

Supplementary Product Disclosure Statement

12 March 2014

This Supplementary Product Disclosure Statement (SPDS) is dated 12 March 2014, and supplements each Product Disclosure Statement and Policy (PDS) listed below. This SPDS is to be read together with the PDS, Policy Schedule and any other SPDSs issued for that product.

Terms that are defined in the PDS have the same meaning in this SPDS.

This SPDS and each of the products listed below are issued by OnePath Life Limited (**OnePath Life**) ABN 33 009 657 176, AFSL 238341. OnePath Life takes full responsibility for this SPDS. Australia and New Zealand Banking Group Limited (**ANZ**) ABN 11 005 357 522 is an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). OnePath Life is owned by ANZ – it is the issuer of this product but is not a Bank. Except as set out in the issuer's contract terms (including the PDS), this product is not a deposit or other liability of ANZ or its related group companies. None of them stand behind or guarantee the issuer.

Product Name	Date of PDS
ProSecure Income Replacement Plan	1 March 2011
EasyProtect Life	28 April 2011
EasyProtect Income	28 April 2011
EasyProtect 50+ Life Cover	28 April 2011
EasyProtect Major Illness	28 April 2011
OnePath Accident Cover Plus	20 March 2012

The purpose of this SPDS is to:

1. update the Privacy Statement section in the PDS; and
2. include a new Sanctions section in the PDS

1. Replace the Privacy Statement section in the PDS with that below:

Privacy

In this section 'we', 'us' and 'our' refers to OnePath Life Limited and other members of the ANZ Group. 'You' and 'your' refers to the policy owner and life insureds.

We collect your personal information from you in order to manage and administer our products and services. Without your personal information, we may not be able to process your application or provide you with the products or services you require.

We are committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy details how we manage your personal information and is available on request or may be downloaded from onepath.com.au/privacy-policy

In order to undertake the management and administration of our products and services, it may be necessary for us to disclose your personal information to certain third parties.

Unless you consent to such disclosure we will not be able to consider the information you have provided.

Providing your information to others

The parties to whom we may routinely disclose your personal information include:

- an organisation that assists us and/or ANZ to detect and protect against consumer fraud
- any related company of ANZ which will use the information for the same purposes as ANZ and will act under ANZ's Privacy Policy
- an organisation that is in an arrangement or alliance with us and/or ANZ to jointly offer products and/or to share information for marketing purposes (and any of its outsourced service providers or agents), to enable them or us and/or ANZ to provide you with products or services and/or to promote a product or service
- organisations performing administration and/or compliance functions in relation to the products and services we provide
- organisations providing medical or other services for the purpose of the assessment of any insurance claim you make with us (such as reinsurers)

- our solicitors or legal representatives
- organisations maintaining our information technology systems
- organisations providing mailing and printing services
- persons who act on your behalf (such as your agent or financial adviser)
- the policy owner (where you are a life insured who is not the policy owner), and
- regulatory bodies, government agencies, law enforcement bodies and courts

We will also disclose your personal information in circumstances where we are required by law to do so. Examples of such laws are:

- The *Family Law Act 1975* (Cth) enables certain persons to request information about your interest in a superannuation fund, and
- There are disclosure obligations to third parties under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

Privacy Policy

Our Privacy Policy contains information about:

- when we or ANZ may collect information from a third party
- how you may access and seek correction of the personal information we hold about you, and
- how you can raise concerns that we or ANZ has breached the Privacy Act or an applicable code and how we and/or ANZ will deal with those matters.

Information required by law

ANZ may be required by relevant laws to collect certain information from you. Details of these laws and why they require us to collect this information are contained in our Privacy Policy at onepath.com.au/privacy-policy

Life risk – sensitive information

For life risk products, where applicable, we may collect health information with your consent. Your health information will only be disclosed to service providers or organisations providing medical or other services for the purpose of underwriting, assessing the application or assessing any claim.

Privacy consent

We and other members of the ANZ Group may send you information about our financial products and services from time to time. ANZ may also disclose your information to its related companies or alliance partners to enable them or ANZ to tell you about a product or service offered by them or a third party with whom they have an arrangement.

If you do not want us, ANZ or our alliance partners to tell you about products or services, phone Customer Services on 13 16 14 to withdraw your consent.

Where you wish to authorise any other parties to act on your behalf, to receive information and/ or undertake transactions please notify us in writing.

If you give us or ANZ personal information about someone else, please show them a copy of this document so that they may understand the manner in which their personal information may be used or disclosed by us or ANZ in connection with your dealings with us or ANZ.

