



7. DISABILITY INCOME INSURANCE – MALE

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 male 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	\$0.93	\$1.30	\$2.22	\$2.87	\$1.20	\$1.57	\$2.68	\$3.52	\$1.76	\$2.31	\$3.98	\$5.18	15 to 19
20	\$0.93	\$1.30	\$2.22	\$2.87	\$1.20	\$1.57	\$2.78	\$3.52	\$1.76	\$2.41	\$4.16	\$5.37	20
21	\$0.93	\$1.30	\$2.22	\$2.87	\$1.20	\$1.57	\$2.78	\$3.61	\$1.85	\$2.50	\$4.35	\$5.64	21
22	\$1.02	\$1.30	\$2.31	\$2.96	\$1.20	\$1.67	\$2.87	\$3.70	\$1.94	\$2.59	\$4.63	\$5.92	22
23	\$1.02	\$1.30	\$2.31	\$2.96	\$1.30	\$1.67	\$2.96	\$3.79	\$2.04	\$2.78	\$4.81	\$6.20	23
24	\$1.02	\$1.30	\$2.31	\$2.96	\$1.30	\$1.76	\$3.05	\$3.89	\$2.13	\$2.87	\$5.00	\$6.48	24
25	\$1.02	\$1.30	\$2.31	\$2.96	\$1.30	\$1.76	\$3.05	\$3.98	\$2.22	\$2.96	\$5.27	\$6.75	25
26	\$0.93	\$1.20	\$2.13	\$2.68	\$1.20	\$1.57	\$2.78	\$3.61	\$2.13	\$2.78	\$4.90	\$6.29	26
27	\$0.83	\$1.11	\$1.94	\$2.50	\$1.11	\$1.48	\$2.59	\$3.33	\$1.94	\$2.68	\$4.63	\$5.92	27
28	\$0.83	\$1.02	\$1.85	\$2.41	\$1.11	\$1.48	\$2.50	\$3.24	\$1.94	\$2.59	\$4.53	\$5.83	28
29	\$0.74	\$1.02	\$1.85	\$2.31	\$1.02	\$1.39	\$2.50	\$3.15	\$1.94	\$2.59	\$4.53	\$5.83	29
30	\$0.74	\$1.02	\$1.76	\$2.31	\$1.02	\$1.39	\$2.50	\$3.15	\$1.94	\$2.59	\$4.63	\$5.92	30
31	\$0.74	\$1.02	\$1.85	\$2.31	\$1.11	\$1.48	\$2.59	\$3.24	\$2.04	\$2.78	\$4.81	\$6.20	31
32	\$0.83	\$1.11	\$1.94	\$2.41	\$1.11	\$1.57	\$2.68	\$3.42	\$2.22	\$2.96	\$5.09	\$6.57	32
33	\$0.83	\$1.11	\$1.94	\$2.50	\$1.20	\$1.67	\$2.87	\$3.70	\$2.41	\$3.15	\$5.55	\$7.12	33
34	\$0.93	\$1.20	\$2.04	\$2.68	\$1.30	\$1.76	\$3.05	\$3.98	\$2.59	\$3.52	\$6.11	\$7.77	34
35	\$0.93	\$1.30	\$2.22	\$2.87	\$1.48	\$1.94	\$3.33	\$4.35	\$2.87	\$3.89	\$6.75	\$8.60	35
36	\$1.02	\$1.39	\$2.41	\$3.15	\$1.57	\$2.13	\$3.61	\$4.72	\$3.15	\$4.26	\$7.40	\$9.53	36
37	\$1.11	\$1.48	\$2.59	\$3.33	\$1.76	\$2.31	\$4.07	\$5.18	\$3.52	\$4.72	\$8.33	\$10.64	37
38	\$1.20	\$1.57	\$2.87	\$3.61	\$1.94	\$2.59	\$4.44	\$5.74	\$3.98	\$5.27	\$9.25	\$11.84	38
39	\$1.30	\$1.76	\$3.05	\$3.98	\$2.13	\$2.87	\$5.00	\$6.38	\$4.44	\$5.83	\$10.27	\$13.23	39
40	\$1.48	\$1.94	\$3.42	\$4.35	\$2.41	\$3.15	\$5.55	\$7.12	\$4.90	\$6.57	\$11.47	\$14.80	40
