



3. LIFE INSURANCE - MALE

The table sets out the premium rates for the cost of each \$1,000 of death or death & TPD insurance cover for a male. 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	\$0.65	\$0.54	\$0.74	\$0.64	\$0.82	\$0.66	\$0.93	\$0.75	\$0.80	\$0.64	\$0.90	\$0.72	16
17	\$0.79	\$0.62	\$0.90	\$0.74	\$0.87	\$0.69	\$0.98	\$0.78	\$0.80	\$0.64	\$0.91	\$0.71	17
18	\$0.86	\$0.69	\$0.97	\$0.77	\$0.88	\$0.70	\$0.99	\$0.78	\$0.79	\$0.62	\$0.89	\$0.70	18
19	\$0.86	\$0.69	\$0.96	\$0.76	\$0.86	\$0.68	\$0.97	\$0.76	\$0.76	\$0.60	\$0.87	\$0.68	19
20	\$0.95	\$0.75	\$1.06	\$0.83	\$0.84	\$0.66	\$0.94	\$0.74	\$0.74	\$0.58	\$0.84	\$0.66	20
21	\$0.89	\$0.70	\$1.00	\$0.78	\$0.79	\$0.62	\$0.88	\$0.70	\$0.70	\$0.55	\$0.81	\$0.63	21
22	\$0.84	\$0.66	\$0.94	\$0.74	\$0.74	\$0.58	\$0.83	\$0.65	\$0.67	\$0.53	\$0.79	\$0.60	22
23	\$0.78	\$0.62	\$0.88	\$0.69	\$0.70	\$0.55	\$0.79	\$0.62	\$0.64	\$0.51	\$0.78	\$0.58	23
24	\$0.74	\$0.59	\$0.83	\$0.65	\$0.66	\$0.52	\$0.76	\$0.59	\$0.62	\$0.50	\$0.77	\$0.57	24
25	\$0.69	\$0.54	\$0.77	\$0.62	\$0.63	\$0.50	\$0.75	\$0.57	\$0.61	\$0.48	\$0.78	\$0.57	25
26	\$0.64	\$0.50	\$0.75	\$0.56	\$0.61	\$0.48	\$0.74	\$0.56	\$0.61	\$0.48	\$0.79	\$0.57	26
27	\$0.63	\$0.49	\$0.73	\$0.56	\$0.60	\$0.48	\$0.75	\$0.55	\$0.61	\$0.48	\$0.81	\$0.58	27
28	\$0.61	\$0.48	\$0.73	\$0.56	\$0.59	\$0.47	\$0.76	\$0.55	\$0.62	\$0.49	\$0.85	\$0.59	28
29	\$0.60	\$0.47	\$0.75	\$0.55	\$0.59	\$0.47	\$0.78	\$0.55	\$0.63	\$0.50	\$0.89	\$0.61	29
30	\$0.59	\$0.47	\$0.75	\$0.54	\$0.59	\$0.47	\$0.80	\$0.56	\$0.65	\$0.52	\$0.94	\$0.64	30
31	\$0.59	\$0.47	\$0.76	\$0.54	\$0.60	\$0.48	\$0.84	\$0.58	\$0.68	\$0.54	\$1.00	\$0.68	31
32	\$0.59	\$0.47	\$0.80	\$0.55	\$0.62	\$0.49	\$0.88	\$0.60	\$0.72	\$0.57	\$1.08	\$0.73	32
33	\$0.60	\$0.47	\$0.83	\$0.56	\$0.64	\$0.51	\$0.93	\$0.63	\$0.77	\$0.60	\$1.17	\$0.79	33
34	\$0.62	\$0.48	\$0.88	\$0.60	\$0.68	\$0.53	\$1.00	\$0.67	\$0.82	\$0.65	\$1.28	\$0.87	34
35	\$0.64	\$0.50	\$0.92	\$0.63	\$0.71	\$0.56	\$1.07	\$0.73	\$0.88	\$0.70	\$1.41	\$0.95	35
36	\$0.67	\$0.53	\$0.97	\$0.66	\$0.76	\$0.60	\$1.17	\$0.79	\$0.95	\$0.75	\$1.55	\$1.05	36
37	\$0.70	\$0.55	\$1.06	\$0.71	\$0.82	\$0.65	\$1.28	\$0.87	\$1.03	\$0.81	\$1.72	\$1.16	37
38	\$0.75	\$0.60	\$1.16	\$0.77	\$0.89	\$0.70	\$1.41	\$0.96	\$1.13	\$0.88	\$1.91	\$1.29	38
39	\$0.82	\$0.64	\$1.26	\$0.86	\$0.97	\$0.76	\$1.57	\$1.06	\$1.24	\$0.96	\$2.13	\$1.44	39
