

Insurance Premium Tables – 1 July 2017

Types of Cover

Australian Catholic Superannuation members have access to three types of insurance cover:

Death only

(including terminal illness)



Pays a lump sum to your beneficiaries if you die or to you if you suffer a terminal illness.

Death and Total & Permanent Disablement (TPD)



Pays a lump sum if illness or injury means you are unlikely to ever be able to work again.

Income Protection

(also referred to as TSC)



Pays a monthly income while you are temporarily

Premiums will be deducted from your account on a regular basis, usually monthly. The Death only, Death & TPD and Income Protection premiums are detailed below. The scales and premiums applied are correct at the time of publication. We will notify members of any changes.

This document details the insurance scales and premiums only. Please refer to the Insurance Fact Sheet for detailed insurance information.

All cover is subject to the terms and conditions of the insurance policies. If there is any conflict between the information contained in this document and the insurance policies, the terms and conditions of the insurance policies will prevail.

Table 1: Death and TPD premium scale for unitised cover

Type of cover	Cost per unit per week
Death only	\$0.74 (\$38.48 pa)
Death and TPD	\$1.29 (\$67.08 pa)



For further details please phone our Call Centre on 1300 658 776

Death and TPD Insurance

Premium Tables - effective 1 July 2017

Table 2: Death & TPD per unit and premium scale for fixed cover				
Age Next Birthday	UNITISED COVER		FIXED COVER PREMIUMS	
	Death & TPD amount of cover per unit	Death Only amount of cover per unit	Death & TPD fixed cover per \$1,000 of cover (\$pa)	Death Only fixed cover per \$1,000 of cover (\$pa)
16	\$108,200	\$108,200	\$0.62	\$0.36
17	\$108,200	\$108,200	\$0.62	\$0.36
18	\$108,200	\$108,200	\$0.62	\$0.36
19	\$108,200	\$108,200	\$0.62	\$0.36
20	\$108,200	\$108,200	\$0.62	\$0.36
21	\$108,200	\$108,200	\$0.62	\$0.36
22	\$105,300	\$105,300	\$0.63	\$0.37
23	\$105,300	\$105,300	\$0.63	\$0.37
24	\$105,300	\$105,300	\$0.63	\$0.37
25	\$105,300	\$105,300	\$0.63	\$0.37
26	\$105,300	\$105,300	\$0.63	\$0.37
27	\$103,700	\$103,700	\$0.65	\$0.37
28	\$103,700	\$103,700	\$0.65	\$0.37
29	\$103,700	\$103,700	\$0.65	\$0.37
30	\$103,700	\$103,700	\$0.65	\$0.37
31	\$103,700	\$103,700	\$0.65	\$0.37
32	\$101,300	\$101,300	\$0.66	\$0.39
33	\$99,500	\$99,500	\$0.67	\$0.39
34	\$98,600	\$98,600	\$0.69	\$0.40
35	\$98,600	\$98,600	\$0.69	\$0.40
36	\$96,500	\$96,500	\$0.70	\$0.40
37	\$96,500	\$96,500	\$0.70	\$0.40
38	\$94,400	\$94,400	\$0.71	\$0.41
39	\$93,100	\$93,100	\$0.73	\$0.41
40	\$92,500	\$92,500	\$0.73	\$0.43
41	\$91,700	\$91,700	\$0.74	\$0.43
42	\$86,000	\$86,000	\$0.77	\$0.45
43	\$76,900	\$76,900	\$0.88	\$0.51
44	\$69,200	\$69,200	\$0.96	\$0.56
45	\$63,100	\$63,100	\$1.06	\$0.62
46	\$60,100	\$60,100	\$1.12	\$0.65
47	\$46,900	\$46,900	\$1.43	\$0.82
48	\$43,400	\$43,400	\$1.55	\$0.89
49	\$41,900	\$41,900	\$1.59	\$0.93
50	\$39,900	\$39,900	\$1.68	\$0.98
51	\$39,100	\$39,100	\$1.72	\$0.99
52	\$33,200	\$33,200	\$2.02	\$1.17
53	\$27,800	\$27,800	\$2.41	\$1.39
54	\$26,100	\$26,100	\$2.57	\$1.50
55	\$22,700	\$22,700	\$2.95	\$1.72
56	\$20,000	\$20,000	\$3.35	\$1.95
57	\$16,600	\$16,600	\$4.04	\$2.35
58	\$11,900	\$11,900	\$5.63	\$3.27
59	\$11,900	\$11,900	\$5.63	\$3.27
60	\$10,400	\$10,400	\$6.45	\$3.74
61	\$9,000	\$9,000	\$7.45	\$4.32
62	\$7,500	\$7,500	\$8.94	\$5.19
63	\$6,800	\$6,800	\$9.87	\$5.72
64	\$6,000	\$6,000	\$11.17	\$6.48
65	\$6,000	\$6,000	\$11.17	\$6.48
66	\$3,400	\$3,400	\$19.71	\$11.43
67	\$3,400	\$3,400	\$19.71	\$11.43
68	\$3,400	\$3,400	\$19.71	\$11.43
69	\$3,400	\$3,400	\$19.71	\$11.43
70	\$3,400	\$3,400	\$19.71	\$11.43

