



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 |