



6. DISABILITY INCOME INSURANCE – FEMALE

1 MONTH WAITING PERIOD

The table sets out the premium rates for the cost of each \$1,000 p.a. of disability income insurance cover for a female where the waiting period is 1 month. The rates are shown separately for each job category. See the explanation on page 1 for more on this.

Annual rates

Age	Benefit period - 2 years Occupation category				Benefit period - 5 years Occupation category				Benefit period - to age 65 Occupation category				Age
	A	B	C	D	A	B	C	D	A	B	C	D	
15 to 19	\$2.87	\$3.89	\$6.75	\$8.42	\$3.33	\$4.44	\$7.68	\$9.62	\$4.53	\$6.01	\$10.45	\$13.14	15 to 19
20	\$2.96	\$3.89	\$6.85	\$8.51	\$3.42	\$4.53	\$7.86	\$9.90	\$4.72	\$6.29	\$11.01	\$13.78	20
21	\$2.96	\$3.98	\$6.94	\$8.70	\$3.52	\$4.63	\$8.14	\$10.18	\$5.00	\$6.66	\$11.66	\$14.62	21
22	\$3.05	\$3.98	\$7.03	\$8.79	\$3.61	\$4.81	\$8.33	\$10.45	\$5.27	\$6.94	\$12.21	\$15.26	22
23	\$3.05	\$4.07	\$7.22	\$8.97	\$3.70	\$4.90	\$8.60	\$10.73	\$5.46	\$7.31	\$12.86	\$16.00	23
24	\$3.15	\$4.16	\$7.31	\$9.07	\$3.79	\$5.00	\$8.79	\$11.01	\$5.74	\$7.68	\$13.51	\$16.84	24
25	\$3.15	\$4.26	\$7.40	\$9.25	\$3.89	\$5.18	\$9.07	\$11.38	\$6.11	\$8.14	\$14.15	\$17.67	25
26	\$3.05	\$4.07	\$7.03	\$8.88	\$3.79	\$5.00	\$8.79	\$11.01	\$6.01	\$7.96	\$13.97	\$17.39	26
27	\$2.96	\$3.98	\$6.85	\$8.60	\$3.70	\$4.90	\$8.60	\$10.82	\$6.01	\$7.96	\$13.97	\$17.39	27
28	\$2.96	\$3.89	\$6.85	\$8.51	\$3.70	\$4.90	\$8.60	\$10.82	\$6.11	\$8.14	\$14.15	\$17.67	28
29	\$2.96	\$3.89	\$6.85	\$8.51	\$3.70	\$5.00	\$8.70	\$10.92	\$6.29	\$8.33	\$14.62	\$18.32	29
30	\$2.96	\$3.98	\$6.85	\$8.60	\$3.89	\$5.18	\$9.07	\$11.29	\$6.57	\$8.70	\$15.26	\$19.15	30
31	\$3.05	\$4.07	\$7.12	\$8.88	\$3.98	\$5.37	\$9.34	\$11.66	\$6.94	\$9.25	\$16.28	\$20.26	31
32	\$3.15	\$4.26	\$7.40	\$9.25	\$4.26	\$5.64	\$9.90	\$12.40	\$7.40	\$9.90	\$17.30	\$21.65	32
33	\$3.33	\$4.44	\$7.68	\$9.62	\$4.44	\$6.01	\$10.45	\$13.04	\$7.96	\$10.64	\$18.69	\$23.31	33
34	\$3.52	\$4.63	\$8.14	\$10.18	\$4.81	\$6.38	\$11.10	\$13.88	\$8.60	\$11.56	\$20.17	\$25.25	34
35	\$3.70	\$4.90	\$8.60	\$10.73	\$5.09	\$6.85	\$11.93	\$14.89	\$9.34	\$12.49	\$21.83	\$27.29	35
36	\$3.89	\$5.18	\$9.16	\$11.38	\$5.46	\$7.31	\$12.77	\$16.00	\$10.18	\$13.51	\$23.68	\$29.60	36
37	\$4.16	\$5.55	\$9.71	\$12.12	\$5.92	\$7.86	\$13.78	\$17.21	\$11.01	\$14.71	\$25.72	\$32.10	37
38	\$4.44	\$5.92	\$10.27	\$12.86	\$6.38	\$8.51	\$14.80	\$18.50	\$11.93	\$15.91	\$27.94	\$34.87	38