You can contact us about your information or any other privacy matter as follows:

GPO Box 75
Sydney NSW 2001

Email: privacy@onepath.com.au

We may charge you a reasonable fee for this.

If any of your personal information is incorrect or has changed, please let us know by contacting Customer Services on 13 16 14.

More information can be found in our Privacy Policy which can be obtained from our website at onepath.com.au/privacy-policy

Privacy law changes from 12 March 2014

From 12 March 2014, we and the ANZ Group must provide you with the following information about overseas recipients of personal information.

Overseas recipients

We or ANZ may disclose information to recipients (including service providers and related companies) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia.

You can find details about the location of these recipients in ANZ's Privacy Policy at anz.com/privacy

2. Insert the following new section in the PDS titled 'Sanctions' after the section titled 'Privacy':

Sanctions

A life insured agrees that OnePath Life may delay, block or refuse to process any transaction without incurring any liability if OnePath Life suspects that:

- the transaction may breach any laws or regulations in Australia or any other country,
- the transaction involves any person (natural, corporate or governmental) that is itself sanctioned or is connected, directly or indirectly, to any person that is sanctioned under economic and trade sanctions imposed by the United States, the European Union or any country, or
- the transaction may directly or indirectly involve the proceeds of, or be applied for the purposes of, conduct which is unlawful in Australia or any other country.



EasyProtect 50+ Life Cover

Product Disclosure Statement and Policy

28 April 2011

About this PDS

This Product Disclosure Statement and Policy (PDS) sets out the features, benefits, risks and exclusions of this product and provides information about the costs of the product.

The information in this PDS is of a general nature and does not take into account your needs and financial circumstances. You should consider the appropriateness of the information, having regard to your objectives, financial situation and needs. This PDS will assist you in determining if this product is suitable for you.

How to read this PDS

References to 'you' and 'your' in this PDS refer to **policy owner** and the **life insured**, as named in the **Policy Schedule**.

Terms that have special meaning appear in bold and are defined in the 'Definitions' section of this PDS.

Policy issuer

If your application for cover under this product is accepted, your **policy** is issued by OnePath Life Limited (OnePath Life) (ABN 33 009 657 176, AFSL 238341). References to 'OnePath', 'we', 'our' or 'us' refer to OnePath Life.

Our contact details are:

OnePath Life Limited

347 Kent Street

Sydney NSW 2000

Phone: 1800 500 229

OnePath Life is a wholly owned subsidiary of Australia and New Zealand Banking Group Limited (ANZ) (ABN 11 005 357 522). ANZ is an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). OnePath Life is the issuer of the product but it is not a Bank. Except as set out in the issuer's contract terms (including this PDS), this product is not a deposit or other liability of ANZ or its related group companies. None of them stands behind or guarantees the issuer.

What documents make up my policy?

Your **policy** consists of the following documents:

- this PDS and any Supplementary Product Disclosure Statement (SPDS) we may subsequently provide to you
- your **Policy Schedule**, and
- any endorsements or other notices we may give to you in writing.

Features

Is cover immediate?

Cover is immediate if you meet the age and residency requirements and we accept the application.

Who is eligible for cover?

To be eligible to apply for cover, you must be:

- aged between 50 and 70
- an Australian or New Zealand citizen or a holder of an Australian Permanent Residency Visa, and
- currently residing in Australia.

You must receive this PDS in Australia.

How much cover can I apply for?

When you apply, you will be asked to choose a Life Benefit amount of up to a maximum of \$15,000.

The minimum Life Benefit you can apply for is determined by the minimum premium amount payable, your age at application and whether you decide to pay your premiums annually, monthly or fortnightly.

The minimum premium amount payable is \$240 per annum, \$20 per month or \$9.20 per fortnight. The Premium Tables will demonstrate the minimum Life Benefit applicable to you.

The Accidental Death Benefit is the same amount payable as your Life Benefit.

We may limit the total cover amount we pay under the policies as described in the 'Benefit limitations' section of this PDS.

Is my policy guaranteed renewable?

Your **policy** is guaranteed renewable regardless of changes to your health and circumstances, provided you pay the premiums when due.

Area of cover

Cover applies 24 hours a day, 365 days a year, anywhere in the world.

What are the benefits and when can they be paid?

There are two benefits payable under this **policy**:

- 1) Life Benefit, and
- 2) Accidental Death Benefit.