40	\$0.89	\$0.69	\$1.40	\$0.94	\$1.05	\$0.83	\$1.74	\$1.18	\$1.36	\$1.04	\$2.37	\$1.60	40
41	\$0.95	\$0.75	\$1.54	\$1.05	\$1.14	\$0.90	\$1.94	\$1.31	\$1.49	\$1.13	\$2.64	\$1.78	41
42	\$1.05	\$0.82	\$1.71	\$1.16	\$1.24	\$0.98	\$2.16	\$1.46	\$1.62	\$1.22	\$2.94	\$1.99	42
43	\$1.13	\$0.90	\$1.92	\$1.30	\$1.37	\$1.07	\$2.41	\$1.63	\$1.79	\$1.33	\$3.28	\$2.21	43
44	\$1.23	\$0.98	\$2.13	\$1.44	\$1.52	\$1.16	\$2.69	\$1.81	\$1.97	\$1.43	\$3.65	\$2.46	44
45	\$1.35	\$1.07	\$2.38	\$1.61	\$1.67	\$1.25	\$2.99	\$2.02	\$2.16	\$1.55	\$4.07	\$2.75	45
46	\$1.45	\$1.15	\$2.65	\$1.79	\$1.83	\$1.35	\$3.34	\$2.25	\$2.37	\$1.67	\$4.55	\$3.07	46
47	\$1.70	\$1.23	\$2.96	\$2.00	\$2.01	\$1.46	\$3.72	\$2.51	\$2.61	\$1.82	\$5.09	\$3.44	47
48	\$1.85	\$1.35	\$3.30	\$2.23	\$2.21	\$1.58	\$4.15	\$2.80	\$2.86	\$1.98	\$5.72	\$3.87	48
49	\$2.00	\$1.45	\$3.68	\$2.49	\$2.42	\$1.71	\$4.61	\$3.12	\$3.15	\$2.17	\$6.45	\$4.36	49
50	\$2.16	\$1.58	\$4.11	\$2.77	\$2.65	\$1.85	\$5.14	\$3.48	\$3.48	\$2.38	\$7.29	\$4.93	50
51	\$2.33	\$1.70	\$4.57	\$3.09	\$2.91	\$2.00	\$5.75	\$3.89	\$3.87	\$2.63	\$8.28	\$5.60	51
52	\$2.71	\$1.84	\$5.08	\$3.43	\$3.21	\$2.17	\$6.46	\$4.37	\$4.33	\$2.93	\$9.45	\$6.38	52
53	\$2.92	\$1.98	\$5.63	\$3.80	\$3.52	\$2.38	\$7.29	\$4.93	\$4.85	\$3.28	\$10.81	\$7.30	53
54	\$3.15	\$2.13	\$6.32	\$4.28	\$3.88	\$2.62	\$8.28	\$5.60	\$5.46	\$3.69	\$12.39	\$8.37	54
55	\$3.45	\$2.33	\$7.16	\$4.83	\$4.32	\$2.91	\$9.44	\$6.38	\$6.16	\$4.16	-	-	55
56	\$3.82	\$2.58	\$8.11	\$5.49	\$4.83	\$3.26	\$10.82	\$7.31	\$6.98	\$4.72	-	-	56
57	\$4.25	\$2.87	\$9.24	\$6.25	\$5.45	\$3.68	\$12.44	\$8.40	\$7.95	\$5.37	-	-	57
58	\$4.74	\$3.20	\$10.58	\$7.14	\$6.19	\$4.18	\$14.33	\$9.68	\$9.09	\$6.14	-	-	58
59	\$5.31	\$3.58	\$12.14	\$8.20	\$7.04	\$4.75	\$16.49	\$11.14	\$10.41	\$7.03	-	-	59
60	\$6.03	\$4.07	\$14.02	\$9.47	\$8.01	\$5.41	-	-	-	-	-	-	60
61	\$6.93	\$4.68	\$16.22	\$10.95	\$9.14	\$6.17	-	-	-	-	-	-	61
62	\$7.93	\$5.35	\$18.67	\$12.62	\$10.46	\$7.06	-	-	-	-	-	-	62
63	\$9.00	\$6.08	\$21.40	\$14.46	\$11.99	\$8.10	-	-	-	-	-	-	63
64	\$10.17	\$6.87	\$24.45	\$16.52	\$13.79	\$9.31	-	-	-	-	-	-	64
65	\$11.66	\$7.88	\$11.66	\$7.88	-	-	-	-	-	-	-	-	65
66	\$13.52	\$9.13	\$13.52	\$9.13	-	-	-	-	-	-	-	-	66
67	\$15.61	\$10.54	\$15.61	\$10.54	-	-	-	-	-	-	-	-	67
68	\$17.96	\$12.14	\$17.96	\$12.14	-	-	-	-	-	-	-	-	68
69	\$20.64	\$13.94	\$20.64	\$13.94	-	-	-	-	-	-	-	-	69