
21	1.34	2.56	1.08	2.08	3.89	8.72
22	1.34	2.59	1.08	2.10	4.04	9.04
23	1.34	2.60	1.08	2.11	4.22	9.44
24	1.34	2.60	1.10	2.14	4.42	9.87
25	1.37	2.64	1.10	2.14	4.59	10.26
26	1.40	2.71	1.14	2.19	4.48	10.04
27	1.44	2.81	1.17	2.26	4.42	9.87
28	1.50	2.88	1.20	2.35	4.36	9.77
29	1.53	2.98	1.24	2.42	4.42	9.87
30	1.59	3.10	1.30	2.51	4.48	10.00
31	1.65	3.17	1.34	2.57	4.59	10.26
32	1.71	3.32	1.40	2.68	4.78	10.64
33	1.78	3.44	1.44	2.81	4.97	11.13
34	1.85	3.58	1.50	2.90	5.28	11.83
35	1.94	3.76	1.56	3.03	5.64	12.61
36	2.01	3.91	1.64	3.18	6.08	13.57
37	2.11	4.10	1.71	3.33	6.53	14.63
38	2.22	4.30	1.80	3.49	7.13	15.98
39	2.35	4.53	1.90	3.68	7.81	17.47
40	2.45	4.75	1.98	3.85	8.57	19.20
41	2.60	5.04	2.11	4.07	9.45	21.15
42	2.76	5.34	2.23	4.32	10.43	23.35
43	2.91	5.65	2.36	4.58	11.52	25.81
44	3.09	5.99	2.51	4.87	12.63	27.98
45	3.29	6.38	2.66	5.17	13.79	30.26
46	3.50	6.79	2.85	5.51	15.02	32.66
47	3.74	7.24	3.03	5.88	16.33	35.23
48	3.98	7.74	3.23	6.26	17.71	37.92
49	4.23	8.19	3.43	6.65	19.17	40.68
50	4.50	8.74	3.65	7.08	20.69	43.54
51	4.81	9.31	3.88	7.55	22.26	46.44
52	5.12	9.92	4.15	8.04	23.84	49.36
53	5.46	10.58	4.43	8.58	26.93	55.43
54	5.85	11.34	4.74	9.19	30.18	61.63
55	6.26	12.12	5.07	9.85	33.49	67.95
56	6.69	13.00	5.44	10.55	36.76	74.03
57	7.18	13.95	5.84	11.32	39.78	79.63
58	7.74	15.02	6.27	12.16	42.38	84.30
59	8.34	16.18	6.75	13.11	44.29	87.47
60	8.99	17.42	7.28	14.14	45.01	88.35
61	9.70	18.81	7.87	15.25	43.95	85.78
62	10.49	20.36	8.50	16.50	40.39	78.36
63	12.71	24.66	10.11	19.59	28.63	57.68
64	7.45	14.46	5.78	11.21	14.55	30.70
65	2.20	4.27	1.46	2.83	3.62	8.13

Insurance Premium Rates

for Visy Industries Superannuation Plan

Voluntary Income Protection insurance cover – with a 2-year Benefit Period and a 30-day, 60-day, or 90-day Waiting Period

Depending on your occupation, you'll need to multiply the rates shown by the factor in the table below. For more information please refer to the **Occupation Rating Guide** for Insurance at mlc.com.au/occupation

To update your occupation, please contact us.

Occupation classification	2-year Benefit Period
Professional	0.90
White collar	1.00
Light Blue collar	1.70
Blue collar	1.90
Heavy Blue collar	2.40
Special Risk	5.3

Stamp Duty

Your Income Protection premium rates need to be adjusted for stamp duty. Stamp duty differs based on where you live. See the table below for the applicable stamp duty rate for your State or Territory that will be used to determine the final annual premium payable for Income Protection.

State	Stamp duty rate*
ACT	0%
New South Wales	5%
Northern Territory	10%
Queensland	9%
South Australia	11%
Tasmania	10%
Victoria	10%
Western Australia	10%

* Stamp duty may vary at any time when changes are made by a State or Territory.