The Life Benefit and Accidental Death Benefit will not be reduced by any financial entitlements you may receive under any Commonwealth, State or Territory legislation, or from any other organisation or source.

Life Benefit

The Life Benefit pays a lump sum for a valid claim in the event of your death.

The Life Benefit is not payable for death occurring within the first 12 months of cover.

If within the first 12 months of cover:

- you die, and
- your death is not as a result of an **accident**,

100% of the premiums you have paid since the **policy acceptance date** will be refunded to your estate.

Accidental Death Benefit

The Accidental Death Benefit is the same amount payable as your Life Benefit.

The Accidental Death Benefit pays a lump sum for a valid claim where you die as a result of an **accident**.

The Accidental Death Benefit is payable from the **policy acceptance date**.

The Accidental Death Benefit is paid in addition to the Life Benefit if death is caused by an **accident** after 12 months from the **policy acceptance date**.

The following table summarises when the Life Benefit and Accidental Death Benefit can be paid:

	Life Benefit	Accidental Death Benefit	Premium refund
Within the first 12 months from the policy acceptance date	No	Yes	Yes, if death is not as a result of an accident .
After 12 months from the policy acceptance date	Yes	Yes	No

The Life Benefit and Accidental Death Benefit are generally paid within 2 business days of us receiving all completed claim requirements.

The Life Benefit and Accidental Death Benefit are not payable if you die as a result of anything excluded under this **policy**, as outlined in the 'What are the exclusions?' section of this PDS.

General Information

About the premium

To find out the premiums applicable to you, please refer to the Premium Tables on pages 18 to 23.

The premium is calculated based on your age at **policy acceptance date**, the level of Life Benefit you choose and the premium payment option you select. Your premium is fixed at the **policy acceptance date** until the **premium payment expiry date** and is guaranteed not to increase.

After the **premium payment expiry date**, no further premiums are payable for the remainder of the life of the **policy** and your cover will continue until your death. The premium payable for your **policy** and the **premium payment expiry date** will be shown on your **Policy Schedule**.

You will receive the full Life Benefit and Accidental Death Benefit payable as outlined in the PDS section 'What are the benefits and when can they be paid?' section of this PDS, regardless of whether you die before or after the **premium payment expiry date**.

You need to pay the premiums when due to keep the **policy** in force. If you do not pay the premiums when required, we may cancel the **policy** in accordance with our legal rights.

Premiums can be paid fortnightly, monthly or annually by direct debit from a credit card or bank account.

The premiums for this **policy** are paid into OnePath Life No. 1 Statutory Fund. This **policy** does not have a savings, investment, cash or surrender value and does not participate in the profits or share in any surplus of OnePath Life.

You may be entitled to earn Qantas Frequent Flyer points on the premiums you pay for this **policy**. Please visit our website at onepath.com.au/qff-terms-conditions for details.

What are the premium payment options?

You can choose one of two premium payment options which will determine when you cease paying premiums.

The following table illustrates the premium payment options available to you.

Premium payment options	What is it?	Examples
1) Standard: Premiums are fixed to age 90	Pay the premium until the policy anniversary date after you turn age 90. Cover continues until death.	Bill is 55 years of age and he chooses to insure himself for a Life Benefit of \$10,000. Bill would like to pay his premiums fortnightly. As shown on the Standard -Fortnightly Premium Table, Bill's fortnightly premium is \$19.87 per fortnight. Bill's premium payment expiry date will be the policy anniversary date after he turns age 90.*
2) Capped: Premiums are fixed - never pay more than the chosen Life Benefit	Pay the premium until the total premium paid by you equals the chosen Life Benefit. Cover continues until death.	Bill is 55 years of age and he chooses to insure himself for a Life Benefit of \$10,000. Bill would like to pay his premiums fortnightly. As shown on the Capped - Fortnightly Premium Table, Bill's fortnightly premium is \$25.55. Bill's premium payment expiry date will be the date when the total amount of premium paid by him equals \$10,000.* As shown on the Capped - Fortnightly Premium Table, Bill will be 70 years of age when he reaches the premium payment expiry date.#

* The above illustrations show in dollar terms how the benefits and premium payment options of EasyProtect 50+ Life Cover work. Any worked dollar examples are for illustrative purposes only. They are not intended to explain all possible benefits and features or cover all possible situations. The examples should be read in conjunction with the information that describes the benefits and features of EasyProtect Life 50+ Life Cover in more detail. Claims are assessed based on the full terms and conditions of the **policy** and any benefits payable will depend on all the circumstances of each individual claim.

