

# ClearView Superannuation and Roll-overs Optional Life Insurance Cover

## How much will insurance cover cost?

The following worksheet can be used to estimate insurance premiums. Depending on your individual circumstances, special conditions or loadings may apply. An example is included to assist you. Premium rates can be found in the tables on the following pages.

### Premium Worksheet

Our example

Joe wants \$250,000 cover for death or total and permanent disablement. He is a male clerical worker aged 35 and is a non-smoker.

$\$250,000/\$1,000 = \$250$	x	0.080* = \$20.00	+	\$0.00	Monthly Premium = \$20.00
Death cover		Rate per \$1,000 from the premium rate table		Insurance fee	

$\$250,000/\$1,000 = \$250$	x	0.050*	x	1	= \$12.50
TPD cover		Rate per \$1,000 from the premium rate table		Occupational loading†	

**Total Premium for Death and TPD Insurance Cover = \$32.50**

\*To find the premium rate applicable to Joe:

- 1) Go to the 'Premium Rate Table – Males' on page 2.
- 2) Find age 35 in the (Age) column.
- 3a) To find the rate applicable for Death cover, follow the row across from age 35 until you reach the column titled 'Male – non-smoker – Death' (next column in this case). You will see the number – 0.080.
- 3b) To find the rate applicable for TPD cover, follow the row across from age 35 until you reach the column titled 'Male – non-smoker – TPD'. You will see the number – 0.050.

Enter your needs to work out your own premium payments.

$\$ \underline{\hspace{2cm}} / \$1,000 =$	\$ <u>      </u>	x	<u>                    </u>	= \$ <u>          </u>	+	\$0.00	= \$ <u>          </u>
Death cover			Rate per \$1,000 from the premium rate table			Insurance fee	

$\$ \underline{\hspace{2cm}} / \$1,000 =$	\$ <u>      </u>	x	<u>                    </u>	x	<u>          </u>	= \$ <u>          </u>
TPD cover			Rate per \$1,000 from the premium rate table		Occupational loading†	

**Total Premium for Death and TPD Insurance Cover = \$**

In some TPD cases an increased premium for some occupations may have to be charged where there is a higher level of risk. Here are a few examples where an occupational loading is likely to apply:

Occupation	Likely Occupational Loading
Supervisors or managers overseeing manual workers	1.5 times standard premium rate
Skilled workers involved in manual work	2 times standard premium rate

† Occupational loading is one (1) unless your occupation is considered to have a higher level of risk by the Insurer. Please speak to your ClearView Financial Adviser for assistance in determining your occupational loading.

## Premium Rate Table - Males

Monthly rate per \$1,000 of cover. Insurance fee: \$3.50 per month (currently being waived). Rates shown are Standard Premium rates. These may be altered, and you will be notified if this occurs. The actual rates that apply to you will depend on the information you give us in your application.

Age	Male—non—smoker		Male—smoker	
	Death	TPD	Death	TPD
16	0.110	0.060	0.180	0.090
17	0.110	0.060	0.180	0.090
18	0.110	0.060	0.180	0.090
19	0.110	0.060	0.180	0.090
20	0.105	0.060	0.180	0.090
21	0.100	0.060	0.180	0.090
22	0.095	0.050	0.170	0.080
23	0.090	0.050	0.160	0.070
24	0.085	0.040	0.150	0.050
25	0.085	0.040	0.145	0.050
26	0.085	0.040	0.140	0.060
27	0.080	0.040	0.135	0.060
28	0.080	0.040	0.135	0.060
29	0.075	0.040	0.135	0.060
30	0.075	0.040	0.135	0.060
31	0.075	0.040	0.135	0.070
32	0.075	0.040	0.135	0.070
33	0.075	0.050	0.135	0.080
34	0.075	0.050	0.140	0.080
35	0.080	0.050	0.150	0.090
36	0.080	0.060	0.160	0.090
37	0.080	0.070	0.170	0.090
38	0.085	0.070	0.180	0.090
39	0.090	0.070	0.195	0.090
40	0.095	0.080	0.210	0.110
41	0.100	0.080	0.230	0.110
42	0.110	0.090	0.255	0.120
43	0.120	0.100	0.280	0.130
44	0.130	0.110	0.310	0.130
45	0.140	0.110	0.345	0.170
46	0.155	0.140	0.385	0.190
47	0.170	0.150	0.425	0.220
48	0.190	0.180	0.470	0.250
49	0.210	0.200	0.520	0.290
50	0.235	0.230	0.575	0.330
51	0.265	0.260	0.635	0.380
52	0.300	0.300	0.700	0.430
53	0.340	0.350	0.770	0.500
54	0.385	0.410	0.850	0.580
55	0.435	0.470	0.940	0.680
56	0.490	0.550	1.040	0.800
57	0.555	0.640	1.150	0.910
58	0.630	0.730	1.270	1.040
59	0.715	0.840	1.400	1.190
60	0.810	0.950*	1.545	1.350*
61	0.915	1.080*	1.705	1.530*
62	1.030	1.220*	1.880	1.730*
63	1.160	1.390*	2.075	1.970*
64	1.305	1.580*	2.290	2.240*
65	1.465*		2.525*	
66	1.645*		2.780*	
67	1.845*		3.055*	
68	2.065*		3.350*	
69	2.305*		3.665*	