Income Protection (IP) annual cost per \$1,000 sum insured (\$)						
Age next birthday	Benefit period					
	2-year					
	Waiting period					
	30-day		60-day		90-day	
	Male	Female	Male	Female	Male	Female
16	1.28	2.47	1.03	1.98	0.63	1.23
17	1.30	2.50	1.03	1.99	0.64	1.23
18	1.30	2.50	1.03	2.01	0.64	1.25
19	1.31	2.52	1.05	2.03	0.65	1.27
20	1.31	2.54	1.05	2.03	0.66	1.27
21	1.33	2.55	1.06	2.05	0.66	1.28
22	1.34	2.58	1.06	2.06	0.66	1.29
23	1.34	2.59	1.06	2.07	0.66	1.29
24	1.34	2.59	1.08	2.10	0.67	1.31
25	1.37	2.63	1.08	2.10	0.68	1.32
26	1.40	2.70	1.12	2.15	0.69	1.36
27	1.44	2.80	1.15	2.22	0.72	1.40
28	1.49	2.87	1.18	2.31	0.75	1.45
29	1.53	2.97	1.22	2.38	0.77	1.49
30	1.58	3.09	1.28	2.47	0.79	1.53
31	1.64	3.16	1.31	2.53	0.82	1.58
32	1.70	3.31	1.37	2.63	0.85	1.64
33	1.77	3.43	1.42	2.76	0.89	1.71
34	1.85	3.57	1.47	2.85	0.93	1.80
35	1.93	3.75	1.54	2.98	0.96	1.86
36	2.01	3.90	1.61	3.13	1.00	1.96
37	2.10	4.09	1.68	3.28	1.06	2.05
38	2.21	4.29	1.77	3.43	1.10	2.14
39	2.34	4.52	1.87	3.62	1.17	2.27
40	2.44	4.74	1.95	3.79	1.21	2.37
41	2.59	5.02	2.07	4.01	1.30	2.50
42	2.75	5.32	2.19	4.25	1.37	2.65
43	2.90	5.63	2.32	4.50	1.46	2.81
44	3.08	5.97	2.47	4.79	1.55	2.99
45	3.28	6.36	2.62	5.09	1.64	3.17
46	3.49	6.77	2.80	5.42	1.75	3.39
47	3.73	7.22	2.98	5.78	1.86	3.60
48	3.97	7.71	3.17	6.15	1.98	3.84
49	4.22	8.16	3.38	6.54	2.10	4.09
50	4.49	8.71	3.59	6.96	2.25	4.36
51	4.79	9.28	3.82	7.42	2.40	4.65
52	5.10	9.89	4.08	7.91	2.56	4.95
53	5.44	10.55	4.36	8.44	2.72	5.29
54	5.83	11.30	4.66	9.04	2.92	5.65
55	6.24	12.08	4.99	9.69	3.11	6.05
56	6.67	12.96	5.35	10.38	3.35	6.48
57	7.16	13.90	5.75	11.13	3.59	6.96
58	7.72	14.97	6.17	11.96	3.85	7.47
59	8.31	16.12	6.64	12.89	4.15	8.05
60	8.96	17.36	7.16	13.90	4.48	8.70
61	9.67	18.75	7.74	15.00	4.84	9.39
62	10.46	20.29	8.36	16.22	5.23	10.13
63	12.67	24.58	9.94	19.27	7.77	15.04
64	7.43	14.41	5.68	11.02	4.32	8.38
65	2.19	4.25	1.43	2.78	0.88	1.70

Insurance Premium Rates

for Visy Industries Superannuation Plan

Voluntary Income Protection insurance cover – with a 5-year Benefit Period and a 30-day, 60-day, 90-day or 180-day Waiting Period

Depending on your occupation, you'll need to multiply the rates shown by the factor in the table below. For more information please refer to the **Occupation Rating Guide** for Insurance at mlc.com.au/occupation

To update your occupation, please contact us or your employer.

Occupation classification	2-year Benefit Period
Professional	0.90
White collar	1.00
Light Blue collar	1.70
Blue collar	1.90
Heavy Blue collar	2.40
Special Risk	5.3

Stamp Duty

Your Income Protection premium rates need to be adjusted for stamp duty. Stamp duty differs based on where you live. See the table below for the applicable stamp duty rate for your State or Territory that will be used to determine the final annual premium payable.

State	Stamp duty rate*
ACT	0%
New South Wales	5%
Northern Territory	10%
Queensland	9%
South Australia	11%
Tasmania	10%
Victoria	10%
Western Australia	10%

* Stamp duty may vary at any time when changes are made by a State or Territory.