Income Protection Insurance

Premium Tables - effective 1 July 2017

Table 3: 2 Year Benefit Period. Cost p.a. per \$15,000 unit.			
Age Next Birthday	WAITING PERIOD*		
	90 days	60 days	30 days
16	\$15.06	\$23.56	\$45.96
17	\$15.06	\$23.56	\$45.96
18	\$15.06	\$23.56	\$45.96
19	\$15.06	\$23.56	\$45.96
20	\$15.06	\$23.56	\$45.96
21	\$15.06	\$23.74	\$46.21
22	\$15.06	\$23.92	\$46.46
23	\$15.26	\$24.42	\$47.32
24	\$15.57	\$25.09	\$48.53
25	\$15.57	\$25.29	\$48.79
26	\$15.06	\$24.68	\$47.51
27	\$14.55	\$24.27	\$46.63
28	\$13.75	\$23.46	\$44.97
29	\$13.35	\$23.36	\$44.69
30	\$13.16	\$23.62	\$45.09
31	\$13.16	\$23.79	\$46.14
32	\$13.16	\$24.32	\$47.10
33	\$13.55	\$25.52	\$49.34
34	\$13.96	\$26.61	\$51.39
35	\$14.66	\$28.16	\$54.28
36	\$15.57	\$29.93	\$57.59
37	\$16.67	\$31.86	\$61.26
38	\$17.67	\$33.39	\$64.11
39	\$19.17	\$35.60	\$68.28
40	\$20.88	\$37.91	\$72.60
41	\$22.79	\$41.75	\$77.03
42	\$24.99	\$44.40	\$81.84
43	\$27.61	\$47.40	\$87.30
44	\$30.62	\$50.71	\$93.30
45	\$33.93	\$54.13	\$99.50
46	\$37.84	\$58.10	\$106.70
47	\$42.36	\$62.56	\$114.81
48	\$47.28	\$67.20	\$123.22
49	\$53.00	\$72.56	\$132.94
50	\$59.33	\$78.35	\$143.38
51	\$66.56	\$90.73	\$155.27
52	\$74.69	\$98.57	\$168.55
53	\$83.72	\$107.23	\$183.21
54	\$93.65	\$116.74	\$199.31
55	\$105.19	\$128.01	\$218.38
56	\$117.84	\$140.47	\$239.45
57	\$132.20	\$154.93	\$263.88
58	\$147.85	\$171.06	\$291.10
59	\$165.32	\$189.63	\$322.39
60	\$185.09	\$211.47	\$359.16
61	\$207.07	\$243.77	\$401.85
62	\$230.97	\$273.45	\$450.24
63	\$217.81	\$269.13	\$452.18
64	\$124.37	\$176.99	\$315.02
65	\$30.62	\$43.57	\$77.55

*Waiting period is the number of consecutive days for which you must be totally or partially disabled before you are eligible to receive benefits. The waiting period starts the day you become totally disabled.

