

Premium Guide

MetLife[®]

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The Premium Rates are current at the date of issue. Rates may be adjusted from time to time. You should contact MetLife to obtain the latest rates.

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Policy Fee

- A \$65 Policy Fee applies for all policies (up to two lives can be insured under the same policy). There is no discount applicable to the Policy Fee.

Loadings

- Loadings may be applied to premium rates depending on your medical history and in some cases, your occupation.

Premium Calculations

- The premium rates shown are per \$1,000 of cover.
- A 10% discount applies for policies of \$500,000 and above. To arrive at your discount multiply your rate x 0.90.
- Add Policy fee \$65.
- This equals your annual premium.
- Premiums paid in instalments attract an administrative charge.

Monthly Payments: Add 6% to the total premium amount (includes policy fee) and divide by 12.

Half Yearly Payments: Add 3% to the total premium amount (includes policy fee) and divide by 2.

Child Care

- For Child Care to be added to Term Life or Lifecare simply add \$50 per child (maximum 4) to the premium before any instalment loadings.

Term Life Insurance – Premium Rates

Male Non-Smoker Rates These rates also apply for Term Life (under Super)

Annual Premium Rates for \$1,000 Cover

Age Next Birthday	Guaranteed Premium	Variable Premium	Single TPD	Double TPD	Own Occupation Single TPD*	Waiver	GBIO Guaranteed Premium	GBIO Variable Premium
16 – 20	1.43	1.19	0.62	0.87	0.93	0.06	0.07	0.07
21	1.34	1.12	0.62	0.87	0.93	0.06	0.07	0.06
22	1.26	1.05	0.58	0.80	0.86	0.06	0.06	0.06
23	1.17	0.96	0.52	0.73	0.78	0.06	0.06	0.06
24	1.09	0.90	0.44	0.62	0.66	0.06	0.06	0.05
25	0.91	0.76	0.40	0.55	0.59	0.06	0.05	0.05
26	0.91	0.76	0.39	0.54	0.58	0.06	0.05	0.05
27	0.89	0.74	0.36	0.51	0.54	0.06	0.05	0.05
28	0.83	0.70	0.39	0.54	0.58	0.06	0.05	0.04
29	0.82	0.68	0.40	0.55	0.59	0.06	0.05	0.04
30	0.82	0.67	0.40	0.55	0.59	0.06	0.05	0.04
31	0.82	0.68	0.40	0.55	0.59	0.06	0.05	0.04
32	0.82	0.68	0.40	0.55	0.59	0.06	0.05	0.04
33	0.83	0.70	0.40	0.55	0.59	0.06	0.05	0.04
34	0.84	0.70	0.40	0.55	0.59	0.06	0.05	0.04
35	0.86	0.71	0.44	0.62	0.66	0.06	0.05	0.04
36	0.90	0.75	0.45	0.63	0.68	0.06	0.05	0.05
37	0.97	0.80	0.45	0.63	0.68	0.06	0.05	0.05
38	1.03	0.85	0.45	0.63	0.68	0.06	0.05	0.05
39	1.06	0.88	0.48	0.66	0.71	0.06	0.06	0.05
40	1.17	0.95	0.53	0.74	0.79	0.07	0.06	0.06
41	1.26	1.02	0.59	0.82	0.88	0.07	0.06	0.06
42	1.35	1.11	0.65	0.91	0.98	0.08	0.07	0.06
43	1.45	1.18	0.72	1.01	1.08	0.09	0.07	0.07
44	1.58	1.27	0.81	1.13	1.21	0.11	0.09	0.07
45	1.75	1.40	0.91	1.28	1.37	0.12	0.10	0.09
46	1.96	1.54	1.02	1.43	1.53	0.13	0.11	0.10
47	2.18	1.74	1.16	1.62	1.74	0.15	0.11	0.11
48	2.42	1.94	1.32	1.84	1.97	0.17	0.13	0.12
49	2.71	2.20	1.49	2.09	2.24	0.20	0.14	0.13
50	2.99	2.46	1.70	2.37	2.54	0.23	0.15	0.14
51	3.33	2.60	1.93	2.70	2.89	0.26	0.17	0.15
52	3.68	2.87	2.20	3.08	3.30	0.31	0.19	0.18
53	4.14	3.26	2.51	3.52	3.77	0.36	0.21	0.20
54	4.82	3.79	2.86	4.00	4.29	0.43	0.25	0.22
55	5.63	4.43	3.26	4.57	4.89	0.52	0.28	0.27
56	6.31	4.97	3.81	5.34	5.72	0.64		
57	7.09	5.58	4.57	6.40	6.86	0.81		
58	7.84	6.17	5.46	7.64	8.19	1.04		
59	8.69	6.83	6.44	9.02	9.66	1.32		
60	9.84	7.74	7.72	10.81	11.58	1.65		
61	11.10	8.74	9.27	12.97	13.90	2.03		
62	12.53	9.86	11.06	15.48	16.59	2.49		
63	14.10	11.10	13.18	18.44	19.76	3.03		
64	16.27	12.80	14.92	20.89	22.38	3.64		
65	18.46	14.54	17.48†	24.47♦	26.21♦	4.36♦		
66	20.70	16.35						
67	23.23	19.27						
68	25.99	21.53						
69	28.87	24.00						
70	33.70	27.92						
71	37.61	31.11						
72	41.63	34.51						
73	46.23	38.32						
74	51.18	42.44						
75	56.12	46.56						
76	61.18	50.68						
77	67.62	56.04						
78	74.64	61.80						
79	82.11	67.98						
80	90.74†	75.19†						
81	100.17†	82.92†						
82	110.75†	91.67†						
83	122.48†	101.46†						
84	135.47	112.27†						
85	149.85†	124.12†						

Key

* To Calculate Own Occupation Double TPD, simply multiply the Double TPD rate by 1.5.

♦ Renewal Rate Only.

† Renewal Rates Only – renewal rates to age 99 (next birthday) available on request.

Loadings may be applied to premium rates depending on your medical history and in some cases, your occupation.