Age next birthday	Income Protection (IP) annual cost per \$1,000 sum insured (\$)							
	Benefit Period							
	Male 5-year				Female 5-year			
	Waiting Period							
	30-day	60-day	90-day	180-day	30-day	60-day	90-day	180-day
16	1.45	1.18	0.72	0.52	2.81	2.29	1.40	1.02
17	1.46	1.18	0.72	0.53	2.83	2.30	1.40	1.02
18	1.46	1.18	0.72	0.53	2.84	2.31	1.41	1.02
19	1.47	1.20	0.72	0.54	2.85	2.33	1.42	1.03
20	1.48	1.20	0.73	0.54	2.87	2.34	1.43	1.03
21	1.50	1.22	0.75	0.54	2.91	2.37	1.45	1.05
22	1.53	1.25	0.76	0.56	2.97	2.42	1.46	1.08
23	1.55	1.28	0.77	0.57	3.01	2.47	1.49	1.10
24	1.58	1.30	0.79	0.58	3.06	2.50	1.50	1.13
25	1.61	1.33	0.79	0.60	3.11	2.55	1.52	1.15
26	1.64	1.35	0.81	0.60	3.18	2.61	1.55	1.16
27	1.68	1.40	0.82	0.62	3.28	2.69	1.58	1.20
28	1.74	1.43	0.84	0.63	3.38	2.78	1.62	1.23
29	1.80	1.49	0.86	0.66	3.49	2.87	1.66	1.27
30	1.87	1.54	0.89	0.69	3.62	2.99	1.72	1.33
31	1.93	1.59	0.91	0.69	3.75	3.09	1.77	1.36
32	2.01	1.67	0.95	0.75	3.90	3.24	1.84	1.43
33	2.10	1.76	1.00	0.78	4.09	3.40	1.93	1.49
34	2.22	1.85	1.03	0.82	4.30	3.57	2.01	1.58
35	2.33	1.94	1.09	0.86	4.51	3.76	2.11	1.66
36	2.46	2.05	1.15	0.91	4.77	3.97	2.22	1.77
37	2.59	2.16	1.21	0.97	5.03	4.22	2.36	1.89
38	2.75	2.31	1.29	1.04	5.33	4.46	2.49	2.02
39	2.93	2.46	1.37	1.12	5.67	4.77	2.66	2.15
40	3.10	2.60	1.46	1.19	6.01	5.06	2.84	2.32
41	3.31	2.80	1.57	1.31	6.42	5.42	3.05	2.53
42	3.54	2.99	1.69	1.41	6.85	5.80	3.28	2.74
43	3.79	3.20	1.83	1.54	7.35	6.23	3.54	2.99
44	4.06	3.45	1.98	1.67	7.87	6.70	3.84	3.25
45	4.35	3.71	2.15	1.84	8.44	7.20	4.17	3.56
46	4.67	3.99	2.35	2.01	9.07	7.75	4.54	3.90
47	5.03	4.31	2.56	2.22	9.75	8.34	4.97	4.31
48	5.41	4.64	2.81	2.45	10.49	9.01	5.44	4.76
49	5.81	5.01	3.06	2.68	11.27	9.71	5.94	5.22
50	6.25	5.39	3.36	2.97	12.11	10.45	6.50	5.76
51	6.73	5.83	3.69	3.30	13.05	11.30	7.14	6.38
52	7.26	6.30	4.06	3.64	14.07	12.23	7.87	7.07
53	8.02	7.01	4.61	4.15	15.56	13.60	8.93	8.07
54	8.89	7.81	5.24	4.77	17.23	15.15	10.15	9.24
55	9.85	8.72	5.98	5.47	19.11	16.90	11.60	10.60
56	10.95	9.76	6.85	6.30	21.25	18.92	13.29	12.22
57	12.21	10.95	7.88	7.28	23.67	21.23	15.29	14.13
58	13.61	12.33	9.11	8.47	26.42	23.91	17.69	16.42
59	15.27	13.96	10.64	9.93	29.62	27.09	20.64	19.27
60	14.56	13.02	9.76	8.60	28.24	25.25	18.92	16.69
61	13.87	12.15	8.93	7.60	26.90	23.57	17.31	14.75
62	13.60	11.31	8.54	6.70	26.39	21.93	16.57	12.98
63	13.34	10.46	8.16	5.78	25.88	20.29	15.84	11.21
64	7.83	5.98	4.55	2.90	15.18	11.60	8.81	5.62
65	2.32	1.50	0.92	0.02	4.47	2.91	1.79	0.04

Insurance Premium Rates

for Visy Industries Superannuation Plan

Voluntary Income Protection insurance cover – with a to-age-65 Benefit Period and a 30-day, 60-day, 90-day or 180-day Waiting Period

Depending on your occupation, you'll need to multiply the rates shown by the factor in the table below. For more information please refer to the **Occupation Rating Guide** for Insurance at mlc.com.au/occupation

To update your occupation, please contact us or your employer.

Occupation classification	To-age-65 Benefit Period
Professional	0.90
White collar	1.00
Light Blue collar	1.40
Blue collar	1.58
Heavy Blue collar	2.18
Special Risk	Not applicable

Stamp Duty

Your Income Protection premium rates need to be adjusted for stamp duty. Stamp duty differs based on where you live. See the table below for the applicable stamp duty rate for your State or Territory that will be used to determine the final annual premium payable.

State	Stamp duty rate*
ACT	0%
New South Wales	5%
Northern Territory	10%
Queensland	9%
South Australia	11%
Tasmania	10%
Victoria	10%
Western Australia	10%

* Stamp duty may vary at any time when changes are made by a State or Territory.

