

Max Personal

LIFE INSURANCE RATES

Effective 1 May 2014

- ANB Age Next Birthday
- MNS Male Non Smoker
- MS Male Smoker
- FNS Female Non Smoker
- FS Female Smoker

- Annual premium rates per \$1000 Sum Insured
- Rates are White Collar rates.
- Rates are inclusive of Stamp Duty
- Premiums are payable Monthly in arrears
- Occupation loading factors will apply

MAX SUPER PERSONAL DIVISION

Waiting Period:	OLD RATES		NEW RATES		OLD RATES		NEW RATES		OLD RATES		NEW RATES		OLD RATES		NEW RATES	
	Death		Death		Death & TPD		Death & TPD		Death		Death		Death & TPD		Death & TPD	
ANB	MNS	MS	MNS	MS	MNS	MS	MNS	MS	FNS	FS	FNS	FS	FNS	FS	FNS	FS
16	0.64	0.90	0.73	1.02	0.82	1.13	0.93	1.28	0.22	0.27	0.25	0.31	0.37	0.49	0.43	0.56
17	0.64	0.90	0.73	1.02	0.82	1.13	0.93	1.28	0.22	0.27	0.25	0.31	0.37	0.49	0.43	0.56
18	0.64	0.90	0.73	1.02	0.82	1.13	0.93	1.28	0.22	0.27	0.25	0.31	0.37	0.49	0.43	0.56
19	0.64	0.90	0.73	1.02	0.82	1.13	0.93	1.28	0.22	0.27	0.25	0.31	0.37	0.49	0.43	0.56
20	0.64	0.90	0.73	1.02	0.82	1.13	0.93	1.28	0.22	0.27	0.25	0.31	0.37	0.49	0.43	0.56
21	0.64	0.92	0.73	1.03	0.82	1.14	0.92	1.29	0.22	0.26	0.24	0.30	0.36	0.48	0.41	0.54
22	0.67	0.96	0.75	1.08	0.83	1.19	0.94	1.34	0.21	0.25	0.23	0.29	0.35	0.47	0.39	0.53
23	0.68	0.98	0.76	1.10	0.83	1.21	0.94	1.36	0.20	0.25	0.22	0.28	0.33	0.45	0.38	0.50
24	0.67	0.99	0.76	1.11	0.83	1.21	0.94	1.36	0.19	0.24	0.21	0.27	0.32	0.44	0.37	0.49
25	0.66	0.99	0.74	1.11	0.80	1.21	0.91	1.36	0.18	0.23	0.20	0.26	0.31	0.42	0.35	0.47
26	0.64	0.97	0.72	1.09	0.78	1.18	0.88	1.33	0.18	0.23	0.20	0.26	0.31	0.42	0.35	0.47
27	0.62	0.95	0.70	1.07	0.77	1.16	0.87	1.31	0.19	0.24	0.21	0.27	0.31	0.44	0.35	0.49
28	0.60	0.94	0.68	1.06	0.75	1.15	0.84	1.30	0.19	0.26	0.22	0.29	0.32	0.46	0.37	0.51
29	0.58	0.93	0.65	1.04	0.72	1.14	0.81	1.29	0.20	0.27	0.23	0.31	0.32	0.47	0.37	0.53
30	0.55	0.92	0.63	1.03	0.71	1.14	0.80	1.29	0.21	0.29	0.24	0.33	0.33	0.51	0.38	0.57
31	0.54	0.90	0.61	1.02	0.69	1.15	0.77	1.30	0.22	0.31	0.25	0.35	0.36	0.54	0.41	0.61
32	0.52	0.90	0.59	1.02	0.69	1.16	0.77	1.31	0.23	0.33	0.26	0.38	0.37	0.57	0.42	0.65
33	0.51	0.92	0.58	1.03	0.69	1.19	0.77	1.34	0.25	0.35	0.28	0.40	0.40	0.61	0.45	0.69
34	0.51	0.93	0.57	1.04	0.69	1.22	0.77	1.37	0.26	0.38	0.29	0.43	0.41	0.64	0.46	0.73
35	0.51	0.94	0.58	1.06	0.69	1.25	0.77	1.41	0.28	0.42	0.32	0.47	0.45	0.71	0.50	0.80
36	0.54	1.02	0.62	1.14	0.75	1.36	0.84	1.54	0.32	0.49	0.36	0.55	0.51	0.81	0.57	0.91
37	0.56	1.05	0.63	1.19	0.77	1.42	0.87	1.61	0.35	0.54	0.40	0.60	0.54	0.88	0.61	1.00