Term Life Insurance – Premium Rates

Male Smoker Rates These rates also apply for Term Life (under Super)

Annual Premium Rates for \$1,000 Cover

Age Next Birthday	Guaranteed Premium	Variable Premium	Single TPD	Double TPD	Own Occupation Single TPD*	Waiver	GBIO Guaranteed Premium	GBIO Variable Premium
16 – 20	1.99	1.65	0.76	1.06	1.13	0.11	0.11	0.10
21	1.99	1.65	0.79	1.10	1.18	0.11	0.11	0.10
22	1.94	1.60	0.65	0.91	0.98	0.11	0.10	0.10
23	1.76	1.47	0.61	0.85	0.91	0.11	0.10	0.09
24	1.68	1.40	0.61	0.85	0.91	0.11	0.09	0.09
25	1.38	1.15	0.54	0.76	0.81	0.11	0.07	0.07
26	1.34	1.11	0.54	0.76	0.81	0.11	0.07	0.06
27	1.32	1.09	0.53	0.74	0.79	0.11	0.07	0.06
28	1.30	1.08	0.51	0.71	0.76	0.11	0.07	0.06
29	1.32	1.10	0.50	0.69	0.74	0.11	0.07	0.06
30	1.33	1.11	0.50	0.69	0.74	0.11	0.07	0.06
31	1.40	1.16	0.52	0.73	0.78	0.11	0.07	0.07
32	1.47	1.21	0.53	0.74	0.79	0.11	0.07	0.07
33	1.51	1.25	0.53	0.74	0.79	0.11	0.09	0.07
34	1.52	1.26	0.53	0.74	0.79	0.11	0.09	0.07
35	1.61	1.34	0.61	0.85	0.91	0.11	0.09	0.09
36	1.72	1.42	0.65	0.91	0.98	0.11	0.09	0.09
37	1.83	1.52	0.70	0.98	1.05	0.11	0.10	0.09
38	1.97	1.63	0.73	1.02	1.10	0.11	0.11	0.10
39	2.13	1.77	0.80	1.12	1.20	0.11	0.11	0.11
40	2.29	1.90	0.90	1.26	1.35	0.12	0.12	0.11
41	2.50	2.08	1.01	1.42	1.52	0.12	0.13	0.12
42	2.75	2.28	1.15	1.60	1.72	0.14	0.14	0.13
43	3.04	2.52	1.32	1.84	1.97	0.16	0.15	0.14
44	3.35	2.79	1.47	2.06	2.21	0.17	0.18	0.17
45	3.73	3.09	1.66	2.33	2.49	0.20	0.19	0.18
46	4.13	3.43	1.85	2.59	2.78	0.22	0.21	0.20
47	4.60	3.82	2.03	2.84	3.05	0.25	0.23	0.22
48	5.08	4.21	2.27	3.17	3.40	0.30	0.26	0.23
49	5.63	4.66	2.68	3.75	4.02	0.33	0.28	0.27
50	6.26	5.19	3.40	4.76	5.10	0.39	0.32	0.29
51	7.03	5.82	3.84	5.37	5.75	0.44	0.36	0.33
52	7.82	6.48	4.42	6.18	6.62	0.52	0.40	0.36
53	8.73	7.24	5.10	7.14	7.65	0.61	0.44	0.41
54	9.76	8.09	6.04	8.46	9.06	0.73	0.49	0.45
55	10.88	9.02	7.18	10.06	10.77	0.88	0.55	0.51
56	12.18	10.09	8.42	11.78	12.62	1.09		
57	13.64	11.30	9.76	13.66	14.64	1.37		
58	14.99	12.43	11.32	15.84	16.97	1.75		
59	16.50	13.66	13.13	18.38	19.69	2.23		
60	18.17	15.06	15.25	21.35	22.87	2.79		
61	20.14	16.68	17.60	24.64	26.40	3.47		
62	22.40	18.56	20.36	28.50	30.53	4.24		
63	24.91	20.65	23.50	32.90	35.25	5.15		
64	27.35	22.66	27.01	37.81	40.51	6.20		
65	29.96	24.83	30.48†	42.67♦	45.72♦	7.42♦		
66	32.78	27.20						
67	35.88	29.77						
68	39.10	32.45						
69	42.78	35.44						
70	46.58	38.63						
71	50.83	42.13						
72	55.32	45.84						
73	60.03	49.75						
74	64.98	53.87						
75	70.04	57.99						
76	75.21	62.32						
77	80.85	66.95						
78	87.06	72.10						
79	94.53	78.28						
80	102.01†	84.46†						
81	113.05†	93.63†						
82	123.86†	102.59†						
83	135.59†	112.38†						
84	148.58†	123.09†						
85	162.73†	134.83†						

Key

* To Calculate Own Occupation Double TPD, simply multiply the Double TPD rate by 1.5.

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Loadings may be applied to premium rates depending on your medical history and in some cases, your occupation.

Term Life Insurance – Premium Rates

Female Non-Smoker Rates These rates also apply for Term Life (under Super)