Age next birthday	Income Protection (IP) annual cost per \$1,000 sum insured (\$)							
	Benefit Period							
	Male to-age-65				Female to-age-65			
	Waiting Period							
	30-day	60-day	90-day	180-day	30-day	60-day	90-day	180-day
16	3.85	3.13	2.30	1.97	7.46	6.07	5.12	4.42
17	3.85	3.13	2.30	1.97	7.46	6.07	5.12	4.42
18	3.85	3.13	2.30	1.97	7.46	6.07	5.12	4.42
19	3.85	3.13	2.30	1.97	7.46	6.07	5.12	4.42
20	3.85	3.13	2.30	1.97	7.46	6.07	5.12	4.42
21	4.02	3.30	2.39	2.07	7.80	6.40	5.35	4.65
22	4.22	3.47	2.48	2.16	8.15	6.74	5.55	4.83
23	4.40	3.65	2.59	2.28	8.52	7.09	5.79	5.08
24	4.61	3.84	2.71	2.38	8.93	7.43	6.06	5.32
25	4.83	4.04	2.82	2.49	9.37	7.84	6.30	5.58
26	4.85	4.09	2.75	2.46	9.41	7.94	6.16	5.49
27	4.92	4.17	2.71	2.43	9.54	8.09	6.06	5.43
28	5.03	4.28	2.68	2.43	9.77	8.31	6.00	5.43
29	5.18	4.43	2.71	2.44	10.06	8.61	6.06	5.45
30	5.39	4.61	2.75	2.48	10.45	8.96	6.14	5.55
31	5.63	4.85	2.82	2.56	10.94	9.41	6.30	5.73
32	5.93	5.10	2.93	2.66	11.50	9.91	6.53	5.96
33	6.27	5.41	3.05	2.80	12.12	10.50	6.83	6.24
34	6.65	5.77	3.24	2.96	12.91	11.18	7.26	6.62
35	7.09	6.15	3.46	3.17	13.75	11.95	7.74	7.09
36	7.56	6.59	3.73	3.42	14.68	12.78	8.33	7.66
37	8.10	7.06	4.01	3.70	15.72	13.70	8.98	8.30
38	8.68	7.58	4.38	4.06	16.83	14.72	9.81	9.07
39	9.32	8.15	4.79	4.43	18.07	15.83	10.72	9.91
40	9.99	8.78	5.26	4.89	19.38	17.00	11.78	10.92
41	10.74	9.42	5.80	5.38	20.81	18.28	12.98	12.04
42	11.51	10.12	6.40	5.95	22.32	19.65	14.33	13.32
43	12.34	10.87	7.07	6.57	23.93	21.09	15.84	14.72
44	13.23	11.66	7.75	7.21	25.66	22.61	17.17	15.96
45	14.16	12.49	8.46	7.87	27.45	24.23	18.57	17.27
46	15.12	13.36	9.22	8.57	29.32	25.90	20.04	18.65
47	16.13	14.27	10.02	9.34	31.29	27.68	21.62	20.13
48	17.18	15.19	10.87	10.12	33.31	29.46	23.27	21.66
49	18.24	16.15	11.76	10.97	35.38	31.30	24.96	23.27
50	19.33	17.11	12.70	11.85	37.49	33.19	26.72	24.92
51	20.40	18.05	13.66	12.74	39.59	35.04	28.50	26.60
52	21.48	18.99	14.63	13.66	41.65	36.84	30.29	28.27
53	23.87	21.09	16.53	15.45	46.30	40.93	34.02	31.77
54	26.29	23.22	18.52	17.32	51.00	45.05	37.82	35.34
55	28.68	25.28	20.55	19.22	55.65	49.04	41.70	38.97
56	30.98	27.23	22.56	21.12	60.07	52.83	45.43	42.48
57	32.98	28.92	24.41	22.85	63.99	56.12	48.87	45.71
58	34.59	30.20	26.01	24.36	67.11	58.57	51.73	48.43
59	35.56	30.85	27.18	25.44	68.98	59.85	53.68	50.26
60	35.59	30.58	27.62	25.88	69.04	59.32	54.22	50.78
61	34.24	29.01	26.97	25.29	66.41	56.27	52.64	49.34
62	30.98	25.60	24.79	23.24	60.11	49.65	48.09	45.08
63	24.91	19.53	17.57	12.54	48.35	37.89	35.40	24.39
64	14.63	11.18	8.93	3.76	28.35	21.68	18.84	7.34
65	4.32	2.81	2.22	0.05	8.37	5.45	4.99	0.11

Insurance Premium Rates

for MLC MasterKey Personal Super

Death and TPD*

Depending on your occupation, you'll need to multiply the rates shown by the factor in the table below. For more information please refer to the **Occupation Rating Guide** for Insurance at mlc.com.au/occupation

To update your occupation, please contact us or your employer.

Occupation classification	To-age-65 Benefit Period
Professional	0.90
White collar	1.00
Light Blue collar	1.40
Blue collar	1.58
Heavy Blue collar	2.18
Special Risk	Not applicable

* The premium rates include stamp duty.

Insurance fee

An insurance fee applies to your account in MLC MasterKey Personal Super. This fee is charged by us for the cost of administering insurance. The insurance fee is collected when your insurance premiums are deducted, so you won't see it as a separate transaction. The fee is calculated at a rate of 8% of your premiums (up to a maximum of \$300 pa or on a pro rata basis if less than a full financial year.) The insurance premium rates on this page don't include the insurance fee charged by us.