The projection of Bill's age at **premium payment expiry date** is an estimate only and is based on the full payment of premiums when due.

What is the minimum premium amount payable?

The minimum premium amount payable is the minimum premium amount you can pay for cover – the minimum will vary according to your age at application and whether you decide to pay your premiums annually, monthly or fortnightly.

You cannot apply for cover if the premium amount payable is below \$240 annually, \$20 per month or \$9.20 per fortnight.

Premium Waiver

If you experience a period of **financial hardship** after 12 months from the **policy acceptance date**, you may apply to waive your premium for up to a maximum of 3 months over the life of the policy.

The Premium Waiver applies to both the Standard and Capped premium payment options.

Full cover will continue to be provided while the Premium Waiver is in force.

If you would like to apply for Premium Waiver, you must request and complete an application by calling us on 1800 500 229.

Increasing or decreasing the level of cover

The Life Benefit and Accidental Death Benefit are guaranteed never to increase or decrease. You cannot vary the Life Benefit and Accidental Death Benefit after the **policy acceptance date**.

Can I nominate a beneficiary?

You can nominate one **beneficiary** to receive all benefits payable in the event of your death. The nomination will apply to both the Life Benefit and Accidental Death Benefit payable.

You may change your **beneficiary** at any time. If you wish to obtain a Nomination of Beneficiary Form, please contact Customer Services on 1800 500 229.

In the event that the **beneficiary** dies before you or the nomination is otherwise invalid, all benefits will be paid to your estate.

If you do not nominate a **beneficiary**, your Life Benefit and Accidental Death Benefit will be paid to your estate.

Cooling-off period

You may cancel your **policy** at any time.

If you cancel your **policy** within 21 days of receiving the **Policy Schedule** and no claims have been made under the policy, we will refund any premiums paid.

After the cooling off period, we will not refund any monthly or fortnightly premiums if the **policy** is cancelled. We will pay a pro rata refund where premiums are paid annually and you cancel the **policy** before the next annual payment is due.

You can cancel the **policy** within 21 days of receiving the **Policy Schedule** by contacting us on 1800 500 229.

When does the policy start and end?

Cover under the **policy** begins on the **policy acceptance date**.

The **policy** will end when the earliest of the following events occur:

- upon your death
- cancellation of the **policy** by you
- the date we cancel the **policy**, in accordance with our legal and contractual rights, including in circumstances where we do not receive the premium when due.

What are the risks?

There are a number of insurance risks you should be aware of including:

- the insurance cover you select may not provide the appropriate cover for your needs
- the maximum amount of insurance cover you select may not be sufficient
- if we do not receive the premiums when due, we may cancel the **policy** in accordance with our legal rights in writing and may not assess any claim that arises from an event which occurs after the cancellation date.

What are the exclusions?

We will not pay the Life Benefit within the first 12 months from the **policy acceptance date**.

We will not pay any claim arising directly or indirectly from suicide within the first 12 months from the **policy acceptance date** or reinstatement of the **policy**.

Misstatements

If your application includes any misstatements, we may vary or avoid the **policy** or claim, or decline to pay a claim as allowed by law.

Benefit limitations

If you have more than one EasyProtect 50+ Life Cover **policy**, we may limit the total of all cover amounts payable to the maximum benefit amount of \$15,000 for non **accidental** death or \$30,000 for **accidental** death.

If we limit cover in accordance with this section, we will refund premiums in respect of the reduced portion of cover on a pro-rata basis.

Claims

Where a claim needs to be made, your beneficiary or estate will need to call the Customer Services team on 1800 500 229. The Customer Services team will advise them on the necessary requirements and send the appropriate forms.

The cover under the **policy** will be as specified on your **Policy Schedule** which was current at the time of the event of your death. All amounts payable will be paid to your **beneficiary** or your estate in Australian currency.

If we are required to pay any tax, duty or government charge or levy relating to any amount payable under this **policy**, we may reduce the amount we pay by the amount of that tax, duty or government charge or levy.

Taxation

Generally, benefits are free of personal income tax and premiums are not tax deductible.

Taxation information in this material is based upon our interpretation and the continuation of legislation in place as at the date this PDS is prepared. The information is of a general nature and may not apply to your individual circumstances.

Please seek professional advice on your own taxation position.

Complaint resolution

Please contact the Customer Services team on 1800 500 229 if you are dissatisfied with any matter relating to the **policy** or the manner in which a claim is handled.

