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T3004/V001



risk | superannuation

TOWER PROTECTION POLICY

| adviser manual |

11 March 2004

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TOWER PROTECTION POLICY

This manual provides background information relating to the individual risk insurance products currently issued by TOWER Australia Ltd and TOWER Australian Superannuation Ltd. It should be read in conjunction with the TOWER Protection Policy Product Disclosure Statement (PDS) and in particular the policy conditions which describe the precise policy terms. The background information in this manual is a summary only; if there is any inconsistency between this document and the PDS the terms of the PDS will prevail. Terms used in this document may be defined terms under the policy and TOWER recommends you consult these definitions.

This document has been prepared for the use of the advisers only and in no circumstances should the document or any part of the document be provided to any third person including, but not limited to, customers.

Overview

The TOWER Protection Policy is a contract of life insurance that is designed to provide financial assistance if an insured event occurs. If the policy is issued in respect of the TOWER Superannuation Fund, one life can be insured, and the Life Protection Plan and Total and Permanent Disability Benefit can be attached.

The principal contracts under the TOWER Protection Policy are:

	Benefit payable if the Life Insured
Life Protection Plan (LPP)	Dies or is diagnosed with a terminal illness.
Total and Permanent Disablement (TPD)	Is totally and permanently disabled as defined in the policy conditions.
Crisis Protection Plan (CPP)	Suffers one of the insured trauma events as defined in the policy conditions.
Income Protection Plan (IPP)	Is unable to work due to sickness or injury.
Business Expense Plan (BEP)	Is self-employed and unable to work due to sickness or injury, and covers the eligible expenses of the business.

All plans, benefits and options provide cover 24 hours a day, worldwide, subject to the normal policy conditions.

If the policy is not issued in respect of the TOWER Superannuation Fund, up to five lives can be insured.

Minimum Premium

	New Business	Increases
Monthly	\$30.00	\$10.00
Quarterly	\$90.00	\$30.00
Half-Yearly	\$165.00	\$55.00
Yearly	\$330.00	\$110.00

Minimum Sum Insured

\$50,000 for LPP, CPP and TPD

\$400 per month for IPP and BEP

NOTE: both the minimum premium and sum insured criteria must be met in order for an increase to be accepted.

LIFE PROTECTION PLAN - READY RECKONER

	DEATH	TPD
Available as	Stand Alone Life Insurance	<ul style="list-style-type: none"> Stand Alone TPD Insurance (not available under TOWER Super) or, Attached to LPP
Minimum Entry Age	16 N.B	16 N.B
Maximum Entry Age	<ul style="list-style-type: none"> 70 N.B Stepped Premiums 55 N.B Level Premiums 	<ul style="list-style-type: none"> 60 N.B Stepped Premiums 55 N.B Level Premiums
Minimum Benefit	\$50,000 Note: for the Guaranteed Insurability Option to be available, the minimum Death Sum insured at application is \$125,000, and the minimum amount for increases is \$31,250.	\$50,000 Note: for the Guaranteed Insurability Option to be available, the minimum TPD Sum Insured at application is \$125,000, and the minimum amount for increases is \$31,250.
Maximum Benefit	Any financially justifiable amount	\$2,000,000
Benefit Expiry	Policy Anniversary preceding 100 N.B. If effected through super, contributions to meet minimum payments can only be paid while eligible under superannuation law.	Policy Anniversary preceding 100 N.B (Activities of Daily Living definition after age 65) if TPD is a rider to LPP. Stand-Alone TPD expires on the policy anniversary prior to age 65.
Indexation Expiry	65 N.B or when maximum benefit reached	65 N.B or when maximum benefit reached
Renewability	Guaranteed Renewable	Guaranteed Renewable
TPD Definition	N/A	Standard (Any), or Own occupation definition for selected occupations. Note: definition changes to 'Activities of Daily Living' after age 65 if rider to LPP.
Advanced Payment Benefit	Yes	N/A
Premium Type	Yearly Stepped or Level	
Benefit Indexation	CPI (minimum 3% p.a.)	
Premium Relief Option	Yes - maximum age 60 N.B	
Guaranteed Insurability Option	Yes – maximum entry age 54 N.B	Yes, including stand-alone TPD Maximum entry age 54 N.B
Death Buy Back on TPD	N/A	Only available if TPD attached to LPP as a rider benefit
Restricted Availability	Over age 65 and under Superannuation must be working a minimum 10 hours per week.	N/A

Benefit Options

Premium Relief Option

When the Life Insured is totally disabled for 3 consecutive months, the daily proportion of premiums due under the Life Protection Plan, including any benefit options, will be waived until the earlier of:

- the life insured no longer being totally disabled; or
- the statement date prior to the life insured's 65th birthday.

Guaranteed Insurability Option Personal (available to standard lives only)

The Life Insured can increase the benefit amount under this option should an allowable event occur. The increase and premiums payable will be subject to the policy conditions. No account will be taken of changes in health, occupation or pastimes of the life insured.

Guaranteed Insurability Option Business (available to standard lives only)

The Life Insured can increase the benefit amount under this option upon TOWER's receipt of acceptable financial evidence. The increase and premiums payable will be subject to the policy conditions. No account will be taken of changes in health, occupation or pastimes of the Life Insured. This benefit is not available under Superannuation.

Total and Permanent Disability Benefit (TPD)

The TPD Benefit provides a lump sum benefit if the Life Insured is Totally and Permanently Disabled. TPD may be bought as a "Stand Alone" Policy (except if effected through TOWER Superannuation) or as an addition to the Death Benefit. If added to the Death Benefit, the level of TPD cover cannot exceed the amount of Death Benefit.

If TPD is attached to the Death Benefit, then the death cover will be reduced by the TPD amount in the event of a claim. If the TPD Benefit is "Stand Alone", then a TPD claim will have no effect on death cover.

Death Buy Back Option

The Life Insured may elect the Death Buy Back Option at time of application. Should the Life Insured make a claim under a TPD Benefit attached to the LPP as a rider, the Death benefit amount will be reduced by the amount of the TPD benefit paid. Within 30 days of the 12-month anniversary of the claim payment, an amount of life cover equivalent to the TPD benefit may be purchased at standard rates.

CRISIS PROTECTION PLAN - READY RECKONER

Not available through superannuation.

Crisis Cover (excluding death)	14 day survival period (refer to policy conditions)
Number of Insured Events covered	34 trauma conditions; TPD optional 35 th insured event. Note: Death (and Terminal Illness) is also included, unless specifically requested to be excluded.
Minimum Entry Age	16 N.B
Maximum Entry Age	60 N.B Stepped Premiums 55 N.B Level Premiums
Minimum Benefit	\$50,000 Note: for the Guaranteed Insurability Option to be available, the minimum Crisis Sum Insured at application is \$125,000, and the minimum amount for increases is \$31,250.
Maximum Benefit	\$1.5 million (including indexation)
Buy-Back Death Benefit	Can be taken up within 30 days of the 12-month anniversary claim payment where death cover is included.
Benefit Expiry	<ul style="list-style-type: none"> • Stepped premiums - anniversary preceding 70 NB Crisis defaults to activities of daily living if death cover is included. - 100 N.B for Death, Activities of Daily Living and Terminal Illness • Level premiums - anniversary preceding 65 NB • Stand-Alone Crisis expires at age 70
Indexation Expiry	Policy Anniversary preceding 65 N.B
Renewability	Guaranteed renewable
Premium Type	Stepped or Level
Benefit Indexation	CPI (minimum 3% p.a.)
Premium Relief Option	Maximum entry age 60 N.B
Guaranteed Insurability Option	Maximum entry age 54 N.B
TPD Option	Optional additional insured event. "Any Occupation" definition only.
Child's Crisis Option	Entry from ages 3 N.B to 15 N.B, cover expires policy anniversary preceding 19 N.B

Benefit Options

Premium Relief Option

When the Life Insured is totally disabled for 3 consecutive months, the daily proportion of premiums due under the Crisis Protection Plan, including any benefit options, will be waived until the earlier of;

- the Life Insured no longer being totally disabled; or
- the statement date prior to the life insured's 65th birthday.

Child's Crisis Option

This benefit enables the children of the Life Insured to be covered for certain crisis conditions. The amount of cover is \$50,000 or \$100,000 per child. The monthly cost of this benefit is \$5.00 per \$50,000 per child, plus stamp duty. If this option is taken, then all children who fall within the qualifying age bands must be covered unless they fall outside the standard life classification.

To qualify children must be dependant, ie. not working, and be aged between 3 N.B and 15 N.B. The maximum Child's Crisis cover is \$100,000 per child with TOWER.

TPD Option

The Life Insured has the option of including the TPD option with the Crisis Protection Plan. If selected, the TPD option becomes an insured event and provides payment of the CPP benefit amount as a lump sum if the Life Insured is Totally and Permanently Disabled under the "Any" Occupation definition.

Guaranteed Insurability Option Personal (available to standard lives only)

The Life Insured can increase the benefit amount under this option should an allowable event occur. The increase and premiums payable will be subject to the policy conditions. No account will be taken of changes in health, occupation or pastimes of the life insured.

Guaranteed Insurability Option Business (available to standard lives only)

The Life Insured can increase the benefit amount under this option upon receipt of acceptable financial evidence. The increase and premiums payable will be subject to the policy conditions. No account will be taken of changes in health, occupation or pastimes of the life insured.

INCOME PROTECTION PLAN - READY RECKONER

Not available through superannuation

Minimum entry age	19 N.B
Maximum entry ages	<ul style="list-style-type: none">• Stepped Premium - - 60 N.B for AAA, AA+ & AA (56-60 N.B must be standard lives only)- 55 N.B. for other occupation groups• Level Premiums - - Age 55 N.B all occupation groups
Minimum Benefit	<ul style="list-style-type: none">• Income Protection Plan - \$1,250 per month• Disability Plus Option stand alone - \$800 per month• Retirement Protection Option stand alone - \$250 per month
Maximum Benefit	<ul style="list-style-type: none">• Income Protection - 75% of the first \$250,000 annual earned income from personal exertions after business expenses have been deducted, but before tax50% of the next \$150,00025% of the balance• Disability Plus Option - up to 50% of monthly earnings to a maximum of \$15,000 per month• Retirement Protection Option - maximum of 10% net income up to a maximum of \$3,000 per month
Benefit Expiry	Policy anniversary prior to age 65
Indexation Expiry	Policy anniversary prior to age 65
Renewability	Guaranteed Renewable
Waiting Periods	Income Protection Plan - 2, 4, 8, 13, 26, 52, 104 weeks
Benefit Periods	<ul style="list-style-type: none">• 65/65 (All occupation groups except BB & B)• 1/1, 2/2 & 5/5 (All occupation groups).
Benefit Indexation	CPI (Minimum 3% p.a.)
Premium Type	Stepped or Level
Restricted Availability	<ul style="list-style-type: none">• DPO - Waiting periods 2, 4, 8 and 13 weeks• Retirement Protection and Disability Plus can also be taken on a stand alone basis, however there must be at least \$1 of Income Protection Plan cover• Day One Accident Option - waiting periods 2 and 4 weeks
Split Benefit Amount	<ul style="list-style-type: none">• If benefit amounts are split, both must have the same premium type to be under the one policy• Discounts will be based on the total of the split amounts

Benefit Provided

Income Protection Plan

Total and Partial Disability
Recurrent and Concurrent Disability
Elective Surgery Benefit
Extended Care Benefit
Waiver of Premium
Indexation
Rehabilitation Expense Reimbursement
Scheduled Injury Benefit

Income Protection Plan Plus

Total and Partial Disability
Recurrent and Concurrent Disability
Elective Surgery Benefit
Extended Care Benefit
Waiver of Premium
Indexation
Rehabilitation Expense Reimbursement
Scheduled Injury Benefit
Rehabilitation Benefit
Overseas Assistance Benefit
Accommodation Benefit
Bed Confinement Benefit
Family Support Benefit
Housekeeper Benefit
Job Security Benefit
Return to Work Benefit

Benefit Options

Increasing Claim Option

When a disability benefit is payable, and the Increasing Claim Option is included, the benefit amount (including the benefit amount for the Retirement Protection Option and Disability Plus Option, if applicable) will be increased by CPI subject to a maximum of 10%.

Retirement Protection Option (RPO)

Once disability payments have accrued beyond the waiting period, the Retirement Protection Option will reimburse the Life Insured, or their employer for contributions made by either of them to a complying superannuation fund under the Superannuation Industry (Supervision) Act 1993, or any replacement legislation. Alternatively, payments can be made directly to the fund on behalf of the life insured.

Disability Plus Option (DPO)

This benefit is payable when the life insured is receiving a disability benefit, and he/she is totally and permanently unable to perform at least 2 of the 5 activities of daily living without the physical assistance of another person.

Day One Accident Option

If an injury causes total disability for at least 14 consecutive days, benefit payments start from the date the injury occurred, and no waiting period will apply.

BUSINESS EXPENSE PLAN - READY RECKONER

Not available through superannuation

The Business Expense Plan can be included in the Income Protection Plan or effected as a "Stand Alone" policy.

Minimum entry age	19 N.B.
Maximum entry age	<ul style="list-style-type: none">• Stepped Premium - - 60 N.B for AAA, AA+ & AA- 55 NB for A and BBB• Level Premiums - - Age 55 N.B for AAA, AA+, AA, A & BBB
Minimum benefit	\$2,000 per month
Maximum benefit	100% of eligible expenses
Occupation class eligibility	AAA, AA+, AA, A, BBB (not available to BB & B)
Indexation Expiry	Policy anniversary prior to age 65
Renewability	Guaranteed Renewable
Waiting period	2, 4 weeks
Benefit period	1 / 1
Benefit indexation	CPI (minimum of 3% p.a.)
Premium style	Stepped or level

Benefit Provided

Total Disability Benefit
Partial Disability Benefit
Payment Extension Benefit
Lease Extension Benefit
Loss of Profits Benefit

INTERIM COVER

Interim Cover is available under all our Risk products and applies as from the date that TOWER receives the fully completed Application and Personal Statement at either our Head Office or State Office.

This provides valuable cover for your client during the Underwriting process and is limited to the lesser of a period of 90 days, the date we either accept, offer Alternate Terms or reject the Application, or the date the Application is withdrawn.

TOWER's Interim Cover no longer applies to 'Accident Only' circumstances.

It provides cover as per the FULL insurance cover/policy that is being applied for, up to a maximum of \$500,000 for lump sum products and \$10,000 per month for Income Protection. Please refer to the Interim Cover Certificate in the PDS for details on this revised cover situation.

Please note the one very important stipulation relative to Interim Cover is that, for this cover to apply, a premium should accompany each and every application. Where the client has indicated that they will be paying their premiums by either Credit Card or Direct Debit (DDR), then the availability of Interim Cover is confirmed.

However, if the client is going to pay their premiums via quarterly, half yearly or yearly 'cash', then in all instances we will need to obtain a Deposit Premium with the Application. This should represent at least the equivalent of one month's premium.

If we do not receive any deposit premium on these particular cases, then it is important to note that your client will not be covered for this extremely valuable interim cover.

POLICY DISCOUNTS

Large Sum Insured Discount - Life and TPD

Sum Insured	Discount
Up to \$249,999	Nil
\$250,000 to \$499,999	10%
\$500,000 to \$749,999	15%
\$750,000 to \$999,999	20%
\$1,000,000 to \$10,000,000	25%
\$10,000,001 and over	Nil

Note: Large sum insured discounts are applicable through indexation of benefits up to \$3.0 million for Life and \$2.0 million for TPD except for Level Premium style where the discount remains fixed at commencement.

Large Sum Insured Discount - Crisis

Sum Insured	Discount
Up to \$249,999	Nil
\$250,000 to \$499,999	10%
\$500,000 to \$749,999	15%
\$750,000 to \$999,999	20%
\$1,000,000 to \$1,500,000	25%

Note: Large sum insured discounts are applicable through indexation of benefits up to \$1.5 million except for Level Premiums where the discount remains fixed at commencement.

Large Sum Insured Discount - Income Protection and Business Expense

Monthly Benefit	Discount
Up to \$3,999	Nil
\$4,000 to \$9,999	7.5%
\$10,000 to \$30,000	12.5%
Over \$30,000	Nil

Entry Age Discount – Life, TPD and Crisis only

An Entry Age Discount applies to Stepped premium contracts only, in accordance with the following table:

Age Next Birthday	Discount
40	Nil
41	1.5%
42	3.0%
43	4.5%
44	6.0%
45	7.5%
46	9.0%
47	10.5%
48	12.0%
49	13.5%
50	15.0%

Crisis Protection Plan Discount

When purchased with the Income Protection Plan, Life Protection Plan or Total and Permanent Disability Benefit, a 15% discount will apply to the Crisis Protection Plan premium only.

If the other benefits are cancelled in the future, leaving only the Crisis Protection Plan benefit, then this discount will no longer apply.

Note: Commission will be paid on the gross premium, that is, before the discount is applied.

MEDICAL UNDERWRITING REQUIREMENTS

'Fast-Track' Underwriting

Welcome to a new world of medical underwriting requirements for the Australian Life Insurance market.

We are pleased to introduce our 'Fast-Track' underwriting facility which provides the highest Medical Examination and Blood Test limits for Death and TPD cover, for lives insured up to age 45 N.B, currently available in the Australian market. This limit is \$1 million.

Eligibility Rules

- For Death and TPD applications for lives insured up to age 45 N.B, up to and including \$1 million, there is now no mandatory Medical Examination or Blood Tests required (This availability takes into account the Guaranteed Insurability Option, if applicable).
- These limits reduce to \$750,000 for ages 46 to 50 N.B, and then scale back accordingly for ages 51 and above.
- Where the client is also applying for Crisis cover, the Fast-Track underwriting service is not available. Please refer to Table 2 for medical requirements in these circumstances.
- Where the current application is less than or equal to \$1 million, and where any existing business with TOWER is less than or equal to \$250,000, we will disregard the existing cover and allow under 'Fast-Track'.
- Where the client's existing business with TOWER exceeds \$250,000 and this existing cover together with the new Death and/or TPD cover proposed totals less than, or equal to \$1 million, then Fast-Track will apply.
- For Death and TPD applications exceeding \$1 million, please refer to Medical Requirements Table 2.

If you have any questions or require further clarification as to these new requirements and tables please contact our Underwriting Department accordingly.

'Fast-Track' - Life Protection Plan (including TPD Cover) Medical Requirements - Table 1.

Age Next	\$0-\$250k	\$250,001-\$500k	\$500,001-\$750k	\$750,001-\$1m
Up to 30				
31-35				
36-40				
41-45				
46-50				AB
51-55			AB	ABE
56-60		B	ABE	ABEF
61+	C	AC	ACE	ABEF

Key: Table 1.

Blank = Personal Statement only

- A - HIV, MBA20 (including HDL/LDL cholesterol), Hepatitis B&C
NB – MUST BE FASTING
- B - Medical by own GP or Paramedical
- C - Medical by own GP
- D - Specialist Medical Examination
- E - Resting ECG
- F - PMAR

We reserve the right to call for medical evidence outside these standard requirements if necessary. NB - Standard medical requirements are based on the benefit amount and age next birthday.

Examples

Example 1 – Client age 42 N.B. Death and TPD cover of \$1,000,000 is being applied for and client has no existing cover with TOWER – ‘Fast-Track’ Medical Requirements Table 1 will apply (ie. No Medical Exam or Blood Tests will be required).

Example 2 – Client age 42 N.B. Death cover in force \$500,000 and a further \$750,000 now required – total cover \$1,250,000 – ‘Fast-Track’ facility not available so refer to the Medical Requirements Table 2 on page 14 (Medical Exam or Paramedical Exam, and Blood Tests will be required).

Example 3 – Client age 42 N.B. Crisis cover in force \$250,000 and additional Death only cover of \$500,000 now required – total cover \$750,000 so the ‘Fast-Track’ requirements will apply.

Example 4 – Client age 42 N.B. Crisis cover in force \$400,000 and additional Death only cover of \$800,000 now required – total cover \$1,200,000 so refer to the Medical Requirements Table 2 on page 14 (Medical Exam or Paramedical Exam, and Blood Tests will be required).

NB - We reserve the right to call for medical evidence outside any of the stated standard requirements, where considered necessary by our Underwriters.

Note:

- Where TPD cover is added as a ‘rider’ benefit, medical requirements will be based on the Death cover sum insured only (including the GIO amount – if applicable).
- Where TPD cover is applied for as a ‘stand alone’ benefit, medical requirements will be based on the highest of the sums insured for either the Death cover (if applicable) or the TPD cover (including the GIO amounts for each benefit – if applicable).
- If no Death cover is being applied for then the medical requirements will be based on the level of the ‘stand-alone’ TPD cover (including the GIO amount – if applicable).