Age next birthday	Annual cost per \$1,000 sum insured (\$)			
	Male		Female	
	Death	TPD	Death	TPD
16	0.54	0.18	0.24	0.06
17	0.69	0.18	0.26	0.06
18	0.83	0.18	0.29	0.06
19	0.94	0.18	0.32	0.06
20	1.00	0.18	0.34	0.06
21	1.06	0.18	0.36	0.06
22	1.10	0.18	0.34	0.06
23	1.13	0.18	0.33	0.06
24	1.13	0.20	0.32	0.08
25	1.11	0.23	0.31	0.08
26	1.00	0.24	0.31	0.11
27	0.98	0.28	0.32	0.14
28	0.97	0.31	0.33	0.15
29	0.95	0.33	0.33	0.17
30	0.94	0.36	0.34	0.20
31	0.92	0.39	0.34	0.24
32	0.92	0.43	0.34	0.28
33	0.91	0.46	0.36	0.33
34	0.91	0.52	0.40	0.36
35	0.92	0.59	0.45	0.40
36	0.92	0.66	0.48	0.45
37	0.92	0.74	0.52	0.51
38	0.94	0.83	0.59	0.56
39	1.00	0.91	0.63	0.63
40	1.08	1.00	0.68	0.71
41	1.17	1.10	0.74	0.80
42	1.26	1.20	0.80	0.89
43	1.34	1.31	0.86	1.00
44	1.49	1.48	0.89	1.16
45	1.66	1.66	0.95	1.32
46	1.83	1.86	1.00	1.52
47	2.03	2.11	1.05	1.76
48	2.25	2.36	1.13	2.00
49	2.40	2.69	1.20	2.26
50	2.57	3.07	1.28	2.51
51	2.77	3.49	1.39	2.80
52	2.97	3.99	1.51	3.11
53	3.19	4.53	1.61	3.48
54	3.42	5.11	1.73	3.81
55	3.66	5.78	1.85	4.19
56	3.91	6.53	1.97	4.59
57	4.20	7.36	2.11	5.01
58	4.48	8.31	2.26	5.50
59	4.94	8.98	2.39	5.81
60	5.45	9.67	2.57	6.17
61	5.98	10.44	2.71	6.55
62	6.55	11.26	2.89	6.93
63	7.18	12.15	3.07	7.35
64	7.76	13.43	3.27	7.93
65	8.40	14.84	3.46	8.58

Insurance Premium Rates

for MLC MasterKey Personal Super

Income Protection**

Depending on your occupation, you'll need to multiply the rates shown by the factor in the table below. For more information please refer to the **Occupation Rating Guide** for Insurance at mlc.com.au/occupation

To update your occupation, please contact us or your employer.

Occupation classification	Benefit Period 2-years or 5-years
Professional	0.90
White collar	1.00
Light Blue collar	1.70
Blue collar	1.90
Heavy Blue collar	2.40
Special Risk	5.35 [^]

[^] Income Protection cover is limited to a 90-day waiting period and a two-year Benefit Period for members classified as Special Risk.

** The premium rates don't include stamp duty.

Stamp Duty

Your Income Protection premium rates need to be adjusted for stamp duty. Stamp duty differs based on where you live. See the table below for the applicable stamp duty rate for your State or Territory that will be used to determine the final annual premium payable.

State	Stamp duty rate*
ACT	0%
New South Wales	5%
Northern Territory	10%
Queensland	9%
South Australia	11%
Tasmania	10%
Victoria	10%
Western Australia	10%

* Stamp duty may vary at any time when changes are made by a State or Territory.

Insurance fee

An insurance fee applies to your account. This fee is charged by us for the cost of administering insurance. The insurance fee is collected when your insurance premiums are deducted, so you won't see it as a separate transaction. The fee is calculated at a rate of 8% of your premiums (up to a maximum of \$300 pa or on a pro rata basis if less than a full financial year.) The insurance premium rates on this page don't include the insurance fee charged by us.