If you are dissatisfied with our response, you can contact the Financial Ombudsman Service, an independent body whose services are available to you at no cost, on 1300 780 808, or email: info@fos.org.au, or by writing to:

Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001.

Privacy Statement

In this section, 'we', 'us' and 'our' refers to OnePath Life and other members of the ANZ Group. We are committed to ensuring the confidentiality, security and privacy of your personal information.

We collect your personal information to provide you with the products and services you request. Without your personal information, we may not be able to process your application or provide you with the products or services you require.

In order to manage and administer the products and services requested by you, we may need to disclose your personal information to certain third parties, including:

- other members within the ANZ Group, to the extent necessary to service our relationship with you and carry on business as a group
- organisations performing administration or compliance functions in relation to the products and services
- organisations maintaining our information technology systems
- authorised financial institutions
- organisations providing services such as mailing, printing or data verification, or
- a person who acts on your behalf (such as your financial adviser or your agent).

For life risk products we collect health information with your consent. Your health information will only be disclosed to service providers, reinsurers or organisations providing medical or other services for the purpose of underwriting, assessing the application or assessing any claim.

We may also disclose your personal information in circumstances where we are required to do so by law.

We may send you information about our financial products and services from time to time. You may elect not to receive such information at any time by contacting Customer Services on 1800 500 229.

You may access the personal information OnePath holds about you, subject to permitted exceptions and subject to OnePath still holding that information, by contacting OnePath at:

Privacy Officer - OnePath

GPO Box 75

Sydney NSW 2001

Phone: 02 9234 8111

Fax: 02 9234 8095

Email: privacy@onepath.com.au

If any of your personal information is incorrect or has changed, please let OnePath know by contacting Customer Services.

More information can be found in OnePath's Privacy Policy which can be obtained from its website at onepath.com.au

How to obtain up to date information

The information in this PDS may change from time to time. Updated information will be available free of charge from onepath.com.au/important-information or by calling 1800 500 229 for a paper copy. We will issue a supplementary or replacement PDS if there is a materially adverse change to or omission from the information in this PDS.

Alternative Form of Remuneration Register

OnePath Life maintains an Alternative Form of Remuneration Register (Register) in accordance with the Financial Services Council (FSC) Industry Code of Practice on Alternative Forms of Remuneration in the Wealth Management Industry.

The Register outlines the alternative forms of remuneration which are paid and received from givers and receivers of such remuneration. The Register is publicly available and can be accessed by contacting OnePath Life. This insurance product does not pay or receive any alternative remuneration.

Definitions

accident/accidental: An event which occurs after the policy acceptance date, during the period of cover, and is independently caused by violent, accidental, external and visible means.

beneficiary: Is a natural person or individual you nominate to receive the Life Benefit and Accidental Death Benefit.

A beneficiary cannot be you or your estate.

financial hardship: Means that you are unable to meet reasonable and immediate living expenses for you and your immediate family (if applicable).

immediate family: Your partner, son, daughter, father, mother, father-in-law or mother-in-law, brother or sister.

life insured: The person who is named in the Policy Schedule.

partner: A spouse, de-facto spouse or person living in a bona fide domestic living arrangement with you, irrespective of their gender, where either or both provide the other with financial support, domestic support and personal care.

policy: The contract between the policy owner and OnePath Life.

policy anniversary date: The anniversary date of the policy acceptance date.

policy acceptance date: The date we accept your application and when cover starts, as set out in the Policy Schedule.

policy owner: The owner of the policy, as referred to in the Policy Schedule.

Policy Schedule: Means the document entitled 'Policy Schedule' issued by OnePath Life confirming the details of cover for the life insured under the policy.

premium payment expiry date: The date from which you are not required to pay premiums. Your cover continues after the premium payment expiry date until your death.

Direct Debit Servicing Agreement

Our commitment to you

We will:

- arrange for funds to be debited from your account as authorised in the Direct Debit Request.
- give you at least 14 days notice in writing before changing the terms of the debiting arrangements, unless the changes are made at your request.
- keep information relating to your Direct Debit Request private and confidential.

If the date on which we usually debit your account falls on a weekend or public holiday, your account will be debited on the next working day.

Your commitment to us

It is your responsibility to:

- ensure your nominated account can accept direct debits and that all account owners on the nominated account agree to the debiting arrangements
- ensure that the account details that you have provided are correct by checking them against a recent account statement
- advise us if the nominated account is transferred or closed, or the account details have changed
- ensure there are sufficient funds available in the nominated account to meet each direct debit
- check with your financial institution before completing the Direct Debit Request, in the event that you have any queries about how to complete the Direct Debit Request.