Life Protection Plan (including TPD and Crisis Cover) Medical Requirements – Table 2.

NB – Special medical requirements are applicable for Crisis cover over \$1 million (includes Crisis cover with ALL Life Offices) – refer to Adviser Guide page 15

Age Next	\$0- \$250k	\$250,001- \$500k	\$500,001- \$750k	\$750,001- \$1m	\$1,000,001- \$1.5m	\$1,500,001 \$2m	\$2,000,001 \$5m	\$5,000,001 \$10m	\$10,000,001+
Up to 30			A	A	AB	AC	ADEF	ADFGH	Refer U/W
31-35			A	A	AB	AC	ADEF	ADFGH	Refer U/W
36-40			A	A	AB	AC	ADEF	ADFGH	Refer U/W
41-45			AB	AB	AB	AC	ADEF	ADFGH	Refer U/W
46-50			AB	AB	ABEF	ACEF	ADEF	ADFGH	Refer U/W
51-55			AB	ABE	ABEF	ACEF	ADEF	ADFGHI	Refer U/W
56-60		B	ABE	ABEF	ACEF	ACEF	ADEF	ADFGHI	Refer U/W
61 +	C	AC	ACE	ABEF	ACEF	ACEF	ADEF	ADFGHI	Refer U/W

We reserve the right to call for medical evidence outside these standard requirements, if necessary.

NB - Standard medical requirements are based on the benefit amount and age next birthday.

These medical requirements are also based on total Life, TPD and Crisis cover with TOWER. Any existing business will need to be included to determine the current medical requirements.

Key: Table 2.

Blank = Personal Statement only

- A - HIV, MBA20 (including HDL/LDL cholesterol), Hepatitis B&C
NB – MUST BE FASTING
- B - Medical by own GP or Paramedical
- C - Medical by own GP
- D - Specialist Medical Examination
- E - Resting ECG
- F - PMAR
- G - Exercise and Resting ECG
- H - Full Blood Count
- I - Current PSA levels (males over age 50)

Footnote:

- Where TPD cover is added as a 'rider' benefit to the LPP cover, medical requirements will be based on the LPP Death cover sum insured only (including the GIO amount - if applicable).
- Where TPD cover (stand-alone) or Crisis cover (stand-alone or including Death) is also being applied for, medical requirements will be based on the highest sum insured of each benefit (including the GIO amounts for each benefit – if applicable).

For example:

LPP $\$500,000 + \text{GIO} =$
 $\$500,000 \times 2 = \1m

CPP (including Death) $\$800,000$

TPD (stand-alone) $\$600,000$

As the LPP benefit is higher than the TPD and CPP benefits, the medical requirements would be based on the \$1m LPP benefit.

* Crisis Protection Plan – Additional Medical Requirements

Where the TOTAL of all Crisis / Trauma / Critical Illness cover exceeds \$1M (with all Life Offices), see requirements below. This includes the GIO option under the CPP benefit (if applicable).

- Specialist Medical Examination
- Resting ECG (+ Exercise ECG if over age 50)
- HIV, MBA20 (including LDL/HDL cholesterol) and Hepatitis B&C NB – MUST BE FASTING
- PMAR
- Full Blood Count (if over age 50)
- Current PSA levels (males over age 50)
- Current Mammogram or Breast Examination reported by a Specialist (females over age 50)

LPP Guaranteed Insurability Option (GIO) – Personal and Business

The GIO option is available for both the LPP and TPD (rider option).

There are two ways to determine the medical requirements when GIO is taken:

- LPP less than or equal to \$1m – multiply the LPP benefit amount by two; or
- LPP greater than \$1m – add \$1m to the LPP benefit amount applied for.

For example:

LPP $\$1\text{m} + \text{GIO} =$
 $\$1\text{m} \times 2 = \2m

TPD stand-alone $\$500,000$

CPP $\$500,000$

As the LPP benefit is higher than the TPD and CPP benefits, the medical requirements would be based on the \$2m LPP benefit.

NOTE: the maximum cover available under the TPD (rider option) is \$2m including existing TPD cover with ALL Life offices together with any cover taken up under the GIO option in the future.

CPP Guaranteed Insurability Option (GIO) – Personal and Business

The GIO option is available for both CPP (stand-alone) and CPP (including death).

There are two ways to determine the medical requirements when GIO is taken:

- CPP less than or equal to \$750,000 – multiply the CPP benefit by two; or
- CPP greater than \$750,000 – base on \$1.5 million.

For example:

CPP $\$700,000 + \text{GIO} =$
 $\$700,000 \times 2 = \1.4m

TPD stand-alone $\$500,000$

As the CPP benefit is higher than the TPD benefit, the medical requirements would be based on the \$1.4m CPP benefit.

NOTE – the maximum benefit available under the Crisis benefit is \$1.5m including any existing cover with ALL Life Offices together with any cover taken up under the GIO in the future.

TPD (stand-alone) Guaranteed Insurability Option (GIO) – Personal and Business

There are two ways to determine the medical requirements when GIO is taken:

- TPD (stand-alone) less than or equal to \$1m – multiply the TPD benefit amount by two; or
- TPD (stand-alone) greater than \$1m – base on \$2 million.

For example:

TPD (stand-alone) \$800,000 = \$800,000 x 2
 = \$1.6m

LPP \$1m

As the TPD (stand-alone) benefit is higher than the LPP benefit, requirements would be based on the \$1.6m TPD (stand-alone) benefit.

NOTE: the maximum cover available under TPD is \$2m including existing cover with ALL Life offices together with any cover taken up under the GIO in the future.

Income Protection and Business Expense Medical Requirements

Medical Requirements		Up to \$2,000	\$2,001-\$5,000	\$5,001-\$8,000	\$8,001-\$12,000	\$12,001-\$15,000	\$15,001-\$20,000	\$20,001-\$30,000	Over \$30,000
Age Next Birthday	Up to 40			A	AF	AF	ABF	ADEF	Refer to U/W
	41-45			AF	AF	ABF	ABF	ADEF	Refer to U/W
	46-50			AF	ABF	ABF	ABF	ADEF	Refer to U/W
	51-55		F	AF	ABF	ABF	ABF	ADFG	Refer to U/W
	56-60	F	F	AF	ABF	ABF	ABF	ADFG	Refer to U/W

We reserve the right to call for medical evidence outside these standard requirements, if necessary.

NB - Standard medical requirements are based on the benefit amount and age next birthday.

Key:

Blank = Personal Statement only

- A - HIV, MBA20 (including HDL/LDL cholesterol), Hepatitis B&C
NB – MUST BE FASTING
- B - Lifescreen Paramedical OR Medical by own GP
- C - Medical by own GP
- D - Specialist Medical Examination
- E - Resting ECG
- F - PMAR
- G - Exercise and Resting ECG

% of Benefit Amount to be used

Income Protection Plan – 100%

Disability Plus Option – 50%
(100% if stand-alone)

Retirement Protection Option – 50%
(100% if stand-alone)

Business Expense Plan – 50%
(100% if stand-alone)

Split Benefits

Where benefit amounts have been split, use the TOTAL of any benefits that are payable concurrently. Where benefits are not payable concurrently, the highest benefit amount is to be used.

GENERAL MEDICAL INFORMATION

Lifescreeen Australia Pty Ltd

TOWER has an agreement with Lifescreeen Australia Pty Ltd to undertake paramedical exams and pathology tests.

To use Lifescreeen:

- complete the Lifescreeen Health Evaluation Request form;
- contact Lifescreeen by phone 1800 686 000 or fax the Request Form to 1800 804 758;
- leave the form and TOWER's AIDS Information letter and consent form (if applicable) with the life insured. These must be handed to the Nurse at the time of the test or examination; and
- give the life insured a Lifescreeen appointment card to record the details.

Lifescreeen will then:

- ring the life insured and arrange a convenient appointment; or
- confirm with you that the appointment has been arranged and ensure the results are sent to TOWER.

Other Paramedical Service providers can be utilised however, please contact TOWER's Underwriting Department prior to arranging appointments to ensure they are part of our recommended panel of providers.

Specialist Medical Examiners

Names and addresses are listed on pages 72 to 82.

Please note that some of the Doctors included in this listing are not Specialists as such, however we are happy to include them on our list of recommended Doctors.

Paramedical Medical Examination

A medical examination should be performed by the relevant medical practitioners/paramedical services as per the guidelines on page 12 to 17.

The medical examiner will review the life insured's medical and family history and record details such as height, weight, blood pressure, pulse rate, heart sounds, urinalysis as well as any abnormalities.

Blood Tests

HIV

An HIV (Human Immunodeficiency Virus) test establishes whether the virus is present in the blood. The HIV Test Consent Declaration must always be read and signed by the life insured and given to the pathology laboratory or doctor performing the test.

MBA (Multiple Biochemical Analysis)

An MBA measures certain elements in the blood. The analysis covers blood chemistry including liver and renal function, glucose, cholesterol and electrolytes.

When the life insured has to undergo an MBA, the test should be performed after an 8 hour fast (only water allowed). If the life insured is pregnant or suffering diabetes they should not be asked to fast.

Hepatitis B & C Serology

Tests for infection with the Hepatitis B / and or C virus.

Full Blood Count

FBC measures the haemoglobin, and various cells, including red cells, white cells and platelets, in the blood.

Other Tests

Electrocardiogram (ECG)

An ECG shows the electrical activity of the heart. It involves leads being affixed to certain points on the person's chest, wrists and ankles to allow transmission of the electrical impulse to the recording device.

Exercise Electrocardiogram (Ex ECG)

As per ECG above however this test is performed during exercise, as the name implies, either on a treadmill or on an exercise bike.

PMAR (Personal Medical Attendant's Report)

A PMAR is requested by the underwriter. Please ensure that the doctor's name and address on the Personal Statement is accurate and that the proper medical authorities in the Application are signed. All communication between the doctor and us must remain confidential, but can be discussed between the doctor and the life insured should they so wish.

TOWER have now engaged the services of a world-renowned group called International SOS (ISOS) to assist with the follow up of all PMA reports. ISOS are committed to delivering high level service standards and their aim is to have the majority of PMA reports returned to TOWER within 10 working days. At the time of this Adviser Guide update ISOS were returning around 80% of cases within this time standard, with a further 15% being returned between 10 and 20 working days.

There is now no need for you to follow up these reports with the doctors concerned. You can leave this to ISOS to do this work for you.

You can contact your service team to check on the progress of any PMA report request as they are able to access the ISOS website and track the progress of every PMA request.

This access will also be made available for all our Advisers very shortly.

FINANCIAL GUIDELINES – LIFE, TPD AND CRISIS

Standard financial requirements are based on a total of ALL cover (for that type of, or similar cover) held with us and all other Life companies.

When only one plan is being applied for, financial requirements are based on the level of cover for that plan. When more than one plan is applied for, the requirements are based on ALL death cover (this includes death cover under the Crisis Protection Plan) and any stand-alone cover (ie. Stand-alone TPD and/or Crisis Protection Plan) held with TOWER. Then add cover held with all other Life companies.

For Example:	
CPP (inc. Death)	\$100,000
LPP	\$100,000
TPD Stand-Alone	\$200,000

The financial requirements would be based on \$400,000.

Guaranteed Insurability Option – Personal

Where this option has been applied for under the LPP, TPD or CPP plan, the financial requirements need to take into account the additional cover that can be taken up WITHOUT underwriting.

LPP Guaranteed Insurability Option (GIO) – Personal

GIO is available for both the LPP and TPD.

There are two ways to determine the financial requirements when GIO is taken:

- LPP less than or equal to \$1m – multiply the LPP benefit amount by two; or
- LPP greater than \$1m – add \$1m to the LPP benefit amount applied for.

For example:

LPP $\$1m + \text{GIO} =$
 $\$1m \times 2 = \$2m$

TPD stand-alone \$500,000

CPP (includes death cover) \$500,000

The financial requirements would be based on \$3m.

NOTE: the maximum cover available under TPD is \$2m including existing TPD cover with ALL Life offices and any cover taken up under the GIO option in the future.

CPP Guaranteed Insurability Option (GIO) – Personal

GIO is available for both CPP (stand-alone) and CPP (including death).

There are two ways to determine the financial requirements when GIO is taken:

- CPP less than or equal to \$750,000 – multiply the CPP benefit by two; or
- CPP greater than \$750,000 – add base on \$1.5 million.

For example:

CPP $\$700,000 + \text{GIO} =$
 $\$700,000 \times 2 = \$1.4m$

TPD stand-alone \$500,000

The financial requirements would be based on \$1.9m.

NOTE – the maximum benefit available under the Crisis benefit is \$1.5m including any existing cover with ALL Life Offices and any cover taken up under the GIO in the future.

TPD (stand-alone) Guaranteed Insurability Option (GIO) Personal

There are two ways to determine the financial requirements when GIO is taken:

- TPD (stand-alone) less than or equal to \$1m – multiply the TPD benefit amount by two; or
- TPD (stand-alone) greater than \$1m – base on \$2 million.

For example:

TPD (stand-alone) \$800,000 + GIO =
 \$800,000 x 2 = \$1.6m

LPP \$1m

The financial requirements would be based on \$2.6m.

NOTE: the maximum cover available under TPD is \$2m including existing cover with ALL Life offices and any cover taken up under the GIO in the future.

Guaranteed Insurability Option (GIO) – Business

The financial evidence when exercising this benefit will be based on the TOTAL sum insured, and the current financial requirements at the time of applying for the increase.

Crisis Protection Plan

A Financial questionnaire will be required when total crisis cover (including any future GIO available AND cover with other companies) exceeds \$750,000.

Financial Requirements

Total Risk Sum Involved	Personal	Key Person	Partnership/Share Purchase
\$1,000,001 - \$1,500,000	A	A+B	A+B
\$1,500,001 - \$2,000,000	A	A+B+D	A+B
Over \$2,000,000	A+B+C+D	A+B+C+D+E	A+B+C+D

Key:

- A - Application only - current years income
- B - TOWER Financial Questionnaire (for cover over \$2m accountant to sign)
- C - Detailed report on the need for cover and how the benefit was calculated
- D - Company accounts to include Tax Returns, Profit and Loss Accounts and Balance Sheets (including those of any associated entity) AND Personal Tax Returns for the last 2 financial years.
- E - Statement from Company Accountant or Chief Financial Officer outlining the reasons for the level of cover.

NOTE – Depending on the reason for cover, additional evidence may be required to substantiate the benefit (eg. Loan Protection – copy of the Loan Agreement, Share Purchase – Share Purchase Agreement, Partnership – copy of the latest business valuation).

We reserve the right to call for financial evidence outside these standard requirements, if necessary.

Guidelines for Maximum Benefit Levels for Life, TPD and Crisis

Life Protection Plan

There is no maximum amount of cover set in the market, however the following guidelines apply to Personal Cover:

Life Insured Age next birthday	Multiple of Income
Up to 45	20
46 to 55	15
56 to 60	10
61 and above	5

NOTE – These multiples are for ‘ballpark’ purposes only. For any cases where the cover will exceed these multiples please provide a brief report as to how the cover was calculated.

TPD & Crisis Protection Plan

Generally, there is no restriction for total cover up to \$500,000, subject to underwriting. For cover exceeding this amount the following guidelines apply:

Up to age 50 N.B	12 x income
Over 50 N.B	8 x income

Overall general maximum is \$1.5 million for Crisis and \$2 million for Total and Permanent Disability, which includes cover with any other Life company.

NOTE – These multiples are for ‘ballpark’ purposes only. For any cases where the cover will exceed these multiples please provide a brief report as to how the cover was calculated.

Housepersons

\$600,000	Life
\$500,000	Crisis
\$500,000	TPD (standard definition only)

For consideration of cover in excess of these amounts please provide a statement from your client to include the following information:

- Occupation and Income/Salary prior to commencing full-time domestic duties;
- Qualifications;
- Number of children and their respective ages;
- Spouse’s Income/Salary;
- Family assets and liabilities; and
- Life Insured’s intention to return to work.

This statement must be signed and dated by the life insured.

REQUIREMENTS WHEN EXERCISING THE GIO

When exercising the GIO, the requirements will vary depending on the Option type (Personal or Business) and the benefit.

We will need the requirements outlined below, together with the original policy certificate and schedules, as well as appropriate evidence of the allowable event. This could be:

- a copy of the child's birth certificate; or
- a copy of the marriage certificate; or
- a copy of the title deed, etc.

GIO Personal

- No underwriting required
- Evidence to support the 'allowable event' will be required
- Completion of the GIO form (to include details of all current insurance to ensure any Crisis and/or TPD cover taken up under the GIO does not exceed the maximums available).

GIO Business

- No medical underwriting required
- Financial evidence will be required to support the increase in cover
- Completion of the GIO form (to include details of all current insurance to ensure any Crisis and/or TPD cover taken up under the GIO does not exceed the maximums available).

The GIO Form is available on the TOWER Adviser website, under the Products/Product Documents/Risk Products Retail page, under the heading of 'Miscellaneous Forms'.

FINANCIAL GUIDELINES – INCOME PROTECTION

Monthly Earnings

Monthly earnings is income generated by the life insured from work performed in their own occupation. Earnings not generated from work performed, such as investment income cannot be included.

For the self employed, earnings generated from work performed is the life insured's share of profits of the business less their share of business expenses incurred. Some benefits can be added back, such as superannuation.

If a spouse is employed in the business primarily for income splitting or taxation purposes, benefits may be based on the income actually generated by the breadwinner. If both spouses require cover it will be necessary to obtain full details of each spouse's responsibilities, duties and income.

Applications for both spouses on the basis of the above will only be acceptable where it is clear that each spouse works full-time in the business and is not merely working at home doing accounts, book keeping or secretarial work for the business.

Benefit Levels for Income Protection Plan

There are basic formulas in place to be used in determining the maximum benefit levels that your client can apply for.

These are as follows:

- 75% of first \$250,000 of annual earned income from personal exertion after business expenses have been deducted, but before tax,
- 50% of the next \$150,000,
- 25% of the balance.

In general, the maximum cover available is \$20,000 per month. Cover exceeding this level will be considered on an individual basis.

Employees

Employees (ie. not employees of their own business) may include the additional elements of their salary package, ie. motor vehicle, and superannuation can be included if it was not included in the original package.

Any bonus or commission payments will be considered where they are recurring and regular. Three years details will be required.

These benefits must form part of the package and must not be a benefit that is provided at no cost to the employee.

Self Employed

Monthly earnings will be based on the life insured's share of the business profits, less their share of expenses incurred, leaving a net taxable income generated from work performed. To this net figure, items such as Superannuation, a portion of the Motor Vehicle expenses (generally 50%), and also Depreciation costs can be added-back and included as Income for the client.

Restrictions will apply to the amount of Depreciation 'add back' where large capital cost items are involved, eg. heavy machinery. Please discuss these situations with Underwriting as these will only be considered on a case by case basis.

Please note that no portion of the Motor vehicle expenses can be 'added back' if the motor vehicle is used strictly for business purposes only (eg. plumber's van).

When a self-employed person has a current monthly income that is noticeably lower than their average monthly income over the last 12 months, we will need to be advised of the reasons why.

Mandatory Financial Requirements – Agreed Value

- AAA, AA+ and AA
When the total benefit amount exceeds \$10,000, financial evidence will be required.
- A, BBB, BB and B
When the total benefit amount exceeds \$4,000, financial evidence will be required

Mandatory Financial Requirements – Indemnity

- AAA, AA+ and AA
When the total benefit amount exceeds \$12,500, financial evidence will be required.
- A, BBB, BB and B
When the total benefit amount exceeds \$6,000, financial evidence will be required.

NOTE – where the TOTAL benefit exceeds \$15,000 per month (with ALL Life offices), a Financial Questionnaire including details of assets and liabilities and unearned/investment income for the last 2 years will also be required for both Agreed Value and Indemnity contracts.

% of Benefit Amount to be used

Income Protection Plan – 100%

Disability Plus Option – 50%
(100% if stand-alone)

Retirement Protection Option – 50%
(100% if stand-alone)

Business Expense Plan – 100%

Split Benefits

Where benefit amounts have been split, use the TOTAL of any benefits that are payable concurrently. Where benefits are not payable concurrently, the highest benefit amount is to be used.

Financial Requirements

For Self-employed persons the following documents will be required:

- Profit and Loss Accounts (for the company where the life insured does directly or indirectly own all or part of the business in which the own occupation of the life insured is performed, service company or family trust, where applicable) which have been prepared and certified by an accountant for the last two tax years;
- Personal Tax Returns for the last two years; and
- If the monthly benefit (with all Life offices) exceeds \$15,000, a Financial Questionnaire including details of assets and liabilities, and also unearned/investment income for the last 2 years.

