



9. DISABILITY INCOME INSURANCE – MALE

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 male 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	\$0.65	\$0.93	\$1.57	\$1.94	\$0.83	\$1.11	\$1.94	\$2.50	\$1.30	\$1.76	\$3.15	\$3.98	15 to 19
20	\$0.65	\$0.93	\$1.57	\$2.04	\$0.83	\$1.11	\$1.94	\$2.50	\$1.39	\$1.85	\$3.24	\$4.26	20
21	\$0.65	\$0.93	\$1.57	\$2.04	\$0.93	\$1.20	\$2.04	\$2.68	\$1.48	\$1.94	\$3.42	\$4.44	21
22	\$0.74	\$0.93	\$1.67	\$2.13	\$0.93	\$1.20	\$2.13	\$2.78	\$1.57	\$2.13	\$3.70	\$4.72	22
23	\$0.74	\$0.93	\$1.67	\$2.13	\$0.93	\$1.30	\$2.22	\$2.87	\$1.67	\$2.22	\$3.89	\$5.00	23
24	\$0.74	\$0.93	\$1.67	\$2.13	\$1.02	\$1.30	\$2.31	\$2.96	\$1.76	\$2.31	\$4.07	\$5.27	24
25	\$0.74	\$0.93	\$1.67	\$2.13	\$1.02	\$1.39	\$2.41	\$3.05	\$1.85	\$2.50	\$4.35	\$5.64	25
26	\$0.65	\$0.93	\$1.57	\$1.94	\$0.93	\$1.20	\$2.22	\$2.78	\$1.76	\$2.31	\$4.07	\$5.27	26
27	\$0.65	\$0.83	\$1.48	\$1.85	\$0.83	\$1.20	\$2.04	\$2.59	\$1.67	\$2.22	\$3.89	\$5.00	27
28	\$0.56	\$0.83	\$1.39	\$1.76	\$0.83	\$1.11	\$1.94	\$2.50	\$1.67	\$2.13	\$3.79	\$4.90	28
29	\$0.56	\$0.74	\$1.39	\$1.76	\$0.83	\$1.11	\$1.94	\$2.50	\$1.67	\$2.22	\$3.89	\$5.00	29
30	\$0.56	\$0.74	\$1.39	\$1.76	\$0.83	\$1.11	\$1.94	\$2.50	\$1.67	\$2.22	\$3.89	\$5.09	30
31	\$0.56	\$0.74	\$1.39	\$1.76	\$0.83	\$1.20	\$2.04	\$2.59	\$1.76	\$2.41	\$4.16	\$5.37	31
32	\$0.65	\$0.83	\$1.39	\$1.85	\$0.93	\$1.20	\$2.22	\$2.78	\$1.94	\$2.59	\$4.44	\$5.74	32
33	\$0.65	\$0.83	\$1.48	\$1.94	\$1.02	\$1.30	\$2.31	\$2.96	\$2.13	\$2.78	\$4.90	\$6.29	33
34	\$0.65	\$0.93	\$1.57	\$2.04	\$1.11	\$1.48	\$2.50	\$3.24	\$2.31	\$3.05	\$5.37	\$6.94	34
35	\$0.74	\$1.02	\$1.67	\$2.22	\$1.20	\$1.57	\$2.78	\$3.52	\$2.50	\$3.42	\$5.92	\$7.59	35
36	\$0.83	\$1.02	\$1.85	\$2.41	\$1.30	\$1.76	\$3.05	\$3.89	\$2.78	\$3.79	\$6.57	\$8.42	36
37	\$0.83	\$1.20	\$2.04	\$2.59	\$1.48	\$1.94	\$3.33	\$4.35	\$3.15	\$4.16	\$7.31	\$9.44	37
38	\$0.93	\$1.30	\$2.22	\$2.87	\$1.57	\$2.13	\$3.79	\$4.81	\$3.52	\$4.72	\$8.23	\$10.55	38
39	\$1.02	\$1.39	\$2.41	\$3.05	\$1.85	\$2.41	\$4.26	\$5.46	\$3.98	\$5.27	\$9.25	\$11.84	39
40	\$1.11	\$1.48	\$2.68	\$3.42	\$2.04	\$2.68	\$4.72	\$6.01	\$4.44	\$5.92	\$10.36	\$13.32	40
