



8. DISABILITY INCOME INSURANCE – FEMALE

3 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 3 months. 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				Benefit period - 5 years				Benefit period - to age 65				Age
	Occupation category				Occupation category				Occupation category				
	A	B	C	D	A	B	C	D	A	B	C	D	
15 to 19	\$1.30	\$1.76	\$3.05	\$3.79	\$1.57	\$2.04	\$3.61	\$4.53	\$2.31	\$3.05	\$5.37	\$6.66	15 to 19
20	\$1.30	\$1.76	\$3.05	\$3.79	\$1.57	\$2.13	\$3.70	\$4.63	\$2.41	\$3.15	\$5.55	\$6.94	20
21	\$1.30	\$1.76	\$3.05	\$3.79	\$1.57	\$2.13	\$3.70	\$4.63	\$2.50	\$3.33	\$5.83	\$7.31	21
22	\$1.30	\$1.76	\$3.05	\$3.79	\$1.67	\$2.22	\$3.79	\$4.81	\$2.59	\$3.52	\$6.11	\$7.68	22
23	\$1.30	\$1.76	\$3.05	\$3.79	\$1.67	\$2.22	\$3.89	\$4.90	\$2.78	\$3.70	\$6.38	\$8.05	23
24	\$1.30	\$1.76	\$3.05	\$3.89	\$1.76	\$2.31	\$4.07	\$5.00	\$2.87	\$3.79	\$6.75	\$8.42	24
25	\$1.30	\$1.76	\$3.05	\$3.89	\$1.76	\$2.31	\$4.16	\$5.18	\$2.96	\$3.98	\$6.94	\$8.70	25
26	\$1.20	\$1.57	\$2.78	\$3.52	\$1.57	\$2.13	\$3.70	\$4.63	\$2.78	\$3.70	\$6.57	\$8.14	26
27	\$1.11	\$1.48	\$2.59	\$3.33	\$1.48	\$1.94	\$3.52	\$4.35	\$2.68	\$3.52	\$6.20	\$7.77	27
28	\$1.02	\$1.39	\$2.50	\$3.05	\$1.48	\$1.94	\$3.33	\$4.16	\$2.59	\$3.42	\$6.01	\$7.59	28
29	\$1.02	\$1.39	\$2.41	\$3.05	\$1.39	\$1.85	\$3.24	\$4.07	\$2.59	\$3.42	\$6.01	\$7.59	29
30	\$1.02	\$1.39	\$2.41	\$2.96	\$1.39	\$1.85	\$3.24	\$4.07	\$2.59	\$3.52	\$6.11	\$7.68	30
31	\$1.02	\$1.39	\$2.41	\$3.05	\$1.48	\$1.94	\$3.42	\$4.26	\$2.78	\$3.70	\$6.38	\$8.05	31
32	\$1.11	\$1.48	\$2.50	\$3.15	\$1.57	\$2.04	\$3.61	\$4.44	\$2.96	\$3.89	\$6.85	\$8.51	32
33	\$1.11	\$1.48	\$2.59	\$3.33	\$1.67	\$2.22	\$3.79	\$4.81	\$3.15	\$4.26	\$7.40	\$9.25	33
34	\$1.20	\$1.57	\$2.78	\$3.42	\$1.76	\$2.31	\$4.16	\$5.18	\$3.52	\$4.63	\$8.14	\$10.18	34
35	\$1.30	\$1.76	\$3.05	\$3.79	\$1.94	\$2.59	\$4.44	\$5.55	\$3.89	\$5.09	\$8.97	\$11.19	35
36	\$1.39	\$1.85	\$3.24	\$4.07	\$2.13	\$2.78	\$4.90	\$6.11	\$4.26	\$5.64	\$9.90	\$12.40	36
37	\$1.48	\$1.94	\$3.42	\$4.35	\$2.31	\$3.05	\$5.46	\$6.75	\$4.72	\$6.29	\$11.10	\$13.88	37
38	\$1.57	\$2.13	\$3.79	\$4.72	\$2.59	\$3.42	\$5.92	\$7.40	\$5.27	\$7.03	\$12.30	\$15.36	38
39	\$1.76	\$2.31	\$4.07	\$5.18	\$2.87	\$3.79	\$6.66	\$8.33	\$5.83	\$7.86	\$13.69	\$17.11	39