Premium rates for Males with a Benefit Period of two years or five years

Age next birthday	Income Protection (IP) annual cost per \$1,000 sum insured (\$)						
	Benefit Period						
	2-year			5-year			
	Waiting Period						
	30-day	60-day	90-day	30-day	60-day	90-day	180-day
16	1.14	0.92	0.57	1.30	1.06	0.65	0.47
17	1.16	0.92	0.58	1.31	1.06	0.65	0.48
18	1.16	0.92	0.58	1.31	1.06	0.65	0.48
19	1.17	0.94	0.59	1.32	1.08	0.65	0.49
20	1.17	0.94	0.60	1.33	1.08	0.66	0.49
21	1.19	0.95	0.60	1.35	1.10	0.67	0.49
22	1.20	0.95	0.60	1.37	1.12	0.68	0.51
23	1.20	0.95	0.60	1.39	1.14	0.69	0.52
24	1.20	0.97	0.61	1.42	1.16	0.71	0.53
25	1.23	0.97	0.62	1.45	1.19	0.71	0.54
26	1.25	1.01	0.63	1.48	1.21	0.72	0.54
27	1.29	1.03	0.65	1.51	1.25	0.73	0.56
28	1.34	1.06	0.67	1.56	1.28	0.75	0.57
29	1.37	1.10	0.69	1.61	1.34	0.77	0.60
30	1.42	1.14	0.71	1.68	1.38	0.79	0.63
31	1.48	1.17	0.73	1.73	1.43	0.81	0.63
32	1.53	1.23	0.76	1.81	1.50	0.85	0.67
33	1.59	1.27	0.79	1.89	1.58	0.89	0.70
34	1.66	1.32	0.83	2.00	1.66	0.92	0.73
35	1.73	1.38	0.86	2.09	1.74	0.98	0.77
36	1.81	1.45	0.89	2.20	1.85	1.03	0.81
37	1.89	1.51	0.95	2.32	1.95	1.09	0.87
38	1.99	1.59	0.99	2.46	2.08	1.15	0.93
39	2.10	1.68	1.05	2.63	2.20	1.23	1.01
40	2.19	1.75	1.09	2.79	2.33	1.31	1.07
41	2.32	1.86	1.16	2.97	2.51	1.41	1.17
42	2.46	1.97	1.23	3.18	2.68	1.52	1.26
43	2.60	2.08	1.31	3.40	2.88	1.64	1.38
44	2.77	2.21	1.39	3.64	3.10	1.78	1.50
45	2.94	2.35	1.48	3.90	3.34	1.94	1.65
46	3.14	2.51	1.57	4.20	3.59	2.11	1.81
47	3.35	2.68	1.67	4.52	3.87	2.30	2.00
48	3.57	2.85	1.78	4.86	4.17	2.52	2.20
49	3.78	3.04	1.89	5.21	4.50	2.75	2.41
50	4.03	3.23	2.02	5.61	4.84	3.02	2.67
51	4.30	3.43	2.15	6.04	5.23	3.32	2.96
52	4.58	3.66	2.30	6.51	5.65	3.64	3.27
53	4.89	3.91	2.44	7.20	6.30	4.14	3.73
54	5.23	4.19	2.62	7.98	7.01	4.70	4.28
55	5.60	4.48	2.80	8.85	7.83	5.37	4.92
56	6.00	4.81	3.01	9.83	8.76	6.15	5.65
57	6.44	5.16	3.23	10.96	9.83	7.08	6.53
58	6.93	5.54	3.46	12.22	11.07	8.18	7.61
59	7.46	5.97	3.73	13.71	12.54	9.56	8.92
60	8.04	6.44	4.02	15.08	14.17	11.17	10.17
61	8.68	6.95	4.35	16.45	15.90	13.02	11.63
62	9.39	7.51	4.70	17.92	17.81	15.13	13.33
63	11.37	8.93	6.97	21.98	21.39	19.33	17.18
64	6.67	5.10	3.87	7.03	5.37	4.09	2.60
65	1.97	1.28	0.78	2.08	1.35	0.82	0.02

Insurance Premium Rates

for MLC MasterKey Personal Super

Income Protection**

Depending on your occupation, you'll need to multiply the rates shown by the factor in the table below. For more information please refer to the **Occupation Rating Guide** for Insurance at mlc.com.au/occupation

To update your occupation, please contact us or your employer.

Occupation classification	Benefit Period 2-years or 5-years
Professional	0.90
White collar	1.00
Light Blue collar	1.70
Blue collar	1.90
Heavy Blue collar	2.40
Special Risk	5.35 [^]

[^] Income Protection cover is limited to a 90-day waiting period and a two-year Benefit Period for members classified as Special Risk.

** The premium rates don't include stamp duty.

Stamp Duty

Your Income Protection premium rates need to be adjusted for stamp duty. Stamp duty differs based on where you live. See the table below for the applicable stamp duty rate for your State or Territory that will be used to determine the final annual premium payable.

State	Stamp duty rate*
ACT	0%
New South Wales	5%
Northern Territory	10%
Queensland	9%
South Australia	11%
Tasmania	10%
Victoria	10%
Western Australia	10%

* Stamp duty may vary at any time when changes are made by a State or Territory.

Insurance fee

An insurance fee applies to your account. This fee is charged by us for the cost of administering insurance. The insurance fee is collected when your insurance premiums are deducted, so you won't see it as a separate transaction. The fee is calculated at a rate of 8% of your premiums (up to a maximum of \$300 pa or on a pro rata basis if less than a full financial year.) The insurance premium rates on this page don't include the insurance fee charged by us.

