



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				Age	Benefit period - 5 years				Age	Benefit period - to age 65			
	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	15 to 19	\$1.11	\$1.48	\$2.59	\$3.24	15 to 19	\$1.76	\$2.41	\$4.16	\$5.18
20	\$0.93	\$1.20	\$2.04	\$2.59	20	\$1.11	\$1.48	\$2.59	\$3.33	20	\$1.85	\$2.50	\$4.35	\$5.46
21	\$0.93	\$1.20	\$2.13	\$2.68	21	\$1.20	\$1.57	\$2.78	\$3.42	21	\$1.94	\$2.68	\$4.63	\$5.74
22	\$0.93	\$1.20	\$2.22	\$2.68	22	\$1.20	\$1.67	\$2.87	\$3.52	22	\$2.13	\$2.78	\$4.90	\$6.11
23	\$0.93	\$1.20	\$2.22	\$2.68	23	\$1.30	\$1.67	\$2.96	\$3.70	23	\$2.22	\$2.96	\$5.18	\$6.48
24	\$0.93	\$1.30	\$2.22	\$2.78	24	\$1.30	\$1.76	\$3.05	\$3.79	24	\$2.31	\$3.15	\$5.46	\$6.85
25	\$0.93	\$1.30	\$2.22	\$2.78	25	\$1.39	\$1.76	\$3.15	\$3.98	25	\$2.50	\$3.33	\$5.83	\$7.31
26	\$0.93	\$1.20	\$2.04	\$2.59	26	\$1.20	\$1.67	\$2.87	\$3.61	26	\$2.31	\$3.15	\$5.46	\$6.85
27	\$0.83	\$1.11	\$1.94	\$2.41	27	\$1.20	\$1.57	\$2.68	\$3.42	27	\$2.22	\$2.96	\$5.18	\$6.48
28	\$0.83	\$1.11	\$1.85	\$2.31	28	\$1.11	\$1.48	\$2.59	\$3.24	28	\$2.13	\$2.87	\$5.09	\$6.29
29	\$0.74	\$1.02	\$1.85	\$2.31	29	\$1.11	\$1.48	\$2.59	\$3.24	29	\$2.22	\$2.96	\$5.18	\$6.48
30	\$0.74	\$1.02	\$1.85	\$2.31	30	\$1.11	\$1.48	\$2.59	\$3.24	30	\$2.22	\$2.96	\$5.27	\$6.57
31	\$0.74	\$1.02	\$1.85	\$2.31	31	\$1.20	\$1.57	\$2.68	\$3.42	31	\$2.41	\$3.15	\$5.55	\$6.94
32	\$0.83	\$1.11	\$1.85	\$2.41	32	\$1.20	\$1.67	\$2.87	\$3.61	32	\$2.59	\$3.42	\$5.92	\$7.40
33	\$0.83	\$1.11	\$1.94	\$2.50	33	\$1.30	\$1.76	\$3.05	\$3.89	33	\$2.78	\$3.70	\$6.48	\$8.14
34	\$0.93	\$1.20	\$2.13	\$2.68	34	\$1.48	\$1.94	\$3.33	\$4.16	34	\$3.05	\$4.07	\$7.12	\$8.97
35	\$1.02	\$1.30	\$2.31	\$2.87	35	\$1.57	\$2.13	\$3.70	\$4.63	35	\$3.42	\$4.53	\$7.86	\$9.90
36	\$1.02	\$1.39	\$2.50	\$3.05	36	\$1.76	\$2.31	\$4.07	\$5.09	36	\$3.79	\$5.00	\$8.79	\$10.92
37	\$1.20	\$1.57	\$2.68	\$3.42	37	\$1.94	\$2.59	\$4.53	\$5.64	37	\$4.16	\$5.55	\$9.81	\$12.21
38	\$1.30	\$1.67	\$2.96	\$3.70	38	\$2.13	\$2.87	\$5.00	\$6.29	38	\$4.72	\$6.29	\$10.92	\$13.69
39	\$1.39	\$1.85	\$3.24	\$3.98	39	\$2.41	\$3.24	\$5.64	\$7.03	39	\$5.27	\$7.03	\$12.30	\$15.36
40	\$1.48	\$2.04	\$3.52	\$4.44	40	\$2.68	\$3.61	\$6.29	\$7.86	40	\$5.92	\$7.86	\$13.78	\$17.21
