



10. DISABILITY INCOME INSURANCE – FEMALE

6 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 6 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 | \$0.93 | \$1.20 | \$2.04 | \$2.59 | \$1.11 | \$1.48 | \$2.59 | \$3.24 | \$1.76 | \$2.41 | \$4.16 | \$5.18 | 15 to 19 | |
| 20 | \$0.93 | \$1.20 | \$2.04 | \$2.59 | \$1.11 | \$1.48 | \$2.59 | \$3.33 | \$1.85 | \$2.50 | \$4.35 | \$5.46 | 20 | |
| 21 | \$0.93 | \$1.20 | \$2.13 | \$2.68 | \$1.20 | \$1.57 | \$2.78 | \$3.42 | \$1.94 | \$2.68 | \$4.63 | \$5.74 | 21 | |
| 22 | \$0.93 | \$1.20 | \$2.22 | \$2.68 | \$1.20 | \$1.67 | \$2.87 | \$3.52 | \$2.13 | \$2.78 | \$4.90 | \$6.11 | 22 | |
| 23 | \$0.93 | \$1.20 | \$2.22 | \$2.68 | \$1.30 | \$1.67 | \$2.96 | \$3.70 | \$2.22 | \$2.96 | \$5.18 | \$6.48 | 23 | |
| 24 | \$0.93 | \$1.30 | \$2.22 | \$2.78 | \$1.30 | \$1.76 | \$3.05 | \$3.79 | \$2.31 | \$3.15 | \$5.46 | \$6.85 | 24 | |
| 25 | \$0.93 | \$1.30 | \$2.22 | \$2.78 | \$1.39 | \$1.76 | \$3.15 | \$3.98 | \$2.50 | \$3.33 | \$5.83 | \$7.31 | 25 | |
| 26 | \$0.93 | \$1.20 | \$2.04 | \$2.59 | \$1.20 | \$1.67 | \$2.87 | \$3.61 | \$2.31 | \$3.15 | \$5.46 | \$6.85 | 26 | |
| 27 | \$0.83 | \$1.11 | \$1.94 | \$2.41 | \$1.20 | \$1.57 | \$2.68 | \$3.42 | \$2.22 | \$2.96 | \$5.18 | \$6.48 | 27 | |
| 28 | \$0.83 | \$1.11 | \$1.85 | \$2.31 | \$1.11 | \$1.48 | \$2.59 | \$3.24 | \$2.13 | \$2.87 | \$5.09 | \$6.29 | 28 | |
| 29 | \$0.74 | \$1.02 | \$1.85 | \$2.31 | \$1.11 | \$1.48 | \$2.59 | \$3.24 | \$2.22 | \$2.96 | \$5.18 | \$6.48 | 29 | |
| 30 | \$0.74 | \$1.02 | \$1.85 | \$2.31 | \$1.11 | \$1.48 | \$2.59 | \$3.24 | \$2.22 | \$2.96 | \$5.27 | \$6.57 | 30 | |
| 31 | \$0.74 | \$1.02 | \$1.85 | \$2.31 | \$1.20 | \$1.57 | \$2.68 | \$3.42 | \$2.41 | \$3.15 | \$5.55 | \$6.94 | 31 | |
| 32 | \$0.83 | \$1.11 | \$1.85 | \$2.41 | \$1.20 | \$1.67 | \$2.87 | \$3.61 | \$2.59 | \$3.42 | \$5.92 | \$7.40 | 32 | |
| 33 | \$0.83 | \$1.11 | \$1.94 | \$2.50 | \$1.30 | \$1.76 | \$3.05 | \$3.89 | \$2.78 | \$3.70 | \$6.48 | \$8.14 | 33 | |
| 34 | \$0.93 | \$1.20 | \$2.13 | \$2.68 | \$1.48 | \$1.94 | \$3.33 | \$4.16 | \$3.05 | \$4.07 | \$7.12 | \$8.97 | 34 | |
| 35 | \$1.02 | \$1.30 | \$2.31 | \$2.87 | \$1.57 | \$2.13 | \$3.70 | \$4.63 | \$3.42 | \$4.53 | \$7.86 | \$9.90 | 35 | |
| 36 | \$1.02 | \$1.39 | \$2.50 | \$3.05 | \$1.76 | \$2.31 | \$4.07 | \$5.09 | \$3.79 | \$5.00 | \$8.79 | \$10.92 | 36 | |
| 37 | \$1.20 | \$1.57 | \$2.68 | \$3.42 | \$1.94 | \$2.59 | \$4.53 | \$5.64 | \$4.16 | \$5.55 | \$9.81 | \$12.21 | 37 | |
| 38 | \$1.30 | \$1.67 | \$2.96 | \$3.70 | \$2.13 | \$2.87 | \$5.00 | \$6.29 | \$4.72 | \$6.29 | \$10.92 | \$13.69 | 38 | |
| 39 | \$1.39 | \$1.85 | \$3.24 | \$3.98 | \$2.41 | \$3.24 | \$5.64 | \$7.03 | \$5.27 | \$7.03 | \$12.30 | \$15.36 | 39 | |
| 40 | \$1.48 | \$2.04 | \$3.52 | \$4.44 | \$2.68 | \$3.61 | \$6.29 | \$7.86 | \$5.92 | \$7.86 | \$13.78 | \$17.21 | 40 | |