For Employees, (no ownership interest), the following documents will be required:

- Personal tax return for the last tax year; or
- Group Certificate for the last tax year; or
- Letter from the employer clearly stating wage, salary or 'salary package' components. This letter must be on letterhead and signed by the employer; or
- The two most recent official employer prepared pay slips (eg. Micropay) showing YTD earnings; or
- If the monthly benefit (with all Life offices) exceeds \$15,000, a Financial Questionnaire including details of assets and liabilities, and also unearned/investment income for the last 2 years.

Tax assessment notices without the tax return or group certificate are not acceptable. Where commission and/or bonuses are included in the calculation of the benefit amount, these must be substantiated for the last two tax years using the above financial evidence. In relation to any tax returns submitted to TOWER, they must be those returns submitted to the ATO, with no subsequent adjustments made.

Business Expense Plan

Insurable Expenses

Generally includes accounting fees, advertising, audit fees, business insurance premiums, cleaning, costs ordinarily incurred in the employment of non-revenue generating employees, depreciation of equipment (percentage may be limited), electricity, gas, heating, leasing costs, mortgage interest payments, professional dues, rates, rent, telephone charges, water or any other fixed expenses that are normal and customary in the conduct of the life insured's business.

Non-Insurable Expenses

Business Expenses of the following kind are generally not included; equipment, fittings, fixtures, implements, merchandise, products or wares, loan principal, personal remuneration, salaries of revenue-generating employees, stock or any other items of a capital nature.

OCCUPATION DETAILS – GENERAL GUIDELINES

Farmers (owners)

All applications will be subject to the following rules:

Benefit Period: Limited to 2 or 5 years only.

Waiting Period: Must be 4 weeks or greater.

Occupation: At least 5 full-time employees – BBB.
Less than 5 full-time employees – BB.

Restrictions: The partial disability benefit is not available and will be deleted from the contracts.

Monthly Benefit: Will be calculated as – 1/12th of 30% of the average gross income in the preceding 3 tax years, and limited to a maximum benefit of \$3,500 per month. Accordingly, this Cover will be provided on an 'indemnity' basis only.

Apprentices

When applying for Income Protection the following guidelines apply:

- 1st, 2nd & 3rd year apprentices will be considered on a case by case basis.
- 4th year apprentices are eligible for a guaranteed renewable contract with a maximum 5-year benefit period. The occupation category is as per the occupation guide.

For TPD cover the rating is as per the occupation guide (eg: 2 x premium). However, cover will generally be limited to a maximum of \$200,000.

Unqualified Tradespeople

When your client has been working in a trade (eg. carpentry) but has no trade certificate / qualifications, they will generally be rated as a Semi-skilled Manual (BB).

Newly Self Employed

In most circumstances we will not offer Income Protection to a client who has entered into a new business or who has been self employed for less than 12 months. The reason being that it will usually take at least 12 months for the new business to establish itself and for us to see a stable, steady income. If newly self-employed, the 12 month period will also allow the client some time to determine if the nature of self employment and running a business suits them.

We will, however, consider offering cover when the client has an existing, solid work history in the same occupation/industry. Accordingly, this cover will be provided on an 'indemnity' basis only.

Second Occupation

Where your client is working in a second occupation for 10 or more hours per week, they will be rated as the 'higher' risk occupation category.

For clients working less than 10 hours per week in a second occupation where the occupation category only varies by 1 classification, we will retain the occupation category for the principal occupation (otherwise the 'higher' risk occupation category will apply).

The earnings from both jobs must be stated separately on the Application/Personal Statement. Only income from the principal occupation can be covered.

People Working from Home

Clients who work from home present difficulties at the underwriting and claims stages. One of the problems encountered is our ability to determine if the business will continue to run whilst the life insured is disabled.

Under IPP, the following criteria applies:

- minimum of a 4 week waiting period;
- must have a separate / defined business area within or outside the home;
- life insured must not be employed by or in a partnership with their spouse; and
- 25% of working time is spent outside of the work / home environment, or 25% of working time spent at home must involve meeting with clients, etc.

Housepersons

Housepersons are eligible for Life, TPD, and Crisis Protection benefits. However they are not eligible for Income Protection benefits.

Someone who works 15 hours for example, as a secretary but is a houseperson the rest of the time, should apply as a houseperson, not a secretary.

Hours per week in Principle Occupation/Full Time Employment

Hours per week in Principal occupation/Full Time Employment

Income Protection

Only clients who work on a full time basis (ie. minimum of 46 weeks per year), and with a minimum of 30 hours per week are eligible.

Someone who has two or three part time positions that make up 30 hours per week in employment is not eligible for income protection, as they are not in a full time position.

For clients working between 60 – 70 hours per week, we will consider allowing cover on an individual 'case by case' basis.

Anyone working in excess of 70 hours per week will generally not be eligible for income protection.

TPD

We will allow TPD benefits for people working 30 hours per week or more depending on the occupation and duties.

If you have a client who is working less than 30 hours per week and is a houseperson for the remaining hours then we can offer cover based on the houseperson occupation as per the Occupation Guide.

For students or people who are unemployed, TPD is not available.

Seasonal Workers

People in occupations that do not offer continuous employment are not eligible for Income Protection or TPD Benefits.

In these circumstances it is difficult to ascertain whether the client is working and also determine their income at any given time. Seasonal work is generally unreliable, and is dependent on conditions outside the control of the client.

OCCUPATION CLASSIFICATION DESCRIPTIONS

Life	Life Protection Plan	OR	Ordinary Rates
Crisis	Crisis Protection Plan	UI	“Uninsurable”
TPD – any	Total & Permanent Disablement	1 1.5 2	Standard Rates Standard Rates plus 50% Standard Rates plus 100%
TPD – own	Total & Permanent Disablement – own occupation	\$x.xx	Standard Rates plus annual extra \$x.xx per \$1,000
Income	Income Protection Plan, Business Expense Plan	IC	Individual Consideration (refer to underwriting)
		E	Excluded
		Y	Yes, ‘Own Occ’ defn available) ‘Any Occ’ rate plus 50%

An own occupation TPD definition is available to selected occupations. The premium rate charged will be 1.5 times the standard TPD rate, in addition to any additional loadings as indicated in the adviser manual.

For example, the TPD rate for a qualified carpenter is 2 times for own occupation. The calculation in this instance would be TPD rate x 2 x 1.5.

Determining Occupation Ratings

General

There is a comprehensive listing of individual occupations and the category that they belong to in this manual.

This section is called Occupation Classifications and it contains a description of each of the occupation categories.

If the occupation of your client is not listed and you cannot determine into which category they belong, then please contact the Underwriting Department for a classification.

Please ensure that full occupational details are clearly disclosed on the Personal Statement.

Where ‘5 year’ or ‘2 year’ is shown against the Occupation Category this indicates the maximum benefit period available.

UNDERWRITING OCCUPATION CATEGORIES

Code	Description
AAA	<p>University Professionals/Executives</p> <ul style="list-style-type: none"> • University qualified professionals using their qualification for which membership of a professional or government body is necessary as a requisite for practising in the occupation. ie. accountants, solicitors, engineers. • Additionally those individuals who are employed in a management role (office only) and have been employed within that role for at least 2 years and are earning in excess of \$120,000 pa. and manage at least 5 employees
AA+	<p>Health/Medical Professionals</p> <ul style="list-style-type: none"> • University qualified health/medical professionals using their qualification for which membership of a professional or government body is necessary as a requisite for practising in the occupation. ie. doctors, dentists, surgeons.
AA	<p>Qualified Managerial/Clerical</p> <ul style="list-style-type: none"> • Other professionals and those who are employed in management or clerical roles (office only) • Qualified health professionals who undertake light physical work ie. naturopath.
A	<p>Technical Retail / Sales</p> <ul style="list-style-type: none"> • Occupations, which are not manual or physical in nature but may require some travel. Also included are most commission-based occupations and certain shopkeepers who are involved in highly skilled work (ie. jeweller)
BBB	<p>Qualified Light Manual</p> <ul style="list-style-type: none"> • Occupations involving light manual work performed by skilled crafts people or trades people in non-hazardous industries. Those who would be rated in this category would possess TAFE qualifications ie. carpenter, electrician. 1st, 2nd & 3rd year apprentices will only be eligible for a cancellable contract with a 2 year benefit period until they have completed their qualification. 4th year apprentices are eligible for non-cancellable contracts with a maximum 5-year benefit period.
BB	<p>Semi-Skilled Manual</p> <ul style="list-style-type: none"> • Occupations involving semi-skilled or heavy manual work performed by skilled workers. Qualification and / or licensing may not be required, ie. panel beater, welder.
B	<p>Other Manual</p> <ul style="list-style-type: none"> • Workers involved in (heavy) manual work ie. cleaner, truck driver, floor coverer/sander.

Occupation	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Abalone Diver	UI	IC	IC	UI	UI
Abattoir - Butcher (qualified)	B	OR	OR	2	UI
Abattoir - Inspector	BBB	OR	OR	1.5	UI
Abattoir - Slaughterer	UI	OR	OR	UI	UI
Abattoir - Supervisor (nil manual)	BB	OR	OR	2	UI
Accountant - qualified (AASA/ACA)	AAA	OR	OR	1	Y
Accountant - other MNIA	AA	OR	OR	1	Y
Accounts Clerk	AA	OR	OR	1	Y
Acrobats	UI	OR	IC	UI	UI
Actor	UI	OR	IC	UI	UI
Actuary	AAA	OR	OR	1	Y
Acupuncturist - qualified (Australian Qualification)	AA+	OR	OR	1	Y
Advertising - Agent, Account Executive	AA	OR	OR	1	Y
Advertising - Principal, Salary/Net Income > \$120,000 p.a.	AAA	OR	OR	1	Y
Aerial Photographer	UI	IC	IC	UI	UI
Aerobic /gym Instructor	UI	OR	OR	UI	UI
Agents - Insurance - less than 2 years experience	A	OR	OR	1	UI
Agents - Insurance - over 2 years experience	AA	OR	OR	1	UI
Agents - Real Estate - Principal (min 5 f/t staff)	AA	OR	OR	1	UI
Agents - Real Estate - Principal (less than 5 f/t staff)	A	OR	OR	1	UI
Agents - Real Estate	A	OR	OR	1	UI
Agents - Stock/Station	A	OR	OR	1.5	UI
Agents - TAB (full time) - Principal	AA	OR	OR	1	Y
Agents - Travel	AA	OR	OR	1	Y
Air-Conditioning - Installer/Repairer	BBB	OR	OR	2	Y
Air-Conditioning - Supervisor (min 5 f/t staff & 2 years exp)	A	OR	OR	1.5	Y
Air-Conditioning - Technician	BBB	OR	OR	2	Y
Airport - Air Traffic Controller	UI	OR	OR	UI	UI
Airport - Flight Attendant	UI	OR	OR	UI	UI
Airport - Flying Personnel	UI	OR	OR	UI	UI
Airport - Manager/Clerical	AA	OR	OR	1	Y
Alarm Installer/Repairer	BBB	OR	OR	2	Y
Ambulance Officer/Driver	BB	OR	OR	2	Y
Amusement Parlour - Employee	UI	OR	OR	UI	UI
Amusement Parlour - Proprietor (min 2 years)	B	OR	OR	2	UI
Amway Sales Person (full time for 2 years)	A (5 year)	OR	OR	1.5	UI
Anaesthetist	AA+	OR	OR	1	Y
Animal Breeder/Trainer -small domestic animals	B	OR	OR	2	UI
Antenna Erector - established 2 years	BB	OR	OR	2	UI
Antenna Erector - others	B	OR	OR	UI	UI
Antique Dealer - (no restoration)	A	OR	OR	1	Y
Antique Dealer - Restoration (min 3 years exp)	BBB	OR	OR	2	Y
Apiarist/Bee Keeper	BBB	OR	OR	2	Y
Archaeologist	AA	OR	OR	1	Y
Architect (including site inspection)	AAA	OR	OR	1	Y
Architectural Draughtsperson (qualified)	AA	OR	OR	1	Y

Occupation	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Armed Forces - Permanent	UI	IC	IC	UI	UI
Art Gallery Owner - (established for > 2 years)	AA	OR	OR	1	Y
Art Gallery Owner - Working from home	UI	OR	OR	UI	UI
Artist - Commercial/Graphic	AA	OR	OR	1	Y
Artist - Commercial/Graphic (working from home)	IC	OR	OR	IC	UI
Artist - Freelance	UI	OR	OR	UI	UI
Asphalt Layer (Roads)	UI	OR	OR	UI	UI
Assembly Line Worker	UI	OR	OR	UI	UI
Astronomer	AAA	OR	OR	1	Y
Auctioneer - Livestock	A	OR	OR	1.5	UI
Auctioneer - Other (Real Estate)	A	OR	OR	1	Y
Auditor - qualified AASA/ACA	AAA	OR	OR	1	Y
Auditor - other	AA	OR	OR	1	Y
Author	UI	OR	OR	UI	UI
Auto electrician (qualified)	BBB	OR	OR	2	Y
Aviation - Aeronautical Engineer (Office Only)	AAA	OR	OR	1	Y
Aviation - Aeronautical Engineer (Other)	AA	OR	OR	1	UI
Aviation - Manufacturer (flying duties)	UI	OR	OR	UI	UI
Aviation - Mechanic (non-flying)	BBB	OR	OR	2	Y
Aviation - Crew (recognised airline)	UI	OR	OR	UI	UI
Aviation - Designer/Draughtsperson	AA	OR	OR	1	Y
Aviation - Others	IC	IC	IC	IC	IC
Avon Sales Person - Full Time (est > 2 years)	A (5 year)	OR	OR	1.5	UI
Backhoe Operator (no tree/bush felling)	B	OR	OR	2	UI
Bailiff	A	OR	OR	1.5	Y
Baker - qualified	BBB	OR	OR	2	Y
Bank - Manager/Teller/Clerk	AA	OR	OR	1	Y
Barber	BBB	OR	OR	2	Y
Barrister	AAA	OR	OR	1	Y
Bartender - Full Time	B	OR	OR	2	UI
Battery & Tyre Repair/Fitting	B	OR	OR	2	UI
Battery & Tyre Sales Only	A	OR	OR	1.5	UI
Beach Inspector (permanent full-time)	B	OR	OR	UI	UI
Beautician - working from home	UI	OR	OR	UI	UI
Beautician - not working from home (min 1 years exp)	BBB	OR	OR	2	Y
Biochemist - University degree	AAA	OR	OR	1	Y
Biologist - marine - > 10% field work - no diving	A	OR	OR	1	UI
Biologist - marine - < 10% field work - no diving	AA	OR	OR	1	UI
Biologist - laboratory only	AAA	OR	OR	1	Y
Blacksmith/Farrier	BB	OR	OR	2	Y
Blind/Awning/Screen - installer	BBB	OR	OR	2	UI
Blind/Awning/Screen - quotes/measurements only - no manual (min 2 years exp)	A	OR	OR	1.5	UI
Boat - builder (qualified)	BBB	OR	OR	2	Y
Boat - Sales	A	OR	OR	1.5	UI
Bobcat Operator (no tree/bush felling)	B	OR	OR	2	UI

Occupation	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Boilermaker (qualified)	BB	OR	OR	2	Y
Bookbinder	A	OR	OR	1.5	Y
Bookkeeper	AA	OR	OR	1	Y
Bookmaker (gambling)	UI	OR	OR	UI	UI
Botanist - (qualified)	AAA	OR	OR	1	Y
Bouncer	UI	\$2	UI	UI	UI
Boxer - Professional	UI	\$3	UI	UI	UI
Bread Vendor	BB	OR	OR	UI	UI
Brewery Workers	UI	OR	OR	UI	UI
Bricklayer/Paver	B	OR	OR	UI	UI
Broker - Finance (Estab'd Min 2 years)	AA	OR	OR	1	Y
Broker - Share	AA	OR	OR	1	Y
Broker - Stock (Registered)	AA	OR	OR	1	Y
Builder - Qualified (Supervisory only - no manual work. Min 2 yrs in this employment)	A	OR	OR	1.5	UI
Builder - licensed	BBB	OR	OR	2	Y
Builders Labourer	UI	OR	OR	UI	UI
Bulldozer Operator (no tree/bush felling)	B	OR	OR	2	UI
Bus/Coach Driver - interstate	B	OR	OR	UI	UI
Bus/Coach Driver - local	BB	OR	OR	2	UI
Business Analyst	AA	OR	OR	1	Y
Business Manager (managing/supervising office staff only) - Salary >\$120,000 pa + min 5 f/t staff	AAA	OR	OR	1	Y
Business Manager (managing/supervising office staff only) - Salary <\$120,000 pa OR less than 5 f/t staff	AA	OR	OR	1	Y
Business Manager - others (Refer to specific trade/industry)	IC	OR	OR	IC	IC
Butcher - Retail	BBB	OR	OR	2	Y
Butler (2 years exp)	BBB	OR	OR	2	UI
Buyer - Retail Store Office	AA	OR	OR	1	UI
Cabinet Maker (qualified)	BBB	OR	OR	2	Y
Cablemaker/Wiremaker	BBB	OR	OR	2	UI
Café/Coffee Lounge - Proprietor (min. 2 years)	BBB	OR	OR	2	UI
Café/Coffee Lounge - Employee (Full Time)	BB	OR	OR	2	UI
Cameraman - aerial	UI	IC	IC	UI	UI
Cameraman - studio	A	OR	OR	1.5	UI
Cameraman - on location	IC	IC	IC	IC	UI
Canvas Goods/Manufacturer	BB	OR	OR	UI	UI
Car Detailer	B	OR	OR	UI	UI
Car Manufacture - Assembly	B	OR	OR	UI	UI
Car Manufacture - Supervisor (min 2 years)	BB	OR	OR	UI	UI
Car Salesperson - New	A	OR	OR	1.5	UI
Car Salesperson - Used (min 2 years exp)	A	OR	OR	1.5	UI
Car Wrecker - Owner	B	OR	OR	2	UI
Caravan Park Proprietor	B	OR	OR	2	UI
Caretaker	B	OR	OR	2	UI
Carpenter - (unqualified) (min. 5 years)	BB	OR	OR	2	UI

Occupation	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Carpenter - (qualified)	BBB	OR	OR	2	Y
Carpet - Cleaner	B	OR	OR	UI	UI
Carpet - Layer	B	OR	OR	UI	UI
Cartographer	AA	OR	OR	1	UI
Cashier - Financial Institution	AA	OR	OR	1.5	UI
Cashier - Service Station/Supermarket	A (5 year)	OR	OR	1.5	UI
Casino (govt & lic'd) - cashier	A	OR	OR	1.5	UI
Casino (govt & lic'd) - croupier/inspector	BB	OR	OR	2	UI
Casino (govt & lic'd) - managerial/clerical (office only)	AA	OR	OR	1	Y
Casino (govt & lic'd) - security	B	OR	OR	UI	UI
Casino (govt & lic'd) - waiter/bar staff	B	OR	OR	2	UI
Caterer - not working from home (min 2 years exp)	A	OR	OR	1.5	UI
Caterer - working from home	UI	OR	OR	UI	UI
Ceiling Fixers	BB	OR	OR	UI	UI
Chauffeur (min 2 years exp)	BBB	OR	OR	2	UI
Chef/Cook - Qualified	BBB	OR	OR	1.5	Y
Chef/Cook - Others (min 2 years exp)	BB	OR	OR	1.5	UI
Chemist - Analytical/Research (qualified)	AAA	OR	OR	1	Y
Chemist - Laboratory Technician	A	OR	OR	1.5	Y
Chief Executive Officer (office duties only) salary > \$150,000	AAA	OR	OR	1	Y
Child Care Worker (qualified & registered) - not working from home	BBB	OR	OR	2	UI
Child Care Worker (qualified & registered) - working from home (2 years exp)	B	OR	OR	2	UI
Chiropracist - (University qualified)	AA+	OR	OR	1.5	Y
Chiropractor - (University qualified)	AA+	OR	OR	1.5	UI
Choreographer/Dancer	UI	OR	OR	UI	UI
Circus Performers/Staff	UI	IC	UI	UI	UI
Cleaner - Brick	UI	OR	OR	UI	UI
Cleaner - Carpet	B	OR	OR	UI	UI
Cleaner - General	B	OR	OR	UI	UI
Cleaner - Hospital	B	OR	OR	UI	UI
Cleaner - House	B	OR	OR	UI	UI
Cleaner - Office/Factory/School	B	OR	OR	UI	UI
Cleaner - Window (up to 20 metres)	B	OR	OR	UI	UI
Clergy/Minister of Religion - no o'seas/missionary work	AA	OR	OR	1	Y
Clerk	AA	OR	OR	1	Y
Clothing Designer - not working from home (2 years exp)	IC	OR	OR	1.5	UI
Club (Reg'd) - Bar Staff	B	OR	OR	2	UI
Club (Reg'd) - Bouncer/Security Staff	UI	\$2	UI	UI	UI
Club (Reg'd) - Cashier	A	OR	OR	1.5	UI
Club (Reg'd) - Chef/Cook Qualified	BBB	OR	OR	1.5	Y
Club (Reg'd) - Chef/Cook Unqualified (2 years exp.)	BB	OR	OR	1.5	UI
Club (Reg'd) - Manager (Bar Work)	BB	OR	OR	2	UI
Club (Reg'd) - Manager/Admin (No Bar Work)	AA	OR	OR	1	UI