Annual Premium Rates for \$1,000 Cover

Age Next Birthday	Guaranteed Premium	Variable Premium	Single TPD	Double TPD	Own Occupation Single TPD*	Waiver	GBIO Guaranteed Premium	GBIO Variable Premium
16 – 20	0.71	0.62	0.56	0.78	0.84	0.06	0.04	0.04
21	0.71	0.62	0.56	0.78	0.84	0.06	0.04	0.04
22	0.69	0.62	0.52	0.72	0.78	0.06	0.04	0.04
23	0.66	0.59	0.47	0.65	0.70	0.06	0.04	0.04
24	0.64	0.55	0.40	0.56	0.59	0.06	0.04	0.04
25	0.60	0.53	0.36	0.50	0.53	0.06	0.04	0.03
26	0.58	0.51	0.35	0.48	0.52	0.06	0.04	0.03
27	0.58	0.51	0.33	0.46	0.49	0.06	0.04	0.03
28	0.58	0.51	0.35	0.48	0.52	0.06	0.04	0.03
29	0.59	0.52	0.36	0.50	0.53	0.06	0.04	0.03
30	0.60	0.53	0.36	0.50	0.53	0.06	0.04	0.03
31	0.60	0.53	0.36	0.50	0.53	0.06	0.04	0.03
32	0.63	0.55	0.36	0.50	0.53	0.06	0.04	0.04
33	0.66	0.58	0.36	0.50	0.53	0.06	0.04	0.04
34	0.67	0.60	0.36	0.50	0.53	0.06	0.04	0.04
35	0.71	0.62	0.40	0.56	0.59	0.06	0.04	0.04
36	0.74	0.65	0.41	0.57	0.61	0.06	0.04	0.04
37	0.75	0.66	0.41	0.57	0.61	0.06	0.04	0.04
38	0.79	0.70	0.41	0.57	0.61	0.06	0.04	0.04
39	0.83	0.74	0.43	0.60	0.64	0.06	0.05	0.04
40	0.87	0.77	0.48	0.67	0.72	0.07	0.05	0.05
41	0.94	0.83	0.53	0.74	0.79	0.07	0.05	0.05
42	1.01	0.90	0.59	0.82	0.88	0.08	0.05	0.05
43	1.09	0.96	0.65	0.91	0.97	0.09	0.06	0.05
44	1.18	1.04	0.73	1.02	1.09	0.11	0.06	0.06
45	1.27	1.13	0.82	1.15	1.23	0.12	0.07	0.06
46	1.42	1.25	0.92	1.29	1.38	0.13	0.07	0.07
47	1.57	1.38	1.04	1.46	1.56	0.15	0.09	0.07
48	1.76	1.56	1.18	1.66	1.77	0.17	0.10	0.09
49	1.93	1.71	1.35	1.88	2.02	0.20	0.10	0.10
50	2.11	1.87	1.53	2.14	2.29	0.23	0.11	0.11
51	2.35	2.08	1.74	2.43	2.61	0.26	0.12	0.11
52	2.64	2.34	1.98	2.77	2.97	0.31	0.13	0.13
53	2.96	2.62	2.26	3.17	3.39	0.36	0.15	0.14
54	3.28	2.90	2.58	3.60	3.86	0.43	0.17	0.15
55	3.62	3.21	2.94	4.11	4.40	0.52	0.19	0.18
56	4.00	3.54	3.43	4.80	5.15	0.64		
57	4.41	3.90	4.12	5.76	6.17	0.81		
58	4.88	4.32	4.91	6.88	7.37	1.04		
59	5.44	4.81	5.80	8.12	8.70	1.32		
60	6.07	5.36	6.95	9.73	10.42	1.65		
61	6.80	6.01	8.34	11.68	12.51	2.03		
62	7.51	6.65	9.95	13.93	14.93	2.49		
63	8.23	7.29	11.86	16.60	17.79	3.03		
64	9.11	8.07	13.43	18.80	20.14	3.64		
65	10.27	9.09	15.73=	22.02*	23.59*	4.36*		
66	11.62	10.34						
67	13.34	11.77						
68	14.95	13.20						
69	16.79	14.85						
70	18.86	16.72						
71	21.28	18.81						
72	23.92	21.12						
73	26.91	23.76						
74	30.02	26.51						
75	33.47	29.59						
76	37.49	33.22						
77	42.44	37.51						
78	48.19	42.68						
79	54.97	48.62						
80	62.79†	55.55†						
81	71.30†	63.03†						
82	80.62†	71.39†						
83	90.85†	80.41†						
84	102.24†	90.42†						
85	114.77†	101.64†						

Key

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Age Next Birthday	Guaranteed Premium	Variable Premium	Single TPD	Double TPD	Own Occupation Single TPD*	Waiver	GBIO Guaranteed Premium	GBIO Variable Premium
16 – 20	1.10	0.97	0.68	0.95	1.02	0.11	0.06	0.05
21	1.19	1.05	0.71	0.99	1.06	0.11	0.06	0.06
22	1.19	1.05	0.59	0.82	0.88	0.11	0.06	0.06
23	1.19	1.05	0.55	0.77	0.82	0.11	0.06	0.06
24	1.15	1.03	0.55	0.77	0.82	0.11	0.06	0.06
25	1.10	0.97	0.49	0.68	0.73	0.11	0.06	0.05
26	1.07	0.95	0.49	0.68	0.73	0.11	0.06	0.05
27	1.07	0.95	0.48	0.67	0.72	0.11	0.06	0.05
28	1.07	0.95	0.46	0.64	0.69	0.11	0.06	0.05
29	1.07	0.95	0.45	0.63	0.67	0.11	0.06	0.05
30	1.07	0.95	0.45	0.63	0.67	0.11	0.06	0.05
31	1.10	0.97	0.47	0.65	0.70	0.11	0.06	0.05
32	1.14	1.01	0.48	0.67	0.72	0.11	0.06	0.06
33	1.17	1.04	0.48	0.67	0.72	0.11	0.06	0.06
34	1.18	1.04	0.48	0.67	0.72	0.11	0.06	0.06
35	1.18	1.04	0.55	0.77	0.82	0.11	0.06	0.06
36	1.27	1.13	0.59	0.82	0.88	0.11	0.07	0.06
37	1.29	1.14	0.63	0.88	0.94	0.11	0.07	0.06
38	1.33	1.17	0.66	0.92	0.99	0.11	0.07	0.06
39	1.49	1.31	0.72	1.01	1.08	0.11	0.07	0.07
40	1.65	1.46	0.81	1.13	1.21	0.12	0.09	0.09
41	1.81	1.60	0.91	1.28	1.37	0.12	0.10	0.09
42	2.01	1.78	1.03	1.44	1.55	0.14	0.11	0.10
43	2.17	1.92	1.18	1.66	1.77	0.16	0.11	0.11
44	2.33	2.05	1.33	1.85	1.99	0.17	0.12	0.11
45	2.49	2.20	1.50	2.09	2.24	0.20	0.13	0.12
46	2.67	2.36	1.67	2.33	2.50	0.22	0.14	0.13
47	2.86	2.52	1.83	2.56	2.74	0.25	0.14	0.13
48	3.12	2.77	2.04	2.86	3.06	0.30	0.17	0.15
49	3.45	3.06	2.41	3.38	3.62	0.33	0.18	0.17
50	3.87	3.43	3.06	4.28	4.59	0.39	0.20	0.19
51	4.32	3.82	3.45	4.83	5.18	0.44	0.22	0.20
52	4.81	4.26	3.98	5.57	5.96	0.52	0.25	0.22
53	5.33	4.71	4.59	6.43	6.88	0.61	0.27	0.25
54	5.84	5.16	5.44	7.61	8.15	0.73	0.29	0.27
55	6.38	5.64	6.47	9.05	9.70	0.88	0.33	0.30
56	6.92	6.12	7.58	10.60	11.36	1.09		
57	7.49	6.63	8.78	12.30	13.17	1.37		
58	8.12	7.19	10.19	14.26	15.28	1.75		
59	8.79	7.77	11.82	16.54	17.73	2.23		
60	9.49	8.40	13.72	19.21	20.58	2.79		
61	10.23	9.06	15.84	22.17	23.76	3.47		
62	11.03	9.76	18.32	25.65	27.48	4.24		
63	11.95	10.58	21.15	29.61	31.73	5.15		
64	13.01	11.51	24.31	34.03	36.46	6.20		
65	14.20	12.56	27.43†	38.40♦	41.15♦	7.42♦		
66	15.76	13.97						
67	17.71	15.73						
68	20.24	17.93						
69	23.00	20.35						
70	25.53	22.55						
71	28.18	24.97						
72	31.17	27.61						
73	34.27	30.36						
74	37.72	33.33						
75	41.29	36.52						
76	45.54	40.26						
77	50.49	44.66						
78	56.35	49.83						
79	63.02	55.77						
80	70.50†	62.37†						
81	79.58†	70.40†						
82	89.59†	79.31†						
83	100.51†	88.88†						
84	112.47†	99.55†						
85	125.70†	111.21†						

