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IOOF Essential Super Personal Insurance premium rate factors and premium rates

Factors affecting your insurance premium

There are a number of factors which affect the calculation of your insurance premium including:

- your age and gender
- your occupation and leisure activities
- your health and medical history
- whether or not you smoke
- the type and amount of cover you choose.

To help you estimate the cost of life insurance cover you want, you should talk to your financial adviser or call ClientFirst on 1800 913 118. You may agree with your adviser to pay a Member Advice Fee – Insurance for ongoing financial advice and services provided to you in relation to your insurance. This fee cannot be charged where the financial adviser is being paid an insurance commission.

Occupation

Your premium depends on your occupational classification. The following table provides examples of how some occupations might be classified. Please note that this table is intended as a guide only and you should check with us to obtain your own current occupational classification.

Occupational classification	Description	Adjustment factor		
		Death only	Death & TPD	Income Protection
Category 1 – Professional	White collar professionals performing no manual duties (e.g. Doctor, lawyer, accountant). Usually those with a tertiary qualification or registration by a professional body (you must be using these qualifications in your current occupation). Well established senior executives (with 10 or more years in that role) with incomes in excess of \$80,000 p.a. without tertiary qualifications may also be included.	0.875	0.875	0.750
Category 2 – White Collar	Clerical, administration and managerial occupations involving office and travel duties. No manual work (e.g. Administrator, book-keeper, computer operator). Includes occupations with tertiary qualifications that involve very light physical work (e.g. osteopath, jeweller).	1.000	1.000	1.000
Category 3 – Light Blue Collar	Certain qualified tradespeople (e.g. an electrician) who engage in light manual work only. Includes business owners in nonhazardous industries involved in light manual work (e.g. coffee shop owner) and those who may supervise blue collar workers (no more than 25% of their work time). Includes occupations that are not limited to an office, where travel is an essential part of the job (e.g. field surveyor).	1.000	1.250	1.500
Category 4 – Blue Collar	Skilled workers in non-hazardous industries wholly involved in manual duties (e.g. air conditioning technician, farmer/grazier, plasterer or mechanic).	1.300	1.700	2.000
Category 5 – Heavy Blue Collar	Heavy manual workers (unskilled) in non-hazardous industries performing higher risk occupations (e.g. warehouse worker, labourer, bricklayer or house removalist).	1.600	2.100	3.000

If you are applying to change your cover, you will need to inform the Insurer of your current occupation at the time of applying for a change of insurance

Hazardous Occupations

There are certain occupations considered by the Insurer to be hazardous or uninsurable. If you are working in such an occupation at the time you apply for cover or an increase in cover, you may not be accepted for Income Protection cover or may have a modified definition for TPD cover.

Hazardous Occupations include unskilled workers, those involved in hazardous or very heavy manual work and/or specific occupations as decided by the Insurer. Examples of Hazardous Occupations are professional drivers, fishermen, labourers, truck drivers, factory workers involved in highly repetitive unskilled duties, mining groups or drilling, exploration and explosive related industries, as well as any underground/underwater workers, forestry workers, workers at heights including riggers, scaffolders, roof workers, antenna erectors, seasonal Workers / industries like fruit picking, prison services, firemen, police, ambulance drivers, paramedics, professional sportspeople or entertainers and pilots and crew of commercial airlines.

Once you have been accepted for cover, if you subsequently change employment to a Hazardous Occupation, your cover will remain in place provided you remain an eligible member of the Fund.

Stamp duty

Your premium rates are adjusted for stamp duty.

The premium rates for Death only and Death & Total Permanent Disablement (TPD) cover on the following pages are inclusive of stamp duty. For Income Protection, the premium rates on the following pages do not include stamp duty. The stamp duty for Income Protection varies depending on which state you live in. The stamp duty rate applicable to your state appears below:

State	Stamp duty rate^ (%)
Queensland	7.5
New South Wales	5
ACT	0
Victoria	10
Tasmania	10
Northern Territory	10
South Australia	11
Western Australia	10

^ Current as at 1 July 2020.

