

# Current annual premium rates

Age Next Birthday	Default Cover	Death Cover Premiums				Death & TPD Cover Premiums			
		Male Non-smoker	Male Smoker	Female Non-smoker	Female Smoker	Male Non-smoker	Male Smoker	Female Non-smoker	Female Smoker
16-19	\$100,000	\$108.99	\$154.55	\$44.31	\$68.61	\$162.68	\$221.24	\$98.00	\$135.29
20	\$100,000	\$108.99	\$154.55	\$44.31	\$68.61	\$155.76	\$218.64	\$91.08	\$132.70
21	\$150,000	\$160.81	\$229.15	\$58.16	\$77.48	\$221.86	\$321.38	\$119.21	\$169.71
22	\$150,000	\$139.37	\$199.67	\$58.16	\$76.83	\$199.12	\$293.20	\$117.91	\$170.36
23	\$150,000	\$128.64	\$183.59	\$56.28	\$72.89	\$188.40	\$277.12	\$116.04	\$166.42
24	\$150,000	\$121.94	\$172.87	\$58.29	\$79.90	\$181.70	\$272.89	\$118.05	\$179.93
25	\$150,000	\$112.56	\$158.13	\$61.11	\$84.91	\$168.42	\$254.25	\$116.96	\$181.03
26	\$200,000	\$142.94	\$205.47	\$80.05	\$110.92	\$215.68	\$328.45	\$152.79	\$233.90
27	\$200,000	\$139.37	\$203.69	\$80.05	\$110.92	\$212.11	\$326.66	\$152.79	\$233.90
28	\$200,000	\$135.79	\$210.83	\$77.19	\$106.35	\$205.07	\$330.35	\$146.47	\$225.86
29	\$200,000	\$132.22	\$210.83	\$77.19	\$108.63	\$199.77	\$328.61	\$144.74	\$226.41
30	\$200,000	\$121.50	\$200.11	\$72.36	\$111.44	\$189.05	\$316.16	\$139.91	\$227.49
31	\$250,000	\$149.64	\$254.61	\$99.72	\$165.28	\$234.08	\$406.16	\$184.16	\$316.84
32	\$250,000	\$151.87	\$265.78	\$104.97	\$183.14	\$236.31	\$428.16	\$189.41	\$345.52
33	\$250,000	\$151.87	\$279.18	\$107.20	\$192.07	\$240.64	\$450.22	\$195.97	\$363.11
34	\$250,000	\$154.11	\$292.58	\$107.20	\$187.61	\$242.87	\$467.95	\$195.97	\$362.98
35	\$250,000	\$154.11	\$297.04	\$107.20	\$189.84	\$242.87	\$472.41	\$195.97	\$365.21
36	\$300,000	\$184.93	\$367.17	\$131.33	\$235.85	\$296.64	\$588.01	\$243.04	\$456.68
37	\$300,000	\$190.29	\$385.93	\$144.73	\$259.97	\$307.20	\$609.37	\$261.64	\$483.40
38	\$300,000	\$203.69	\$420.78	\$151.59	\$265.20	\$333.59	\$675.39	\$281.49	\$519.81
39	\$300,000	\$211.73	\$442.22	\$164.02	\$298.36	\$352.02	\$720.21	\$304.32	\$576.35
40	\$300,000	\$219.77	\$474.38	\$171.15	\$315.61	\$370.46	\$757.57	\$321.84	\$598.80
41	\$300,000	\$240.91	\$533.12	\$181.18	\$339.16	\$401.99	\$824.11	\$342.25	\$630.14
42	\$300,000	\$262.44	\$599.50	\$199.80	\$387.08	\$444.30	\$939.85	\$381.67	\$727.43
43	\$300,000	\$292.61	\$688.08	\$213.07	\$418.58	\$495.26	\$1,059.61	\$415.72	\$790.10
44	\$300,000	\$322.98	\$770.54	\$232.28	\$469.47	\$546.41	\$1,186.23	\$455.72	\$885.16
45	\$300,000	\$350.58	\$853.00	\$266.30	\$547.06	\$612.99	\$1,336.24	\$528.70	\$1,030.30