Key

* To Calculate Own Occupation Double TPD, simply multiply the Double TPD rate by 1.5.

♦ Renewal Rate Only.

† Renewal Rates Only – renewal rates to age 99 (next birthday) available on request.

Loadings may be applied to premium rates depending on your medical history and in some cases, your occupation.

LifeCare Trauma Insurance – Premium Rates

Male Non-Smoker Rates

Annual Premium Rates for \$1,000 Cover

Age Next Birthday	LifeCare	LifeCare and Term Life	Term Life*	Any Occupation TPD	Own Occupation TPD*	Buyback
16 – 20	1.01	2.14	1.19	0.34	0.51	0.06
21	1.01	2.08	1.12	0.34	0.51	0.06
22	1.01	2.02	1.05	0.34	0.51	0.06
23	1.01	1.94	0.96	0.34	0.51	0.06
24	1.01	1.86	0.90	0.34	0.51	0.06
25	0.94	1.63	0.76	0.33	0.49	0.06
26	0.94	1.63	0.76	0.33	0.49	0.06
27	0.94	1.62	0.74	0.33	0.49	0.06
28	0.94	1.58	0.70	0.33	0.49	0.06
29	0.94	1.57	0.68	0.33	0.49	0.06
30	1.11	1.72	0.67	0.33	0.49	0.06
31	1.11	1.72	0.68	0.33	0.49	0.06
32	1.11	1.72	0.68	0.33	0.49	0.06
33	1.11	1.72	0.70	0.33	0.49	0.06
34	1.11	1.72	0.70	0.33	0.49	0.06
35	1.35	1.94	0.71	0.36	0.54	0.06
36	1.50	2.12	0.75	0.39	0.58	0.07
37	1.66	2.33	0.80	0.39	0.58	0.08
38	1.88	2.56	0.85	0.39	0.58	0.08
39	2.15	2.79	0.88	0.39	0.58	0.09
40	2.43	3.10	0.95	0.40	0.59	0.11
41	2.78	3.45	1.02	0.44	0.66	0.12
42	3.15	3.87	1.11	0.49	0.73	0.14
43	3.55	4.36	1.18	0.56	0.84	0.16
44	3.98	4.90	1.27	0.63	0.95	0.18
45	4.45	5.50	1.40	0.70	1.05	0.22
46	4.97	6.13	1.54	0.77	1.15	0.27
47	5.57	6.81	1.74	0.88	1.32	0.34
48	6.21	7.55	1.94	1.01	1.52	0.42
49	6.93	8.38	2.20	1.12	1.68	0.52
50	7.77	9.33	2.46	1.24	1.85	0.56
51	8.87	10.44	2.60	1.37	2.05	0.77
52	10.11	11.81	2.87	1.55	2.32	0.93
53	11.54	13.30	3.26	1.80	2.69	1.12
54	13.14	14.94	3.79	2.09	3.13	1.33
55	14.93	16.72	4.43	2.42	3.63	1.58
56	16.41	18.30	4.97	2.73	4.09	1.84
57	18.01	20.01	5.58	3.06	4.59	2.16
58	19.78	21.91	6.17	3.64	5.46	2.52
59	21.73	24.00	6.83	4.43	6.64	2.96
60	23.89	26.34	7.74	5.32	7.98	3.44
61	26.33	28.96	8.74	6.21	9.31	4.01
62	29.04	31.88	9.86	7.22	10.82	4.64
63	32.05	35.16	11.10	8.38	12.57	5.35
64	35.43	38.85	12.80	9.69	14.54	6.12
65	39.18*	43.00*	14.54*	11.19*	16.79*	
66	43.05*	47.25*	16.35*			
67	47.36*	51.98*	19.27*			
68	52.08*	57.23*	21.53*			
69	57.33*	63.00*	24.00*			
70	63.11*	69.30*	27.92*			
71	11.78*	42.89*	31.11*			
72	13.93*	48.43*	34.51*			
73	16.36*	54.68*	38.32*			
74	19.13*	61.57*	42.44*			
75	22.28*	68.83*	46.56*			
76	26.40*	77.07*	50.68*			
77	31.20*	87.23*	56.04*			
78	36.63*	98.43*	61.80*			
79	42.89*	110.87*	67.98*			
80	48.62*	123.81*	75.19*			
81	54.99†	137.90†	82.92†			
82	62.03†	153.70†	91.67†			
83	70.08†	171.53†	101.46†			
84	79.09†	191.36†	112.27†			
85	89.09†	213.21†	124.12†			

