

# Max Business Smart Cover

## GROUP SALARY CONTINUANCE INSURANCE RATES

Effective 1 May 2014

- ANB Age Next Birthday
- M Male
- F Female

### MAX BUSINESS SMART COVER

	OLD RATES		NEW RATES		OLD RATES		NEW RATES		OLD RATES		NEW RATES	
Waiting Period:	30 Days		30 Days		60 Days		60 Days		90 Days		90 Days	
Benefit Period:	2 Years		2 Years		2 Years		2 Years		2 Years		2 Years	
ANB	M	F	M	F	M	F	M	F	M	F	M	F
16	3.64	5.47	3.99	5.99	2.13	3.19	2.33	3.50	1.17	1.75	1.28	1.92
17	3.64	5.47	3.99	5.99	2.13	3.19	2.33	3.50	1.17	1.75	1.28	1.92
18	3.64	5.47	3.99	5.99	2.13	3.19	2.33	3.50	1.17	1.75	1.28	1.92
19	3.64	5.47	3.99	5.99	2.13	3.19	2.33	3.50	1.17	1.75	1.28	1.92
20	3.64	5.47	3.99	5.99	2.13	3.19	2.33	3.50	1.17	1.75	1.28	1.92
21	3.64	5.47	3.99	5.99	2.13	3.19	2.33	3.50	1.17	1.75	1.28	1.92
22	3.64	5.47	3.99	5.99	2.13	3.19	2.33	3.50	1.17	1.75	1.28	1.92
23	3.64	5.47	3.99	5.99	2.13	3.19	2.33	3.50	1.17	1.75	1.28	1.92
24	3.64	5.47	3.99	5.99	2.13	3.19	2.33	3.50	1.17	1.75	1.28	1.92
25	3.64	5.47	3.99	5.99	2.13	3.19	2.33	3.50	1.17	1.75	1.28	1.92
26	3.67	5.50	4.02	6.03	2.13	3.19	2.33	3.50	1.14	1.70	1.25	1.87
27	3.73	5.60	4.09	6.14	2.13	3.19	2.33	3.50	1.12	1.68	1.23	1.84
28	3.81	5.71	4.17	6.26	2.16	3.24	2.37	3.55	1.12	1.68	1.23	1.84
29	3.92	5.88	4.30	6.44	2.21	3.31	2.42	3.63	1.12	1.68	1.23	1.84
30	4.07	6.10	4.46	6.69	2.29	3.43	2.51	3.76	1.15	1.73	1.26	1.90
31	4.24	6.37	4.65	6.98	2.35	3.53	2.58	3.87	1.17	1.75	1.28	1.92
32	4.44	6.67	4.87	7.31	2.46	3.70	2.70	4.05	1.22	1.82	1.33	2.00
33	4.67	7.00	5.12	7.68	2.58	3.87	2.83	4.24	1.26	1.90	1.39	2.08
34	4.93	7.40	5.41	8.11	2.72	4.08	2.98	4.47	1.33	1.99	1.46	2.18
35	5.22	7.83	5.72	8.59	2.88	4.32	3.16	4.74	1.41	2.11	1.54	2.32
36	5.53	8.30	6.07	9.10	3.06	4.59	3.35	5.03	1.50	2.26	1.65	2.47
37	5.86	8.79	6.42	9.64	3.27	4.90	3.58	5.37	1.62	2.42	1.77	2.66
38	6.23	9.35	6.84	10.25	3.49	5.23	3.83	5.74	1.74	2.62	1.91	2.87
39	6.64	9.95	7.28	10.91	3.73	5.59	4.09	6.13	1.89	2.83	2.07	3.11
40	7.06	10.59	7.74	11.61	4.00	6.00	4.39	6.58	2.06	3.10	2.26	3.40
41	7.52	11.29	8.25	12.37	4.32	6.48	4.74	7.11	2.27	3.41	2.49	3.74
42	8.03	12.04	8.80	13.20	4.66	6.99	5.11	7.66	2.51	3.77	2.76	4.13
43	8.56	12.85	9.39	14.08	5.04	7.56	5.53	8.29	2.77	4.15	3.04	4.55
44	9.15	13.73	10.03	15.05	5.46	8.19	5.98	8.98	3.07	4.61	3.37	5.05
45	9.77	14.65	10.71	16.06	5.91	8.86	6.48	9.71	3.41	5.11	3.74	5.61
46	10.45	15.68	11.46	17.19	6.43	9.65	7.05	10.58	3.81	5.71	4.18	6.26
47	11.21	16.81	12.29	18.43	7.03	10.54	7.70	11.56	4.27	6.41	4.69	7.03
48	12.02	18.03	13.18	19.77	7.67	11.50	8.41	12.61	4.79	7.18	5.25	7.87
49	12.91	19.36	14.15	21.23	8.40	12.60	9.21	13.82	5.38	8.07	5.90	8.84
50	13.87	20.81	15.21	22.81	9.20	13.80	10.09	15.14	6.05	9.08	6.63	9.95
51	14.94	22.40	16.38	24.56	10.10	15.15	11.07	16.61	6.80	10.20	7.46	11.19
52	16.13	24.19	17.68	26.52	11.11	16.66	12.18	18.27	7.65	11.48	8.39	12.58
53	17.42	26.12	19.09	28.64	12.23	18.34	13.41	20.11	8.61	12.92	9.44	14.16
54	18.84	28.26	20.66	30.99	13.49	20.24	14.79	22.19	9.70	14.55	10.63	15.95
55	20.37	30.56	22.33	33.50	14.84	22.26	16.27	24.40	10.85	16.28	11.90	17.85
56	22.14	33.20	24.27	36.40	16.39	24.58	17.97	26.95	12.20	18.29	13.37	20.06
57	24.10	36.15	26.42	39.64	18.13	27.20	19.88	29.82	13.70	20.55	15.02	22.53
58	26.30	39.46	28.84	43.26	20.06	30.08	21.99	32.98	15.37	23.05	16.85	25.27
59	28.77	43.16	31.54	47.32	22.23	33.35	24.38	36.56	17.24	25.86	18.90	28.35
60	31.58	47.36	34.62	51.93	24.66	37.00	27.04	40.56	19.32	28.98	21.18	31.77
61	34.73	52.10	38.08	57.12	27.37	41.05	30.01	45.01	21.61	32.41	23.69	35.54
62	38.34	57.50	42.03	63.05	30.41	45.62	33.34	50.01	24.14	36.21	26.46	39.69
63	42.09	63.14	46.15	69.22	27.38	41.07	30.02	45.02	26.75	40.12	29.32	43.99
64	46.01	69.02	50.45	75.67	29.42	44.13	32.25	48.38	29.42	44.13	32.25	48.38
65	25.31	37.96	27.75	41.62	16.18	24.27	17.74	26.61	16.18	24.27	17.74	26.61

- Annual premium rates per \$100 Sum Insured
- Premiums are payable Monthly in arrears
- Rates are non-participating rates
- Rates are exclusive of Stamp Duty
- Rates are White Collar rates. Occupation loading factors will apply