Premium rates effective 1 July 2020

Annual premium rates

(per \$1,000 of cover for Death only and Death & TPD)

The premium rates in this table:

- exclude adviser commission
- include an 9.35 per cent Administration Fee (inclusive of GST)
- incorporate a reduction for expected RITCs
- include stamp duty for occupations classified as Category 2 - White Collar. Variations (higher or lower) will apply to occupations in other categories (refer to the occupational classifications).

Annual premium rates per \$1,000 of cover for Death only and Death & TPD

Age Next Birthday	Death Only				Death & TPD			
	Male Non Smoker	Male Smoker	Female Non Smoker	Female Smoker	Male Non Smoker	Male Smoker	Female Non Smoker	Female Smoker
16	0.88	1.31	0.63	0.80	1.24	1.67	0.63	0.89
17	1.02	1.51	0.67	0.82	1.48	1.94	0.67	0.98
18	1.14	1.65	0.63	0.80	1.63	2.24	0.63	0.89
19	1.18	1.72	0.63	0.80	1.77	2.40	0.63	0.89
20	1.23	1.78	0.61	0.76	1.88	2.53	0.61	0.85
21	1.20	1.78	0.53	0.69	1.89	2.63	0.53	0.79
22	1.18	1.78	0.51	0.69	1.90	2.69	0.51	0.79
23	1.14	1.74	0.49	0.67	1.90	2.65	0.49	0.77
24	1.06	1.67	0.45	0.57	1.81	2.62	0.45	0.77
25	1.00	1.61	0.43	0.57	1.79	2.59	0.43	0.77
26	0.94	1.55	0.39	0.55	1.69	2.53	0.45	0.78
27	0.88	1.49	0.37	0.51	1.53	2.50	0.43	0.77
28	0.82	1.43	0.37	0.51	1.44	2.41	0.47	0.87
29	0.76	1.35	0.33	0.51	1.38	2.43	0.49	0.90
30	0.71	1.33	0.33	0.51	1.07	2.37	0.52	1.00
31	0.67	1.29	0.31	0.55	1.00	2.27	0.60	1.11
32	0.65	1.29	0.35	0.59	0.95	2.27	0.67	1.18
33	0.63	1.29	0.35	0.59	0.96	2.20	0.77	1.25
34	0.61	1.29	0.37	0.67	1.00	2.07	0.83	1.43
35	0.61	1.33	0.41	0.78	1.00	2.28	0.93	1.76
36	0.63	1.37	0.41	0.84	1.09	2.35	1.03	1.88
37	0.67	1.51	0.47	0.90	1.13	2.49	1.09	2.04
38	0.71	1.61	0.53	1.04	1.20	2.66	1.15	2.19
39	0.74	1.78	0.57	1.14	1.26	2.95	1.19	2.42
40	0.76	1.94	0.61	1.29	1.38	3.21	1.27	2.50
41	0.82	2.10	0.67	1.43	1.50	3.51	1.39	2.77
42	0.90	2.39	0.76	1.57	1.65	3.96	1.54	3.08
43	0.98	2.61	0.82	1.65	1.83	4.35	1.70	3.35
44	1.06	2.94	0.92	1.82	2.11	4.77	1.90	3.75
45	1.18	3.27	1.00	1.98	2.33	5.33	2.08	4.14

