



4. LIFE INSURANCE - FEMALE

The table sets out the premium rates for the cost of each \$1,000 of death or death & TPD insurance cover for a female. The rates are shown separately for where the premium is subject to annual reviews and also where the premium is level for 5 or 10 years at a time.

Annual rates

Age	Annual review rates				Level premium rates for 5 years				Level premium rates for 10 years				Age
	Death only		Death & TPD		Death only		Death & TPD		Death only		Death & TPD		
	Smoker	Non-sm	Smoker	Non-sm	Smoker	Non-sm	Smoker	Non-sm	Smoker	Non-sm	Smoker	Non-sm	
16	\$0.40	\$0.27	\$0.50	\$0.31	\$0.43	\$0.29	\$0.54	\$0.34	\$0.39	\$0.26	\$0.48	\$0.31	16
17	\$0.44	\$0.30	\$0.54	\$0.34	\$0.43	\$0.29	\$0.54	\$0.34	\$0.37	\$0.25	\$0.47	\$0.30	17
18	\$0.45	\$0.30	\$0.55	\$0.37	\$0.41	\$0.28	\$0.52	\$0.33	\$0.36	\$0.24	\$0.45	\$0.29	18
19	\$0.44	\$0.30	\$0.55	\$0.36	\$0.39	\$0.27	\$0.49	\$0.31	\$0.34	\$0.23	\$0.43	\$0.27	19
20	\$0.42	\$0.28	\$0.53	\$0.33	\$0.37	\$0.25	\$0.46	\$0.29	\$0.33	\$0.22	\$0.41	\$0.26	20
21	\$0.40	\$0.26	\$0.49	\$0.31	\$0.34	\$0.23	\$0.43	\$0.27	\$0.32	\$0.22	\$0.40	\$0.25	21
22	\$0.37	\$0.25	\$0.46	\$0.28	\$0.32	\$0.22	\$0.40	\$0.25	\$0.31	\$0.21	\$0.40	\$0.25	22
23	\$0.34	\$0.23	\$0.43	\$0.27	\$0.30	\$0.21	\$0.38	\$0.24	\$0.31	\$0.21	\$0.40	\$0.25	23
24	\$0.31	\$0.21	\$0.40	\$0.25	\$0.29	\$0.20	\$0.37	\$0.23	\$0.32	\$0.22	\$0.42	\$0.26	24
25	\$0.29	\$0.21	\$0.37	\$0.23	\$0.29	\$0.20	\$0.37	\$0.23	\$0.33	\$0.22	\$0.44	\$0.27	25
26	\$0.28	\$0.19	\$0.36	\$0.22	\$0.30	\$0.20	\$0.38	\$0.24	\$0.35	\$0.23	\$0.47	\$0.30	26
27	\$0.28	\$0.20	\$0.37	\$0.23	\$0.31	\$0.21	\$0.40	\$0.25	\$0.37	\$0.25	\$0.52	\$0.32	27
28	\$0.29	\$0.21	\$0.37	\$0.23	\$0.32	\$0.22	\$0.42	\$0.27	\$0.40	\$0.27	\$0.57	\$0.36	28
29	\$0.31	\$0.21	\$0.39	\$0.24	\$0.34	\$0.23	\$0.46	\$0.29	\$0.43	\$0.29	\$0.64	\$0.40	29
30	\$0.31	\$0.21	\$0.42	\$0.26	\$0.37	\$0.24	\$0.51	\$0.32	\$0.47	\$0.31	\$0.72	\$0.45	30
31	\$0.33	\$0.22	\$0.45	\$0.28	\$0.40	\$0.26	\$0.57	\$0.36	\$0.51	\$0.34	\$0.81	\$0.51	31
32	\$0.37	\$0.24	\$0.50	\$0.31	\$0.43	\$0.29	\$0.64	\$0.40	\$0.56	\$0.38	\$0.91	\$0.57	32
33	\$0.40	\$0.26	\$0.55	\$0.34	\$0.47	\$0.32	\$0.72	\$0.45	\$0.61	\$0.41	\$1.03	\$0.64	33
34	\$0.42	\$0.28	\$0.63	\$0.40	\$0.52	\$0.35	\$0.82	\$0.51	\$0.66	\$0.45	\$1.14	\$0.71	34
35	\$0.46	\$0.31	\$0.71	\$0.44	\$0.57	\$0.39	\$0.93	\$0.58	\$0.72	\$0.49	\$1.27	\$0.79	35
36	\$0.51	\$0.34	\$0.80	\$0.50	\$0.63	\$0.43	\$1.05	\$0.66	\$0.78	\$0.53	\$1.41	\$0.88	36
37	\$0.56	\$0.39	\$0.91	\$0.56	\$0.69	\$0.47	\$1.19	\$0.74	\$0.86	\$0.58	\$1.57	\$0.98	37