Occupation

Occupation	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Club (Reg'd) - Receptionist/Clerical only	AA	OR	OR	1	Y
Club (Reg'd) - Waiter/Waitress	B	OR	OR	2	UI
Coach (full time) - football	UI	OR	OR	UI	UI
Coach (full time) - golf (min 2 years exp)	BBB (5 year)	OR	OR	UI	UI
Coach (full time) - swimming (min 2 years exp)	BBB (5 year)	OR	OR	UI	UI
Coach (full time) - tennis (min 2 years exp)	BBB (5 year)	OR	OR	UI	UI
Company Secretary - Qualified (> \$100,000 p.a)	AAA	OR	OR	1	Y
Composer - music	UI	OR	OR	UI	UI
Compositor/Proof Reader	A	OR	OR	1	UI
Computer - Analyst/Consultant/Programmer (university qualified -member of Aust Computer Society - Salary/Net Income >\$80K)	AAA	OR	OR	1	Y
Computer - Analyst/Consultant/Programmer (unqualified OR Salary/Net income < \$80 K)	AA	OR	OR	1	Y
Computer - Sales	A	OR	OR	1	UI
Computer - Systems Operator	AA	OR	OR	1	Y
Computer - Technician	A	OR	OR	1.5	UI
Concrete (min. 2 years exp) 2 year benefit period only	B (2 year)	OR	OR	UI	UI
Coroner	AAA	OR	OR	1	Y
Courier - car only	BBB (5 year)	OR	OR	2	UI
Courier - cyclist	UI	OR	OR	UI	UI
Courier - motorcycle	UI	OR	OR	UI	UI
Courier - van/truck (local only)	B	OR	OR	2	UI
Crane/Derrick/Hoist Operator	UI	OR	OR	UI	UI
Curator - Art Gallery, Library, Museum	AA	OR	OR	1	Y
Customs - Agent/Clerical	AA	OR	OR	1	Y
Customs - Officer	A	OR	OR	1.5	Y
Dance Instructor (Not Home Based min. 2 years exp)	BB	OR	OR	2	UI
Debt Collector - any site work	B	OR	OR	UI	UI
Debt Collector - office only	AA	OR	OR	1	UI
Demolition Worker	UI	IC	IC	UI	UI
Dental Hygienist	A	OR	OR	1	UI
Dental Nurse	A	OR	OR	1	UI
Dental Prothesistist (Reg'd)	AA	OR	OR	1	Y
Dental Technician	A	OR	OR	1.5	UI
Dentist	AA+	OR	OR	1	Y
Department Store - Manager/Clerical	AA	OR	OR	1	Y
Department Store - Manual or Deliveries	B	OR	OR	2	UI
Department Store - Sales	A	OR	OR	1	UI
Diamond Cutter/Polisher/Setter	A	OR	OR	1.5	Y
Diemaker/Caster	BB	OR	OR	2	UI
Dietitian (tertiary qualifications)	AA	OR	OR	1	Y
Director/Producer (entertainment)	UI	OR	OR	UI	UI
Disc Jockey	UI	OR	OR	UI	UI
Diver	UI	IC	IC	UI	UI
Dockyard - terminal operator (admin only)	A	OR	OR	1.5	UI

Occupation

Occupation	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Dockyard - stevedore/labourer	B	OR	OR	UI	UI
Doctor - Specialist	AA+	OR	OR	1	Y
Doctor - General Practitioner	AA+	OR	OR	1	Y
Doctor - Surgeon	AA+	OR	OR	1	UI
Dog Breeder/Groomer	B	OR	OR	2	UI
Dogman/Steeplejack	UI	\$2.50	UI	UI	UI
Draper	BBB	OR	OR	2	UI
Draughtsperson - Qualified	AA	OR	OR	1	Y
Dressmaker - not working from home	BBB	OR	OR	2	UI
Dressmaker - working from home	UI	OR	OR	UI	UI
Driller - Waterwell and Mineral Sample	B	OR	OR	UI	UI
Driver - Ambulance	BB	OR	OR	2	UI
Driver - Armoured Car	UI	OR	OR	UI	UI
Driver - Bus (interstate)	B	OR	OR	UI	UI
Driver - Bus (local)	BB	OR	OR	2	UI
Driver - Cement Truck	B	OR	OR	UI	UI
Driver - Chauffer (min. 2 years exp)	BBB	OR	OR	2	UI
Driver - Courier - car only	BBB (5 year)	OR	OR	2	UI
Driver - Crane/Derrick/Hoist Operator	UI	OR	OR	UI	UI
Driver - Earthmoving/Construction	B	OR	OR	2	UI
Driver - Explosives	UI	\$2.50	UI	UI	UI
Driver - Forklift	B	OR	OR	2	UI
Driver - Hire Car Owner Driver	BBB	OR	OR	2	UI
Driver - Instructor	BBB	OR	OR	2	UI
Driver - Removalist - 2 year benefit period only	B (2 year)	OR	OR	UI	UI
Driver - Tanker Driver (petrol etc) - metro only	B	OR	OR	UI	UI
Driver - Taxi (fulltime - driver min 2 years)	B	OR	OR	2	UI
Driver - Taxi (fulltime - owner/driver)	BB	OR	OR	2	UI
Driver - Tow Truck	B	OR	OR	UI	UI
Driver - Truck - interstate	UI	OR	OR	UI	UI
Driver - Truck - local (max 500 kms daily)	B	OR	OR	2	UI
Dry Cleaning - Worker	BB	OR	OR	2	UI
Economist	AAA	OR	OR	1	Y
Editor - Films/Television (site)	BBB	OR	OR	2	UI
Editor - Films/Television (office)	A	OR	OR	1.5	UI
Editor - Newspaper/Magazines	AA	OR	OR	1	UI
Electrician - Domestic/Business	BBB	OR	OR	2	Y
Electroplater	BB	OR	OR	2	UI
Embalmer	BBB	OR	OR	2	UI
Employment Agent	AA	OR	OR	1	Y
Engineer - University qualified - consulting (< 10% field work) excluding underground	AAA	OR	OR	1	Y
Engineer - University qualified - involves underground work	IC	IC	IC	IC	IC
Engineer - others (no manual duties)	AA	OR	OR	1	UI
Engraver/Etcher	A	OR	OR	1.5	UI
Entomologist	AAA	OR	OR	1	Y

Occupation	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Excavation Contractor	UI	OR	OR	UI	UI
Explosives/Fireworks - Manufacturer or Setter	UI	\$2.50	UI	UI	UI
Export/Import - Clerical Only	AA	OR	OR	1	Y
Factory Worker	UI	OR	OR	UI	UI
Farmer - Cane	B	OR	OR	UI	UI
Farmer - Manager (less than 5 f/t staff)	BB	OR	OR	2	UI
Farmer - Manager (min 5 f/t staff)	BBB (5 year)	OR	OR	2	UI
Farmer - Owner (min 5 f/t staff)	BBB (5 year)	OR	OR	2	UI
Farmer - Owner (less than 5 f/t staff)	BB	OR	OR	2	UI
Farmer - Worker	UI	OR	OR	UI	UI
Farmer/Grazier (owner) - less than 5 f/t staff.	BB	OR	OR	2	UI
Farmer/Grazier (owner) - min. 5 f/t staff.	BBB (5 year)	OR	OR	2	UI
Fashion Designer (Not Home Based)	IC	OR	OR	IC	UI
Fencing Contractor - Agriculture	B	OR	OR	UI	UI
Fencing Contractor - Suburban	B	OR	OR	2	UI
Fibreglass Moulder	BB	OR	OR	2	UI
Film/TV (Aust Only) - Distributor	AA	OR	OR	1	UI
Film/TV (Aust Only) - Makeup (+ 2 years)	BBB	OR	OR	2	UI
Film/TV (Aust Only) - Sound Engineer	A	OR	OR	1.5	UI
Film/TV (Aust Only) - Technicians, Engineers (Studio)	A	OR	OR	1.5	UI
Film/TV (Aust Only) - Wardrobe	UI	OR	OR	UI	UI
Financial Planner - see 'Agent'					
Firefighter	UI	OR	OR	UI	UI
Fisherman (Ordinary/\$2 based on Individual consideration)	UI	IC	IC	UI	UI
Fishmonger - Employee (Fulltime)	B	OR	OR	2	UI
Fishmonger - Proprietor	BB	OR	OR	2	UI
Fitter & Turner	BBB	OR	OR	2	UI
Floor Coverer/Sander	B	OR	OR	2	UI
Floor Tiler - Qualified	BB	OR	OR	2	UI
Florist - Sales Only	A	OR	OR	1.5	UI
Food Technologist - Qualified	AA	OR	OR	1	UI
Foreman - Building (no manual work - min 2 years + 10 f/t staff)	A	OR	OR	1.5	UI
Forester - tree felling	UI	OR	OR	UI	UI
Forester - supervisory only	BBB	OR	OR	2	UI
Forklift Driver (not on docks)	B	OR	OR	2	UI
Foundry/Smelter Worker	UI	OR	OR	UI	UI
French Polisher - Qualified	BBB	OR	OR	2	UI
Fruit Picker	UI	OR	OR	UI	UI
Funeral Director - embalming	BBB	OR	OR	2	UI
Funeral Director - no embalming	AA	OR	OR	1	UI
Funeral Pallbearer/Driver	BBB	OR	OR	2	UI
Furniture - Polisher (qualified)	BBB	OR	OR	2	Y
Furniture - Removalist - Local	B	OR	OR	2	UI
Furniture - Restorer (min 3 yrs exp)	BBB	OR	OR	2	Y
Furniture - Retailer - Deliveries	B	OR	OR	2	UI

Occupation	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Furniture - Retailer - Sales Only	A	OR	OR	1	UI
Garage - Cashier/Console Operator	A (5 year)	OR	OR	1.5	UI
Garage - Proprietor (no manual work - min. 5 f/t staff)	A	OR	OR	1	UI
Garage - Proprietor (no manual work - less than 5 f/t staff)	BBB	OR	OR	1.5	UI
Garbage - Collector/Driver	B	OR	OR	2	UI
Garbage - Incineration Operator	UI	OR	OR	UI	UI
Gardener - min 2 years exp - qualified	B	OR	OR	2	UI
Gas Fitter	BBB	OR	OR	2	UI
Geologist - field work (no explosives/no underground)	AA	OR	OR	1.5	Y
Geologist - underground or uses explosives	UI	IC	UI	UI	UI
Geologist - office only	AAA	OR	OR	1	Y
Glass Blower	B	OR	OR	UI	UI
Glazier	BB	OR	OR	2	Y
Goldsmith	A	OR	OR	1.5	UI
Golf Professional - Shop & Tuition Only	BBB (5 year)	OR	OR	UI	UI
Graphic Designer (not working from home)	AA	OR	OR	1	UI
Grave Digger	B	OR	OR	UI	UI
Greenkeeper	BBB	OR	OR	2	UI
Groundsman (TAFE qualified)	B	OR	OR	2	UI
Guillotine Operator	UI	OR	OR	UI	UI
Gunsmith	BBB	OR	OR	2	Y
Haberdasher (refer shopkeeper)	A	OR	OR	1.5	UI
Hairdresser/Barber	BBB	OR	OR	2	Y
Handyman	B	OR	OR	IC	UI
Harbour Pilot	BBB	OR	OR	2	UI
Hardware Stores - (Admin/light manual only)	BBB	OR	OR	2	UI
Hardware Stores - Yard Worker	B	OR	OR	2	UI
Harvester	UI	OR	OR	UI	UI
Headmaster - Primary School	AA	OR	OR	1	Y
Headmaster - Secondary School	AAA	OR	OR	1	Y
Hire Car Owner/Driver (min 2 years exp)	BBB	OR	OR	2	UI
Homeopath	AA	OR	OR	1	UI
Horses - Breeder	UI	OR	OR	UI	UI
Horses - Jockey (flat racing)	UI	OR	IC	UI	UI
Horses - Jockey (steeplechase)	UI	\$2	IC	UI	UI
Horses - Riding Instructor	IC	OR	OR	UI	UI
Horses - Strapper	UI	OR	OR	UI	UI
Horses - Trainer	UI	OR	OR	UI	UI
Horses - Trotting Driver	UI	OR	OR	UI	UI
Horticulturist - consulting only (qualified)	A	OR	OR	1	UI
Hospital - Wardsperson	B	OR	OR	2	UI
Hotel/Motel - Bartender (fulltime)	B	OR	OR	2	UI
Hotel/Motel - Concierge (5 star hotel)	AA	OR	OR	1	UI
Hotel/Motel - Housekeeper/Chambermaid	BB	OR	OR	2	UI
Hotel/Motel - Kitchenhand	B	OR	OR	2	UI
Hotel/Motel - Maitre'D (5 star hotel)	A	OR	OR	1.5	UI

Occupation

Occupation	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Hotel/Motel - Manager/supervisory only (no bar work)	AA	OR	OR	1	UI
Hotel/Motel - Manager (Bar Work)	BB	OR	OR	2	UI
Hotel/Motel - Porter	B	OR	OR	2	UI
Hotel/Motel - Publican - (left than 5 f/t staff)	BBB	OR	OR	2	UI
Hotel/Motel - Publican - (min. 5 f/t staff)	A	OR	OR	1.5	UI
Hotel/Motel - Receptionist	AA	OR	OR	1	Y
Houseperson (maximum cover applies as per adviser manual)	UI	OR	OR	1	UI
Human Resources Consultant	AA	OR	OR	1	Y
Hypnotherapist - Qualified (not working from home)	AA	OR	OR	1	UI
Ice Cream Van Driver	UI	OR	OR	UI	UI
Inspector - Building	A	OR	OR	1.5	UI
Inspector - Health	A	OR	OR	1.5	UI
Instrument Manufacturer	BBB	OR	OR	2	UI
Insulation Installer	B	OR	OR	2	UI
Insurance - Investigator	BBB	OR	OR	2	UI
Insurance - Sales	A	OR	OR	1	UI
Insurance - Adjuster	AA	OR	OR	1	UI
Interior Decorator (qualified)	A	OR	OR	1.5	UI
Interpreter	AA	OR	OR	1	UI
Ironing Contractor	UI	OR	OR	UI	UI
Jackeroo	UI	OR	OR	UI	UI
Jeweller - Merchant (refer shopkeeper)	A	OR	OR	1.5	UI
Jillaroo	UI	OR	OR	UI	UI
Joiner	BBB	OR	OR	2	Y
Journalist/ Reporter - employee (no overseas work)	A	OR	OR	1.5	UI
Journalist/ Reporter - employee (overseas work)	UI	IC	IC	UI	UI
Journalist/ Reporter - employee (on air studio min 2 yrs exp)	A	OR	OR	1.5	UI
Journalist/ Reporter - freelance (no overseas work)	UI	OR	OR	UI	UI
Judge	AAA	OR	OR	1	Y
Juice Vendor	BB	OR	OR	2	UI
Kennel Operator	BB	OR	OR	2	UI
Laboratory Technician	A	OR	OR	1.5	UI
Labourer (manual unskilled worker)	UI	OR	OR	UI	UI
Landscape Gardener - Qualified (manual work involved)	BB	OR	OR	2	UI
Landscape Gardener - Other	B	OR	OR	UI	UI
Laundry/Laundromat Staff	B	OR	OR	UI	UI
Lawnmowing Contractor (min 2 years exp)	B	OR	OR	2	UI
Lawyer	AAA	OR	OR	1	Y
Lecturer (university)	AAA	OR	OR	1	Y
Librarian - qualified	AA	OR	OR	1	Y
Line Marker - 2 year benefit period only	B (2 year)	OR	OR	UI	UI
Linespersons - up to 20 metres	B	OR	OR	UI	UI
Linespersons - over 20 metres	UI	OR	OR	UI	UI
Lithographer	BBB	OR	OR	2	UI
Livestock Broker/Buyer (stockyard)	BBB	OR	OR	2	UI
Locksmith	A	OR	OR	1.5	UI

Occupation

Occupation	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Logging driver - no felling	B	OR	OR	2	UI
Machinist - Clothing	B	OR	OR	2	UI
Machinist - Metal/Wood (qualified)	BB	OR	OR	2	UI
Machinist - Sail Making	B	OR	OR	2	UI
Mail Contractor - car only	BBB (5 year)	OR	OR	2	UI
Mail Contractor - motorcycle	UI	OR	OR	UI	UI
Mail Contractor - van/truck (local only)	B	OR	OR	2	UI
Mail Contractor - cyclist	UI	OR	OR	UI	UI
Manicurist - working from home	UI	OR	OR	UI	UI
Manicurist - not working from home (min 1 year exp)	BBB	OR	OR	2	UI
Marina Owner	BBB	OR	OR	2	UI
Marine Surveyor/Engineer	IC	OR	OR	IC	UI
Market Gardener	B	OR	OR	UI	UI
Market Stall Holder	UI	OR	OR	UI	UI
Marketing Manager (qualified)	AA	OR	OR	1	Y
Masseur (qualified)	BBB	OR	OR	2	UI
Mechanic - Refrigeration	BBB	OR	OR	2	Y
Mechanic - Motor Car	BBB	OR	OR	2	Y
Merchant Banker - (Salary/Net Income < \$120K)	AA	OR	OR	1	Y
Merchant Banker - (Salary/Net Income > \$120K)	AAA	OR	OR	1	Y
Merchant Personnel	UI	OR	OR	UI	UI
Metallurgist - field work	AA	OR	OR	IC	UI
Metallurgist - office only	AAA	OR	OR	1	Y
Meteorologist	AAA	OR	OR	1	Y
Meter Reader	A	OR	OR	1.5	UI
Microbiologist	AAA	OR	OR	1	Y
Milk Vendor	BB	OR	OR	2	UI
Mining Above Ground (No Explosives) - Driver	B	OR	OR	2	UI
Mining Above Ground (No Explosives) - Electrician	BBB	OR	OR	2	UI
Mining Above Ground (No Explosives) - Mechanic	BBB	OR	OR	2	UI
Mining Above Ground with Explosives - All Occupations	UI	IC	IC	UI	UI
Mining Underground - All Occupations	UI	\$2.50	UI	UI	UI
Model/Mannequin	UI	OR	OR	UI	UI
Museum Attendant	A	OR	OR	1.5	UI
Music Teacher - At Home	UI	OR	OR	UI	UI
Music Teacher - Fulltime - School, College, Uni	AA	OR	OR	1	UI
Musical Instrument Sales (See Shopkeeper)	A	OR	OR	1.5	UI
Musician - Orchestra (min. 2 years exp)	A	OR	OR	UI	UI
Musician - Other	UI	OR	OR	UI	UI
Naturopath qualified - not working from home	AA	OR	OR	1	UI
Nurse - Aide	B	OR	OR	UI	UI
Nurse - Clinical Nurse Specialist	A	OR	OR	1.5	UI
Nurse - Midwife	A	OR	OR	1.5	UI
Nurse - Nursing Unit Manager	AA	OR	OR	1	UI
Nurse - Psychiatric	BB	OR	OR	2	UI
Nurse - Registered Nurse	BBB	OR	OR	2	UI