46	1.35	3.61	1.12	2.16	2.59	5.94	2.27	4.65
47	1.51	4.00	1.20	2.39	2.92	6.58	2.54	5.23
48	1.67	4.47	1.35	2.66	3.34	7.41	2.92	6.02
49	1.86	4.88	1.45	2.98	3.79	8.25	3.38	6.87
50	2.06	5.39	1.55	3.33	4.28	9.48	3.87	7.87
51	2.35	5.94	1.70	3.76	4.86	11.20	4.47	9.48
52	2.63	6.43	1.84	4.19	5.58	14.28	5.30	12.13
53	2.90	7.05	1.98	4.64	6.40	17.50	6.10	14.67
54	3.15	7.62	2.12	4.98	7.39	21.18	7.06	17.66
55	3.43	8.31	2.27	5.37	8.46	25.21	8.15	21.22
56	3.82	8.97	2.51	5.90	13.69	28.83	11.01	25.18
57	4.21	9.88	2.74	6.37	15.91	34.30	13.95	29.77
58	4.68	10.93	2.96	6.92	18.24	40.21	16.69	35.45
59	5.17	12.03	3.25	7.54	20.85	46.90	19.26	44.76
60	5.72	13.19	3.53	8.13	22.87	52.80	21.21	48.94
61	6.37	14.38	3.82	8.64	25.16	56.99	23.20	52.62
62	7.09	15.75	4.15	9.19	27.64	61.36	25.32	56.21
63	7.86	17.11	4.49	9.80	30.21	65.84	27.47	59.80
64	8.74	18.63	4.88	10.31	33.02	70.45	29.59	63.22
65	9.68	20.26	5.27	10.74	35.99	75.22	31.77	66.56
66 ¹	10.87	22.65	5.90	11.80	40.08	83.66	35.31	73.76
67 ¹	12.05	25.14	6.56	13.09	44.47	92.85	39.20	81.88
68 ¹	13.50	28.16	7.37	14.68	49.48	103.32	43.61	91.05
69 ¹	15.28	31.84	8.33	16.58	55.21	115.27	48.56	101.35
70 ¹	17.40	36.31	9.52	18.89	61.71	128.92	54.15	112.97
71 ¹	20.87	43.58	11.42	22.67	73.16	152.86	66.77	139.33
72 ^{1,2}	25.04	52.28	13.70	27.20	86.73	181.23	82.36	171.87
73 ^{1,2}	30.06	62.74	16.44	32.64	102.87	214.89	101.57	212.00
74 ^{1,2}	36.07	75.30	19.73	39.17	121.98	254.83	125.28	261.58
75 ^{1,2,3}	43.28	90.35	23.67	46.99	144.64	302.20	154.54	322.76

1 The TPD definition from age 66 to 75 (next birthday) is restricted to Part A or C. Please refer to the **IOOF Essential Super insurance guide** for further information.

2 The TPD benefit begins automatically reducing where, at 1 July, a member will be aged 72 on their next birthday. Please refer to the **IOOF Essential Super insurance guide** for further information on TPD tapering.

3. Cover will cease on your 75th birthday.

Annual premium rates for Income Protection cover with two-year Benefit Payment Period per \$1,000 of annual Sum Insured

The premium rates in this table:

- exclude adviser commission
- include an 9.35 per cent Administration Fee (inclusive of GST)
- incorporate a reduction for expected RITCs
- exclude stamp duty
- are for occupations classified as Category 2 (White Collar). Variations (higher or lower) will apply to occupations in other categories (refer to the occupational classifications shown earlier in this document).

Annual premium rates per \$1,000 annual Sum Insured – Two Year Benefit Payment Period