Income Protection Insurance

Premium Tables - effective 1 July 2017

**Table 4: 5 year benefit payment period.
Cost p.a. per \$15,000 unit.**

Age Next Birthday	WAITING PERIOD*		
	90 days	60 days	30 days
16	\$22.13	\$27.80	\$50.98
17	\$22.13	\$27.80	\$50.98
18	\$22.13	\$27.80	\$50.98
19	\$22.13	\$27.80	\$50.98
20	\$22.13	\$27.80	\$50.98
21	\$22.44	\$28.36	\$51.90
22	\$22.74	\$28.95	\$52.84
23	\$23.04	\$29.54	\$53.81
24	\$23.37	\$30.16	\$54.81
25	\$23.70	\$30.79	\$55.84
26	\$24.57	\$32.20	\$58.25
27	\$25.33	\$33.77	\$60.93
28	\$26.03	\$35.49	\$63.88
29	\$26.73	\$37.37	\$67.12
30	\$27.48	\$39.43	\$70.68
31	\$28.35	\$40.97	\$74.61
32	\$29.40	\$43.44	\$78.94
33	\$30.68	\$46.15	\$83.73
34	\$32.26	\$49.16	\$89.03
35	\$34.18	\$52.47	\$94.89
36	\$36.51	\$56.12	\$101.34
37	\$39.33	\$60.13	\$108.43
38	\$42.68	\$64.50	\$116.15
39	\$46.61	\$69.25	\$124.56
40	\$51.21	\$74.41	\$133.65
41	\$56.52	\$82.89	\$143.45
42	\$62.60	\$89.06	\$153.96
43	\$69.52	\$95.64	\$165.19
44	\$77.32	\$102.67	\$177.16
45	\$86.08	\$110.15	\$189.90
46	\$95.86	\$118.10	\$203.43
47	\$106.71	\$126.54	\$217.81
48	\$118.68	\$135.54	\$233.12
49	\$131.85	\$145.14	\$249.41
50	\$146.25	\$155.39	\$266.81
51	\$161.94	\$177.75	\$285.45
52	\$178.96	\$190.30	\$305.47
53	\$197.38	\$209.21	\$327.07
54	\$217.21	\$230.24	\$350.48
55	\$238.49	\$252.79	\$375.94
56	\$261.19	\$276.87	\$403.69
57	\$285.28	\$302.40	\$433.95
58	\$310.60	\$329.24	\$466.86
59	\$336.98	\$357.20	\$502.46
60	\$355.20	\$376.50	\$536.85
61	\$339.07	\$359.41	\$524.52
62	\$309.96	\$328.55	\$498.02
63	\$248.11	\$267.11	\$430.18
64	\$136.25	\$169.16	\$288.70
65	\$44.97	\$55.83	\$95.27

*Waiting period is the number of consecutive days for which you must be totally or partially disabled before you are eligible to receive benefits. The waiting period starts the day you become totally disabled.

Income Protection Insurance

Premium Tables - effective 1 July 2017

**Table 5: to age 65 benefit payment period.
Cost p.a. per \$15,000 unit.**

Age Next Birthday	WAITING PERIOD*		
	90 days	60 days	30 days
16	\$36.30	\$41.13	\$73.25
17	\$36.30	\$41.13	\$73.25
18	\$36.30	\$41.13	\$73.25
19	\$36.30	\$41.13	\$73.25
20	\$36.30	\$41.13	\$73.25
21	\$37.38	\$42.58	\$75.63
22	\$38.48	\$44.10	\$78.10
23	\$39.63	\$45.68	\$80.67
24	\$40.79	\$47.31	\$83.34
25	\$42.00	\$49.01	\$86.12
26	\$44.33	\$52.17	\$91.42
27	\$46.39	\$55.53	\$97.10
28	\$48.29	\$59.14	\$103.16
29	\$50.13	\$62.98	\$109.64
30	\$52.00	\$67.10	\$116.60
31	\$54.05	\$70.30	\$124.13
32	\$56.35	\$75.04	\$132.32
33	\$59.07	\$80.19	\$141.23
34	\$62.29	\$85.81	\$150.96
35	\$66.13	\$91.93	\$161.55
36	\$70.70	\$98.57	\$173.07
37	\$76.10	\$105.75	\$185.54
38	\$82.40	\$113.46	\$198.96
39	\$89.70	\$121.71	\$213.31
40	\$98.07	\$130.46	\$228.55
41	\$107.55	\$144.81	\$244.62
42	\$118.19	\$154.79	\$261.41
43	\$129.98	\$165.12	\$278.85
44	\$142.93	\$175.77	\$296.83
45	\$157.01	\$186.66	\$315.23
46	\$172.14	\$197.70	\$333.96
47	\$188.24	\$208.84	\$352.88
48	\$205.19	\$220.01	\$371.90
49	\$222.83	\$231.17	\$390.89
50	\$240.93	\$250.57	\$409.79
51	\$259.29	\$269.66	\$428.45
52	\$277.60	\$288.70	\$446.78
53	\$295.55	\$307.37	\$464.67
54	\$312.79	\$325.30	\$481.97
55	\$328.91	\$342.07	\$498.56
56	\$343.07	\$356.80	\$513.72
57	\$354.04	\$368.19	\$526.31
58	\$360.67	\$375.11	\$535.35
59	\$361.63	\$376.10	\$539.49
60	\$355.20	\$369.40	\$536.85
61	\$339.07	\$352.63	\$524.52
62	\$309.96	\$322.36	\$498.02
63	\$248.11	\$267.11	\$430.18
64	\$136.25	\$169.16	\$288.70
65	\$44.97	\$55.83	\$95.27