Occupation	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Nurse - Theatre (no general nursing duties)	A	OR	OR	1.5	UI
Obstetrician	AA+	OR	OR	1	Y
Occupational Therapist	AA	OR	OR	1	Y
Oil & Gas (off-shore) - All Occupations	UI	IC	IC	UI	UI
Oil & Gas (on-shore) - Engineer/Geologist	AAA	OR	OR	1.5	Y
Oil & Gas (on-shore) - Laboratory Technician	AA	OR	OR	1.5	Y
Oil & Gas (on-shore) - Other	IC	IC	IC	IC	IC
Oil & Gas Refinery Worker	IC	OR	OR	UI	UI
Optician	AA	OR	OR	1	Y
Optometrist	AAA	OR	OR	1	Y
Orchardist - Manager /owner - min 5 f/t staff	BBB (5 year)	OR	OR	1.5	UI
Orthodontist	AA+	OR	OR	1	Y
Osteopath	AA	OR	OR	1.5	UI
Oyster Farmer	BB	OR	OR	2	UI
Painter - up to 20 metres (min. 2 years exp)	BB	OR	OR	2	UI
Painter - > 20 metres	UI	OR	OR	UI	UI
Painter - Spray Painter - (qualified)	BB	OR	OR	2	Y
Panel Beater - (qualified)	BB	OR	OR	2	Y
Park Ranger	BBB	OR	OR	2	UI
Parking Station Attendant	UI	OR	OR	UI	UI
Parking Warden/Officer	BBB	OR	OR	2	UI
Pastry Cook - (qualified)	BBB	OR	OR	2	Y
Pathologist	AA+	OR	OR	1	Y
Paver	B	OR	OR	UI	UI
Personal Trainer	UI	OR	OR	UI	UI
Pest Exterminator/Fumigator	BB	OR	OR	2	UI
Pharmacist - (qualified)	AA+	OR	OR	1	Y
Photographer - any location work	IC	IC	IC	IC	UI
Photographer - aerial	UI	IC	IC	UI	UI
Photographer - studio work only	A	OR	OR	1.5	UI
Physicist - consulting/laboratory duties only	AAA	OR	OR	1	Y
Physicist - other	AA	OR	OR	1	Y
Physiotherapist	AA+	OR	OR	1.5	Y
Piano Tuner	A	OR	OR	1.5	UI
Picture Frammer - Manufacturer/Repairer	BBB	OR	OR	2	UI
Pipelayer	B	OR	OR	2	UI
Plant Operator	B	OR	OR	2	UI
Plasterer (min. 2 years exp)	BB	OR	OR	2	UI
Plumber - (qualified)	BBB	OR	OR	2	Y
Plumber - Roof (min 2 years exp) up to 20 metres	B	OR	OR	2	UI
Podiatrist - University degree	AA+	OR	OR	1.5	UI
Police - Air Wing	UI	OR	OR	UI	UI
Police - Bomb Disposal & SWAT	UI	\$3	UI	UI	UI
Police - Dog Squad	UI	OR	OR	UI	UI
Police - Motorcyclist	UI	OR	OR	UI	UI
Police - Officer	UI	OR	OR	UI	UI

Occupation	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Postal - Agent/Clerical	AA	OR	OR	1.5	UI
Postal - Delivery	BB	OR	OR	2	UI
Postal - Sorter	BB	OR	OR	2	UI
Printer	BBB	OR	OR	2	UI
Prison - Governor/Admin Staff	AA	OR	OR	1	UI
Prison - Maintenance Staff	UI	OR	OR	UI	UI
Prison - Parole Officer	A	OR	OR	1	UI
Prison - Warden/Guard	UI	OR	OR	UI	UI
Private Investigator - not insurance	UI	OR	OR	UI	UI
Process Production Worker	UI	OR	OR	UI	UI
Process Server	BBB	OR	OR	2	UI
Professional Sportsperson	UI	IC	IC	UI	UI
Professor - University	AAA	OR	OR	1	Y
Project Manager - Office based only	AA	OR	OR	1	IC
Projectionist	A	OR	OR	1.5	UI
Property - Developer	UI	OR	OR	UI	UI
Property - Investor	UI	OR	OR	UI	UI
Property Manager (office / admin only)	AA	OR	OR	1	IC
Psychiatrist	AA+	OR	OR	1	Y
Psychologist	AA+	OR	OR	1	Y
Publican - (less than 5 f/t staff)	BBB	OR	OR	2	UI
Publican - (min. 5 f/t staff)	A	OR	OR	1.5	UI
Quantity Surveyor	AAA	OR	OR	1	Y
Quarry Worker	UI	OR	OR	UI	UI
Radio Announcer	IC	OR	OR	IC	UI
Radiographer	AA+	OR	OR	1	UI
Radiologist	AA+	OR	OR	1	Y
Railway - Guards (no track work)	B	OR	OR	2	UI
Railway - Inspector (no track work)	BBB	OR	OR	1.5	UI
Railway - Station Assistant (no track work)	BB	OR	OR	2	UI
Railway - Station Master (no track work)	A	OR	OR	1.5	UI
Railway - Track Worker	UI	OR	OR	UI	UI
Railway - Train Driver	UI	OR	OR	UI	UI
Real Estate - Principal (min. 5 f/t staff)	AA	OR	OR	1	UI
Real Estate - Principal (less than 5 f/t staff)	A	OR	OR	1	UI
Real Estate - Salesperson	A	OR	OR	1	UI
Receptionist	AA	OR	OR	1	Y
Removalist - 2 year benefit period only	B (2 year)	OR	OR	UI	UI
Restaurant - Barperson	B	OR	OR	2	UI
Restaurant - Chef	BBB	OR	OR	1.5	Y
Restaurant - Maitre'D	A	OR	OR	1.5	UI
Restaurant - Owner/Manager (min 5 f/t staff)	A	OR	OR	1	UI
Restaurant - Owner/Manager (less than 5 f/t staff)	BBB	OR	OR	1.5	UI
Restaurant - Waiter/Waitress	B	OR	OR	2	UI
Rigger	UI	\$2.50	UI	UI	UI
Road Construction Worker	UI	OR	OR	UI	UI

Occupation

Occupation	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Roof Tiler/Plumber (min 2 years exp) up to 20 metres	B	OR	OR	UI	UI
Rubbish Collector	B	OR	OR	UI	UI
Sailmaker (qualified)	BB	OR	OR	2	UI
Sales Manager / Person (no deliveries)	A	OR	OR	1	UI
Sandblaster	UI	OR	OR	UI	UI
Saw Doctor	BBB (5 year)	OR	OR	2	UI
Sawmill Worker	UI	OR	OR	UI	UI
Scaffolder	UI	\$2.50	UI	UI	UI
Scrap Metal Dealer (min 2 years)	BB	OR	OR	2	UI
Scriptwriter	UI	OR	OR	UI	UI
Seaman	UI	OR	OR	UI	UI
Secretary	AA	OR	OR	1	Y
Security Guard (not Bouncer/Crowd Control) - Unarmed	B	OR	OR	UI	UI
Security Guard (not Bouncer/Crowd Control) - Armed	UI	OR	OR	UI	UI
Service Personnel	UI	IC	IC	UI	UI
Service Station - Cashier/Console Operater	A (5 year)	OR	OR	1.5	UI
Service Station - Proprietor/Manager (no manual work - min 5 f/t staff)	A	OR	OR	1	UI
Service Station - Proprietor/Manager (no manual work - less than 5 f/t staff)	BBB	OR	OR	1.5	UI
Shearer/Stockperson	UI	OR	OR	UI	UI
Sheet Metal Worker - (qualified)	BB	OR	OR	2	UI
Ship/Ocean Going Vessel - Crew	UI	OR	OR	UI	UI
Ship/Ocean Going Vessel - Officer	UI	OR	OR	1	UI
Shipwright - qualified	BBB	OR	OR	2	UI
Shipyard Worker	UI	OR	OR	UI	UI
Shoemaker/Repairer	BBB	OR	OR	2	UI
Shopfitter	BBB	OR	OR	2	UI
Shop Employees (12 mnths same empler) - Antiques (sales only)	A	OR	OR	1.5	UI
Shop Employees (12 mnths same empler) - Aquarium	A	OR	OR	1.5	UI
Shop Employees (12 mnths same empler) - Artist Supplies	A	OR	OR	1.5	UI
Shop Employees (12 mnths same empler) - Bakery	BBB	OR	OR	2	UI
Shop Employees (12 mnths same empler) - Bedding (sales only)	A	OR	OR	1.5	UI
Shop Employees (12 mnths same empler) - Bicycle sales/repairs	BBB	OR	OR	2	UI
Shop Employees (12 mnths same empler) - Boating Equipment (sales only)	A	OR	OR	1.5	UI
Shop Employees (12 mnths same empler) - Books/Stationery	AA	OR	OR	1.5	UI
Shop Employees (12 mnths same empler) - Butcher	BBB	OR	OR	2	UI
Shop Employees (12 mnths same empler) - Cafe	BBB (5 year)	OR	OR	2	UI
Shop Employees (12 mnths same empler) - Carpet/Floor Covering (sales only)	A	OR	OR	1.5	UI
Shop Employees (12 mnths same empler) - Chemist (qualified)	AAA	OR	OR	1	Y

Occupation

IPP
Occupation
Category

LPP

CPP

TPD

TPD
Own

Occupation	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Shop Employees (12 mnths same emplr) - Chemist (unqualified and sales only)	A	OR	OR	1.5	UI
Shop Employees (12 mnths same emplr) - Clothing	A	OR	OR	1.5	UI
Shop Employees (12 mnths same emplr) - Coffee LoungeBBB (5 year)	OR	OR	OR	2	UI
Shop Employees (12 mnths same emplr) - Computer	A	OR	OR	1.5	UI
Shop Employees (12 mnths same emplr) - Confectionery BBB (5 year)	OR	OR	OR	2	UI
Shop Employees (12 mnths same emplr) - Curtains	A	OR	OR	1.5	UI
Shop Employees (12 mnths same emplr) - Delicatessen	BBB	OR	OR	2	UI
Shop Employees (12 mnths same emplr) - Disposals	BBB	OR	OR	2	UI
Shop Employees (12 mnths same emplr) - Dry Cleaners	BB	OR	OR	2	UI
Shop Employees (12 mnths same emplr) - Electrical Goods (sales only)	A	OR	OR	1.5	UI
Shop Employees (12 mnths same emplr) - Fast Food	B	OR	OR	2	UI
Shop Employees (12 mnths same emplr) - Fish & Chip	B	OR	OR	2	UI
Shop Employees (12 mnths same emplr) - Fishmonger	B	OR	OR	2	UI
Shop Employees (12 mnths same emplr) - Florist (sales Only)	A	OR	OR	1.5	UI
Shop Employees (12 mnths same emplr) - Footwear	A	OR	OR	1.5	UI
Shop Employees (12 mnths same emplr) - Fruiterer/Greengrocer	B	OR	OR	2	UI
Shop Employees (12 mnths same emplr) - Furniture (sales only)	A	OR	OR	1.5	UI
Shop Employees (12 mnths same emplr) - General Store/Grocer	B	OR	OR	2	UI
Shop Employees (12 mnths same emplr) - Gift	A	OR	OR	1.5	UI
Shop Employees (12 mnths same emplr) - Guns & Firearms	BBB	OR	OR	2	UI
Shop Employees (12 mnths same emplr) - Haberdashery/Draper	A	OR	OR	1.5	UI
Shop Employees (12 mnths same emplr) - Hardware (admin/light manual only)	BBB	OR	OR	2	UI
Shop Employees (12 mnths same emplr) - Health Food	A	OR	OR	1.5	UI
Shop Employees (12 mnths same emplr) - Ice Cream Parlour	B	OR	OR	2	UI
Shop Employees (12 mnths same emplr) - Jeweller (sales only)	A	OR	OR	1.5	UI
Shop Employees (12 mnths same emplr) - Lawnmower (no repairs)	A	OR	OR	1.5	UI
Shop Employees (12 mnths same emplr) - Lawnmower (with repairs)	BBB	OR	OR	2	UI
Shop Employees (12 mnths same emplr) - Liquor Store	BB	OR	OR	2	UI
Shop Employees (12 mnths same emplr) - Locksmith	BBB	OR	OR	2	UI
Shop Employees (12 mnths same emplr) - Milk Bar	B	OR	OR	2	UI
Shop Employees (12 mnths same emplr) - Music & Musical Instruments	A	OR	OR	1.5	UI
Shop Employees (12 mnths same emplr) - Newsagent (with deliveries)	BBB	OR	OR	2	UI
Shop Employees (12 mnths same emplr) - Newsagents (sales only)	A	OR	OR	1.5	UI

Occupation

Occupation	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Shop Employees (12 mnths same empler) - Nursery	BB	OR	OR	2	UI
Shop Employees (12 mnths same empler) - Pawnbroker	BBB	OR	OR	2	UI
Shop Employees (12 mnths same empler) - Petshop	BBB	OR	OR	2	UI
Shop Employees (12 mnths same empler) - Photography	A	OR	OR	1.5	UI
Shop Employees (12 mnths same empler) - Spare Parts (Cars)	BBB	OR	OR	2	UI
Shop Employees (12 mnths same empler) - Supermarket	BBB	OR	OR	2	UI
Shop Employees (12 mnths same empler) - Tobacconist	BBB (5 year)	OR	OR	2	UI
Shop Employees (12 mnths same empler) - Videos	BBB	OR	OR	2	UI
Shop Owners/Proprietors (estd 2 years) - Adult Books or Goods	UI	OR	OR	UI	UI
Shop Owners/Proprietors (estd 2 years) - Antiques (sales only)	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Aquarium	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Art Shop or Gallery	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Artist Supplies	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Bakery	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Bedding (sales only)	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Bicycle sales/repairs	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Boating Equipment (sales only)	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Books/Stationery	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Bootmaker	BBB	OR	OR	2	UI
Shop Owners/Proprietors (estd 2 years) - Brassware	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Bread/Cake	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Butcher	BBB	OR	OR	2	UI
Shop Owners/Proprietors (estd 2 years) - Cafe	BBB	OR	OR	2	UI
Shop Owners/Proprietors (estd 2 years) - Carpet/Floor Covering (sales only)	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Chemist (qualified - 2yr ownership rule does not apply)	AAA	OR	OR	1	Y
Shop Owners/Proprietors (estd 2 years) - China & Glassware	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Clothing	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Coffee Lounge	BBB	OR	OR	2	UI
Shop Owners/Proprietors (estd 2 years) - Computer	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Confectionery	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Curtains	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Delicatessen	BBB	OR	OR	2	UI
Shop Owners/Proprietors (estd 2 years) - Disposals	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Dry Cleaners	BBB	OR	OR	2	UI
Shop Owners/Proprietors (estd 2 years) - Duty Free	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Electrical Goods (sales only)	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Fast Food	BB	OR	OR	2	UI
Shop Owners/Proprietors (estd 2 years) - Fish & Chip	BB	OR	OR	2	UI
Shop Owners/Proprietors (estd 2 years) - Fishmonger	BB	OR	OR	2	UI
Shop Owners/Proprietors (estd 2 years) - Florist (sales Only)	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Footwear	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Fruiterer/Greengrocer	BB	OR	OR	2	UI

Occupation	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Shop Owners/Proprietors (estd 2 years) - Furniture (sales only)	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - General Store/Grocer	BB	OR	OR	2	UI
Shop Owners/Proprietors (estd 2 years) - Gift	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Guns & Firearms	BBB	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Haberdashery/Draper	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Hardware (admin/light manual only)	BBB	OR	OR	2	UI
Shop Owners/Proprietors (estd 2 years) - Health Food	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Ice Cream Parlour	BBB	OR	OR	2	UI
Shop Owners/Proprietors (estd 2 years) - Jeweller (sales only)	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Lawnmower (no repairs)	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Lawnmower (with repairs)	BBB	OR	OR	2	UI
Shop Owners/Proprietors (estd 2 years) - Liquor Store	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Locksmith	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Milk Bar	BB	OR	OR	2	UI
Shop Owners/Proprietors (estd 2 years) - Music & Musical Instruments	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Newsagent (with deliveries)	BBB	OR	OR	2	UI
Shop Owners/Proprietors (estd 2 years) - Newsagents (sales only)	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Nursery	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Pawnbroker	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Petshop	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Photography	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Spare Parts (Cars)	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Supermarket	A	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Tobacconist	BBB (5 year)	OR	OR	1.5	UI
Shop Owners/Proprietors (estd 2 years) - Videos	A	OR	OR	1.5	UI
Signwriter - operating over 20m	B	OR	OR	UI	UI
Signwriter - operating to 20m	BB	OR	OR	2	UI
Signwriter - no heights	BBB	OR	OR	2	UI
Singer	UI	OR	OR	UI	UI
Skylight Fitter	BB	OR	OR	2	UI
Social Worker	AA	OR	OR	1	Y
Solicitor	AAA	OR	OR	1	Y
Speech Therapist (qualified)	AA+	OR	OR	1	Y
Sportsperson (professional)	UI	IC	IC	UI	UI
Spray Painter (qualified)	BB	OR	OR	2	Y
Statistician (qualified)	AAA	OR	OR	1	Y
Steeplejack	UI	IC	UI	UI	UI
Stock/Station Agent	A	OR	OR	1.5	UI
Stockbroker - (Salary/net Income < \$120K)	AA	OR	OR	1	Y
Stockbroker - (Salary/net Income > \$120K)	AAA	OR	OR	1	Y

Occupation	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Stonemason	BB	OR	OR	2	UI
Storeperson	B	OR	OR	2	UI
Street Cleaner	B	OR	OR	UI	UI
Student - part time	UI	OR	OR	UI	UI
Student - full time	UI	OR	OR	UI	UI
Stuntperson	UI	IC	UI	UI	UI
Surveyor - University degree (Field work exceeding 20%)	AA	OR	OR	1	UI
Surveyor - University degree (office duties and max 20% field work only)	AAA	OR	OR	1	Y
Surveyor - Marine (University degree)	IC	OR	OR	1.5	UI
Surveyor - Mine (no underground) - University degree	AA	OR	OR	1	UI
Surveyor - Quantity (University degree)	AAA	OR	OR	1	Y
Swimming Pool - Attendant (min. 1 year exp)	B	OR	OR	2	UI
Swimming Pool - Builder	BB	OR	OR	2	UI
Swimming Pool - Proprietor/Manager	A	OR	OR	1.5	UI
TAB - Proprietor/Manager	AA	OR	OR	1	Y
TAB - Staff	A	OR	OR	1.5	UI
Tailor - working from home	UI	OR	OR	UI	UI
Tailor - not working from home	BBB	OR	OR	2	UI
Tanner	B	OR	OR	UI	UI
Taxation Consultant	AA	OR	OR	1	UI
Taxi Driver - Full Time (min. 2 years exp)	B	OR	OR	2	UI
Taxidermist	BBB	OR	OR	2	UI
Teacher - classroom/admin duties only	AA	OR	OR	1	UI
Teacher - manual arts	A	OR	OR	1.5	UI
Teacher - music (not working from home)	A	OR	OR	1	UI
Teacher - physical education	A	OR	OR	1.5	UI
Teacher - pre school (qualified)	A	OR	OR	1.5	UI
Technician - Computer	A	OR	OR	1.5	UI
Technician - Dental	A	OR	OR	1.5	UI
Technician - Electronic	A	OR	OR	1.5	UI
Technician - Film studio	A	OR	OR	1.5	UI
Technician - Laboratory	A	OR	OR	1.5	UI
Technician - Optical	A	OR	OR	1.5	UI
Technician - Stage/Theatre	BBB	OR	OR	2	UI
Technician - Telephone (ground level only)	A	OR	OR	1.5	UI
Technician - Telephone (up to 20m)	BBB	OR	OR	2	UI
Technician - Telephone (over 20m)	IC	OR	OR	UI	UI
Television Presenter (studio only)	IC	OR	OR	IC	IC
Television Reporter (no overseas work)	IC	OR	OR	IC	IC
Telephonist	AA	OR	OR	1	Y
Tilers - roof (min 2 years exp) up to 20 metres	B	OR	OR	2	UI
Tilers - wall/floor	BB	OR	OR	2	UI
Timber - Merchant (admin only)	AA	OR	OR	1	UI
Timber - Mill Worker	UI	OR	OR	UI	UI
Toolmaker	BBB	OR	OR	2	Y

Occupation	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Tour Guide - 1 day tours and no recreational activities - min12 months exp	A	OR	OR	1.5	UI
Tour Guide - overseas - min 12 months exp	UI	IC	IC	UI	UI
Tour Guide - others	IC	IC	IC	IC	UI
Town Planner	AA	OR	OR	1	Y
Travel Agent (admin only)	AA	OR	OR	1	Y
Tree Fellers	UI	OR	OR	UI	UI
Tree Surgeon (qualified)	B	OR	OR	2	UI
Trench Digger	UI	OR	OR	UI	UI
Tugboat Captain (harbour only)	BB	OR	OR	2	UI
Tugboat Captain - Other	UI	OR	OR	UI	UI
Tupperware Salesperson (full time for 2 years)	A (5 year)	OR	OR	1.5	UI
Tutor	UI	OR	OR	UI	UI
Tyre Fitter	B	OR	OR	UI	UI
Upholsterer	BBB	OR	OR	2	UI
Valuer- Livestock	A	OR	OR	2	UI
Valuer- Property/Others	AA	OR	OR	1.5	Y
Veterinarian - Domestic Animals	AAA	OR	OR	1	Y
Veterinarian - Others (horses, cattle etc)	AA	OR	OR	1.5	UI
Veterinarian - Nurse	A	OR	OR	1.5	UI
Vigneron	A	OR	OR	1.5	UI
Vineyard - Employee	BB	OR	OR	UI	UI
Vineyard - Owner	BBB	OR	OR	2	UI
Watchmaker/Repairer	A	OR	OR	1.5	Y
Welder (qualified)	BB	OR	OR	2	UI
Window Cleaner - over 20 metres	UI	\$2	UI	UI	UI
Window Cleaner - up to 20 metres	B	OR	OR	UI	UI
Window Dresser	A	OR	OR	1.5	UI
Windscreen Fitter	BBB	OR	OR	2	UI
Wine Merchant - sales/light manual only	A	OR	OR	1.5	UI
Zoo Wildlife Attendant	BB	OR	OR	2	UI
Zoologist - no overseas or field work	AAA	OR	OR	1	Y
Zoologist - other	AA	OR	OR	1.5	UI

LIFESTYLE DETAILS

Sports, Pastimes, Hazardous Activities

If your client discloses that they are involved in any sport, pastime or supplement hazardous activity, please have them indicate the activity in the Application Form and complete the appropriate questionnaire. The Activity Questionnaires are available on TOWERnet.