2 Year Personal White Collar Rates												
Age Next Birthday	30 Day Waiting Period				60 Day Waiting Period				90 Day Waiting Period			
	Male		Female		Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
16	2.86	3.72	6.05	7.86	2.55	3.31	5.00	6.50	1.21	1.58	4.28	5.56
17	2.86	3.72	6.05	7.86	2.55	3.31	5.00	6.50	1.21	1.58	4.28	5.56
18	2.86	3.72	6.05	7.86	2.55	3.31	5.00	6.50	1.21	1.58	4.28	5.56
19	2.86	3.72	6.05	7.86	2.55	3.31	5.00	6.50	1.21	1.58	4.28	5.56
20	2.86	3.72	6.05	7.86	2.55	3.31	5.00	6.50	1.21	1.58	4.28	5.56
21	2.86	3.72	6.05	7.86	2.55	3.31	5.00	6.50	1.21	1.58	4.28	5.56
22	3.01	3.93	6.07	7.90	2.55	3.31	4.88	6.34	1.19	1.54	4.10	5.33
23	3.37	4.38	6.61	8.60	2.72	3.54	5.37	6.98	1.24	1.61	4.18	5.45
24	3.72	4.82	7.18	9.34	2.90	3.77	5.85	7.61	1.28	1.67	4.28	5.56
25	4.10	5.33	7.74	10.06	3.09	4.03	6.36	8.27	1.34	1.75	4.40	5.72
26	4.45	5.80	8.33	10.82	3.29	4.28	6.85	8.91	1.40	1.83	4.51	5.87
27	4.86	6.32	8.91	11.57	3.48	4.53	7.37	9.59	1.46	1.91	4.61	5.99
28	5.21	6.77	9.51	12.37	3.66	4.75	7.80	10.13	1.52	1.96	4.69	6.09
29	5.52	7.18	10.11	13.15	3.81	4.96	8.17	10.62	1.56	2.02	4.73	6.15
30	5.78	7.51	10.08	13.09	3.95	5.14	8.48	11.03	1.63	2.12	4.75	6.17
31	5.99	7.78	10.02	13.03	4.07	5.29	8.73	11.36	1.67	2.18	4.75	6.17
32	6.19	8.03	9.96	12.95	4.20	5.47	8.95	11.63	1.73	2.26	4.73	6.15
33	6.38	8.29	9.84	12.80	4.30	5.58	9.16	11.90	1.77	2.30	4.73	6.15
34	6.54	8.50	9.92	12.90	4.42	5.74	9.36	12.16	1.83	2.37	4.73	6.15
35	6.67	8.68	10.23	13.30	4.51	5.87	9.55	12.41	1.89	2.45	4.71	6.13
36	6.83	8.87	10.76	13.99	4.65	6.05	9.76	12.70	1.96	2.55	4.73	6.15
37	6.98	9.08	11.34	14.74	4.80	6.24	10.04	13.05	2.04	2.66	4.73	6.15
38	7.14	9.28	11.92	15.50	4.94	6.42	10.33	13.42	2.14	2.78	4.79	6.22
39	7.35	9.55	12.57	16.34	5.17	6.73	10.70	13.91	2.24	2.92	4.88	6.34
40	7.57	9.84	13.29	17.27	5.41	7.02	11.13	14.47	2.37	3.09	5.02	6.52