38	0.58	1.10	0.65	1.24	0.81	1.51	0.91	1.70	0.38	0.59	0.43	0.66	0.59	0.96	0.67	1.08
39	0.60	1.15	0.68	1.30	0.86	1.60	0.97	1.81	0.42	0.66	0.47	0.73	0.64	1.06	0.73	1.20
40	0.63	1.23	0.71	1.38	0.92	1.72	1.03	1.94	0.46	0.72	0.52	0.81	0.72	1.19	0.81	1.34
41	0.70	1.36	0.78	1.54	1.02	1.97	1.15	2.22	0.53	0.83	0.60	0.94	0.83	1.39	0.94	1.57
42	0.73	1.46	0.83	1.64	1.10	2.12	1.24	2.40	0.57	0.92	0.65	1.03	0.92	1.54	1.03	1.74
43	0.77	1.55	0.87	1.74	1.21	2.31	1.36	2.61	0.62	1.00	0.70	1.13	1.02	1.72	1.15	1.93
44	0.82	1.65	0.93	1.86	1.31	2.53	1.48	2.85	0.68	1.09	0.76	1.23	1.13	1.90	1.27	2.14
45	0.88	1.78	0.99	2.01	1.44	2.78	1.62	3.13	0.73	1.18	0.82	1.33	1.25	2.10	1.41	2.37
46	1.00	2.02	1.12	2.28	1.67	3.21	1.88	3.62	0.83	1.34	0.93	1.51	1.45	2.44	1.63	2.76
47	1.08	2.19	1.22	2.48	1.86	3.57	2.10	4.02	0.89	1.46	1.01	1.64	1.61	2.72	1.82	3.08
48	1.19	2.39	1.34	2.70	2.09	3.94	2.35	4.44	0.98	1.58	1.10	1.78	1.81	3.02	2.04	3.41
49	1.31	2.63	1.47	2.97	2.36	4.41	2.67	4.97	1.06	1.70	1.19	1.92	2.02	3.34	2.28	3.77
50	1.45	2.90	1.63	3.27	2.68	4.95	3.03	5.59	1.14	1.83	1.29	2.06	2.27	3.73	2.56	4.21
51	1.67	3.34	1.88	3.76	3.18	5.82	3.59	6.56	1.29	2.06	1.46	2.32	2.69	4.35	3.03	4.91
52	1.86	3.69	2.10	4.16	3.66	6.57	4.13	7.42	1.39	2.20	1.57	2.48	3.04	4.88	3.43	5.50
53	2.09	4.10	2.35	4.62	4.24	7.47	4.79	8.42	1.51	2.36	1.70	2.66	3.47	5.47	3.92	6.17
54	2.35	4.54	2.65	5.13	4.95	8.47	5.58	9.55	1.63	2.54	1.85	2.86	4.00	6.16	4.51	6.94
55	2.64	5.02	2.98	5.66	5.77	9.60	6.51	10.83	1.80	2.76	2.03	3.11	4.64	6.98	5.23	7.87
56	2.84	5.28	3.21	5.95	6.48	10.41	7.31	11.74	1.90	2.89	2.15	3.26	5.22	7.61	5.88	8.58
57	3.20	5.79	3.61	6.53	7.65	11.81	8.63	13.32	2.12	3.17	2.39	3.57	6.18	8.72	6.97	9.82
58	3.62	6.36	4.08	7.17	9.10	13.47	10.26	15.19	2.37	3.47	2.67	3.92	7.36	10.02	8.30	11.30
59	4.09	6.98	4.61	7.87	10.75	15.45	12.13	17.43	2.65	3.82	2.99	4.30	8.73	11.62	9.84	13.10
60	4.66	7.73	5.25	8.71	12.47	17.87	14.06	20.15	2.98	4.20	3.36	4.74	10.09	13.53	11.38	15.25
61	4.86	7.85	5.48	8.86	12.94	18.82	14.59	21.23	3.05	4.22	3.44	4.76	10.40	14.31	11.73	16.13
62	5.55	8.78	6.26	9.90	12.88	19.22	16.59	24.62	3.42	4.67	3.86	5.26	10.09	14.27	13.25	18.80
63	6.32	9.80	7.13	11.04	12.54	19.02	18.82	28.39	3.85	5.17	4.34	5.82	9.51	13.64	14.96	21.75
64	7.22	10.95	8.14	12.35	11.91	17.98	21.37	32.17	4.32	5.70	4.87	6.43	8.59	12.16	16.90	24.64
65	8.08	12.27	9.11	13.84	10.76	16.29	24.25	36.51	4.84	6.39	5.46	7.20	7.27	10.07	19.19	27.96