41	\$1.57	\$2.13	\$3.70	\$4.81	\$2.59	\$3.52	\$6.11	\$7.86	\$5.46	\$7.31	\$12.77	\$16.47	41
42	\$1.76	\$2.31	\$4.07	\$5.27	\$2.96	\$3.89	\$6.85	\$8.88	\$6.11	\$8.14	\$14.25	\$18.41	42
43	\$1.94	\$2.59	\$4.53	\$5.83	\$3.24	\$4.35	\$7.68	\$9.81	\$6.85	\$9.16	\$16.00	\$20.54	43
44	\$2.13	\$2.87	\$5.00	\$6.38	\$3.70	\$4.90	\$8.60	\$11.01	\$7.68	\$10.18	\$17.85	\$22.94	44
45	\$2.41	\$3.15	\$5.55	\$7.12	\$4.16	\$5.46	\$9.62	\$12.40	\$8.51	\$11.38	\$19.89	\$25.62	45
46	\$2.59	\$3.52	\$6.11	\$7.86	\$4.63	\$6.20	\$10.82	\$13.88	\$9.53	\$12.67	\$22.20	\$28.49	46
47	\$2.96	\$3.89	\$6.85	\$8.79	\$5.18	\$6.94	\$12.21	\$15.63	\$10.64	\$14.15	\$24.79	\$31.82	47
48	\$3.24	\$4.35	\$7.59	\$9.81	\$5.92	\$7.86	\$13.69	\$17.67	\$11.84	\$15.82	\$27.66	\$35.61	48
49	\$3.70	\$4.90	\$8.51	\$11.01	\$6.66	\$8.88	\$15.54	\$19.98	\$13.23	\$17.58	\$30.80	\$39.59	49
50	\$4.07	\$5.46	\$9.53	\$12.30	\$7.49	\$10.08	\$17.58	\$22.57	\$14.71	\$19.61	\$34.32	\$44.03	50
51	\$4.63	\$6.20	\$10.73	\$13.88	\$8.51	\$11.38	\$19.89	\$25.62	\$16.28	\$21.74	\$38.02	\$48.84	51
52	\$5.18	\$6.94	\$12.12	\$15.63	\$9.71	\$12.95	\$22.66	\$29.14	\$18.04	\$24.05	\$42.00	\$54.02	52
53	\$5.92	\$7.86	\$13.69	\$17.67	\$11.01	\$14.71	\$25.72	\$33.02	\$19.80	\$26.46	\$46.25	\$59.48	53
54	\$6.66	\$8.88	\$15.45	\$19.89	\$12.49	\$16.74	\$29.23	\$37.56	\$21.74	\$28.95	\$50.69	\$65.21	54
55	\$7.49	\$9.99	\$17.48	\$22.48	\$14.25	\$19.06	\$33.30	\$42.83	\$23.59	\$31.45	\$55.13	\$70.86	55
56	\$8.51	\$11.29	\$19.80	\$25.53	\$16.19	\$21.65	\$37.83	\$48.66	\$25.44	\$33.95	\$59.39	\$76.41	56
57	\$9.62	\$12.86	\$22.48	\$28.86	\$18.50	\$24.61	\$43.11	\$55.41	\$27.10	\$36.08	\$63.18	\$81.31	57
58	\$10.92	\$14.52	\$25.44	\$32.65	\$21.00	\$28.03	\$49.12	\$63.09	\$28.40	\$37.83	\$66.23	\$85.10	58
59	\$12.30	\$16.47	\$28.77	\$37.00	\$23.87	\$31.91	\$55.78	\$71.69	\$29.05	\$38.76	\$67.80	\$87.14	59
60	\$13.97	\$18.59	\$32.65	\$41.90	-	-	-	-	\$24.24	\$32.28	\$56.43	\$72.61	60
61	\$15.82	\$21.09	\$36.91	\$47.55	-	-	-	-	\$22.66	\$30.25	\$52.91	\$67.99	61
62	\$17.95	\$23.87	\$41.81	\$53.74	-	-	-	-	\$19.52	\$25.99	\$45.51	\$58.55	62
63	-	-	-	-	-	-	-	-	\$13.88	\$18.41	\$32.28	\$41.53	63
64	-	-	-	-	-	-	-	-	\$4.16	\$5.55	\$9.62	\$12.40	64