41	7.86	10.21	13.99	18.19	5.70	7.41	11.67	15.17	2.55	3.31	5.21	6.77
42	8.15	10.60	14.76	19.20	6.07	7.90	12.29	15.99	2.74	3.56	5.49	7.14
43	8.54	11.11	15.58	20.25	6.54	8.50	13.03	16.94	3.00	3.89	5.80	7.53
44	8.99	11.69	16.46	21.40	7.04	9.16	13.89	18.05	3.33	4.32	6.24	8.11
45	9.53	12.39	17.41	22.64	7.70	10.02	14.90	19.37	3.72	4.82	6.75	8.77
46	10.17	13.23	18.40	23.93	8.42	10.95	16.03	20.83	4.18	5.45	7.35	9.55
47	10.89	14.16	19.49	25.35	9.32	12.12	17.33	22.52	4.73	6.15	8.13	10.56
48	11.75	15.27	20.66	26.86	10.35	13.46	18.81	24.45	5.41	7.02	8.99	11.69
49	12.76	16.59	21.92	28.50	11.55	15.02	20.05	25.81	6.21	8.07	10.00	12.99
50	13.89	18.05	23.24	30.23	12.44	16.17	20.99	27.28	7.12	9.26	11.18	14.55
51	15.17	19.72	24.72	32.13	13.26	17.24	21.45	27.88	8.23	10.70	12.53	16.28
52	16.65	21.65	26.32	34.22	14.74	19.17	23.45	30.49	9.49	12.33	14.08	18.30
53	18.30	23.79	28.05	36.47	16.63	21.62	25.66	33.36	10.97	14.26	15.81	20.56
54	20.19	26.24	29.96	38.94	18.78	24.42	28.07	36.49	12.68	16.49	17.78	23.11
55	22.29	28.98	32.80	42.64	20.73	26.94	30.71	39.92	14.63	19.02	20.00	25.99
56	24.74	32.17	36.67	47.68	22.63	29.43	33.60	43.68	16.85	21.90	22.43	29.16
57	27.39	35.60	42.25	54.93	25.86	33.62	39.67	51.57	19.39	25.21	25.15	32.70
58	30.42	39.55	48.53	63.10	28.16	36.60	45.63	59.33	22.27	28.96	28.19	36.65
59	33.85	44.00	55.26	71.83	31.79	41.33	49.83	64.79	25.56	33.22	31.53	40.98
60	37.68	48.98	63.28	82.26	35.84	46.59	54.41	70.73	29.22	37.99	35.23	45.79
61	42.02	54.62	68.45	88.99	40.96	53.26	59.37	77.18	33.38	43.40	39.27	51.06
62	46.98	61.08	74.23	96.50	45.81	59.56	64.73	84.15	38.03	49.45	43.69	56.80
63	52.58	68.35	80.70	104.92	51.25	66.64	70.53	91.69	43.24	56.22	48.55	63.12
64	55.26	71.83	82.61	107.39	53.88	70.05	67.87	88.23	45.30	58.90	51.04	66.35
65 ¹	31.36	40.77	43.45	56.49	30.58	39.76	33.94	44.14	23.26	30.25	26.22	34.08

1. Cover will cease on your 65th birthday.

Annual premium rates for Income Protection cover with five-year Benefit Payment Period per \$1,000 of annual Sum Insured

The premium rates in this table:

- exclude adviser commission
- include an 9.35 per cent Administration Fee (inclusive of GST)
- incorporate a reduction for expected RITCs
- exclude stamp duty
- are for occupations classified as Category 2 - White Collar. Variations (higher or lower) will apply to occupations in other categories (refer to the occupational classifications shown earlier in this document).

Annual premium rates per \$1,000 annual Sum Insured – Five Year Benefit Payment Period