Premium rates for Females with a Benefit Period of two years or five years

Age next birthday	Income Protection (IP) annual cost per \$1,000 sum insured (\$)						
	Benefit Period						
	2-year			5-year			
	Waiting Period						
	30-day	60-day	90-day	30-day	60-day	90-day	180-day
16	2.21	1.78	1.11	2.52	2.06	1.25	0.91
17	2.24	1.79	1.11	2.54	2.07	1.25	0.91
18	2.24	1.81	1.12	2.55	2.08	1.26	0.91
19	2.26	1.83	1.13	2.56	2.09	1.27	0.92
20	2.28	1.83	1.13	2.57	2.10	1.28	0.92
21	2.29	1.85	1.14	2.61	2.13	1.30	0.94
22	2.32	1.85	1.15	2.67	2.17	1.31	0.97
23	2.32	1.86	1.15	2.70	2.21	1.34	0.99
24	2.32	1.89	1.17	2.75	2.24	1.35	1.01
25	2.36	1.89	1.18	2.80	2.29	1.37	1.03
26	2.43	1.94	1.22	2.86	2.34	1.39	1.04
27	2.51	2.00	1.25	2.94	2.42	1.42	1.08
28	2.57	2.08	1.30	3.04	2.49	1.46	1.11
29	2.67	2.14	1.34	3.14	2.57	1.49	1.13
30	2.78	2.21	1.37	3.26	2.68	1.55	1.19
31	2.84	2.27	1.42	3.37	2.78	1.59	1.22
32	2.97	2.36	1.48	3.51	2.91	1.65	1.28
33	3.08	2.47	1.54	3.67	3.05	1.73	1.34
34	3.21	2.56	1.61	3.86	3.21	1.81	1.42
35	3.37	2.68	1.67	4.05	3.38	1.90	1.49
36	3.51	2.81	1.76	4.28	3.57	2.00	1.59
37	3.67	2.94	1.85	4.52	3.78	2.12	1.70
38	3.85	3.08	1.93	4.79	4.00	2.23	1.82
39	4.06	3.26	2.04	5.09	4.28	2.39	1.94
40	4.25	3.40	2.13	5.40	4.55	2.55	2.08
41	4.51	3.60	2.24	5.77	4.87	2.74	2.27
42	4.78	3.81	2.38	6.15	5.20	2.94	2.45
43	5.06	4.04	2.52	6.60	5.59	3.18	2.68
44	5.36	4.30	2.68	7.07	6.01	3.45	2.92
45	5.71	4.58	2.85	7.58	6.46	3.75	3.20
46	6.08	4.87	3.04	8.15	6.96	4.08	3.51
47	6.48	5.18	3.24	8.75	7.49	4.46	3.87
48	6.92	5.53	3.45	9.42	8.09	4.89	4.27
49	7.33	5.88	3.67	10.12	8.72	5.33	4.69
50	7.82	6.25	3.91	10.88	9.38	5.84	5.17
51	8.33	6.66	4.18	11.73	10.15	6.42	5.73
52	8.88	7.10	4.45	12.64	10.98	7.07	6.36
53	9.47	7.58	4.75	13.98	12.21	8.02	7.25
54	10.15	8.12	5.07	15.47	13.61	9.12	8.29
55	10.85	8.70	5.43	17.16	15.18	10.42	9.52
56	11.64	9.32	5.82	19.09	16.99	11.94	10.97
57	12.48	10.00	6.25	21.25	19.07	13.73	12.68
58	13.45	10.75	6.71	23.73	21.48	15.89	14.75
59	14.47	11.58	7.23	26.60	24.33	18.53	17.31
60	15.59	12.48	7.81	25.36	22.68	16.99	14.99
61	16.84	13.48	8.43	24.16	21.16	15.54	13.25
62	18.22	14.57	9.11	23.70	19.70	14.89	11.66
63	22.08	17.31	13.51	23.25	18.22	14.23	10.06
64	12.94	9.90	7.53	13.63	10.42	7.91	5.05
65	3.81	2.49	1.53	4.01	2.61	1.61	0.04

Insurance Premium Rates

for MLC MasterKey Personal Super

Income Protection**

Depending on your occupation, you'll need to multiply the rates shown by the factor in the table below. For more information please refer to the **Occupation Rating Guide** for Insurance at mlc.com.au/occupation

To update your occupation, please contact us or your employer.

Occupation classification	Benefit Period to-age-65
Professional	0.90
White collar	1.00
Light Blue collar	1.40
Blue collar	1.58
Heavy Blue collar	2.18
Special Risk	Not applicable

** The premium rates don't include stamp duty.

Stamp Duty

Your Income Protection premium rates need to be adjusted for stamp duty. Stamp duty differs based on where you live. See the table below for the applicable stamp duty rate for your State or Territory that will be used to determine the final annual premium payable for Income Protection.

State	Stamp duty rate*
ACT	0%
New South Wales	5%
Northern Territory	10%
Queensland	9%
South Australia	11%
Tasmania	10%
Victoria	10%
Western Australia	10%

* Stamp duty may vary at any time when changes are made by a State or Territory.

Insurance fee

An insurance fee applies to your account. This fee is charged by us for the cost of administering insurance. The insurance fee is collected when your insurance premiums are deducted, so you won't see it as a separate transaction. The fee is calculated at a rate of 8% of your premiums (up to a maximum of \$300 pa or on a pro rata basis if less than a full financial year.) The insurance premium rates on this page don't include the insurance fee charged by us.