Following is a Guide of sports or activities that the client may be involved in and the loadings or exclusions that apply to the plan.

Note: The loadings quoted (eg \$2) are per \$1,000 sum insured per annum.

Activity/Pursuit	LPP	CPP	TPD and Premium Relief Option	IPP
Abseiling (Australia Only)	OR	OR	E	E
Archery - amateur	OR	OR	OR	OR
Athletics				
- amateur	OR	OR	OR	OR
- professional	OR	OR	UI	UI
Aviation				
- Private Only - (fixed wing)				
- Up to 100 hours pa	OR	OR	OR	OR
- 101 to 200 hours pa	\$2.00	\$2.00	E	10% or E
- 201 to 300 hours pa	\$2.50	\$2.50	E	25% or E
- Over 300 hours pa	\$3.50	\$3.50	E	E
Agriculture - (Australia Only)				
- Crop Dusting/Cattle Mustering	\$10.00	\$10.00	UI	UI
Balloonng				
- Pleasure Only	OR	OR	E	E
- Competition	\$2.00	\$2.00	E	E
Charter				
- Commuter Service				
- recognised flights between recognised airports	OR	OR	OR	10%
- other				
Gliding	OR	OR	E	E
Hang Gliding				
- Non Powered	\$3.00	\$3.00	E	E
- Powered	\$5.00	\$5.00	E	E
Helicopter				
- Up to 50 hours pa	\$3.00	\$3.00	E	E
- 51 - 100 hours pa	\$5.00	\$5.00	E	E
- Over 100 hours pa	\$10.00	\$10.00	E	E
Microlite/Ultralite				
- Up to 50 hours pa	\$3.00	\$3.00	E	E
- Over 50 hours pa	\$5.00	\$5.00	E	E

Activity/Pursuit	LPP	CPP	TPD and Premium Relief Option	IPP
Baseball				
- amateur	OR	OR	OR	OR
- professional	OR	OR	UI	UI
Basketball				
- amateur	OR	OR	OR	OR
- professional	OR	OR	UI	UI
Boxing				
- amateur	OR	UI	UI	UI
- professional	\$3.00	UI	UI	UI
Canoe and Kayak				
- Recreational	OR	OR	OR	OR
- Competition	OR	OR	E	E
Caving & Potholing - (Australia Only)	OR	OR	E	E
Cricketers				
- amateur	OR	OR	OR	OR
- professional	OR	OR	UI	UI
Cyclists				
- amateur	OR	OR	OR	OR
- professional	OR	OR	UI	UI
Diving				
- Recreational - Up to 30m	OR	OR	OR	OR
- Over 30M	\$2.00	\$2.00	E	E
- Abalone Divers - shallow waters	\$3.00	\$3.00	UI	UI
- deep water	\$5.00	\$5.00	UI	UI
- Instructors	OR	E	UI	UI
- Cave Divers	\$2.50	\$2.50	E	E
Equestrian Sports				
- amateur	OR	E	E	E
- professional	OR	E	UI	UI
Football - (Aust. Rules, Rugby League, Rugby Union, Soccer)				
- amateur	OR	OR	OR	AAA, AA+, AA 14 day WP - Exclude first 30 days AAA, AA+, AA 30 day WP - OR A & BBB Exclude first 60 days BB & B Exclude first 90 days

Activity/Pursuit	LPP	CPP	TPD and Premium Relief Option	IPP
- professional	OR	E	UI	UI
- Touch Football - amateur	OR	OR	OR	AAA, AA+, AA, A & BBB - OR BB & B Exclude first 90 days
Golfers				
- amateur	OR	OR	OR	OR
- professional	OR	OR	UI	UI
Gymnast				
- amateur	OR	OR	OR	OR
- professional	OR	OR	UI	UI
Hockey - Field				
- amateur	OR	OR	OR	OR
- professional	OR	OR	UI	UI
Hockey - Ice				
- amateur	OR	OR	E	E
- professional	OR	OR	UI	UI
Life Savers				
- Club	OR	OR	OR	OR
- Professional	OR	OR	UI	UI
Martial Arts - (e.g. Judo, Karate etc)				
- Non Competitive	OR	OR	OR	E
- Competitive	OR	E	E	E
Motor / Power Boat / Jet Ski Racing				
- 0 - 100 KM/H	OR	OR	E	E
- 101 - 150 KM/H	\$2.00	\$2.00	E	E
- Over 150 KM/H	\$5.00	\$5.00	E	E
Motor Car Racing				
• Open Wheel Cars				
- International - Formula 1	\$40.00	UI	UI	UI
- Formula 2 (Australia)	\$30.00	UI	UI	UI
- Formula 3	\$25.00	UI	UI	UI
- Formula Brabham	\$30.00	UI	UI	UI
- Formula Holden	\$15.00	\$15.00	E	E
- Formula Ford 1600	\$10.00	\$10.00	E	E
- Formula Ford 2000	\$15.00	\$15.00	E	E
- Formula 3000	\$20.00	\$20.00	UI	UI
- Formula 5000	\$25.00	UI	UI	UI
- Formula Vee	\$5.00	\$5.00	E	E

Activity/Pursuit	LPP	CPP	TPD and Premium Relief Option	IPP
• Sports Cars				
- CAN AM	\$40.00	UI	UI	UI
- Sports Racing Cars	\$10.00	\$10.00	E	E
- Clubman	\$5.00	\$5.00	E	E
- Marque Sports Cars	\$3.00	\$3.00	E	E
• Sedan Cars (Closed Cars)				
- Super Saloons	\$10.00	\$10.00	E	E
- Group 2 Sedans	\$10.00	\$10.00	E	E
- Sports Sedans (Group 2D)	\$7.50	\$7.50	E	E
- Production Touring Cars (Group 3A)	\$5.00	\$5.00	E	E
- Street Sedans (Group 3F)	\$2.50	\$2.50	E	E
- Series Production Cars (Group 3E)	\$2.50	\$2.50	E	E
- Club Cars (Group 2E)	\$2.50	\$2.50	E	E
- Super Touring Cars	\$5.00	\$5.00	E	E
- HQ Holden	\$2.50	\$2.50	E	E
- Nascar Stock Cars	\$15.00	\$15.00	E	E
• AUSCAR/NASCAR Racing				
- NASCAR	\$7.50	\$7.50	E	E
- AUSCAR	\$7.50	\$7.50	E	E
- Sportsman	\$5.00	\$5.00	E	E
- HQ Holden	\$2.50	\$2.50	E	E
• Speedway Racing				
- Midget Speedcars	\$5.00	\$5.00	E	E
- Super Modified/Hot Rods	\$5.00	\$5.00	E	E
- Super Stock Sedans	\$5.00	\$5.00	E	E
- Production Saloons	\$5.00	\$5.00	E	E
- Mini Modified	\$5.00	\$5.00	E	E
- Demolition Derby	\$5.00	\$5.00	E	E
• Karting				
- Sprint	OR	OR	E	E
- Super Kart				
- 80cc and 125cc classes	\$2.50	\$2.50	E	E
- 250cc classes	\$5.00	\$5.00	E	E
• Drag Racing				
- Top Fuel, Funny Cars F/C, Exhibition	\$10.00	\$10.00	UI	UI
- Dragsters, Altered Cars	\$7.50	\$7.50	E	E
- Funny Cars AA/EC, BB/FC	\$7.50	\$7.50	E	E
- Gas, Pro Stock Pro	\$5.00	\$5.00	E	E
- Modified Production	\$2.00	\$2.00	E	E
- Modified Sedan, Street	OR	OR	E	E
• Other				
- Rallies - Local Car Club	OR	OR	OR	OR
- Australian Championship Level	\$2.50	\$2.50	E	E

Activity/Pursuit	LPP	CPP	TPD and Premium Relief Option	IPP
- International	\$10.00	\$10.00	UI	UI
- Vintage and Historic Racing	OR	OR	E	E
- Rally Cross, Hill Climbs, Auto Cross	OR	OR	E	E
- Lap Dash/Sprint, Super Sprint	OR	OR	E	E
- Off road and Odyssey Stock Cars	OR	OR	E	E
- Motorkhana, Observed Section Trails	OR	OR	OR	OR
• Truck Racing				
- Up to 14,100cc class	OR	OR	E	E
- 14,101cc to 18,500cc classes	\$2.50	\$2.50	E	E
• Motor Cycle Racing				
- Road Racing				
- Production/Street Class				
- 125cc	\$2.00	E	E	UI
- 250cc to 500cc	\$5.00	E	E	UI
- Over 500cc	\$7.50	E	E	UI
- Grand Prix or Formula				
- 125cc	\$5.00	UI	UI	UI
- 250cc	\$10.00	UI	UI	UI
- 500cc and Over	\$20.00	UI	UI	UI
- Off Road				
- Cross Country, Motor Cross, Scrambles, Enduro, Hill Climbs, Gymkhana, Observed Trails	OR	OR	E	E
- Dirt Track, Speedway, Tourist Trophy (TT)	\$5.00	\$5.00	E	E
- Trail Bike Riding				
- Social (Non-Competitive)	OR	OR	OR	E
- Racing/Competitions	\$2.00	\$2.00	E	E
- Drag Racing	IC	IC	UI	UI
- Stunts or Record Attempts	IC	IC	UI	UI
Mountain Climbing (abseiling, rock climbing, caving, potholing)				
- Australia Only	OR	OR	E	E
- Outside Australia	IC	IC	IC	IC
Polo				
- Horse	OR	E	E	E
- Water	OR	OR	OR	OR
Parachuting/Sky Diving	\$2.00	\$2.00	E	E
Rodeo	OR	E	E	E
Rowing	OR	OR	OR	OR
Sailing				
- Non-competitive	OR	OR	OR	OR
- Competitive	IC	IC	IC	IC
- Endurance/Solo	IC	IC	IC	IC

Activity/Pursuit	LPP	CPP	TPD and Premium Relief Option	IPP
Shooting				
- Amateur	OR	OR	OR	OR
- Professional	OR	OR	UI	UI
Skating				
- Amateur - roller/ice	OR	OR	OR	OR
- Professional - roller/ice	OR	OR	UI	UI
Skiing - (Grass/Snow/Water)				
- Social	OR	OR	OR	OR
- Competition	OR	E	E	E
Squash Players				
- Amateur	OR	OR	OR	OR
- Professional	OR	OR	UI	UI
Swimming				
- Amateur	OR	OR	OR	OR
- Professional	OR	OR	UI	UI
Tennis				
- Amateur	OR	OR	OR	OR
- Professional	OR	OR	UI	UI
Weight Lifting				
- Amateur	OR	OR	E	E
- Professional	OR	OR	UI	UI
Wrestling				
- Amateur	OR	OR	OR	E
- Professional	\$2.00	E	UI	UI

LIFE INSURED DETAILS

Residency

Only permanent residents of Australia can apply for insurance cover except in line with the following:

	Overseas Resident - not applying for permanent residency in Australia	Residency approval received -will arrive in Australia permanently within 1 year	In Australia on a temporary business visa - applying for Permanent residency
LIFE	N/A	IC	Residency Exclusion
TPD	N/A	IC	Residency Exclusion
CRISIS	N/A	N/A	Residency Exclusion
INCOME Only available to AAA, AA+ & AA occupations	N/A	N/A	Residency Exclusion

IC = Individual Consideration. Please contact underwriting

N/A = No cover available.

For clients who have received permanent residency approval and have not yet arrived in Australia, a copy of the passport with the visa approval is required.

For lives insured who are residing in Australia on a temporary basis we require:

- A copy of the clients passport with the visa approval; and
- Details of whether they have applied for permanent residency and if so, the state of application.

Overseas Travel

When your client is travelling overseas, whether for a holiday or business we need to know when they plan to travel, their destination(s) and the duration of the trip.

The underwriting assessment of travel will be based on the following:

Destination/Location

There are some destinations that will either incur a loading for your client or the risk will be uninsurable. These destinations will have one or more of the following factors.

- Political situation considered unstable
- War or ongoing civil unrest
- Inadequate medical/health facilities
- Poor health/lifestyle of general population

If you are unsure whether your client's destination will fit into any of these categories, please contact your Underwriter for an assessment.

Duration of Travel

The duration of the visit will have a bearing on TPD and Income Protection. Life cover will normally only be affected if your client is moving overseas permanently, then cover will usually not be available.

For the other benefits, short term (ie 3 months in total per annum) overseas travel will have little bearing on the risk provided the destination is not a problem.

Extended overseas visits make the offering of TPD and Income Protection difficult. This is not only because of our inability to be able to obtain or assess medical records and monitor the claim but also because of the uncertainty of access to proper medical attention in some cities and countries for the client.

However, for Income Protection we can consider cover in limited circumstances. If your client meets the following criteria:

- AAA, AA+ & AA occupation ratings (ie strictly office bound, no manual duties or working on sites).
- Working overseas for a maximum of 2 years (depending on circumstances).
- Destination or residing in a major city in an approved country (please contact your Underwriter).

Cover may be subject to special conditions

Existing or Concurrent Insurance Cover

It is important to disclose all other existing or concurrent insurance cover whether it is with TOWER or another insurance company. This is required:

- To decide what medical requirements are needed; and
- To ascertain maximum benefit levels in the case of IPP or Crisis Cover particularly.

When the client indicates that cover being applied for with TOWER is to replace existing cover with either TOWER or another Life office, your client must cancel that existing cover. No claim will be paid in respect of the new TOWER policy unless the previous cover has been cancelled. If the previous policy is not cancelled and a claim occurs, any premiums paid to TOWER will be returned.

When the client indicates that they are replacing their existing policy then TOWER will base the underwriting assessment on that fact. Where it is indicated that a policy is to replace existing cover with another Life office, we will process in good faith on that basis. The existing policy should not be cancelled until the Life to be Insured has been notified that TOWER has accepted the new application.

Substandard Issue or Declinature of Other Insurance

When your client advises that they have had other Insurance or applications for insurance, declined, deferred or issued other than as submitted, we will require the full details of the alternative offer, when it was made, plus the type of insurance it was applicable to.

MEDICAL DETAILS

Usual Doctor

It is important that the life insured's usual doctor's name and correct address are supplied. If we request a PMAR and the address is incorrect then we have to wait for it to be returned, which can take weeks. If the usual doctor has been attended for less than 2 years, we require the name and address of the previous doctor as well.

If your client does not have a usual doctor then we suggest that they advise the name and address of the last doctor/medical centre that they attended.

Reason for Last Consultation

If a client has been for a consultation or check up, please make sure that they advise the outcome. For example, if a check up was normal then the client should indicate the result as "All OK". This will save us having to go back to check the results.

Height/Weight

If you feel your client's height/weight ratio may be outside an acceptable range, please contact your underwriter to discuss as additional medical requirements may be necessary.

Time off work

When the life insured has had significant periods of time off work because of sickness or injury, this will be unfavourable for the assessment of all forms of disablement benefits. In particular, if these periods of time are for a number of years, or if the length of time off work seems excessive for illness or injury.

Smoking

Anyone smoking over 30 cigarettes per day will need to have a paramedical or medical with their own doctor.

Also, a loading may apply depending on the result of the medical.

To be eligible for non smoker rates a client must not have smoked any form of tobacco (this includes cigars and pipe smoking) within the previous 12 months.

Cessation of Smoking

If your client has ceased smoking in the last 12 months, they will be rated as a smoker until a full 12 months has elapsed since they last smoked.

Once the 12 months has passed they can apply for non-smoker rates by way of submitting a request for the alteration and accompanying it with a Smokers Habit Statement (on TOWERnet). Once we have assessed this we will advise if non-smoker rates apply.

Where the life insured ceased smoking due to a change in their health, non-smoker rates may not be available.

Alcohol

Please ensure that the kind of alcohol, amount and frequency of that amount are provided. The answer of "social" consumption to the question is inadequate as this can mean different things to different people depending on their lifestyle. The full answers must be provided.

If the life insured has ceased drinking alcohol we need to know when they ceased and the reason why.

GUIDE FOR COMMON MEDICAL CONDITIONS

This section is to give some guidance to you, in the field, in regard to the implications of medical conditions for underwriting. It is a guide only.

The medical conditions listed are the more common ones that you will encounter. The guide will show:

- The medical condition.
- Medical requirements that will be requested for that condition.
- Potential underwriting assessment by product, for that condition.

This will give you and your client an expectation of the medical requirements necessary and whether the medical condition means the client is eligible for the product.

Medical Condition

The medical conditions are listed and some have been split into categories such as Mild, Moderate, Severe or On Treatment, Pre-treatment. These categories will give you an indication of what questions you can ask to more clearly determine the potential requirements and potential assessment.

Medical Requirements

The medical requirements that are usually requested or necessary for the condition are listed. Some of these requirements have abbreviations and some are self-explanatory.

The abbreviations are as follows:

- PMAR - Personal Medical Attendant's Report
- SMAR - Specialist Medical Attendant's Report
- MBA - Multiple Biochemical Analysis

Where a PMAR and SMAR are listed together, this means that we will endeavour to obtain all of the information from one report whether it is from the GP by way of a PMAR or from a Specialist by way of a SMAR. However, in some circumstances and with some conditions, we may have to write to both to get the best information to assess your client.

Potential Underwriting Assessment

We have endeavoured to indicate the potential rating as closely as we can, however some conditions have such a broad range of loadings etc that it is difficult to be more specific. Where there is a range of loadings, we have listed the criteria that affect the loading.

These assessments are intended as a guide. Other factors in the life insured's health may impact negatively or positively on the rating guideline.

The code for Potential Underwriting Assessment is as follows:

- Standard - Standard premium rates.
- +50 to + 300% - Extra mortality loading to the standard premium rate (loadings can be entered via TOWERnet).
- \$ per mille - Extra \$ paid per \$1,000 of sum insured in addition to standard premium rate.
- Exclude - Exclusion applied for condition or site.
- UI - Uninsurable.
- IC - Individual Consideration.