| 41 | \$1.67 | \$2.22 | \$3.89 | \$4.90 | \$2.96 | \$3.98 | \$6.94 | \$8.70 | \$6.57 | \$8.79 | \$15.36 | \$19.24 | 41 | |
| 42 | \$1.85 | \$2.50 | \$4.35 | \$5.37 | \$3.33 | \$4.53 | \$7.86 | \$9.81 | \$7.40 | \$9.90 | \$17.21 | \$21.55 | 42 | |
| 43 | \$2.04 | \$2.78 | \$4.81 | \$6.01 | \$3.79 | \$5.00 | \$8.79 | \$11.01 | \$8.33 | \$11.01 | \$19.33 | \$24.14 | 43 | |
| 44 | \$2.31 | \$3.05 | \$5.37 | \$6.66 | \$4.26 | \$5.64 | \$9.90 | \$12.30 | \$9.25 | \$12.30 | \$21.55 | \$26.92 | 44 | |
| 45 | \$2.59 | \$3.42 | \$5.92 | \$7.40 | \$4.81 | \$6.38 | \$11.10 | \$13.88 | \$10.36 | \$13.78 | \$24.14 | \$30.25 | 45 | |
| 46 | \$2.87 | \$3.79 | \$6.66 | \$8.33 | \$5.37 | \$7.22 | \$12.58 | \$15.73 | \$11.56 | \$15.45 | \$27.01 | \$33.76 | 46 | |
| 47 | \$3.24 | \$4.26 | \$7.49 | \$9.34 | \$6.11 | \$8.14 | \$14.25 | \$17.76 | \$12.95 | \$17.21 | \$30.16 | \$37.74 | 47 | |
| 48 | \$3.61 | \$4.81 | \$8.33 | \$10.45 | \$6.94 | \$9.25 | \$16.10 | \$20.17 | \$14.43 | \$19.24 | \$33.67 | \$42.09 | 48 | |
| 49 | \$4.07 | \$5.37 | \$9.44 | \$11.75 | \$7.86 | \$10.45 | \$18.32 | \$22.85 | \$16.10 | \$21.46 | \$37.56 | \$46.90 | 49 | |
| 50 | \$4.53 | \$6.01 | \$10.55 | \$13.23 | \$8.88 | \$11.93 | \$20.81 | \$25.99 | \$17.85 | \$23.87 | \$41.72 | \$52.17 | 50 | |
| 51 | \$5.18 | \$6.85 | \$12.03 | \$14.99 | \$10.18 | \$13.51 | \$23.68 | \$29.60 | \$19.89 | \$26.46 | \$46.34 | \$57.91 | 51 | |
| 52 | \$5.83 | \$7.77 | \$13.60 | \$16.93 | \$11.56 | \$15.45 | \$26.92 | \$33.67 | \$21.92 | \$29.23 | \$51.15 | \$63.92 | 52 | |
| 53 | \$6.57 | \$8.79 | \$15.45 | \$19.24 | \$13.23 | \$17.58 | \$30.80 | \$38.48 | \$24.14 | \$32.19 | \$56.33 | \$70.39 | 53 | |
| 54 | \$7.49 | \$9.99 | \$17.48 | \$21.92 | \$15.08 | \$20.07 | \$35.15 | \$43.85 | \$26.36 | \$35.15 | \$61.51 | \$76.87 | 54 | |
| 55 | \$8.51 | \$11.38 | \$19.89 | \$24.88 | \$17.21 | \$22.94 | \$40.05 | \$50.14 | \$28.58 | \$38.11 | \$66.79 | \$83.44 | 55 | |
| 56 | \$9.71 | \$12.95 | \$22.57 | \$28.21 | \$19.61 | \$26.18 | \$45.79 | \$57.17 | \$30.71 | \$40.98 | \$71.69 | \$89.54 | 56 | |
| 57 | \$11.01 | \$14.71 | \$25.72 | \$32.19 | \$22.39 | \$29.88 | \$52.17 | \$65.31 | \$32.47 | \$43.29 | \$75.85 | \$94.81 | 57 | |
| 58 | \$12.49 | \$16.74 | \$29.23 | \$36.54 | \$25.53 | \$34.04 | \$59.57 | \$74.46 | \$33.76 | \$45.05 | \$78.81 | \$98.51 | 58 | |
| 59 | \$14.25 | \$19.06 | \$33.30 | \$41.63 | \$29.05 | \$38.76 | \$67.80 | \$84.73 | \$34.23 | \$45.60 | \$79.83 | \$99.72 | 59 | |
| 60 | \$16.19 | \$21.65 | \$37.83 | \$47.36 | - | - | - | - | \$28.03 | \$37.37 | \$65.40 | \$81.77 | 60 | |
| 61 | \$18.41 | \$24.61 | \$43.01 | \$53.74 | - | - | - | - | \$25.53 | \$34.04 | \$59.57 | \$74.46 | 61 | |
| 62 | \$20.91 | \$27.84 | \$48.75 | \$60.96 | - | - | - | - | \$20.81 | \$27.75 | \$48.56 | \$60.68 | 62 | |
| 63 | - | - | - | - | - | - | - | - | \$12.86 | \$17.11 | \$29.88 | \$37.37 | 63 | |
| 64 | - | - | - | - | - | - | - | - | \$2.41 | \$3.24 | \$5.74 | \$7.12 | 64 | |