Key

- * To Calculate Own Occupation Double TPD, simply multiply the Double TPD rate by 1.5.
- ♦ Renewal Rate Only.
- † Renewal Rates Only – renewal rates to age 99 (next birthday) available on request.
- ♦ These rates apply to the portion of your Term Life cover, that is higher than your Trauma cover.

Loadings may be applied to premium rates depending on your medical history and in some cases, your occupation.

LifeCare Trauma Insurance – Premium Rates

Male Smoker Rates

Annual Premium Rates for \$1,000 Cover

Age Next Birthday	LifeCare	LifeCare and Term Life	Term Life*	Any Occupation TPD	Own Occupation TPD*	Buyback
16 – 20	1.40	2.89	1.65	0.37	0.56	0.06
21	1.40	2.89	1.65	0.37	0.56	0.06
22	1.40	2.89	1.60	0.37	0.56	0.06
23	1.40	2.70	1.47	0.37	0.56	0.06
24	1.40	2.70	1.40	0.37	0.56	0.06
25	1.74	2.70	1.15	0.45	0.68	0.06
26	1.74	2.70	1.11	0.45	0.68	0.06
27	1.74	2.69	1.09	0.44	0.66	0.06
28	1.74	2.67	1.08	0.43	0.64	0.06
29	1.74	2.68	1.10	0.42	0.63	0.06
30	2.27	3.20	1.11	0.42	0.63	0.08
31	2.27	3.23	1.16	0.44	0.66	0.08
32	2.27	3.27	1.21	0.45	0.68	0.08
33	2.27	3.29	1.25	0.45	0.68	0.08
34	2.27	3.29	1.26	0.45	0.68	0.08
35	2.93	3.97	1.34	0.52	0.78	0.14
36	3.27	4.34	1.42	0.55	0.83	0.15
37	3.69	4.83	1.52	0.59	0.88	0.17
38	4.20	5.39	1.63	0.62	0.93	0.18
39	4.85	6.00	1.77	0.68	1.01	0.21
40	5.53	6.77	1.90	0.71	1.06	0.23
41	6.42	7.65	2.08	0.76	1.13	0.27
42	7.39	8.65	2.28	0.82	1.23	0.32
43	8.45	9.91	2.52	0.97	1.45	0.37
44	9.62	11.35	2.79	1.11	1.67	0.43
45	10.88	12.80	3.09	1.27	1.90	0.53
46	12.17	14.24	3.43	1.44	2.16	0.65
47	13.57	15.81	3.82	1.64	2.46	0.82
48	15.08	17.48	4.21	1.83	2.74	1.01
49	16.78	19.35	4.66	2.02	3.03	1.25
50	18.64	21.39	5.19	2.20	3.30	1.36
51	21.00	23.64	5.82	2.42	3.63	1.81
52	23.65	26.37	6.48	2.70	4.05	2.18
53	26.55	29.22	7.24	3.11	4.66	2.57
54	29.70	32.25	8.09	3.56	5.33	2.98
55	33.13	35.47	9.02	4.10	6.15	3.51
56	35.77	38.05	10.09	4.70	7.04	4.01
57	38.54	40.73	11.30	5.32	7.98	4.61
58	41.53	43.63	12.43	6.13	9.19	5.29
59	44.76	46.71	13.66	7.05	10.57	6.09
60	48.26	50.10	15.06	8.07	12.10	6.95
61	52.13	53.88	16.68	9.24	13.86	7.95
62	56.33	58.11	18.56	10.60	15.90	9.00
63	60.88	62.73	20.65	12.15	18.22	10.15
64	65.89	67.87	22.66	13.85	20.77	11.38
65	71.31†	73.52†	24.83†	15.77♦	23.66♦	
66	76.97†	79.42†	27.20†			
67	83.16†	85.80†	29.77†			
68	89.78†	92.70†	32.45†			
69	96.92†	100.12†	35.44†			
70	104.69†	108.15†	38.63†			
71	17.13†	58.93†	42.13†			
72	19.91†	65.37†	45.84†			
73	22.98†	72.29†	49.75†			
74	26.37†	79.74†	53.87†			
75	30.11†	87.52†	57.99†			
76	35.17†	96.81†	62.32†			
77	41.03†	107.20†	66.95†			
78	47.56†	118.75†	72.10†			
79	54.94†	132.17†	78.28†			
80	62.33†	145.61†	84.46†			
81	70.53†	162.82†	93.63†			
82	79.63†	180.70†	102.59†			
83	90.01†	200.67†	112.38†			
84	101.63†	222.78†	123.09†			
85	114.56†	247.20†	134.83†			

Key

- * To Calculate Own Occupation Double TPD, simply multiply the Double TPD rate by 1.5.
 - ♦ Renewal Rate Only.
 - † Renewal Rates Only – renewal rates to age 99 (next birthday) available on request.
 - ♦ These rates apply to the portion of your Term Life cover, that is higher than your Trauma cover.
- Loadings may be applied to premium rates depending on your medical history and in some cases, your occupation.