46	\$300,000	\$394.75	\$958.20	\$303.92	\$628.34	\$696.13	\$1,524.58	\$605.30	\$1,194.72
47	\$285,000	\$416.97	\$999.43	\$329.97	\$677.11	\$750.18	\$1,626.34	\$663.18	\$1,304.02
48	\$270,000	\$440.40	\$1,038.95	\$346.47	\$703.37	\$807.51	\$1,691.32	\$713.58	\$1,355.74
49	\$255,000	\$471.68	\$1,082.93	\$346.13	\$688.56	\$855.93	\$1,785.18	\$730.39	\$1,390.82
50	\$240,000	\$491.00	\$1,104.20	\$378.54	\$756.07	\$917.08	\$1,879.46	\$804.62	\$1,531.33
51	\$225,000	\$550.76	\$1,204.04	\$423.70	\$851.50	\$1,000.88	\$2,059.45	\$873.82	\$1,706.91
52	\$210,000	\$596.59	\$1,279.48	\$455.68	\$895.68	\$1,091.26	\$2,228.81	\$950.35	\$1,845.01
53	\$195,000	\$632.37	\$1,337.91	\$469.03	\$896.48	\$1,171.08	\$2,386.61	\$1,007.74	\$1,945.19
54	\$180,000	\$629.40	\$1,246.65	\$484.59	\$904.17	\$1,212.40	\$2,390.83	\$1,067.59	\$2,048.36
55	\$165,000	\$581.37	\$1,020.28	\$492.10	\$888.05	\$1,198.67	\$2,242.01	\$1,109.40	\$2,109.79
56	\$150,000	\$656.89	\$1,295.26	\$481.71	\$858.68	\$1,333.69	\$2,631.97	\$1,158.50	\$2,195.39
57	\$135,000	\$713.98	\$1,442.43	\$481.00	\$849.48	\$1,413.12	\$2,816.16	\$1,180.13	\$2,223.20
58	\$120,000	\$727.92	\$1,430.10	\$473.17	\$800.51	\$1,483.43	\$2,895.41	\$1,228.68	\$2,265.81
59	\$105,000	\$659.35	\$1,133.64	\$452.13	\$734.48	\$1,471.37	\$2,694.94	\$1,264.16	\$2,295.79
60	\$95,000	\$610.38	\$909.81	\$477.82	\$752.80	\$1,484.11	\$2,575.81	\$1,351.55	\$2,418.80
61	\$85,000	\$785.18	\$1,438.99	\$488.27	\$747.21	\$1,700.17	\$3,132.06	\$1,403.26	\$2,440.28
62	\$75,000	\$797.33	\$1,434.53	\$493.14	\$733.01	\$1,739.13	\$3,128.46	\$1,434.94	\$2,426.94
63	\$70,000	\$769.38	\$1,226.84	\$525.93	\$758.56	\$1,794.49	\$3,024.26	\$1,551.03	\$2,555.98
64	\$65,000	\$753.57	\$1,083.33	\$529.59	\$704.88	\$1,895.16	\$3,028.76	\$1,671.18	\$2,650.30
65	\$60,000	\$720.41	\$921.12	\$518.73	\$627.08	\$1,949.29	\$3,002.68	\$1,747.62	\$2,708.64
66	\$30,000	\$448.63	\$617.11	\$336.62	\$454.28	n/a	n/a	n/a	n/a
67	\$30,000	\$554.06	\$813.21	\$381.38	\$512.17	n/a	n/a	n/a	n/a
68	\$30,000	\$627.39	\$900.27	\$409.92	\$519.32	n/a	n/a	n/a	n/a
69	\$30,000	\$644.53	\$834.18	\$427.04	\$492.26	n/a	n/a	n/a	n/a
70	\$30,000	\$668.35	\$748.05	\$441.25	\$459.52	n/a	n/a	n/a	n/a
71	\$15,000	\$406.75	\$572.68	\$296.02	\$380.57	n/a	n/a	n/a	n/a
72	\$15,000	\$538.43	\$874.52	\$334.21	\$424.39	n/a	n/a	n/a	n/a
73	\$15,000	\$604.63	\$962.83	\$377.36	\$472.90	n/a	n/a	n/a	n/a
74	\$15,000	\$677.66	\$1,057.30	\$426.27	\$526.91	n/a	n/a	n/a	n/a
75	\$15,000	\$757.40	\$1,157.54	\$474.51	\$576.89	n/a	n/a	n/a	n/a