*Waiting period is the number of consecutive days for which you must be totally or partially disabled before you are eligible to receive benefits. The waiting period starts the day you become totally disabled.

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Insurance Premium Tables

Closed Insurance Category – Effective 1 July 2017

The Closed Insurance Category applies to a small number of members of the Fund. The premium tables below will only apply to members with personal insurance cover as at 30 June 2010, who elected not to transfer to the new unisex insurance arrangements as at 1 July 2010.

If you elected to remain in either the Closed Category Death and TPD insurance cover or the Closed Category Income Protection (Temporary Salary Continuance) cover, the premium description on your annual statement will be recorded as:

- Death and TPD “Closed to New Business”
- Income Protection (Temporary Salary Continuance) “Closed to New Business “

The insurance premium deducted from your account is based on:

- The amount and type of insurance cover
- Occupational Category (Table 6)
- Premium for the age next birthday (Table 7)
- Whether you smoke
- Your sex
- Whether any health loadings were applied at the time your insurance cover was accepted.

Table 6: Occupational Categories and relevant premium loadings for Insurance Cover

Occupational code	Description	Premium loadings		
		Death	TPD	Income Protection
Professional	Professional white collar workers who possess university qualifications (eg lawyers, doctors, solicitors, accountants, headmasters, school business managers). Also includes individuals employed by an independent employer who are executives or senior managerial white collar workers with salary packages in excess of \$100,000 pa.	\$0.91	\$0.91	\$0.91
White Collar	Qualified community professionals, clerical or administrative white collar workers who do not perform any manual work or sales people not involved in deliveries.	\$1.00	\$1.00	\$1.00
Light Blue	Certain skilled technicians and proprietors in non-hazardous industries involved in light manual work eg jewellers, computer technicians, cafe/coffee shop proprietors etc. Also includes supervisors of blue-collar workers, provided that no more than 10% of their time is spent performing light manual work, and fully qualified tradespeople. Details of qualifications must be provided.	\$1.30	\$1.75	\$2.20
Heavy Blue	Skilled or semi-skilled manual workers and heavy machinery operators who are not exposed to high-risk accidents or health hazards. Unskilled workers and labourers are not included in this occupation class.	\$1.70	\$3.40	\$3.20

Table 7: Death & TPD and Income Protection premium tables for Closed Category effective 1 July 2017