If there are insufficient funds in your account, you may be charged a fee by your financial institution. We will not charge a fee.

Your rights

You may defer, alter or cancel the debiting arrangements you hold with us at any time by providing notice to us. Such notice should be received at least 14 days before the next debit is due.

When you consider that a debit has been initiated incorrectly, you should contact OnePath Life directly. We will then investigate your query.

If we find that your account has been incorrectly debited, we will arrange for your financial institution to adjust your account (including interest and charges) accordingly.

We will also notify you in writing of the amount by which your account has been adjusted.

If we find your account has not been incorrectly debited, we will provide you with reasons and any evidence for this finding. If we cannot resolve this matter, you can still refer it to your financial institution, which may lodge a claim on your behalf.

Premium Tables

If you would like to obtain a quote for a Life Benefit amount that is not reflected in the Premium Tables, would like to apply for cover over the phone, or have any questions regarding the Premium Tables or EasyProtect 50+ Life Cover, please call Customer Services on 1800 500 229 weekdays between 9am and 6pm (Sydney time).

Standard – Fortnightly premium table

Premiums are fixed to age 90

Entry age	Age at premium payment expiry date	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000
50	90	n/a*	n/a*	\$10.63	\$15.18	\$22.77
51	90	n/a*	n/a*	\$11.20	\$16.01	\$24.01
52	90	n/a*	n/a*	\$11.85	\$16.93	\$25.39
53	90	n/a*	n/a*	\$12.49	\$17.85	\$26.77
54	90	n/a*	\$9.41	\$13.17	\$18.81	\$28.22
55	90	n/a*	\$9.94	\$13.91	\$19.87	\$29.81
56	90	n/a*	\$10.51	\$14.71	\$21.02	\$31.53
57	90	n/a*	\$11.13	\$15.58	\$22.26	\$33.39
58	90	n/a*	\$11.77	\$16.48	\$23.55	\$35.32
59	90	n/a*	\$12.46	\$17.45	\$24.93	\$37.39
60	90	n/a*	\$13.20	\$18.48	\$26.40	\$39.60
61	90	n/a*	\$14.14	\$19.80	\$28.29	\$42.43
62	90	n/a*	\$15.16	\$21.22	\$30.31	\$45.47
63	90	\$9.74	\$16.24	\$22.73	\$32.47	\$48.71
64	90	\$10.45	\$17.41	\$24.37	\$34.82	\$52.23
65	90	\$11.19	\$18.65	\$26.11	\$37.30	\$55.95
66	90	\$11.91	\$19.85	\$27.79	\$39.69	\$59.54
67	90	\$12.67	\$21.11	\$29.56	\$42.22	\$63.34
68	90	\$13.47	\$22.45	\$31.42	\$44.89	\$67.34
69	90	\$14.34	\$23.89	\$33.45	\$47.79	\$71.68
70	90	\$15.25	\$25.41	\$35.58	\$50.83	\$76.24

The projection of your age at **premium payment expiry date** is an estimate only and is based on the full payment of premiums when due.

* Cover is not available as the premium amount is less than the minimum premium amount payable of \$9.20 per fortnight.

Capped - Fortnightly premium table

Premiums are fixed – never pay more than the chosen Life Benefit

Entry age	Age at premium payment expiry date [#]	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000
50	70	n/a*	\$9.58	\$13.42	\$19.16	\$28.75
51	70	n/a*	\$10.09	\$14.12	\$20.17	\$30.26
52	70	n/a*	\$10.65	\$14.90	\$21.29	\$31.94
53	70	n/a*	\$11.27	\$15.78	\$22.55	\$33.82
54	70	n/a*	\$11.98	\$16.77	\$23.96	\$35.93
55	70	n/a*	\$12.78	\$17.89	\$25.55	\$38.33
56	70	n/a*	\$13.69	\$19.16	\$27.38	\$41.06
57	70	n/a*	\$14.74	\$20.64	\$29.48	\$44.23
58	70	\$9.58	\$15.97	\$22.36	\$31.94	\$47.91
59	70	\$10.45	\$17.42	\$24.39	\$34.84	\$52.26
60	70	\$11.50	\$19.16	\$26.83	\$38.33	\$57.49
61	70	\$12.78	\$21.29	\$29.81	\$42.59	\$63.88
62	71	\$12.78	\$21.29	\$29.81	\$42.59	\$63.88
63	71	\$14.37	\$23.96	\$33.54	\$47.91	\$71.87
64	72	\$14.37	\$23.96	\$33.54	\$47.91	\$71.87
65	72	\$16.43	\$27.38	\$38.33	\$54.75	\$82.13
66	73	\$16.43	\$27.38	\$38.33	\$54.75	\$82.13
67	73	\$19.16	\$31.94	\$44.72	\$63.88	\$95.82
68	74	\$19.16	\$31.94	\$44.72	\$63.88	\$95.82
69	74	\$23.00	\$38.33	\$53.66	\$76.66	\$114.99
70	75	\$23.00	\$38.33	\$53.66	\$76.66	\$114.99