CONDITION	MEDICAL REQUIREMENTS	POTENTIAL UNDERWRITING ASSESSMENT		
		LPP	CPP	IPP / TPD
Angina	PMAR/SMAR	Rating will be age dependent and related to symptom free period. + 75% - UI	UI	UI
Angioplasty	See Coronary Artery Bypass			
Asthma				
Mild	PMAR & Asthma Questionnaire	Usually Standard	Usually Standard	Standard - +50%
Moderate	PMAR & Asthma Questionnaire	+50% - +100%	+50% - +100%	+50% - +100%
Severe	PMAR & Asthma Questionnaire	+75% - +200%	+75% - UI	Usually UI
Childhood - (no symptoms since then)	Nil	Standard	Standard	Standard
<i>NB Smokers status will impact on ratings</i>				
Blood Pressure / Hypertension				
On treatment and well controlled	PMAR	Usually standard	Usually Standard - + 50%	Usually Standard - + 50%
Pre-treatment or control not adequate	PMAR	Rating will be dependent on age and blood pressure readings and range from + 75% - UI	As per Life loadings except they will be increased significantly	Rated as per Life except loadings are increased for IPP and 90 day wait applies. For 14 or 30 day wait, loadings increased again or UI

CONDITION	MEDICAL REQUIREMENTS	POTENTIAL UNDERWRITING ASSESSMENT		
		LPP	CPP	IPP / TPD
Cancer (also see Melanoma if applicable)	PMAR / SMAR	Rating will be dependent on site of cancer; time elapsed since treatment or recurrence. Usually \$ per mille loadings for up to 10 years.	UI	UI until Life Cover has had loading removed (usually 10 symptom free years from time of treatment) then IC.
Cholesterol Current Raised Levels	PMAR	Rating is determined by age and cholesterol levels and range from + 50% - UI.	As per Life except loadings will be increased significantly	As per Life on 90 day waiting period. Loading increased or UI on 14 or 30 day wait.
Controlled on Treatment	PMAR	Usually Standard	Usually Standard - +75%	As per Life on 90 day wait. On 14 - 30 day wait. Standard --+75%
Coeliac Disease Diet controlled and over 6 months from diagnosis	PMAR	Std- +150%	Std - UI	+50% - UI
Coronary Artery Bypass (without infarction)	PMAR / SMAR	Rating is dependent on age, years since surgery and test results post surgery. Rateable usually 6 months post surgery and range from +75% - UI	UI	UI
Chronic Fatigue Syndrome	PMAR	Usually Standard	Usually Standard	+ 50% - UI. Benefit and waiting periods may be adjusted

CONDITION	MEDICAL REQUIREMENTS	POTENTIAL UNDERWRITING ASSESSMENT		
		LPP	CPP	IPP / TPD
Crohns Disease (Symptoms controlled)				
Aged under 40	PMAR / SMAR	Standard - + 200%	+ 50% - Decline	After 5 years symptom free possible + 100% on 90 day wait - UI
Aged 40 +	PMAR / SMAR	Standard - + 100%	+ 50% - Decline	As Above
Depression/Stress/Anxiety				
Current Treatment	PMAR / SMAR	Rating dependent on diagnosis, length of time on treatment etc. Usually Standard - +150%	As per Life ratings	UI
Past History	PMAR / SMAR	As above but number of recurrences important.	As per Life ratings	Rating dependent on time elapsed from recovery, number of episodes etc Standard - UI
Diabetes				
Insulin Dependent	PMAR / SMAR + Diabetes Questionnaire	Rating is age dependent and relates to duration since diagnosis and control of disease. Range from +75% - UI.	+ 75% - UI	UI
Non- Insulin Dependent	PMAR /SMAR + Diabetes Questionnaire	Rated as above except loading range is from Standard rates - +150%	+75% - UI	+50% on 90 day wait - UI

CONDITION	MEDICAL REQUIREMENTS	POTENTIAL UNDERWRITING ASSESSMENT		
		LPP	CPP	IPP / TPD
Drug Use				
Current	IC	Usually UI	Usually UI	Usually UI
Past	PMAR	Ratings depend on drug used and period drug free	As per life ratings	As per life ratings
Epilepsy				
Attacks within last 2 years	PMAR / SMAR + Epilepsy Questionnaire	Standard to UI	Standard to UI	Usually UI
No attacks in last 2 years	As above	Standard - +150%	Standard - UI	Rating dependent on number of attacks, occupation and waiting period. + 75% - UI
Gout				
Mild	PMAR + Gout Questionnaire	Usually Standard	Standard - +50 %	Ratings depend on time since last attack and waiting period. Standard - +75%
Moderate	PMAR + Gout Questionnaire	Std - +50 %	Standard - +100%	+ 50% - UI for IPP Std - 75% for TPD
Severe	PMAR + Gout Questionnaire	Std - +100%	Standard - UI	+ 50% - UI
Glomerulonephritis				
Acute	PMAR / SMAR	Standard with full recovery	Standard with full recovery	Standard with full recovery
Chronic	PMAR / SMAR	Rating is dependent on type of disease (9 types) and range from + 50% - UI	Usually UI	Usually UI for IPP +100% - UI for TPD

CONDITION	MEDICAL REQUIREMENTS	POTENTIAL UNDERWRITING ASSESSMENT		
		LPP	CPP	IPP / TPD
Heart Attack (Myocardial Infarction)	PMAR / SMAR	Rating is dependent on age, number of infarctions, time elapsed and test results since infarction. Ratings start at 6 months post infarction and usually range from + 100% - UI	UI	UI
Height / Weight	PMAR or Medical Examination	Loading is dependent on height / weight ratio + 50% - UI	As per Life loadings but increased significantly 50% - UI	As per Crisis loadings on 90 day wait. Increased for 14 and 30 day waits. + 50% - UI
Hepatitis A or E				
Full recovery, no symptoms, normal liver function tests	PMAR / SMAR Current MBA Hepatitis B+C.	Usually Standard	Usually Standard	Usually Standard
Chronic Persistent or Active Hepatitis B and or C	PMAR / SMAR Current MBA Hepatitis B+C	Rating dependent on status, liver function tests etc + 75% - UI	As per life ratings	UI
Hernia				
Inguinal	PMAR for IPP only	Standard	Standard	Usually exclude Hernia
Hiatus Present with or without treatment (no surgery pending)	PMAR	Usually Standard	Standard - + 75%	Exclusion for IPP Std - Exclusion for TPD

CONDITION	MEDICAL REQUIREMENTS	POTENTIAL UNDERWRITING ASSESSMENT		
		LPP	CPP	IPP / TPD
Surgically treated and recovered	PMAR for IPP only	Standard	Standard	Usually Standard
Kidney Stones				
Past History	Usually PMAR	Usually standard	Usually standard	Standard - + 100% dependent on number of attacks and waiting period
Present	PMAR	Standard - + 75%	+50% - UI dependent on presence in 1 or both kidneys	+50% - UI dependent on waiting period and presence in 1 or both kidneys
Liver Function Tests (See Hepatitis B & C as well)				
Elevated & Investigated	PMAR / SMAR current MBA	Rate for cause	As per Life rating	As per Life rating
Elevated & Not Investigated	PMAR Current MBA Hepatitis B&C Serum iron studies	Rating will depend on outcome of tests and any diagnosis	As per Life rating	As per Life rating
Melanoma	PMAR / SMAR	Rating dependent on site, depth of melanoma and time elapsed since removal. From Standard - UI but usually \$ per mille rating for number of years	Once Life rating has returned to standard for lower risk melanomas we may consider terms. Exclusion will apply	Once Life rating returns to standard we can consider terms.

CONDITION	MEDICAL REQUIREMENTS	POTENTIAL UNDERWRITING ASSESSMENT		
		LPP	CPP	IPP / TPD
Nephritis				
Acute single attack with full recovery Otherwise, usually chronic. See Glomerulonephritis	PMAR	Standard Rates	Standard Rates	Standard Rates
Osteoarthritis				
Mild	PMAR	Standard Rates	Standard Rates	+ 50% - Exclude
Moderate	PMAR	Standard Rates	Standard Rates	Exclude
Severe	PMAR	+50%	+50 % - 100%	Exclude - UI
Pregnancy	See page 68			
Prostatitis	Usually PMAR	Standard	Standard	Standard - Exclude dependent on severity
Psoriasis				
Skin disorder only, no associated arthritis. Psoriatic Arthritis - See Rheumatoid Arthritis	PMAR	Standard	Standard - Exclusion	Standard - Decline dependent on severity
Rheumatoid Arthritis				
Mild	PMAR / SMAR	Usually Standard	Standard - +100%	+ 75% - UI
Moderate	PMAR / SMAR	+75% - +100%	+75% - UI	Usually UI
Severe	PMAR / SMAR	+ 100% - + 150%	UI	UI
Stroke				
Within 1 year		UI	UI	UI
1-5 Years	PMAR / SMAR for Life Cover Only	IC	UI	UI
5 years +	As above	IC	UI	UI

CONDITION	MEDICAL REQUIREMENTS	POTENTIAL UNDERWRITING ASSESSMENT		
		LPP	CPP	IPP / TPD
Ulcer (Except Gastric)				
Present	PMAR / SMAR	Usually Standard	Usually Standard	+ 50 % - Defer
History over 2 years ago	PMAR/ SMAR for IPP only	Standard	Standard	Standard - + 100%
Ulcerative Colitis		Rating is dependent on age, severity, and date since last attack and treatment.		
Mild	PMAR /SMAR	Standard - + 100%	As per Life ratings however when Life rating exceeds + 75% then Crisis is usually UI	Last attack within 2 years - usually UI >2 years + 75% -UI
Moderate	PMAR / SMAR	Standard - + 175%		Last attack within 5 years - UI >5 years + 150% - UI
Severe	PMAR / SMAR	+ 50% - +250%		Last attack within 7 years - UI > 7 years + 100% - UI

Combined Medical Conditions

It can be confusing to receive a loading or exclusion when the expectation was that the application would be accepted at standard rates.

This can be the result of a combination of medical history factors which, taken in isolation may not have incurred a loading, however in combination the risk is greatly increased and a loading is therefore required.

An example may be a client who has an elevated cholesterol level that is not really rateable. They may also be overweight but not sufficient to be rateable. They may also have a family history of heart disease that in itself may not be rateable. These 3 factors, when you look at them, and the link that they have with each other, form a much greater risk for a cardiac problem than each does in isolation. The risk increases even more for Crisis insurance.

Depression/Stress/Anxiety

Depression/Stress and Anxiety conditions now account for a large percentage of disability claims. These types of claims also tend to be lengthy.

Underwriting these conditions for Life and Crisis Insurance usually does not present too many problems unless the condition is long standing with ongoing treatment and/or suicidal tendencies shown.

Income Protection and TPD are the benefits that cause more concern. The following guidelines can be used as an indicator of the assessment for these benefits.

- If the life insured is currently on treatment (medication or counselling) then they are usually uninsurable;
- If the life insured has a recent history of an episode of depression, stress, anxiety or psychiatric condition they will usually be deferred for a period of two years; and

- If the life insured has had several episodes of depression over the years, again they will usually be declined.

These are general guidelines and do not take into account any other factors that may impact on the assessment eg. additional medical history, occupation etc.

Questionnaires

As you read through the questions under “Health Details” in the Personal Statement, you will note that specific conditions are highlighted by an *. This indicates that a Questionnaire should be completed.

Following is a list of the Questionnaires available:

Under TOWERnet:

- Ankle
- Asthma / Bronchitis
- Back / Neck
- Child Crisis Benefit
- Diabetes
- Elbow
- Epilepsy
- Gout
- Hip
- Knee
- Nervous Disorder
- Shoulder
- Ulcer / Indigestion
- Wrist

Other Underwriting Questionnaires

Aviation

Absailing / Caving / Rock Climbing

Contact Sports (Football / Boxing / Wrestling / Martial Arts)

Diving

Motor Sports

Other Activities

Parachuting / Hang Gliding / Ballooning

Family History

Family History is very significant in assessing Crisis Protection and can also be relevant for other risk products.

Please ensure that the life insured provides the age at which the family member was diagnosed, rather than their current age or age at death unless that was when the disease first manifested itself.

If the life insured was adopted and does not know their family history, they should indicate this and family

history will be disregarded in the underwriting assessment.

Pregnancy

If your client discloses that she is pregnant then the following guidelines will determine the outcome of the assessment based on the product applied for.

Life, TPD and Crisis

If your client is in the first 6 months of the pregnancy, providing they are in good health, and advise that the pregnancy is progressing normally, then we can accept her at standard rates for Life, TPD and Crisis.

If your client is in the last 3 months of the pregnancy we will obtain a PMAR. If the PMAR reveals no complicating factors in the pregnancy and she has no other health problems, we can accept at standard rates for Life, TPD and Crisis.

For the purpose of TPD benefits your client will be rated as a Houseperson. Once they have returned to full time work after the birth, they can apply to be rated according to their occupation.

Income Protection

Income Protection cover will not be available until the client has given birth and has returned to full time work.

EXCLUSIONS, LOADINGS AND DECLINATURES

Exclusions and Loadings

When we have assessed your client fully and a loading or exclusion is applied to the policy, we will contact you prior to sending out an Alternate Terms letter. It may not always be possible to make contact but we will always attempt to do so.

The client and policy owner must sign and date the Alternate Terms letter, bearing in mind their duty of disclosure on any change that may have occurred since the completion of the application.

If there has been a change then the client must advise us and we will determine if that change will further impact on the final assessment of the risk. If the disclosure does impact on the final medical assessment we may need to request further medical evidence or we may decline to offer cover. If the occupation is impacted due to loss of employment or a change of occupation, we may decline to offer cover, or we may adjust the occupation rating or product.

When the Alternate Terms letter is returned to us and there is no change to the disclosure, we will issue the policy with the loading or exclusion.

Disclosure of Reasons for Alternate Terms

If the Alternate Terms are offered as a result of medical reasons, please be aware that we are unable to reveal the information contained in Medical Exams or Personal/Specialist Medical Attendant's Reports. This information is strictly confidential between the Life Insurance Company and the Medical Practitioner and under industry guidelines cannot be revealed to the client directly by ourselves.

Declinatures

When we have assessed your client and are unable to offer terms at all, we will again try in all circumstances to contact you prior to the letter being sent.

Once again, when a proposal for your client has been declined due to medical reasons, we will, upon request

from your client, forward a letter to the Medical Practitioner giving our reasons for the declinature where possible.

MODIFIED UNDERWRITING

Modified Underwriting, or 'transfer' arrangements as they are more commonly referred to, is available under TOWER guidelines.

It is important to keep the following criteria in mind when applying for modified underwriting terms:

- Under no circumstances will TOWER allow cover to be written on the 'modified' basis where that cover has been 'transferred' between any life offices in the past.
- Only where cover has been fully underwritten within the last 3 years, will TOWER consider and allow modified underwriting basis.

The complete Table of Requirements is detailed on page XX. The following primary rules also apply and should be noted:

- the level of cover applied for with TOWER is not to exceed the level of cover which is being replaced;
- in addition to the cover being replaced having been fully underwritten within the last 3 years, it must also have been assessed at that time at Standard Rates and on the same terms as originally applied for (ie, no exclusion(s), reduced benefit period (IP cover) etc, etc);
- a copy of the existing Policy Schedule and latest renewal notice / certificate of currency must be submitted along with the Modified Application;
- in respect to TPD cover, the occupation definition allowed by TOWER will be the same as per the cover being replaced, ie 'Any' or 'Own'.
- in respect to Income Protection cover, the benefit period and waiting period available will be the same as per the cover being replaced;
- in respect to Income Protection cover, the occupation category applicable will be as per the client's current occupation, not the occupation when the original policy was taken out;

- in respect to Crisis Protection cover, the number of medical conditions applicable under the existing policy will equate to the number of medical conditions under the TOWER Crisis cover policy.

Waiver of 90 day Waiting Period under Crisis Cover

Where Crisis cover is being applied for, TOWER will waive the 90 day waiting period applicable to Heart Attack, Stroke etc, where these conditions, in our opinion, are equivalent to the Crisis conditions being replaced and, also where the sum insured is the same.

Where a particular TOWER Crisis condition was not a benefit under the policy which is being replaced, the 90 day waiting period will apply to that particular condition under the new TOWER policy.

13 month Suicide Clause

- The 13 month exclusion period relative to suicide will apply with respect to the new TOWER policy.

Note

It should be noted that under our 'Modified' Underwriting (Transfer) arrangements that this is not a guaranteed acceptance. We reserve the right to call for further evidence if required, based on the information disclosed within the Modified Underwriting Application Form and also any other supporting documentation.

Commission

There is now a choice of commission available to any Modified Underwriting cases. This will be either Upfront, Level or Hybrid. Refer to page 83 of this Guide for full details as to our overall commission arrangements.

Health Requirements in respect to level of cover being proposed to TOWER

Cover	Age Next Birthday	Occupation Category	Existing up to 3 years
Life Protection Plan			
Up to \$2,000,000	To 55	All	MAF + PFPS (if available)
\$2,000,001 - \$3,000,000	To 55	All	MAF + PMAR
Crisis Protection Plan			
Up to \$500,000	To 55	All	MAF + PFPS (if available)
\$500,001 - \$750,000	To 55	All	MAF + PMAR
\$750,001 - \$1m	To 55	All	MAF + PMAR + Financial questionnaire
TPD Benefit			
Up to \$500,000	To 55	All	MAF + PFPS (if available)
\$500,001 - \$1m	To 55	All	MAF + PMAR
Income Protection Plan			
Up to \$5,000 Monthly benefit	To 55	AAA, AA+ and AA	MAF + PFPS (if available)
\$5,001 - \$10,000 Monthly benefit	To 55	AAA, AA+ and AA	MAF + PMAR
Up to \$4,000 Monthly benefit	To 55	A, BBB, BB and B	MAF + PFPS (if available)
\$4,001 - \$10,000 Monthly benefit	To 55	A, BBB, BB and B	MAF + PMAR + Financial evidence (as per adviser manual)

Abbreviations are:

MAF Modified Application Form

PFPS Previous Full Personal Statement

PMAR Personal Medical Attendant's Report

Please note that under the Transfer Rules there is no guaranteed acceptance and we reserve the right to call for further evidence if required based on the information disclosed on the Modified Application Form and other supporting documentation.

SPECIALIST MEDICAL EXAMINERS

NSW - Sydney				
Name & Address	Suburb	Postcode	Phone	Capabilities
Dr PR Davis (MBBS, FRACP) Suite 17, 2 Beattie St	BALMAIN	2041	02 9555 5122	Cardiologist - Exercise ECG
Dr R Dunn (MBBS, FRACP) Bankstown Heart Clinic 6/50 Kitchener Pde	BANKSTOWN	2200	02 9790 7433	Cardiologist - Exercise ECG
Dr Lincoln Lee (MBBS, FRACP, DDU) 307 Stacey St	BANKSTOWN	2200	02 9790 7433	Cardiologist - Exercise ECG
Dr DB Freiberg (MBBS, FRACP) 62 Meredith St	BANKSTOWN	2200	02 9790 2378	Spirometry
Dr DG Clennar (MBCh,FRCP) 2A Hollywood Ave	BONDI JUNCTION	2025	02 9389 5988	Spirometry Resting ECG only
Dr B Nebenzahl (MBBS, FRACP) 3 Grantham St	BURWOOD	2134	02 9747 6088	Spirometry Resting ECG only
Dr Mark Herman (MBChB, FRACP, DDU) 74-76 Burwood Rd	BURWOOD	2134	02 9747 4133	Exercise ECG
Dr E Chow (MBBS, FRACP) Suite 10, Cnr King and Queen St	CAMPBELLTOWN	2560	02 4625 9611	Exercise ECG
Dr M Marabani (MBBS, FRACP) 33 South Pde	CAMPSIE	2194	02 9789 4646	Rheumatologist
Dr David Waugh (MBBS, FRACP) 62 Johnson St	CHATSWOOD	2067	02 9419 5622	Exercise ECG
Dr PG Caspari (MBBS, FRACP) G3D, 7 Help St	CHATSWOOD	2067	02 9411 2649	Cardiologist Exercise ECG
Dr T Selby (MBBS, MRCP, FRACP) G3D, 7 Help St	CHATSWOOD	2067	02 9413 3470	Exercise ECG
Dr David Waugh (MBBS, FRACP) Suite 11, 22 Fisher Rd	DEE WHY	2099	02 9419 5622	Cardiologist - Exercise ECG
Dr H Eisenberg (MBBS, FRACP) 19/247 Ryedale Rd	EASTWOOD	2122	02 9874 7342	Exercise ECG
Dr M Tey (MBBS) 3/10 Edgeworth David Ave	HORNSBY	2077	02 9476 5733	
Dr JN Carter (Cons Phys) 39 Palmerston Rd	HORNSBY	2077	02 9477 3701	Endocrinologist

NSW - Sydney

Name & Address	Suburb	Postcode	Phone	Capabilities
Dr Kevin Hellestrand (MBBS, PhD, FRACP, FACC) Hornsby Cardiac Unit Unit 14, 25-29 Hunter St	HORNSBY	2077	02 9482 1155	Cardiologist - Spirometry Exercise ECG
Dr N Talley Suite 10, 40-42 Montgomery St	KOGARAH	2217	02 9588 3855	Gastroenterologist - Exercise ECG
Dr P Koenig (MBBS) 23A Lindfield Ave	LINDFIELD	2070	02 9416 6466	Resting ECG
Dr R Dight (Cons Phys) 45-47 Goulburn St	LIVERPOOL	2170	02 9621 7555	Resting ECG
Dr LJ Day (Cons Phys) Suite 12, 45-47 Goulburn St	LIVERPOOL	2170	02 9600 9855	Spirometry Exercise ECG
Dr E Gallate (MBBS) Suite 11, 11-25 Wentworth St	MANLY	2095	02 9977 2200	Resting ECG
Dr John Burgess (Cons Phys) RPA Medical Centre, 100 Carillon Ave	NEWTOWN	2042	02 9557 1873	Endocrinologist
Dr Julian Lee (Cons Phys) 100 Carillon Ave	NEWTOWN	2042	02 9519 6731	Respiratory Phys - Spirometry Exercise ECG
Dr David Waugh (MBBS, FRACP) 62 Johnson St	NORTH PARRAMATTA	2151	02 9419 5622	Cardiologist - Exercise ECG
Dr Adrian Burton (MBBS, FRACP) Suite 1106, 221 Miller St	NORTH SYDNEY	2060	02 9955 4497	Spirometry Exercise ECG
Dr RBM Ravich (MB, CHB, FRACP) The Mater Medical Centre Level 2, 200 Pacific Hwy	NORTH SYDNEY	2060	02 9957 7744	Spirometry Exercise ECG
Dr Lincoln Lee (MBBS, FRACP, DDU) 50 High St	RANDWICK	2031	02 9398 6666	Spirometry Exercise ECG
Dr D Brender (Cons Phys) The Cardiac Clinic, 50 High St	RANDWICK	2031	02 9398 3259	Cardiologist - Spirometry Exercise ECG
Dr RC Edward (Cons Phys) North Shore Medical Centre, 66 Pacific Hwy	ST LEONARDS	2065	02 9436 4266	Cardiologist - Exercise ECG