39	\$4.72	\$6.29	\$11.01	\$13.69	\$6.85	\$9.16	\$16.00	\$19.98	\$12.95	\$17.30	\$30.34	\$37.93	39
40	\$5.00	\$6.66	\$11.66	\$14.62	\$7.40	\$9.81	\$17.21	\$21.55	\$14.06	\$18.78	\$32.93	\$41.16	40
41	\$5.37	\$7.12	\$12.49	\$15.63	\$7.96	\$10.64	\$18.69	\$23.31	\$15.26	\$20.35	\$35.71	\$44.59	41
42	\$5.74	\$7.59	\$13.32	\$16.65	\$8.60	\$11.47	\$20.17	\$25.16	\$16.56	\$22.11	\$38.67	\$48.29	42
43	\$6.11	\$8.14	\$14.25	\$17.85	\$9.34	\$12.49	\$21.83	\$27.20	\$17.95	\$23.96	\$41.90	\$52.36	43
44	\$6.57	\$8.70	\$15.26	\$19.06	\$10.08	\$13.51	\$23.59	\$29.51	\$19.43	\$25.90	\$45.33	\$56.70	44
45	\$7.03	\$9.34	\$16.37	\$20.44	\$10.92	\$14.62	\$25.53	\$32.01	\$21.09	\$28.12	\$49.12	\$61.42	45
46	\$7.59	\$10.08	\$17.67	\$22.02	\$11.93	\$15.91	\$27.84	\$34.78	\$22.85	\$30.43	\$53.19	\$66.51	46
47	\$8.14	\$10.82	\$18.96	\$23.68	\$12.95	\$17.30	\$30.34	\$37.93	\$24.70	\$32.93	\$57.63	\$72.06	47
48	\$8.79	\$11.75	\$20.54	\$25.62	\$14.15	\$18.87	\$33.12	\$41.35	\$26.73	\$35.71	\$62.44	\$78.07	48
49	\$9.53	\$12.67	\$22.20	\$27.75	\$15.54	\$20.72	\$36.17	\$45.23	\$28.95	\$38.67	\$67.62	\$84.55	49
50	\$10.36	\$13.78	\$24.24	\$30.25	\$17.02	\$22.76	\$39.78	\$49.67	\$31.36	\$41.81	\$73.26	\$91.48	50
51	\$11.29	\$15.08	\$26.36	\$32.93	\$18.78	\$24.98	\$43.75	\$54.76	\$33.95	\$45.23	\$79.18	\$98.98	51
52	\$12.40	\$16.47	\$28.86	\$36.08	\$20.72	\$27.66	\$48.38	\$60.50	\$36.72	\$48.93	\$85.66	\$107.12	52
53	\$13.60	\$18.13	\$31.73	\$39.59	\$22.94	\$30.62	\$53.56	\$66.97	\$39.59	\$52.82	\$92.41	\$115.53	53
54	\$14.89	\$19.89	\$34.87	\$43.57	\$25.53	\$34.04	\$59.57	\$74.46	\$42.55	\$56.80	\$99.35	\$124.23	54
55	\$16.47	\$22.02	\$38.48	\$48.10	\$28.40	\$37.93	\$66.32	\$82.88	\$45.60	\$60.87	\$106.47	\$133.11	55
56	\$18.32	\$24.42	\$42.74	\$53.37	\$31.73	\$42.27	\$74.00	\$92.50	\$48.56	\$64.75	\$113.41	\$141.71	56
57	\$20.35	\$27.10	\$47.45	\$59.29	\$35.43	\$47.27	\$82.79	\$103.42	\$51.34	\$68.45	\$119.79	\$149.67	57
58	\$22.66	\$30.16	\$52.82	\$65.95	\$39.78	\$53.00	\$92.78	\$115.90	\$53.56	\$71.32	\$124.88	\$156.05	58
59	\$25.25	\$33.67	\$58.83	\$73.63	\$44.59	\$59.48	\$104.16	\$130.15	\$54.85	\$73.17	\$128.11	\$160.12	59
60	\$28.21	\$37.56	\$65.77	\$82.23	-	-	-	-	\$46.16	\$61.51	\$107.67	\$134.59	60
61	\$31.54	\$42.09	\$73.63	\$92.04	-	-	-	-	\$44.03	\$58.74	\$102.86	\$128.58	61
62	\$35.34	\$47.08	\$82.42	\$102.95	-	-	-	-	\$39.59	\$52.82	\$92.41	\$115.44	62
63	-	-	-	-	-	-	-	-	\$31.08	\$41.44	\$72.52	\$90.65	63
64	-	-	-	-	-	-	-	-	\$16.37	\$21.83	\$38.20	\$47.73	64