Standard – Monthly premium table

Premiums are fixed to age 90

Entry age	Age at premium payment expiry date	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000
50	90	n/a*	n/a*	\$23.10	\$33.00	\$49.50
51	90	n/a*	n/a*	\$24.36	\$34.80	\$52.20
52	90	n/a*	n/a*	\$25.76	\$36.80	\$55.20
53	90	n/a*	n/a*	\$27.16	\$38.80	\$58.20
54	90	n/a*	\$20.45	\$28.63	\$40.90	\$61.35
55	90	n/a*	\$21.60	\$30.24	\$43.20	\$64.80
56	90	n/a*	\$22.85	\$31.99	\$45.70	\$68.55
57	90	n/a*	\$24.20	\$33.88	\$48.40	\$72.60
58	90	n/a*	\$25.60	\$35.84	\$51.20	\$76.80
59	90	n/a*	\$27.10	\$37.94	\$54.20	\$81.30
60	90	n/a*	\$28.70	\$40.18	\$57.40	\$86.10
61	90	n/a*	\$30.75	\$43.05	\$61.50	\$92.25
62	90	n/a*	\$32.95	\$46.13	\$65.90	\$98.85
63	90	\$21.18	\$35.30	\$49.42	\$70.60	\$105.90
64	90	\$22.71	\$37.85	\$52.99	\$75.70	\$113.55
65	90	\$24.33	\$40.55	\$56.77	\$81.10	\$121.65
66	90	\$25.89	\$43.15	\$60.41	\$86.30	\$129.45
67	90	\$27.54	\$45.90	\$64.26	\$91.80	\$137.70
68	90	\$29.28	\$48.80	\$68.32	\$97.60	\$146.40
69	90	\$31.17	\$51.95	\$72.73	\$103.90	\$155.85
70	90	\$33.15	\$55.25	\$77.35	\$110.50	\$165.75

The projection of your age at **premium payment expiry date** is an estimate only and is based on the full payment of premiums when due.

* Cover is not available as the premium amount is less than the minimum premium amount payable of \$20.00 per month.

Capped – Monthly premium table

Premiums are fixed – never pay more than the chosen Life Benefit

Entry age	Age at premium payment expiry date [#]	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000
50	70	n/a*	\$20.83	\$29.17	\$41.67	\$62.50
51	70	n/a*	\$21.93	\$30.70	\$43.86	\$65.79
52	70	n/a*	\$23.15	\$32.40	\$46.29	\$69.44
53	70	n/a*	\$24.51	\$34.31	\$49.02	\$73.53
54	70	n/a*	\$26.04	\$36.46	\$52.08	\$78.13
55	70	n/a*	\$27.78	\$38.89	\$55.55	\$83.33
56	70	n/a*	\$29.76	\$41.66	\$59.52	\$89.28
57	70	n/a*	\$32.05	\$44.87	\$64.10	\$96.15
58	70	\$20.83	\$34.72	\$48.61	\$69.44	\$104.16
59	70	\$22.73	\$37.88	\$53.03	\$75.75	\$113.63
60	70	\$25.00	\$41.67	\$58.33	\$83.33	\$125.00
61	70	\$27.78	\$46.30	\$64.81	\$92.59	\$138.89
62	71	\$27.78	\$46.30	\$64.81	\$92.59	\$138.89
63	71	\$31.25	\$52.08	\$72.92	\$104.17	\$156.25
64	72	\$31.25	\$52.08	\$72.92	\$104.17	\$156.25
65	72	\$35.71	\$59.52	\$83.33	\$119.04	\$178.56
66	73	\$35.71	\$59.52	\$83.33	\$119.04	\$178.56
67	73	\$41.67	\$69.44	\$97.22	\$138.88	\$208.33
68	74	\$41.67	\$69.44	\$97.22	\$138.88	\$208.33
69	74	\$50.00	\$83.33	\$116.67	\$166.67	\$250.00
70	75	\$50.00	\$83.33	\$116.67	\$166.67	\$250.00

