

Disability Pricing						
Benefit	Rate Type	Premium Type	Payment Type	Benefit Period	Factor	
Income Protection	Base	Stepped	Indemnity	To age 55, To age 65, To age 70, To age 80	20%	
			Agreed Value / Endorsed Agreed Value		50%	
			Indemnity	2 Years, 5 Years, 10 Years	0%	
			Agreed Value / Endorsed Agreed Value		25%	
		Level	Indemnity	To age 55, To age 65, To age 70, To age 80	38%	
			Agreed Value / Endorsed Agreed Value		72.50%	
			Indemnity	2 Years, 5 Years, 10 Years	15%	
			Agreed Value / Endorsed Agreed Value		43.75%	
	Accident Option	All applicable to the portion of the optional premium				35%
	Business Overheads	Base	Stepped		1 Year	0%
Level			15%			

Lump Sum Pricing				
Benefit	Rate Type		Premium Type	Factor
Death, TPD and Living	Premium Rates (not including Waiver of Premium)		Stepped	0%
			Level	15%