41	\$1.67	\$2.22	\$3.89	\$4.90	41	\$2.96	\$3.98	\$6.94	\$8.70	41	\$6.57	\$8.79	\$15.36	\$19.24
42	\$1.85	\$2.50	\$4.35	\$5.37	42	\$3.33	\$4.53	\$7.86	\$9.81	42	\$7.40	\$9.90	\$17.21	\$21.55
43	\$2.04	\$2.78	\$4.81	\$6.01	43	\$3.79	\$5.00	\$8.79	\$11.01	43	\$8.33	\$11.01	\$19.33	\$24.14
44	\$2.31	\$3.05	\$5.37	\$6.66	44	\$4.26	\$5.64	\$9.90	\$12.30	44	\$9.25	\$12.30	\$21.55	\$26.92
45	\$2.59	\$3.42	\$5.92	\$7.40	45	\$4.81	\$6.38	\$11.10	\$13.88	45	\$10.36	\$13.78	\$24.14	\$30.25
46	\$2.87	\$3.79	\$6.66	\$8.33	46	\$5.37	\$7.22	\$12.58	\$15.73	46	\$11.56	\$15.45	\$27.01	\$33.76
47	\$3.24	\$4.26	\$7.49	\$9.34	47	\$6.11	\$8.14	\$14.25	\$17.76	47	\$12.95	\$17.21	\$30.16	\$37.74
48	\$3.61	\$4.81	\$8.33	\$10.45	48	\$6.94	\$9.25	\$16.10	\$20.17	48	\$14.43	\$19.24	\$33.67	\$42.09
49	\$4.07	\$5.37	\$9.44	\$11.75	49	\$7.86	\$10.45	\$18.32	\$22.85	49	\$16.10	\$21.46	\$37.56	\$46.90
50	\$4.53	\$6.01	\$10.55	\$13.23	50	\$8.88	\$11.93	\$20.81	\$25.99	50	\$17.85	\$23.87	\$41.72	\$52.17
51	\$5.18	\$6.85	\$12.03	\$14.99	51	\$10.18	\$13.51	\$23.68	\$29.60	51	\$19.89	\$26.46	\$46.34	\$57.91
52	\$5.83	\$7.77	\$13.60	\$16.93	52	\$11.56	\$15.45	\$26.92	\$33.67	52	\$21.92	\$29.23	\$51.15	\$63.92
53	\$6.57	\$8.79	\$15.45	\$19.24	53	\$13.23	\$17.58	\$30.80	\$38.48	53	\$24.14	\$32.19	\$56.33	\$70.39
54	\$7.49	\$9.99	\$17.48	\$21.92	54	\$15.08	\$20.07	\$35.15	\$43.85	54	\$26.36	\$35.15	\$61.51	\$76.87
55	\$8.51	\$11.38	\$19.89	\$24.88	55	\$17.21	\$22.94	\$40.05	\$50.14	55	\$28.58	\$38.11	\$66.79	\$83.44
56	\$9.71	\$12.95	\$22.57	\$28.21	56	\$19.61	\$26.18	\$45.79	\$57.17	56	\$30.71	\$40.98	\$71.69	\$89.54
57	\$11.01	\$14.71	\$25.72	\$32.19	57	\$22.39	\$29.88	\$52.17	\$65.31	57	\$32.47	\$43.29	\$75.85	\$94.81
58	\$12.49	\$16.74	\$29.23	\$36.54	58	\$25.53	\$34.04	\$59.57	\$74.46	58	\$33.76	\$45.05	\$78.81	\$98.51
59	\$14.25	\$19.06	\$33.30	\$41.63	59	\$29.05	\$38.76	\$67.80	\$84.73	59	\$34.23	\$45.60	\$79.83	\$99.72
60	\$16.19	\$21.65	\$37.83	\$47.36	60	-	-	-	-	60	\$28.03	\$37.37	\$65.40	\$81.77
61	\$18.41	\$24.61	\$43.01	\$53.74	61	-	-	-	-	61	\$25.53	\$34.04	\$59.57	\$74.46
62	\$20.91	\$27.84	\$48.75	\$60.96	62	-	-	-	-	62	\$20.81	\$27.75	\$48.56	\$60.68
63	-	-	-	-	63	-	-	-	-	63	\$12.86	\$17.11	\$29.88	\$37.37
64	-	-	-	-	64	-	-	-	-	64	\$2.41	\$3.24	\$5.74	\$7.12