Standard – Annual premium table

Premiums are fixed to age 90

Entry age	Age at premium payment expiry date	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000
50	90	n/a*	n/a*	\$277.20	\$396.00	\$594.00
51	90	n/a*	n/a*	\$292.32	\$417.60	\$626.40
52	90	n/a*	n/a*	\$309.12	\$441.60	\$662.40
53	90	n/a*	n/a*	\$325.92	\$465.60	\$698.40
54	90	n/a*	\$245.40	\$343.56	\$490.80	\$736.20
55	90	n/a*	\$259.20	\$362.88	\$518.40	\$777.60
56	90	n/a*	\$274.20	\$383.88	\$548.40	\$822.60
57	90	n/a*	\$290.40	\$406.56	\$580.80	\$871.20
58	90	n/a*	\$307.20	\$430.08	\$614.40	\$921.60
59	90	n/a*	\$325.20	\$455.28	\$650.40	\$975.60
60	90	n/a*	\$344.40	\$482.16	\$688.80	\$1,033.20
61	90	n/a*	\$369.00	\$516.60	\$738.00	\$1,107.00
62	90	n/a*	\$395.40	\$553.56	\$790.80	\$1,186.20
63	90	\$254.16	\$423.60	\$593.04	\$847.20	\$1,270.80
64	90	\$272.52	\$454.20	\$635.88	\$908.40	\$1,362.60
65	90	\$291.96	\$486.60	\$681.24	\$973.20	\$1,459.80
66	90	\$310.68	\$517.80	\$724.92	\$1,035.60	\$1,553.40
67	90	\$330.48	\$550.80	\$771.12	\$1,101.60	\$1,652.40
68	90	\$351.36	\$585.60	\$819.84	\$1,171.20	\$1,756.80
69	90	\$374.04	\$623.40	\$872.76	\$1,246.80	\$1,870.20
70	90	\$397.80	\$663.00	\$928.20	\$1,326.00	\$1,989.00

The projection of your age at **premium payment expiry date** is an estimate only and is based on the full payment of premiums when due.

* Cover is not available as the premium amount is less than the minimum premium amount payable of \$240.00 per annum.

Capped – Annual premium table

Premiums are fixed – never pay more than the chosen Life Benefit

Entry age	Age at premium payment expiry date [#]	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000
50	70	n/a*	\$250.00	\$350.00	\$500.00	\$750.00
51	70	n/a*	\$263.15	\$368.41	\$526.30	\$789.45
52	70	n/a*	\$277.75	\$388.85	\$555.50	\$833.25
53	70	n/a*	\$294.10	\$411.74	\$588.20	\$882.30
54	70	n/a*	\$312.50	\$437.50	\$625.00	\$937.50
55	70	n/a*	\$333.30	\$466.62	\$666.60	\$999.90
56	70	n/a*	\$357.10	\$499.94	\$714.20	\$1,071.30
57	70	n/a*	\$384.60	\$538.44	\$769.20	\$1,153.80
58	70	\$249.99	\$416.65	\$583.31	\$833.30	\$1,249.95
59	70	\$272.70	\$454.50	\$636.30	\$909.00	\$1,363.50
60	70	\$300.00	\$500.00	\$700.00	\$1,000.00	\$1,500.00
61	70	\$333.33	\$555.55	\$777.77	\$1,111.10	\$1,666.65
62	71	\$333.33	\$555.55	\$777.77	\$1,111.10	\$1,666.65
63	71	\$375.00	\$625.00	\$875.00	\$1,250.00	\$1,875.00
64	72	\$375.00	\$625.00	\$875.00	\$1,250.00	\$1,875.00
65	72	\$428.55	\$714.25	\$999.95	\$1,428.50	\$2,142.75
66	73	\$428.55	\$714.25	\$999.95	\$1,428.50	\$2,142.75
67	73	\$499.98	\$833.30	\$1,166.62	\$1,666.60	\$2,499.90
68	74	\$499.98	\$833.30	\$1,166.62	\$1,666.60	\$2,499.90
69	74	\$600.00	\$1,000.00	\$1,400.00	\$2,000.00	\$3,000.00
70	75	\$600.00	\$1,000.00	\$1,400.00	\$2,000.00	\$3,000.00

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