LifeCare Trauma Insurance – Premium Rates

Female Non-Smoker Rates

Annual Premium Rates for \$1,000 Cover

Age Next Birthday	LifeCare	LifeCare and Term Life	Term Life*	Any Occupation TPD	Own Occupation TPD*	Buyback
16 – 20	0.86	1.39	0.62	0.31	0.46	0.06
21	0.95	1.48	0.62	0.31	0.46	0.06
22	0.95	1.48	0.62	0.31	0.46	0.06
23	0.95	1.46	0.59	0.31	0.46	0.06
24	0.95	1.42	0.55	0.31	0.46	0.06
25	0.99	1.42	0.53	0.30	0.44	0.06
26	0.99	1.42	0.51	0.30	0.44	0.06
27	0.99	1.42	0.51	0.30	0.44	0.06
28	0.99	1.41	0.51	0.30	0.44	0.06
29	0.99	1.41	0.52	0.30	0.44	0.06
30	1.40	1.79	0.53	0.30	0.44	0.12
31	1.40	1.79	0.53	0.30	0.44	0.12
32	1.40	1.79	0.55	0.30	0.44	0.12
33	1.40	1.80	0.58	0.30	0.44	0.12
34	1.40	1.81	0.60	0.30	0.44	0.12
35	1.77	2.07	0.62	0.33	0.49	0.20
36	1.89	2.18	0.65	0.35	0.52	0.21
37	2.02	2.34	0.66	0.35	0.52	0.23
38	2.16	2.49	0.70	0.35	0.52	0.25
39	2.32	2.66	0.74	0.35	0.52	0.26
40	2.49	2.86	0.77	0.36	0.53	0.27
41	2.74	3.12	0.83	0.40	0.59	0.30
42	3.00	3.41	0.90	0.44	0.66	0.30
43	3.27	3.69	0.96	0.51	0.76	0.32
44	3.54	3.99	1.04	0.57	0.85	0.33
45	3.80	4.28	1.13	0.63	0.94	0.34
46	4.07	4.62	1.25	0.69	1.03	0.36
47	4.39	4.99	1.38	0.79	1.18	0.39
48	4.77	5.44	1.56	0.91	1.37	0.42
49	5.16	5.93	1.71	1.01	1.52	0.44
50	5.59	6.45	1.87	1.11	1.67	0.46
51	6.28	7.21	2.08	1.23	1.85	0.53
52	6.99	8.04	2.34	1.40	2.09	0.60
53	7.74	8.92	2.62	1.62	2.42	0.67
54	8.49	9.77	2.90	1.88	2.82	0.73
55	9.25	10.63	3.21	2.18	3.27	0.81
56	10.19	11.67	3.54	2.45	3.68	0.92
57	11.19	12.75	3.90	2.76	4.13	1.06
58	12.28	13.94	4.32	3.28	4.92	1.23
59	13.48	15.26	4.81	3.99	5.98	1.43
60	14.85	16.77	5.36	4.79	7.19	1.66
61	16.37	18.45	6.01	5.59	8.38	1.92
62	18.06	20.30	6.65	6.50	9.74	2.23
63	19.96	22.37	7.29	7.54	11.31	2.58
64	22.11	24.70	8.07	8.72	13.08	2.96
65	24.52†	27.31†	9.09*	10.07*	15.11*	
66	26.97†	30.07†	10.34*			
67	29.64†	33.07†	11.77†			
68	32.64†	36.38†	13.20†			
69	35.96†	40.02†	14.85†			
70	39.59†	43.98†	16.72†			
71	25.95†	44.25†	18.81†			
72	29.47†	50.02†	21.12†			
73	33.77†	56.89†	23.76†			
74	38.63†	64.42†	26.51†			
75	44.44†	73.23†	29.59†			
76	51.51†	83.83†	33.22†			
77	59.75†	96.24†	37.51†			
78	69.90†	111.41†	42.68†			
79	81.77†	129.07†	48.62†			
80	95.00†	149.03†	55.55†			
81	109.27†	170.58†	63.03†			
82	124.62†	194.06†	71.39†			
83	140.90†	219.12†	80.41†			
84	158.02†	245.98†	90.42†			
85	175.51†	274.37†	101.64†			

Key

- * To Calculate Own Occupation Double TPD, simply multiply the Double TPD rate by 1.5.
- ♦ Renewal Rate Only.
- † Renewal Rates Only – renewal rates to age 99 (next birthday) available on request.
- ♦ These rates apply to the portion of your Term Life cover, that is higher than your Trauma cover.

Loadings may be applied to premium rates depending on your medical history and in some cases, your occupation.