\*These figures are for renewal rates only.

## Premium Rate Table - Females

Monthly rate per \$1,000 of cover. Insurance fee: \$3.50 per month (currently being waived). Rates shown are Standard Premium rates. These may be altered, and you will be notified if this occurs. The actual rates that apply to you will depend on the information you give us in your application.

Age	Female—non—smoker		Female—smoker	
	Death	TPD	Death	TPD
16	0.090	0.060	0.120	0.090
17	0.090	0.060	0.120	0.090
18	0.090	0.060	0.120	0.090
19	0.090	0.060	0.120	0.090
20	0.080	0.060	0.120	0.090
21	0.080	0.060	0.120	0.090
22	0.075	0.050	0.110	0.080
23	0.070	0.050	0.100	0.070
24	0.065	0.040	0.095	0.050
25	0.065	0.040	0.095	0.050
26	0.065	0.040	0.090	0.060
27	0.060	0.040	0.090	0.060
28	0.055	0.040	0.090	0.060
29	0.055	0.040	0.090	0.060
30	0.055	0.040	0.095	0.060
31	0.055	0.040	0.095	0.070
32	0.055	0.040	0.095	0.070
33	0.055	0.050	0.095	0.080
34	0.060	0.050	0.100	0.080
35	0.065	0.050	0.105	0.090
36	0.065	0.060	0.110	0.090
37	0.070	0.070	0.115	0.090
38	0.070	0.070	0.120	0.090
39	0.070	0.070	0.130	0.090
40	0.075	0.080	0.140	0.110
41	0.080	0.080	0.150	0.110
42	0.085	0.090	0.165	0.120
43	0.095	0.100	0.180	0.130
44	0.105	0.110	0.195	0.130
45	0.115	0.110	0.210	0.170
46	0.125	0.140	0.230	0.190
47	0.140	0.150	0.255	0.220
48	0.155	0.180	0.280	0.250
49	0.170	0.200	0.310	0.290
50	0.185	0.230	0.345	0.330
51	0.205	0.260	0.380	0.380
52	0.225	0.300	0.420	0.430
53	0.250	0.350	0.465	0.500
54	0.280	0.410	0.515	0.580
55	0.310	0.470	0.570	0.680
56	0.345	0.550	0.630	0.800
57	0.390	0.640	0.695	0.910
58	0.440	0.730	0.770	1.040
59	0.495	0.840	0.855	1.190
60	0.560	0.950*	0.950	1.350*
61	0.635	1.080*	1.055	1.530*
62	0.720	1.220*	1.170	1.730*
63	0.820	1.390*	1.295	1.970*
64	0.935	1.580*	1.430	2.240*
65	1.065*		1.575*	
66	1.210*		1.730*	
67	1.370*		1.895*	
68	1.550*		2.070*	
69	1.750*		2.260*	

\*These figures are for renewal rates only.



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