41	\$1.30	\$1.67	\$2.96	\$3.79	\$2.22	\$2.96	\$5.27	\$6.75	\$4.90	\$6.57	\$11.56	\$14.80	41
42	\$1.39	\$1.85	\$3.24	\$4.16	\$2.50	\$3.33	\$5.92	\$7.59	\$5.55	\$7.40	\$12.95	\$16.65	42
43	\$1.57	\$2.04	\$3.61	\$4.63	\$2.87	\$3.79	\$6.57	\$8.51	\$6.20	\$8.33	\$14.52	\$18.59	43
44	\$1.76	\$2.31	\$3.98	\$5.18	\$3.15	\$4.26	\$7.40	\$9.53	\$6.94	\$9.25	\$16.19	\$20.81	44
45	\$1.94	\$2.59	\$4.44	\$5.74	\$3.61	\$4.81	\$8.33	\$10.73	\$7.77	\$10.36	\$18.13	\$23.31	45
46	\$2.13	\$2.87	\$5.00	\$6.38	\$4.07	\$5.37	\$9.44	\$12.12	\$8.70	\$11.56	\$20.26	\$26.09	46
47	\$2.41	\$3.24	\$5.55	\$7.22	\$4.53	\$6.11	\$10.64	\$13.69	\$9.71	\$12.95	\$22.66	\$29.14	47
48	\$2.68	\$3.61	\$6.29	\$8.05	\$5.18	\$6.94	\$12.12	\$15.54	\$10.82	\$14.43	\$25.25	\$32.47	48
49	\$3.05	\$4.07	\$7.03	\$9.07	\$5.92	\$7.86	\$13.69	\$17.67	\$12.03	\$16.10	\$28.12	\$36.17	49
50	\$3.42	\$4.53	\$7.96	\$10.18	\$6.66	\$8.88	\$15.63	\$20.07	\$13.41	\$17.85	\$31.27	\$40.24	50
51	\$3.89	\$5.18	\$8.97	\$11.56	\$7.59	\$10.18	\$17.76	\$22.85	\$14.89	\$19.89	\$34.69	\$44.68	51
52	\$4.35	\$5.83	\$10.18	\$13.14	\$8.70	\$11.56	\$20.26	\$25.99	\$16.47	\$21.92	\$38.30	\$49.30	52
53	\$5.00	\$6.57	\$11.56	\$14.89	\$9.90	\$13.23	\$23.13	\$29.69	\$18.13	\$24.14	\$42.18	\$54.30	53
54	\$5.64	\$7.49	\$13.14	\$16.93	\$11.29	\$15.08	\$26.36	\$33.86	\$19.80	\$26.36	\$46.16	\$59.29	54
55	\$6.38	\$8.51	\$14.89	\$19.15	\$12.86	\$17.21	\$30.06	\$38.67	\$21.46	\$28.58	\$50.04	\$64.38	55
56	\$7.22	\$9.71	\$16.93	\$21.74	\$14.71	\$19.61	\$34.32	\$44.12	\$23.03	\$30.71	\$53.74	\$69.10	56
57	\$8.23	\$11.01	\$19.33	\$24.79	\$16.74	\$22.39	\$39.13	\$50.32	\$24.33	\$32.47	\$56.89	\$73.08	57
58	\$9.44	\$12.49	\$21.92	\$28.21	\$19.15	\$25.53	\$44.68	\$57.44	\$25.35	\$33.76	\$59.11	\$76.04	58
59	\$10.73	\$14.25	\$24.98	\$32.10	\$21.83	\$29.05	\$50.88	\$65.40	\$25.62	\$34.23	\$59.85	\$76.96	59
60	\$12.21	\$16.19	\$28.40	\$36.54	-	-	-	-	\$21.00	\$28.03	\$49.03	\$63.09	60
61	\$13.88	\$18.41	\$32.28	\$41.53	-	-	-	-	\$19.15	\$25.53	\$44.68	\$57.44	61
62	\$15.63	\$20.91	\$36.54	\$46.99	-	-	-	-	\$15.63	\$20.81	\$36.45	\$46.81	62
63	-	-	-	-	-	-	-	-	\$9.62	\$12.86	\$22.39	\$28.86	63
64	-	-	-	-	-	-	-	-	\$1.85	\$2.41	\$4.26	\$5.55	64