38	\$0.63	\$0.42	\$1.05	\$0.65	\$0.76	\$0.51	\$1.33	\$0.83	\$0.94	\$0.63	\$1.76	\$1.10	38
39	\$0.69	\$0.47	\$1.18	\$0.74	\$0.81	\$0.55	\$1.47	\$0.92	\$1.03	\$0.69	\$1.99	\$1.24	39
40	\$0.76	\$0.51	\$1.32	\$0.83	\$0.87	\$0.59	\$1.62	\$1.01	\$1.14	\$0.77	\$2.27	\$1.41	40
41	\$0.83	\$0.55	\$1.48	\$0.93	\$0.94	\$0.63	\$1.77	\$1.11	\$1.27	\$0.85	\$2.60	\$1.63	41
42	\$0.88	\$0.59	\$1.62	\$1.01	\$1.02	\$0.69	\$1.95	\$1.22	\$1.42	\$0.96	\$3.01	\$1.88	42
43	\$0.91	\$0.62	\$1.75	\$1.09	\$1.12	\$0.75	\$2.19	\$1.37	\$1.58	\$1.07	\$3.48	\$2.17	43
44	\$0.99	\$0.67	\$1.91	\$1.19	\$1.25	\$0.84	\$2.51	\$1.57	\$1.77	\$1.19	\$4.02	\$2.51	44
45	\$1.09	\$0.73	\$2.11	\$1.32	\$1.40	\$0.95	\$2.92	\$1.82	\$1.97	\$1.33	\$4.65	\$2.91	45
46	\$1.22	\$0.83	\$2.37	\$1.48	\$1.60	\$1.08	\$3.43	\$2.14	\$2.19	\$1.48	\$5.36	\$3.35	46
47	\$1.37	\$0.93	\$2.80	\$1.76	\$1.82	\$1.23	\$4.06	\$2.54	\$2.42	\$1.63	\$6.17	\$3.86	47
48	\$1.57	\$1.06	\$3.33	\$2.08	\$2.05	\$1.38	\$4.76	\$2.98	\$2.66	\$1.80	\$7.08	\$4.42	48
49	\$1.78	\$1.20	\$3.96	\$2.47	\$2.29	\$1.54	\$5.54	\$3.46	\$2.92	\$1.97	\$8.09	\$5.06	49
50	\$2.05	\$1.38	\$4.70	\$2.94	\$2.53	\$1.71	\$6.38	\$3.99	\$3.18	\$2.15	\$9.23	\$5.77	50
51	\$2.32	\$1.57	\$5.50	\$3.44	\$2.78	\$1.87	\$7.29	\$4.56	\$3.46	\$2.33	\$10.52	\$6.58	51
52	\$2.54	\$1.71	\$6.32	\$3.96	\$3.02	\$2.04	\$8.28	\$5.18	\$3.74	\$2.53	\$11.98	\$7.49	52
53	\$2.76	\$1.86	\$7.21	\$4.50	\$3.28	\$2.21	\$9.39	\$5.87	\$4.06	\$2.75	\$13.66	\$8.54	53
54	\$3.00	\$2.03	\$8.18	\$5.11	\$3.55	\$2.40	\$10.64	\$6.65	\$4.42	\$2.99	\$15.57	\$9.73	54
55	\$3.26	\$2.20	\$9.25	\$5.78	\$3.83	\$2.59	\$12.08	\$7.55	\$4.83	\$3.27	-	-	55
56	\$3.54	\$2.39	\$10.46	\$6.54	\$4.14	\$2.79	\$13.75	\$8.59	\$5.30	\$3.58	-	-	56
57	\$3.82	\$2.58	\$11.85	\$7.41	\$4.47	\$3.02	\$15.68	\$9.80	\$5.83	\$3.94	-	-	57
58	\$4.12	\$2.78	\$13.47	\$8.42	\$4.85	\$3.28	\$17.92	\$11.20	\$6.44	\$4.35	-	-	58
59	\$4.42	\$2.99	\$15.36	\$9.60	\$5.30	\$3.58	\$20.50	\$12.81	\$7.17	\$4.84	-	-	59
60	\$4.78	\$3.23	\$17.59	\$10.99	\$5.83	\$3.94	-	-	-	-	-	-	60
61	\$5.19	\$3.51	\$20.15	\$12.59	\$6.45	\$4.36	-	-	-	-	-	-	61
62	\$5.73	\$3.88	\$23.05	\$14.41	\$7.19	\$4.86	-	-	-	-	-	-	62
63	\$6.36	\$4.31	\$26.34	\$16.47	\$8.04	\$5.43	-	-	-	-	-	-	63
64	\$7.09	\$4.79	\$30.05	\$18.79	\$9.04	\$6.10	-	-	-	-	-	-	64
65	\$7.90	\$5.33	\$7.90	\$5.33	-	-	-	-	-	-	-	-	65
66	\$8.85	\$5.98	\$8.85	\$5.98	-	-	-	-	-	-	-	-	66
67	\$10.00	\$6.76	\$10.00	\$6.76	-	-	-	-	-	-	-	-	67
68	\$11.34	\$7.66	\$11.34	\$7.66	-	-	-	-	-	-	-	-	68
69	\$12.90	\$8.72	\$12.90	\$8.72	-	-	-	-	-	-	-	-	69