Age next birthday	Death & TPD – per \$1,000 of cover (\$pa)				Death Only – per \$1,000 of cover (\$pa)				Income Protection – per \$100 monthly benefit			
	Male		Female		Male		Female		Male		Female	
	S	NS	S	NS	S	NS	S	NS	S	NS	S	NS
16	\$1.06	\$0.73	\$0.39	\$0.31	\$0.89	\$0.62	\$0.32	\$0.26	\$1.16	\$0.97	\$1.28	\$1.06
17	\$1.06	\$0.73	\$0.39	\$0.31	\$0.91	\$0.60	\$0.33	\$0.26	\$1.16	\$0.97	\$1.28	\$1.06
18	\$1.06	\$0.71	\$0.39	\$0.30	\$0.91	\$0.60	\$0.33	\$0.25	\$1.16	\$0.97	\$1.28	\$1.06
19	\$1.06	\$0.71	\$0.39	\$0.30	\$0.91	\$0.59	\$0.33	\$0.25	\$1.16	\$0.97	\$1.28	\$1.06
20	\$1.06	\$0.70	\$0.40	\$0.30	\$0.91	\$0.59	\$0.33	\$0.25	\$1.16	\$0.97	\$1.28	\$1.06
21	\$1.04	\$0.67	\$0.39	\$0.29	\$0.86	\$0.55	\$0.31	\$0.23	\$1.18	\$0.97	\$1.28	\$1.07
22	\$1.02	\$0.65	\$0.39	\$0.29	\$0.81	\$0.52	\$0.30	\$0.23	\$1.18	\$0.98	\$1.29	\$1.07
23	\$0.98	\$0.60	\$0.37	\$0.27	\$0.77	\$0.48	\$0.29	\$0.21	\$1.19	\$0.98	\$1.30	\$1.09
24	\$0.96	\$0.58	\$0.36	\$0.26	\$0.73	\$0.44	\$0.27	\$0.19	\$1.20	\$1.00	\$1.31	\$1.09
25	\$0.92	\$0.54	\$0.34	\$0.25	\$0.69	\$0.41	\$0.25	\$0.18	\$1.20	\$1.01	\$1.32	\$1.10
26	\$0.89	\$0.53	\$0.33	\$0.23	\$0.65	\$0.39	\$0.23	\$0.17	\$1.18	\$0.97	\$1.38	\$1.15
27	\$0.86	\$0.51	\$0.33	\$0.23	\$0.60	\$0.34	\$0.23	\$0.15	\$1.15	\$0.96	\$1.44	\$1.19
28	\$0.88	\$0.49	\$0.34	\$0.23	\$0.59	\$0.33	\$0.23	\$0.15	\$1.14	\$0.95	\$1.48	\$1.23
29	\$0.91	\$0.49	\$0.37	\$0.25	\$0.59	\$0.33	\$0.23	\$0.15	\$1.14	\$0.96	\$1.50	\$1.25
30	\$0.95	\$0.49	\$0.39	\$0.26	\$0.60	\$0.32	\$0.23	\$0.15	\$1.16	\$0.97	\$1.55	\$1.28
31	\$0.96	\$0.49	\$0.44	\$0.27	\$0.62	\$0.31	\$0.25	\$0.15	\$1.18	\$0.98	\$1.58	\$1.32
32	\$1.02	\$0.51	\$0.48	\$0.29	\$0.63	\$0.31	\$0.26	\$0.17	\$1.22	\$1.02	\$1.63	\$1.37
33	\$1.08	\$0.53	\$0.54	\$0.33	\$0.65	\$0.31	\$0.29	\$0.18	\$1.28	\$1.06	\$1.68	\$1.41
34	\$1.17	\$0.54	\$0.60	\$0.36	\$0.67	\$0.32	\$0.31	\$0.18	\$1.33	\$1.11	\$1.77	\$1.48
35	\$1.24	\$0.58	\$0.70	\$0.40	\$0.70	\$0.32	\$0.33	\$0.19	\$1.40	\$1.18	\$1.86	\$1.56
36	\$1.32	\$0.59	\$0.80	\$0.45	\$0.71	\$0.33	\$0.37	\$0.22	\$1.48	\$1.24	\$1.98	\$1.65
37	\$1.39	\$0.63	\$0.91	\$0.52	\$0.74	\$0.33	\$0.41	\$0.23	\$1.58	\$1.32	\$2.11	\$1.77
38	\$1.52	\$0.69	\$1.03	\$0.58	\$0.78	\$0.34	\$0.45	\$0.26	\$1.71	\$1.42	\$2.29	\$1.90
39	\$1.66	\$0.74	\$1.18	\$0.66	\$0.84	\$0.37	\$0.49	\$0.29	\$1.85	\$1.54	\$2.49	\$2.08