Age Next Birthday	Benefit Period - 5 year											
	30 day waiting period				60 day waiting period				90 day waiting period			
	Male		Female		Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
16	3.35	4.36	8.09	10.51	2.92	3.80	7.45	9.69	1.38	1.79	5.66	7.35
17	3.35	4.36	8.09	10.51	2.92	3.80	7.45	9.69	1.38	1.79	5.66	7.35
18	3.35	4.36	8.09	10.51	2.92	3.80	7.45	9.69	1.38	1.79	5.66	7.35
19	3.35	4.36	8.09	10.51	2.92	3.80	7.45	9.69	1.38	1.79	5.66	7.35
20	3.35	4.36	8.09	10.51	2.92	3.79	6.42	8.34	1.38	1.79	5.66	7.35
21	3.35	4.36	8.09	10.51	2.92	3.79	6.42	8.34	1.38	1.79	5.66	7.35
22	3.54	4.59	8.11	10.55	2.93	3.81	6.49	8.44	1.36	1.78	5.42	7.04
23	3.94	5.14	8.83	11.50	3.13	4.09	7.16	9.29	1.42	1.85	5.53	7.17
24	4.36	5.66	9.59	12.46	3.32	4.31	7.78	10.12	1.45	1.91	5.66	7.35
25	4.74	6.16	10.34	13.46	3.52	4.59	8.44	10.97	1.54	1.99	5.81	7.54
26	5.16	6.70	11.05	14.36	3.72	4.83	9.04	11.75	1.60	2.09	5.97	7.76
27	5.62	7.32	11.90	15.48	3.94	5.14	9.81	12.74	1.67	2.16	6.16	8.03
28	6.03	7.84	12.55	16.32	4.15	5.39	10.21	13.29	1.73	2.25	6.16	8.02
29	6.40	8.31	13.36	17.37	4.30	5.60	10.71	13.93	1.78	2.31	6.36	8.27
30	6.70	8.70	13.16	17.10	4.46	5.78	10.99	14.30	1.87	2.43	6.07	7.88
31	6.70	8.70	12.61	16.40	4.46	5.78	10.89	14.18	1.87	2.43	6.12	7.96
32	7.14	9.28	12.43	16.17	4.71	6.12	11.07	14.39	1.97	2.56	5.90	7.66
33	7.26	9.44	12.00	15.60	4.77	6.21	11.05	14.37	2.04	2.67	5.85	7.60
34	7.41	9.65	12.21	15.90	4.89	6.34	11.40	14.82	2.04	2.65	5.79	7.54
35	7.80	10.15	12.70	16.52	5.16	6.70	11.75	15.29	2.22	2.88	5.87	7.63
36	7.97	10.37	13.46	17.50	5.31	6.89	12.12	15.75	2.25	2.92	5.93	7.72
37	8.36	10.88	14.57	18.92	5.59	7.28	12.73	16.54	2.47	3.23	6.11	7.96
38	8.95	11.63	15.63	20.34	6.05	7.85	13.41	17.43	2.62	3.41	6.36	8.27
39	9.02	11.75	17.66	22.97	6.18	8.03	14.85	19.28	2.80	3.63	6.95	9.01
40	9.71	12.62	19.55	25.43	6.77	8.81	16.18	21.03	3.01	3.93	7.29	9.47
41	10.15	13.20	21.22	27.59	7.16	9.32	17.37	22.58	3.31	4.30	7.88	10.24
42	10.49	13.63	23.03	29.93	7.57	9.84	18.85	24.51	3.52	4.58	8.60	11.17
43	11.28	14.67	24.08	31.31	8.39	10.89	19.77	25.69	3.87	5.04	8.95	11.63
44	11.96	15.56	25.65	33.34	9.10	11.83	21.22	27.60	4.46	5.79	9.81	12.74
45	12.68	16.49	25.89	33.67	9.93	12.89	21.67	28.17	4.96	6.46	9.94	12.92

46	13.83	17.99	26.61	34.58	11.08	14.42	22.64	29.44	5.68	7.38	10.64	13.83
47	14.98	19.49	27.97	36.36	12.43	16.15	24.32	31.61	6.43	8.36	11.69	15.22
48	15.81	20.55	29.59	38.48	13.46	17.50	26.30	34.20	7.33	9.53	12.89	16.77
49	17.22	22.37	31.49	40.93	15.04	19.55	28.63	37.23	8.31	10.80	14.42	18.73
50	18.34	23.83	33.16	43.10	16.46	21.40	30.64	39.85	9.34	12.15	15.99	20.79
51	20.33	26.42	34.95	45.44	18.36	23.87	32.17	41.82	11.01	14.30	17.80	23.15
52	22.39	29.12	37.07	48.20	19.94	25.91	34.23	44.51	12.70	16.52	19.80	25.74
53	24.89	32.36	39.24	51.00	21.25	27.92	35.94	46.71	14.88	19.35	22.09	28.73
54	27.43	35.65	41.28	53.65	22.56	29.34	37.44	48.66	17.12	22.25	24.57	31.93
55	30.58	39.76	44.78	58.22	25.07	32.58	40.75	53.26	20.09	26.12	27.37	35.58
56	33.78	43.92	49.99	64.99	27.86	36.22	46.25	60.13	22.97	29.86	30.73	39.95
57	37.43	48.65	57.83	75.17	31.42	40.85	54.04	69.55	26.57	34.54	34.35	44.64
58	41.40	53.80	66.99	87.08	35.31	45.90	60.77	78.99	30.33	39.43	38.88	50.56
59	46.29	60.20	76.81	99.87	40.05	52.08	66.81	86.85	35.06	45.58	43.83	56.99
60	52.10	67.71	93.75	121.89	45.64	59.32	77.73	101.05	40.30	52.38	52.26	67.94
61	54.37	70.67	92.28	119.96	53.00	68.90	76.50	99.46	38.23	49.68	52.81	68.65
62	56.91	74.00	90.00	117.03	55.49	72.15	74.62	96.98	38.98	50.69	51.00	66.29
63	59.70	77.61	86.76	112.78	58.20	75.67	71.91	93.50	43.24	56.22	48.55	63.12
64	55.27	71.83	82.61	107.40	53.88	70.04	67.86	88.24	45.30	58.90	51.04	66.35
65 ¹	31.35	40.78	43.46	56.49	30.58	39.76	33.95	44.14	23.26	30.24	26.21	34.08