LifeCare Trauma Insurance – Premium Rates

Female Smoker Rates

Annual Premium Rates for \$1,000 Cover

Age Next Birthday	LifeCare	LifeCare and Term Life	Term Life*	Any Occupation TPD	Own Occupation TPD*	Buyback
16 – 20	0.99	1.88	0.97	0.34	0.50	0.06
21	1.00	1.93	1.05	0.34	0.50	0.06
22	1.00	1.93	1.05	0.34	0.50	0.06
23	1.00	1.93	1.05	0.34	0.50	0.06
24	1.00	1.93	1.03	0.34	0.50	0.06
25	1.50	2.34	0.97	0.41	0.61	0.06
26	1.50	2.34	0.95	0.41	0.61	0.06
27	1.50	2.34	0.95	0.40	0.59	0.06
28	1.50	2.34	0.95	0.39	0.58	0.06
29	1.50	2.34	0.95	0.38	0.56	0.06
30	2.16	2.89	0.95	0.38	0.56	0.12
31	2.16	2.89	0.97	0.40	0.59	0.12
32	2.16	2.90	1.01	0.41	0.61	0.12
33	2.16	2.92	1.04	0.41	0.61	0.12
34	2.16	2.92	1.04	0.41	0.61	0.12
35	3.07	3.71	1.04	0.47	0.70	0.21
36	3.44	4.10	1.13	0.50	0.75	0.23
37	3.91	4.51	1.14	0.53	0.79	0.25
38	4.46	5.00	1.17	0.56	0.84	0.34
39	5.06	5.42	1.31	0.61	0.91	0.45
40	5.67	5.92	1.46	0.64	0.96	0.62
41	6.33	6.50	1.60	0.68	1.02	0.64
42	6.91	7.14	1.78	0.74	1.11	0.64
43	7.33	7.77	1.92	0.87	1.31	0.67
44	7.66	8.51	2.05	1.00	1.50	0.68
45	7.97	8.94	2.20	1.14	1.71	0.69
46	8.37	9.41	2.36	1.30	1.94	0.71
47	8.99	10.06	2.52	1.48	2.21	0.73
48	9.75	10.89	2.77	1.65	2.47	0.77
49	10.58	11.84	3.06	1.82	2.73	0.79
50	11.72	13.10	3.43	1.98	2.97	0.81
51	13.06	14.58	3.82	2.18	3.27	0.88
52	14.41	16.10	4.26	2.43	3.65	0.95
53	15.77	17.51	4.71	2.80	4.19	1.01
54	17.12	18.98	5.16	3.20	4.80	1.08
55	18.52	20.48	5.64	3.69	5.54	1.16
56	19.97	22.16	6.12	4.23	6.34	1.27
57	21.35	23.90	6.63	4.79	7.19	1.40
58	21.99	24.91	7.19	5.52	8.28	1.57
59	23.46	26.58	7.77	6.35	9.52	1.77
60	24.70	28.07	8.40	7.26	10.89	2.01
61	25.97	29.61	9.06	8.32	12.48	2.27
62	27.85	31.69	9.76	9.54	14.31	2.58
63	30.30	34.35	10.58	10.93	16.40	2.93
64	32.97	37.29	11.51	12.46	18.69	3.31
65	36.00†	40.63†	12.56†	14.20♦	21.29♦	
66	39.06†	44.41†	13.97†			
67	42.80†	49.01†	15.73†			
68	47.73†	55.00†	17.93†			
69	53.61†	62.06†	20.35†			
70	60.25†	69.55†	22.55†			
71	28.97†	53.26†	24.97†			
72	32.39†	59.25†	27.61†			
73	36.52†	66.06†	30.36†			
74	41.10†	73.52†	33.33†			
75	46.53†	82.05†	36.52†			
76	53.04†	92.21†	40.26†			
77	60.49†	103.93†	44.66†			
78	69.85†	118.33†	49.83†			
79	81.38†	135.63†	55.77†			
80	94.54†	155.21†	62.37†			
81	108.74†	177.22†	70.40†			
82	124.01†	201.15†	79.31†			
83	140.22†	226.67†	88.88†			
84	157.26†	254.10†	99.55†			
85	174.66†	282.84†	111.21†			

Key

- * To Calculate Own Occupation Double TPD, simply multiply the Double TPD rate by 1.5.
- ♦ Renewal Rate Only.
- † Renewal Rates Only – renewal rates to age 99 (next birthday) available on request.
- ♦ These rates apply to the portion of your Term Life cover, that is higher than your Trauma cover.

Loadings may be applied to premium rates depending on your medical history and in some cases, your occupation.

Simply Life – Premium Rates

Annual Premium Rates for \$1,000 Cover

Age Next Birthday	Male Non-Smoker			Male Smoker		
	Term Life	TPD	Trauma	Term Life	TPD	Trauma
16 – 20	1.19	0.62	1.01	1.65	0.76	1.40
21	1.12	0.62	1.01	1.65	0.79	1.40
22	1.05	0.58	1.01	1.60	0.65	1.40
23	0.96	0.52	1.01	1.47	0.61	1.40
24	0.90	0.44	1.01	1.40	0.61	1.40
25	0.76	0.40	0.94	1.15	0.54	1.74
26	0.76	0.39	0.94	1.11	0.54	1.74
27	0.74	0.36	0.94	1.09	0.53	1.74
28	0.70	0.39	0.94	1.08	0.51	1.74
29	0.68	0.40	0.94	1.10	0.50	1.74
30	0.67	0.40	1.11	1.11	0.50	2.27
31	0.68	0.40	1.11	1.16	0.52	2.27
32	0.68	0.40	1.11	1.21	0.53	2.27
33	0.70	0.40	1.11	1.25	0.53	2.27
34	0.70	0.40	1.11	1.26	0.53	2.27
35	0.71	0.44	1.35	1.34	0.61	2.93
36	0.75	0.45	1.50	1.42	0.65	3.27
37	0.80	0.45	1.66	1.52	0.70	3.69
38	0.85	0.45	1.88	1.63	0.73	4.20
39	0.88	0.48	2.15	1.77	0.80	4.85
40	0.95	0.53	2.43	1.90	0.90	5.53
41	1.02	0.59	2.78	2.08	1.01	6.42
42	1.11	0.65	3.15	2.28	1.15	7.39
43	1.18	0.72	3.55	2.52	1.32	8.45
44	1.27	0.81	3.98	2.79	1.47	9.62
45	1.40	0.91	4.45	3.09	1.66	10.88
46	1.54	1.02	4.97	3.43	1.85	12.17
47	1.74	1.16	5.57	3.82	2.03	13.57
48	1.94	1.32	6.21	4.21	2.27	15.08
49	2.20	1.49	6.93	4.66	2.68	16.78
50	2.46	1.70	7.77	5.19	3.40	18.64
51	2.60	1.93	8.87	5.82	3.84	21.00
52	2.87	2.20	10.11	6.48	4.42	23.65
53	3.26	2.51	11.54	7.24	5.10	26.55
54	3.79	2.86	13.14	8.09	6.04	29.70
55	4.43	3.26	14.93	9.02	7.18	33.13
56	4.97	3.81	16.41	10.09	8.42	35.77
57	5.58	4.57	18.01	11.30	9.76	38.54
58	6.17	5.46	19.78	12.43	11.32	41.53
59	6.83	6.44	21.73	13.66	13.13	44.76
60	7.74	7.72	23.89	15.06	15.25	48.26
61	8.74	9.27	26.33	16.68	17.60	52.13
62	9.86	11.06	29.04	18.56	20.36	56.33
63	11.10	13.18	32.05	20.65	23.50	60.88
64	12.80	14.92	35.43	22.66	27.01	65.89
65	14.54	17.48	39.18*	24.83	30.48	71.31*
66	16.35		43.05*	27.20		76.97*
67	19.27		47.36*	29.77		83.16*
68	21.53		52.08*	32.45		89.78*
69	24.00		57.33*	35.44		96.92*
70	27.92		63.11*	38.63		104.69*
71	31.11		11.78*	42.13		17.13*
72	34.51		13.93*	45.84		19.91*
73	38.32		16.36*	49.75		22.98*
74	42.44		19.13*	53.87		26.37*
75	46.56		22.28*	57.99		30.11*
76	50.68		26.40*	62.32		35.17*
77	56.04		31.20*	66.95		41.03*
78	61.80		36.63*	72.10		47.56*
79	67.98		42.89*	78.28		54.94*
80	75.19*		48.62*	84.46*		62.33*
81	82.92*		54.99*	93.63*		70.53*
82	91.67*		62.03*	102.59*		79.63*
83	101.46*		70.08*	112.38*		90.01*
84	112.27*		79.09*	123.09*		101.63*
85	124.12*		89.09*	134.83*		114.56*