Premium rates for Males and Females with a Benefit Period to-age-65

Age next birthday	Income Protection (IP) annual cost per \$1,000 sum insured (\$)							
	Male to-age-65				Female to-age-65			
	Waiting Period							
	30-day	60-day	90-day	180-day	30-day	60-day	90-day	180-day
16	3.46	2.81	2.07	1.77	6.70	5.45	4.60	3.97
17	3.46	2.81	2.07	1.77	6.70	5.45	4.60	3.97
18	3.46	2.81	2.07	1.77	6.70	5.45	4.60	3.97
19	3.46	2.81	2.07	1.77	6.70	5.45	4.60	3.97
20	3.46	2.81	2.07	1.77	6.70	5.45	4.60	3.97
21	3.61	2.96	2.15	1.86	7.00	5.75	4.81	4.18
22	3.78	3.12	2.22	1.95	7.32	6.05	4.99	4.34
23	3.95	3.28	2.32	2.05	7.66	6.37	5.19	4.57
24	4.14	3.45	2.44	2.14	8.02	6.67	5.44	4.78
25	4.34	3.63	2.53	2.23	8.41	7.04	5.65	5.02
26	4.35	3.67	2.46	2.20	8.45	7.13	5.54	4.94
27	4.42	3.75	2.44	2.18	8.57	7.27	5.44	4.88
28	4.52	3.84	2.41	2.18	8.77	7.46	5.39	4.88
29	4.66	3.98	2.44	2.19	9.04	7.74	5.44	4.90
30	4.84	4.14	2.46	2.22	9.38	8.04	5.52	4.99
31	5.06	4.35	2.53	2.30	9.82	8.45	5.65	5.14
32	5.32	4.58	2.63	2.39	10.33	8.90	5.87	5.35
33	5.63	4.86	2.74	2.51	10.89	9.43	6.13	5.60
34	5.98	5.18	2.91	2.66	11.60	10.04	6.51	5.95
35	6.37	5.53	3.11	2.85	12.34	10.74	6.95	6.37
36	6.79	5.92	3.35	3.07	13.18	11.48	7.48	6.88
37	7.28	6.35	3.60	3.33	14.11	12.30	8.06	7.45
38	7.80	6.81	3.93	3.64	15.11	13.22	8.81	8.15
39	8.37	7.32	4.30	3.98	16.24	14.22	9.62	8.90
40	8.98	7.89	4.72	4.39	17.41	15.27	10.58	9.81
41	9.64	8.46	5.20	4.83	18.69	16.42	11.66	10.81
42	10.34	9.10	5.75	5.34	20.05	17.65	12.87	11.96
43	11.08	9.76	6.36	5.90	21.49	18.94	14.23	13.22
44	11.88	10.47	6.96	6.47	23.04	20.30	15.42	14.34
45	12.71	11.22	7.60	7.07	24.66	21.76	16.68	15.51
46	13.58	12.00	8.27	7.70	26.34	23.27	18.00	16.74
47	14.48	12.81	9.00	8.39	28.10	24.86	19.41	18.07
48	15.42	13.63	9.76	9.10	29.92	26.47	20.89	19.45
49	16.38	14.50	10.56	9.85	31.78	28.11	22.42	20.89
50	17.36	15.36	11.40	10.65	33.67	29.81	23.99	22.38
51	18.32	16.22	12.26	11.44	35.55	31.47	25.59	23.88
52	19.30	17.06	13.14	12.26	37.41	33.09	27.20	25.39
53	21.44	18.94	14.85	13.87	41.59	36.75	30.55	28.53
54	23.62	20.85	16.63	15.55	45.80	40.46	33.97	31.74
55	25.76	22.70	18.46	17.26	49.98	44.04	37.45	35.00
56	27.82	24.46	20.26	18.97	53.95	47.44	40.80	38.15
57	29.61	25.98	21.93	20.53	57.47	50.41	43.88	41.05
58	31.06	27.12	23.37	21.88	60.28	52.60	46.47	43.50
59	31.94	27.71	24.41	22.85	61.96	53.75	48.21	45.15
60	31.96	27.46	24.81	23.25	62.01	53.27	48.70	45.61
61	30.76	26.05	24.23	22.71	59.64	50.54	47.28	44.31
62	27.82	22.99	22.26	20.87	53.99	44.59	43.19	40.49
63	22.37	17.55	15.78	11.26	43.42	34.03	31.80	21.91
64	13.14	10.04	8.02	3.38	25.46	19.46	16.92	6.59
65	3.87	2.52	2.00	0.05	7.52	4.90	4.48	0.10



Important Information

This communication is provided by NULIS Nominees (Australia) Limited ABN 80 008 515 633 AFSL 236465 (NULIS) as Trustee of the MLC Super Fund ABN 70 732 426 024. NULIS is part of the group of companies comprising of Insignia Financial Ltd ABN 49 100 103 722 and its related bodies corporate (Insignia Financial Group). The information in this communication is general in nature and does not take into account your objectives, financial situation or needs. Because of that, before acting on this information, you should consider its appropriateness, having regard to your objectives, financial situation and needs, plus consider the relevant Product Disclosure Statement and relevant Insurance Guide. We recommend you obtain financial advice tailored to your own personal circumstances. Insurance cover is provided through policies issued by the Insurer to NULIS as policy owner and the insurance is subject to eligibility requirements, terms, conditions, exclusions and limitations set out in the Insurer's policy document. MLC Limited uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the Insignia Financial Group. Subject to super law, the final authority on any issue relating to your account is the Fund's Trust Deed, and any applicable participation agreement and insurance policy, which govern your rights and obligations as a member. You can find more information on the MLC Super Fund, the Trustee and executive remuneration, and other Fund documents at mlc.com.au/yoursuperfund

The information in this communication is current as at 30 September 2024 and may be subject to change.