1.Cover will cease on your 65th birthday.

Annual premium rates for Income Protection cover with to Age 65 Benefit Payment Period per \$1,000 of annual Sum Insured

The premium rates in this table:

- exclude adviser commission
- include an 9.35 per cent Administration Fee (inclusive of GST)
- incorporate a reduction for expected RITCs
- exclude stamp duty
- are for occupations classified as Category 2 (White Collar). Variations (higher or lower) will apply to occupations in other categories (refer to the occupational classifications shown earlier in this document).

Annual premium rates per \$1,000 annual Sum Insured – To Age 65 Benefit Payment Period

Age next birthday	Benefit period - To age 65											
	30 day waiting period				60 day waiting period				90 day waiting period			
	Male		Female		Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-Smoker	Smoker	Non-smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
16	9.65	12.56	16.61	21.60	7.94	10.34	15.57	20.24	5.06	6.59	15.57	20.24
17	9.65	12.56	16.61	21.60	7.94	10.34	15.57	20.24	5.06	6.59	15.57	20.24
18	9.65	12.56	16.61	21.60	7.94	10.34	15.57	20.24	5.06	6.59	15.57	20.24
19	9.65	12.56	16.61	21.60	7.94	10.34	15.57	20.24	5.06	6.59	15.57	20.24
20	9.65	12.56	16.61	21.60	7.94	10.34	15.57	20.24	5.06	6.59	15.57	20.24
21	9.65	12.56	16.61	21.60	7.94	10.34	15.57	20.24	5.06	6.59	15.57	20.24
22	11.02	14.32	18.48	24.01	8.68	11.29	17.47	22.72	5.38	7.01	17.43	22.64
23	12.48	16.22	20.45	26.57	9.45	12.28	18.50	24.03	5.73	7.46	17.97	23.35
24	12.75	16.57	22.52	29.29	10.23	13.31	20.41	26.53	5.79	7.54	17.58	22.84
25	13.88	18.04	24.66	32.06	11.05	14.37	22.50	29.27	5.76	7.48	17.12	22.26
26	12.89	16.76	26.89	34.97	11.94	15.53	24.65	32.03	5.79	7.54	16.61	21.60
27	13.14	17.08	29.23	37.99	12.18	15.83	26.83	34.88	5.76	7.48	16.02	20.82
28	12.53	16.29	31.62	41.12	11.52	14.97	28.81	37.44	6.03	7.85	15.22	19.81
29	12.35	16.07	34.01	44.21	11.26	14.65	30.43	39.57	6.26	8.12	14.27	18.56
30	13.04	16.96	36.46	47.42	11.50	14.97	31.84	41.39	6.47	8.41	13.22	17.17
31	13.55	17.62	35.41	46.03	12.78	16.60	33.06	42.96	6.77	8.80	13.63	17.71
32	13.85	18.01	35.83	46.58	12.28	15.98	31.02	40.32	7.04	9.15	14.05	18.25
33	14.12	18.36	36.07	46.89	12.69	16.51	31.88	41.45	7.31	9.50	14.44	18.78
34	14.52	18.87	36.18	47.03	13.28	17.26	32.68	42.48	7.48	9.72	14.97	19.44
35	15.06	19.58	23.86	31.02	14.08	18.30	22.22	28.88	7.70	10.01	15.50	20.15
36	15.84	20.59	24.95	32.44	14.52	18.87	23.50	30.55	7.97	10.36	16.26	21.13
37	16.58	21.56	26.27	34.16	15.51	20.15	24.52	31.88	8.26	10.75	17.08	22.19
38	17.50	22.73	27.78	36.12	16.07	20.89	26.02	33.83	8.76	11.40	18.09	23.53
39	18.53	24.09	29.50	38.36	16.94	22.04	27.69	36.00	9.23	12.01	19.14	24.87
40	19.66	25.56	31.08	40.40	18.10	23.54	29.15	37.91	9.87	12.81	20.24	26.33
41	21.24	27.61	33.66	43.74	19.07	24.78	31.29	40.68	10.66	13.85	22.14	28.79
42	22.73	29.56	35.80	46.56	20.21	26.29	33.24	43.22	11.59	15.06	23.62	30.70
43	24.33	31.64	38.33	49.83	21.56	28.02	35.47	46.13	12.75	16.57	25.34	32.95
44	25.96	33.76	41.17	53.51	23.15	30.10	38.50	50.06	13.97	18.16	27.19	35.36
45	28.01	36.39	44.48	57.82	25.02	32.53	41.93	54.51	15.50	20.15	29.29	38.06