*Renewal Rates Only – renewal rates to age 99 (next birthday). Loadings may be applied to premium rates depending on your medical history and in some cases, your occupation.

Simply Life – Premium Rates

Annual Premium Rates for \$1,000 Cover

Age Next Birthday	Female Non-Smoker			Female Smoker		
	Term Life	TPD	Trauma	Term Life	TPD	Trauma
16 – 20	0.62	0.56	0.86	0.97	0.68	0.99
21	0.62	0.56	0.95	1.05	0.71	1.00
22	0.62	0.52	0.95	1.05	0.59	1.00
23	0.59	0.47	0.95	1.05	0.55	1.00
24	0.55	0.40	0.95	1.03	0.55	1.00
25	0.53	0.36	0.99	0.97	0.49	1.50
26	0.51	0.35	0.99	0.95	0.49	1.50
27	0.51	0.33	0.99	0.95	0.48	1.50
28	0.51	0.35	0.99	0.95	0.46	1.50
29	0.52	0.36	0.99	0.95	0.45	1.50
30	0.53	0.36	1.40	0.95	0.45	2.16
31	0.53	0.36	1.40	0.97	0.47	2.16
32	0.55	0.36	1.40	1.01	0.48	2.16
33	0.58	0.36	1.40	1.04	0.48	2.16
34	0.60	0.36	1.40	1.04	0.48	2.16
35	0.62	0.40	1.77	1.04	0.55	3.07
36	0.65	0.41	1.89	1.13	0.59	3.44
37	0.66	0.41	2.02	1.14	0.63	3.91
38	0.70	0.41	2.16	1.17	0.66	4.46
39	0.74	0.43	2.32	1.31	0.72	5.06
40	0.77	0.48	2.49	1.46	0.81	5.67
41	0.83	0.53	2.74	1.60	0.91	6.33
42	0.90	0.59	3.00	1.78	1.03	6.91
43	0.96	0.65	3.27	1.92	1.18	7.33
44	1.04	0.73	3.54	2.05	1.33	7.66
45	1.13	0.82	3.80	2.20	1.50	7.97
46	1.25	0.92	4.07	2.36	1.67	8.37
47	1.38	1.04	4.39	2.52	1.83	8.99
48	1.56	1.18	4.77	2.77	2.04	9.75
49	1.71	1.35	5.16	3.06	2.41	10.58
50	1.87	1.53	5.59	3.43	3.06	11.72
51	2.08	1.74	6.28	3.82	3.45	13.06
52	2.34	1.98	6.99	4.26	3.98	14.41
53	2.62	2.26	7.74	4.71	4.59	15.77
54	2.90	2.58	8.49	5.16	5.44	17.12
55	3.21	2.94	9.25	5.64	6.47	18.52
56	3.54	3.43	10.19	6.12	7.58	19.97
57	3.90	4.12	11.19	6.63	8.78	21.35
58	4.32	4.91	12.28	7.19	10.19	21.99
59	4.81	5.80	13.48	7.77	11.82	23.46
60	5.36	6.95	14.85	8.40	13.72	24.70
61	6.01	8.34	16.37	9.06	15.84	25.97
62	6.65	9.95	18.06	9.76	18.32	27.85
63	7.29	11.86	19.96	10.58	21.15	30.30
64	8.07	13.43	22.11	11.51	24.31	32.97
65	9.09	15.73	24.52 [†]	12.56	27.43	36.00 [†]
66	10.34		26.97 [†]	13.97		39.06 [†]
67	11.77		29.64 [†]	15.73		42.80 [†]
68	13.20		32.64 [†]	17.93		47.73 [†]
69	14.85		35.96 [†]	20.35		53.61 [†]
70	16.72		39.59 [†]	22.55		60.25 [†]
71	18.81		25.95 [†]	24.97		28.97 [†]
72	21.12		29.47 [†]	27.61		32.39 [†]
73	23.76		33.77 [†]	30.36		36.52 [†]
74	26.51		38.63 [†]	33.33		41.10 [†]
75	29.59		44.44 [†]	36.52		46.53 [†]
76	33.22		51.51 [†]	40.26		53.04 [†]
77	37.51		59.75 [†]	44.66		60.49 [†]
78	42.68		69.90 [†]	49.83		69.85 [†]
79	48.62		81.77 [†]	55.77		81.38 [†]
80	55.55 [†]		95.00 [†]	62.37 [†]		94.54 [†]
81	63.03 [†]		109.27 [†]	70.40 [†]		108.74 [†]
82	71.39 [†]		124.62 [†]	79.31 [†]		124.01 [†]
83	80.41 [†]		140.90 [†]	88.88 [†]		140.22 [†]
84	90.42 [†]		158.02 [†]	99.55 [†]		157.26 [†]
85	101.64 [†]		175.51 [†]	111.21 [†]		174.66 [†]

[†] Renewal Rates Only – renewal rates to age 99 (next birthday). Loadings may be applied to premium rates depending on your medical history and in some cases, your occupation.

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