40	\$1.83	\$0.80	\$1.36	\$0.74	\$0.91	\$0.39	\$0.54	\$0.30	\$2.00	\$1.67	\$2.71	\$2.27
41	\$2.07	\$0.89	\$1.58	\$0.85	\$0.99	\$0.43	\$0.60	\$0.33	\$2.19	\$1.82	\$2.99	\$2.49
42	\$2.35	\$1.00	\$1.80	\$0.96	\$1.08	\$0.47	\$0.67	\$0.36	\$2.39	\$2.00	\$3.29	\$2.74
43	\$2.66	\$1.12	\$2.02	\$1.07	\$1.20	\$0.51	\$0.73	\$0.39	\$2.64	\$2.20	\$3.63	\$3.02
44	\$3.06	\$1.26	\$2.22	\$1.17	\$1.33	\$0.55	\$0.76	\$0.40	\$2.91	\$2.44	\$4.01	\$3.34
45	\$3.49	\$1.44	\$2.45	\$1.28	\$1.47	\$0.60	\$0.80	\$0.43	\$3.24	\$2.70	\$4.43	\$3.70
46	\$3.91	\$1.62	\$2.65	\$1.39	\$1.59	\$0.66	\$0.84	\$0.44	\$3.61	\$3.00	\$4.91	\$4.09
47	\$4.37	\$1.80	\$2.91	\$1.52	\$1.73	\$0.73	\$0.88	\$0.45	\$4.01	\$3.34	\$5.42	\$4.52
48	\$4.89	\$2.03	\$3.25	\$1.70	\$1.88	\$0.78	\$0.93	\$0.49	\$4.48	\$3.73	\$5.97	\$4.98
49	\$5.46	\$2.27	\$3.65	\$1.92	\$2.03	\$0.85	\$0.99	\$0.53	\$5.02	\$4.18	\$6.57	\$5.48
50	\$6.11	\$2.55	\$4.13	\$2.18	\$2.21	\$0.92	\$1.07	\$0.56	\$5.61	\$4.68	\$7.22	\$6.03
51	\$6.84	\$2.87	\$4.67	\$2.46	\$2.39	\$1.00	\$1.17	\$0.62	\$6.29	\$5.24	\$7.91	\$6.59
52	\$7.58	\$3.20	\$5.23	\$2.80	\$2.57	\$1.08	\$1.28	\$0.69	\$7.05	\$5.88	\$8.65	\$7.21
53	\$8.39	\$3.58	\$5.82	\$3.13	\$2.76	\$1.17	\$1.40	\$0.74	\$7.92	\$6.60	\$9.42	\$7.87
54	\$9.25	\$4.01	\$6.42	\$3.49	\$2.94	\$1.26	\$1.52	\$0.82	\$8.88	\$7.40	\$10.24	\$8.54
55	\$10.07	\$4.45	\$7.00	\$3.84	\$3.12	\$1.38	\$1.63	\$0.91	\$9.97	\$8.30	\$11.10	\$9.25
56	\$10.86	\$4.91	\$7.54	\$4.20	\$3.30	\$1.50	\$1.77	\$0.98	\$11.18	\$9.32	\$11.99	\$9.99
57	\$11.71	\$5.44	\$8.08	\$4.56	\$3.50	\$1.62	\$1.88	\$1.06	\$12.53	\$10.44	\$12.92	\$10.76
58	\$12.67	\$6.06	\$8.60	\$4.95	\$3.72	\$1.78	\$2.02	\$1.17	\$14.04	\$11.69	\$13.87	\$11.56
59	\$13.75	\$6.78	\$9.13	\$5.37	\$3.97	\$1.96	\$2.14	\$1.25	\$15.70	\$13.09	\$14.86	\$12.38
60	\$14.96	\$7.58	\$9.67	\$5.81	\$4.24	\$2.14	\$2.25	\$1.36	\$17.57	\$14.64	\$15.86	\$13.21
61	\$16.32	\$8.47	\$10.29	\$6.27	\$4.53	\$2.35	\$2.40	\$1.47	\$19.62	\$16.36	\$16.87	\$14.05
62	\$17.76	\$9.44	\$11.06	\$6.86	\$4.83	\$2.57	\$2.58	\$1.59	\$21.84	\$18.20	\$17.84	\$14.87
63	\$19.29	\$10.49	\$12.03	\$7.58	\$5.13	\$2.80	\$2.81	\$1.78	\$22.26	\$18.55	\$17.36	\$14.46
64	\$20.91	\$11.59	\$13.18	\$8.44	\$5.44	\$3.02	\$3.07	\$1.98	\$12.62	\$10.51	\$9.55	\$7.97
65	\$22.61	\$12.83	\$14.45	\$9.44	\$5.75	\$3.28	\$3.38	\$2.21	\$4.17	\$3.47	\$3.16	\$2.63

S = Smoker **NS** = Non smoker

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