46	30.34	39.45	48.40	62.92	27.16	35.32	45.81	59.54	17.20	22.37	31.84	41.39
47	33.22	43.19	52.98	68.87	29.63	38.53	50.06	65.07	19.19	24.95	34.84	45.30
48	36.10	46.92	57.35	74.55	32.82	42.66	54.78	70.38	21.56	28.02	38.06	49.49
49	39.33	51.11	62.18	80.82	35.63	46.32	59.21	76.97	23.94	31.13	41.71	54.23
50	42.88	55.76	67.42	87.65	39.16	50.92	64.00	83.21	26.38	34.31	45.87	59.62
51	52.05	67.67	73.65	95.75	45.88	59.66	69.84	90.79	28.76	37.40	50.38	65.48
52	55.88	72.64	80.27	104.35	50.42	65.54	76.83	99.88	33.03	42.94	54.87	71.33
53	60.01	78.02	86.49	112.45	53.63	69.70	81.47	105.92	36.00	46.80	59.84	77.81
54	64.39	83.70	92.88	120.77	57.45	74.67	83.27	108.24	39.10	50.84	64.55	83.91
55	68.98	89.66	98.67	128.28	60.64	78.82	87.49	113.75	41.75	54.28	68.98	89.66
56	82.29	106.96	117.12	152.26	72.49	94.22	103.84	134.98	55.32	71.90	80.88	105.14
57	89.18	115.92	131.50	170.93	78.26	101.73	113.44	147.48	64.47	83.81	88.48	115.03
58	96.09	124.93	143.02	185.92	82.84	107.70	120.08	156.10	74.55	96.92	92.88	120.77
59	100.77	131.00	143.85	187.00	86.82	112.89	121.95	158.54	80.03	102.95	96.31	125.20
60	98.28	122.34	142.76	185.59	89.76	116.68	122.17	158.83	73.20	96.31	94.39	122.70
61	54.37	70.67	92.28	119.96	53.00	68.90	76.50	99.46	38.23	49.68	52.81	68.65
62	56.91	74.00	90.00	117.03	55.49	72.15	74.62	96.98	38.98	50.69	51.00	66.29
63	59.70	77.61	86.76	112.78	58.20	75.67	71.91	93.50	43.24	56.22	48.55	63.12
64	55.27	71.83	82.61	107.40	53.88	70.04	67.86	88.24	45.30	58.90	51.04	66.35
65 ¹	31.35	40.78	43.46	56.49	30.58	39.76	33.95	44.14	23.26	30.24	26.21	34.08

1. Cover will cease on your 65th birthday.

Important notice

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