40	\$1.94	\$2.59	\$4.53	\$5.64	\$3.15	\$4.26	\$7.40	\$9.25	\$6.57	\$8.79	\$15.36	\$19.15	40
41	\$2.13	\$2.87	\$4.90	\$6.20	\$3.52	\$4.72	\$8.14	\$10.18	\$7.31	\$9.71	\$17.11	\$21.37	41
42	\$2.31	\$3.15	\$5.46	\$6.85	\$3.89	\$5.27	\$9.16	\$11.47	\$8.14	\$10.92	\$19.06	\$23.77	42
43	\$2.59	\$3.42	\$6.01	\$7.49	\$4.35	\$5.83	\$10.18	\$12.77	\$9.16	\$12.21	\$21.28	\$26.64	43
44	\$2.87	\$3.79	\$6.66	\$8.33	\$4.90	\$6.57	\$11.47	\$14.25	\$10.18	\$13.60	\$23.77	\$29.69	44
45	\$3.15	\$4.16	\$7.40	\$9.16	\$5.46	\$7.31	\$12.86	\$16.00	\$11.38	\$15.17	\$26.55	\$33.21	45
46	\$3.52	\$4.72	\$8.14	\$10.18	\$6.20	\$8.23	\$14.43	\$17.95	\$12.67	\$16.93	\$29.60	\$37.00	46
47	\$3.89	\$5.18	\$9.07	\$11.38	\$6.94	\$9.25	\$16.19	\$20.26	\$14.15	\$18.87	\$33.02	\$41.35	47
48	\$4.35	\$5.83	\$10.18	\$12.67	\$7.86	\$10.45	\$18.32	\$22.85	\$15.82	\$21.09	\$36.91	\$46.16	48
49	\$4.90	\$6.48	\$11.38	\$14.25	\$8.88	\$11.84	\$20.72	\$25.81	\$17.58	\$23.50	\$41.07	\$51.34	49
50	\$5.46	\$7.31	\$12.77	\$15.91	\$10.08	\$13.41	\$23.40	\$29.32	\$19.61	\$26.09	\$45.70	\$57.17	50
51	\$6.20	\$8.23	\$14.34	\$17.95	\$11.38	\$15.17	\$26.55	\$33.21	\$21.74	\$28.95	\$50.69	\$63.27	51
52	\$6.94	\$9.25	\$16.19	\$20.26	\$12.95	\$17.30	\$30.16	\$37.74	\$24.05	\$32.01	\$56.06	\$70.02	52
53	\$7.86	\$10.45	\$18.32	\$22.85	\$14.71	\$19.61	\$34.32	\$42.83	\$26.46	\$35.24	\$61.70	\$77.15	53
54	\$8.88	\$11.84	\$20.63	\$25.81	\$16.74	\$22.29	\$39.04	\$48.75	\$28.95	\$38.67	\$67.62	\$84.45	54
55	\$9.99	\$13.32	\$23.31	\$29.23	\$19.06	\$25.35	\$44.40	\$55.50	\$31.45	\$42.00	\$73.45	\$91.85	55
56	\$11.29	\$15.08	\$26.46	\$33.02	\$21.65	\$28.86	\$50.51	\$63.09	\$33.95	\$45.23	\$79.18	\$98.98	56
57	\$12.86	\$17.11	\$29.97	\$37.37	\$24.61	\$32.84	\$57.54	\$71.87	\$36.08	\$48.19	\$84.27	\$105.36	57
58	\$14.52	\$19.33	\$33.86	\$42.37	\$28.03	\$37.37	\$65.40	\$81.77	\$37.83	\$50.41	\$88.25	\$110.35	58
59	\$16.47	\$21.92	\$38.39	\$48.01	\$31.91	\$42.46	\$74.37	\$92.96	\$38.76	\$51.62	\$90.37	\$112.94	59
60	\$18.59	\$24.88	\$43.48	\$54.39	-	-	-	-	\$32.28	\$43.01	\$75.30	\$94.07	60
61	\$21.09	\$28.12	\$49.30	\$61.61	-	-	-	-	\$30.25	\$40.24	\$70.49	\$88.15	61
62	\$23.87	\$31.82	\$55.78	\$69.65	-	-	-	-	\$25.99	\$34.69	\$60.68	\$75.85	62
63	-	-	-	-	-	-	-	-	\$18.41	\$24.61	\$43.01	\$53.84	63
64	-	-	-	-	-	-	-	-	\$5.55	\$7.40	\$12.86	\$16.10	64