NSW - Sydney

Name & Address	Suburb	Postcode	Phone	Capabilities
Dr Peter Slezak (MBBS, MRACP, FRACP) Level 5, 231 Macquarie St	SYDNEY	2000	02 9233 4819	Cardiologist - Exercise ECG
Dr Paul Davis (MBBS, FRACP) 183 Macquarie St	SYDNEY	2000	02 9221 1646	Cardiologist - Exercise ECG
Dr John M Greenway (Cons Phys) Level 10, 229-231 Macquarie St	SYDNEY	2000	02 9232 3451	Endocrinologist - Spirometry Exercise ECG
Dr G Michell (Cons Phys) Level 6, 231 Macquarie St	SYDNEY	2000	02 9232 4586	Cardiologist - Exercise ECG
Dr L Day (Cons Phys) 304 George St	SYDNEY	2000	02 9231 3211	Cardiologist - Exercise ECG
Dr E Lurie (MBBS) 304 George St	SYDNEY	2000	02 9231 3211	Spirometry Exercise ECG
Dr D Rockman (MBBS) 304 George St	SYDNEY	2000	02 9231 3211	Spirometry Exercise ECG
Dr J Waks (MBBS) Level 1, 259 George St	SYDNEY	2000	02 9247 1162	Spirometry Resting ECG
Dr Roger Scamps (MBBS, MRACP, FRACP) 21 Rohini St	TURRAMURRA	2074	02 9449 9455	Spirometry Exercise ECG
Dr CW Clarke(Cons Phys) Suite 28 The Ashley Centre, 1 Ashley Lane	WESTMEAD	2145	02 9635 0769	Thoracic Physician - Spirometry

NSW - Central Coast

Dr KJ McCredie (MBBS) 590 Pacific Highway	BELMONT	2280	02 4945 2911	
Dr Fraser Bates (MBBS, FRACP) Suite 201, 40 Mann St	GOSFORD	2250	02 4323 1466	Exercise ECG
Dr R Spinks (MBBS) 100 Narara Valley Dve	NARARA	2250	02 4328 2811	Spirometry Exercise ECG
Dr Michael Deacon (MBBS, MRCP, MRACP, FRACP) 95 Union St	NEWCASTLE	2300	02 4929 5808	Respiratory Phys - Spirometry Resting ECG

NSW - Central Coast

Name & Address	Suburb	Postcode	Phone	Capabilities
Dr Fraser Bates (MBBS, FRACP) 17 Cary St	WYOMING	2250	02 4324 1555	Exercise ECG
Dr S Green (FRACGP) Mayne Medical Centre Plaza Village, Margaret St	WYONG	2259	02 4353 2188	Spirometry Resting ECG

NSW - Country

Dr JR Nevin (FRACP) 126 O'Dell St	ARMIDALE	2350	02 6772 1522	Spirometry Exercise ECG
Dr D Hammill (Cons Phys) 183 Brisbane St	DUBBO	2830	02 6882 4244	Spirometry Exercise ECG
Dr FB Wagner (MBBS, Cons Phys) 71 Uralba St	LISMORE	2480	02 6221 2151	Spirometry Exercise ECG
Dr P Laird (Cons Phys) 99 Uralba St	LISMORE	2480	02 6621 4465	Respiratory Phys - Spirometry Resting ECG
Dr LH Landy (FRACP) Suite 3, 2 Ramsay Pl	WEST ALBURY	2640	02 6021 7211	Spirometry Exercise ECG

ACT

Dr David Coles(FRACP, DDU) Cardiology Centre 6B Thesiger Court	DEAKIN	2600	02 6285 4588	Spirometry Exercise ECG
Dr Andrew Gordon (BMEDSC, MBBS, FRACP) Suite 19, Level 1, John James Medical Centre, 175 Strickland Cres	DEAKIN	2600	02 6282 7333	Spirometry

Tasmania

Dr MJ Templer (MBBS, MRCS, LRCP, MRCP, FRCP) Brickport Medical Centre Brickport Rd	BURNIE	7350	03 6432 3232	Exercise ECG
Dr RR Beattie (MBBS, FRACP) 174 Macquarie St	HOBART	7000	03 6223 2043	Resting ECG

Tasmania

Name & Address	Suburb	Postcode	Phone	Capabilities
Dr LK Bowman (MBBS, FRACP) Cardiac Centre Calvary Hospital, 49 Augusta Rd	LENAH VALLEY	7008	03 6228 0300	Cardiologist - Exercise ECG
Dr GI Vidor (MBBS, MRACP, FRACP) 12 Frederick St	LAUNCESTON	7250	03 6327 3393	Exercise ECG

Western Australia

Dr CY Chin (MBBS) Suite 16, Chapman Way Arcade 12 Chapman Rd	GERALDTON	6530	08 9921 5111	
Dr DJ Batlin (MBBS, MRCP) 138 Bagot Rd	SUBIACO	6008	08 9381 4164	Resting ECG
Dr RA Criddle (MBBS, FRACP) Suite 311, 25 McCourt St	SUBIACO	6008	08 9381 4137	Resting ECG
Dr T Woods (MBBS, FRACP, FACOM, BSC, MFOM, MRCP) 106 Outram St	WEST PERTH	6005	08 9321 8517	Spirometry Resting ECG

South Australia

Cardiac Diagnostic Pty Ltd

There are locations all around Adelaide.

Please consult the website for further details www.cardiacdiag.com.au

Dr Ron Lehman (MBBS, FRACP)

Dr Leon Zimmet (MBBS, FRACP)

Dr WF Heddle (MBBS, FRACP)

Dr BF Ayres (MBBS, FRACP)

Dr John Hii (MBBS, FRACP)

Dr T Mylius (MBBS, FRACP)

Dr P Adams (MBBS, FRACP)

Services provided are:

Consultation

ECG

Exercise Test

Event Monitoring

24 Hour Holter Monitoring

Echocardiography

South Australia

Name & Address	Suburb	Postcode	Phone	Capabilities
Dr M Bennetts (MBBS) 277 Wakefield St	ADELAIDE	5000	08 8223 3918	Spirometry Resting ECG
Dr CH Wong (Cons Phys) 54 Hutt St	ADELAIDE	5000	08 8227 1788	Exercise ECG
Ashford Cardiac Clinic Suite 10, 59 Anzac Hwy	ASHFORD	5035	08 8297 6888	Exercise ECG
Dr HW Welch (MBBS) 84 Devereux Rd	BEAUMONT	5066	08 8379 5225	
Flinders Heart Clinic Level 6, Flinders Park Hospital	BEDFORD PARK	5042	08 8374 4559	Exercise ECG
Western Cardiac Clinic 1st Floor, Western Community Hospital, 168 Cudmore Tce	HENLEY BEACH	5022	08 8355 4400	Exercise ECG
Noarlunga Cardiac Clinic Alexander Kelly Dve	NOARLUNGA CENTRE	5168	08 8383 8411	Exercise ECG
North Adelaide Cardiac Clinic Newland House, 80 Brougham Pl	NORTH ADELAIDE	5066	08 8367 0577	Exercise ECG
Norwood Cardiac Clinic 40 The Parade	NORWOOD	5067	08 8362 0822	Exercise ECG
Dr S Fitzgerald (MBBS, FRACP) 130 Sydenham Rd	NORWOOD	5067	08 8347 0406	Spirometry Resting ECG
Dr RAB McLeay (MBBS, FRACP) 34 Mortlock Tce	PORT LINCOLN	5606	08 8682 5933	Exercise ECG

Victoria

Dr PJ Cleave (MBBS) 59 The Crescent	ASCOT VALE	3032	03 9370 6691	
Dr G Russell (MBBS, FRACP, FRCP) 12 Rowan St	BENDIGO	3550	03 5443 1761	Spirometry Resting ECG
Dr MS Weetch (BSc, MBChB, MRCP, FRACP, FRCPS) 97 Forest St	BENDIGO	3550	03 5443 0211	Resting ECG

Victoria

Name & Address	Suburb	Postcode	Phone	Capabilities
Dr Gordon Walling (MBBS, DOBST, FRACGP) 152 Boronia Rd	BORONIA	3155	03 9762 1933	Spirometry at Hosp Exercise ECG
Dr Geoffrey Kerr (MBBS, FRACP) 33 Nelson Rd	BOX HILL	3128	03 9895 7600	Cardiologist - Exercise ECG at Blackburn Medical Centre, Resting ECG
Dr PG Shaw (MBBS, FRACP) 6 Bruce St	BOX HILL	3128	03 9890 0781	Spirometry Resting ECG
Dr GG Griffith (FRACS) 1 Lasswade Crt	BRIGHTON	3186	03 9530 6822	Surgeon
Dr AV Incani (FRACP) 275 Moreland Rd	COBURG	3058	03 9386 4160	Gastroenterologist
Dr AF Mariani (FRACP) 253 Moreland Rd	COBURG	3058	03 9383 5597	Gastroenterologist
Dr JA Bialylew (FRACGP) 62 Gladstone Rd	DANDENONG NORTH	3175	03 9793 5395	Spirometry Resting ECG
Dr Maurice Rosenbaum (MD Melb, FRACP) 17 George St	EAST MELBOURNE	3002	03 9419 9700	Exercise ECG
Dr TJ Gay (FRACP) 1 Dawson St	UPPER FERNTREE GULLY	3156	03 9758 9155	Spirometry Exercise ECG
Dr Alexander Stockman (MBBS, FRACP) 119 Paisley St	FOOTSCRAY	3011	03 9687 7733	
Dr Rene Dupuche (MBBS, MRCP, MRACP, FRACP) Knox Private Hospital, 262 Mountain Hwy	MELBOURNE	3000	03 9650 1274	Spirometry Exercise ECG at Know Private Hosp
Dr Rene Dupuche (MBBS, MRCP, MRACP, FRACP) 20 Collins St	MELBOURNE	3000	03 9650 1274	Spirometry Exercise ECG at Knox Private Hosp
Dr RM McLellan (FRACP) Suite 1, Level 4, 517 St Kilda Rd	MELBOURNE	3000	03 9866 5347	Spirometry

Victoria

Name & Address	Suburb	Postcode	Phone	Capabilities
Dr DL Sweeney(MBBS, FRCS, LMCC) Level 8, 412 Collins St	MELBOURNE	3000	03 9670 7303	Spirometry Resting ECG
Dr PCK Ching (MBBS) 256 Railway Parade	NOBLE PARK	3174	03 9791 4122	
Dr PB Gamboni (MBBS) 398 Burnley St	RICHMOND	3121	03 9429 4310	
Dr GR Wagner (FRACP) Suite 6, Level 3, 62 Erin St	RICHMOND	3121	03 9428 8056	Exercise ECG
Dr WJC Spring(MBBS, MRCP, FRACP) 4 Talbot ST	SOUTH BALLARAT	3350	03 5331 7600	Resting ECG
Dr BW Maydown (FRACP) West Gippsland Hospital, Landsborough Rd	WARRAGUL	3820	03 5623 0669	

Queensland - Brisbane

Dr Toby Ford (MBBS) Wesley Corporate Health 1st Floor Suite 12, 40 Chasely St	AUCHENFLOWER	4066	07 3870 7016	Exercise ECG
Dr JB Douglas (FRACP, Cons Phys) Level 4, The Wesley Medical Centre, 40 Chasely St	AUCHENFLOWER	4066	07 3870 8733	Spirometry Resting ECG
Dr V Singh (FRACP) The Sandford Jackson Building, 89/30 Chasely St	AUCHENFLOWER	4066	07 3871 0910	Spirometry Exercise ECG
Dr M Hogg (FRACP) Level 3, 113 Wickham Tce	BRISBANE	4000	07 3832 5896	Spirometry Resting ECG
Dr J Nye (FRACP) 79 Wickham Tce	BRISBANE	4000	07 3270 4593	Spirometry Resting ECG
Dr J O'Keefe (FRACP) 9th Floor, Watkins Medical Centre 225 Wickham Tce	BRISBANE	4000	07 3832 3433	Exercise ECG
De VE Edwards (FRACP) 2 Pring St	IPSWICH	4305	07 3281 6200	

Queensland - Brisbane

Name & Address	Suburb	Postcode	Phone	Capabilities
Dr EG Galea (FRACP) St Andrews Place, 33 North St	SPRING HILL	4000	07 3839 4494	Exercise ECG
Dr J Rivers (FRACP) St Andrews Place, Level 5, 33 North St	SPRING HILL	4000	07 3832 4202	Cardiologist - Exercise ECG
Dr RK Wilkinson (FRACP) St Andrews Place, Level 5, 33 North St	SPRING HILL	4000	07 3839 6808	Cardiologist - Resting ECG
Dr K Hossack (FRACP) 33 North St	SPRING HILL	4000	07 3832 0899	Cardiologist - Exercise ECG

Queensland - Gold Coast

Dr B Farage (FRACP) 179 Ashmore Rd	BENOWA	4217	07 5539 6716	Cardiologist - Exercise ECG Echocardiogram
Dr K Hossack (MBBS, FRACMA, RACMA) Dept of Nuclear Medicine & Cardiology, 150 Queen St	SOUTHPORT	4215	07 5532 5462	Exercise ECG
Gold Coast Heart Centre Alamanda Hospital Spendlove Ave	SOUTHPORT	4215	07 5531 1822	Exercise ECG
Dr M Darke 6/16 Tweed St	SOUTHPORT	4215	07 5532 4070	
Dr RN Hitchins Pacific Private Clinic, Suite 1, Level 3, 123 Nerang St	SOUTHPORT	4215	07 5531 3710	
Dr D Phillips 2/123 Nerang St	SOUTHPORT	4215	07 5532 3827	

Queensland - Sunshine Coast

Name & Address	Suburb	Postcode	Phone	Capabilities
Dr RL Dolton (MBBS, FRACP) Level 2, Cnr Esplanade and Second Ave	COTTON TREE	4538	07 5479 6886	Exercise ECG
Dr Stephen Hamwood (MBBS, MRCP, FRACP) 134 Main St	MONTVILLE	4560	07 5442 9138	Resting ECG

Queensland - South Eastern

Dr P Hawkins (MBBS, FRACP) St Vincent's Hospital Scott St	TOOWOOMBA	4350	07 4638 5667	Spirometry Exercise ECG
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Queensland - Central

Dr A Ewart (FRACP) PO Box 8109	ALLENSTOWN	4700	07 4927 3751	Resting ECG
Dr TM Strahan Bundaberg Base Hospital, Bourbong St	BUNDABERG	4670	07 4152 1222	
Dr J Lowrey (MBBS, MRACP, FRACP) 248 Quay St	ROCKHAMPTON	4700	07 4922 5482	Spirometry Exercise ECG

Queensland - North

Dr Gunawardane (MBBS, MRCP, LRCP, MRCS, FRCP, FRACP) Level 2, Suite 4, 21-29 Fulham Rd	PIMLICO	4812	07 4779 0199	Exercise ECG
Dr K Vaughan (MBBS, FRACP) Suite 6, Gallagher House 37 Gordon House	MACKAY	4740	07 4957 6964	

Queensland - Far North

Dr Martin Brigden (MBBS, MRCS, LRCP, FRACP) 47 Jack St	ATHERTON	4883	07 4091 1800	Exercise ECG
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Queensland - Far North

Name & Address	Suburb	Postcode	Phone	Capabilities
Dr C Lim (MBBS, FRACP) Cairns Cardiology Calvary Hospital Level 2, 144 Lake St	CAIRNS	4870	07 4052 5230	Spirometry Exercise ECG
Dr GM Boyce (MBBS, FRCP, MRCP) 191 Abbott St	CAIRNS	4870	07 4031 2544	
Dr T Carruthers (MBBS, FRACP) 21 Balfe St	CAIRNS	4870	07 4031 2188	Spirometry Exercise ECG
Dr M Suthers (MBBS, MRACP, FRACP) 5 Upward St	CAIRNS	4870	07 4051 9711	Spirometry Resting ECG

COMMISSION

The TOWER Protection Policy has a full 1-year responsibility period; i.e., any policy that lapses within the first 12 months will receive a 100% writeback of commission.

Plan	Up Front Commission	Renewal				Level Commission
		Yr 2	Yr 3	Yr 4	Yr 5 & onwards	
Life Protection Plan	115%	11%	13%	14%	15%	30%
Crisis Protection Plan*	115%	11%	13%	14%	15%	30%
TPD (Option or Stand-Alone)	115%	11%	13%	14%	15%	30%
Income Protection Plan	100%	11%	13%	14%	15%	30%
Business Expense Plan (Option or Stand-Alone)	100%	11%	13%	14%	15%	30%

* Note: commission will be paid on the gross premium, that is, before the Multiple Benefit discount is applied.

All commission is paid directly to the Dealer Group.

The commission %'s detailed above include an allowance for GST.

Hybrid Commission – Life Protection Plan and Crisis Protection Plan

Duration	Yr1	Yr2	Yr3	Yr4	Yr5+
Hybrid Option 1	85%	15.0%	17.5%	19.0%	20.5%
Hybrid Option 2	55%	19.0%	22.0%	24.0%	26.0%

Hybrid Commission – Income Protection Plan and Business Expense Plan

Duration	Yr1	Yr2	Yr3	Yr4	Yr5+
Hybrid Option 1	75%	15.0%	17.5%	19.0%	20.5%
Hybrid Option 2	50%	19.0%	22.0%	24.0%	26.0%

Alternative Commission Premium Rate Factors

Commission Proportion (%)	Yearly Stepped and Level Premiums				
	100 (Presentation Type A)	75 (Presentation Type B)	50 (Presentation Type C)	25 (Presentation Type D)	0 (Presentation Type E)
Premium Reduction	1.00	0.925	0.85	0.775	0.70

Commission will be payable on the tabular premium including all permanent loadings. Commission will not be paid on the policy fee or stamp duty.

Renewal commission ONLY is paid on indexation increases.

Commission is paid on temporary loadings. The formula is.

Full Base Commission for temporary loadings with 10 years or more to review date. This reduces by 10% for each year the per mille loading is less than 10 years to review date for TPD, Crisis, Income Protection and Business Expenses.

Full Commission is paid on permanent loadings.

Reduced Commission

Reduced Commission is paid when there is less than 10 years to contract ceasing age (ie. age 65). Please refer to the following tables:

Life Protection Plan – Stepped and Level Premium

For Upfront, Hybrid and Level, no reduction in commission required.

TPD & Crisis Protection Plan – Stepped Premium

Upfront Commission					
Years to Normal Contract Ceasing Age	Commission to be paid for STD (100%) Commission Type				
	New Business	Renewal			
		Yr 2	Yr 3	Yr 4	Yr 5 & onwards
55 NB 10 years and Over	115%	11%	13%	14%	15%
9	103.5%	11%	13%	14%	15%
8	92%	11%	13%	14%	15%
7	80.5%	11%	13%	14%	15%
6	69%	11%	13%	14%	15%
5	57.5%	11%	13%	14%	15%
4	Nil	11%	13%	14%	15%
3	Nil	11%	13%	14%	15%
2	Nil	11%	13%	14%	15%
1	Nil	11%	13%	14%	15%

Hybrid Commission – Option 1

Years to Normal Contract Ceasing Age	Commission to be paid for Hybrid 1 Commission Type				
	New Business	Renewal			
		Yr 2	Yr 3	Yr 4	Yr 5 & onwards
55 NB 10 years and Over	85%	15%	17.5%	19.0%	20.5%
9	76.5%	15%	17.5%	19.0%	20.5%
8	68%	15%	17.5%	19.0%	20.5%
7	59.5%	15%	17.5%	19.0%	20.5%
6	51%	15%	17.5%	19.0%	20.5%
5	42.5%	15%	17.5%	19.0%	20.5%
4	Nil	15%	17.5%	19.0%	20.5%
3	Nil	15%	17.5%	19.0%	20.5%
2	Nil	15%	17.5%	19.0%	20.5%
1	Nil	15%	17.5%	19.0%	20.5%

Hybrid Commission – Option 2

Years to Normal Contract Ceasing Age	Commission to be paid for Hybrid 2 Commission Type				
	New Business	Renewal			
		Yr 2	Yr 3	Yr 4	Yr 5 & onwards
55 NB 10 years and Over	55%	19%	22%	24%	26%
9	49.5%	19%	22%	24%	26%
8	44%	19%	22%	24%	26%
7	38.5%	19%	22%	24%	26%
6	33%	19%	22%	24%	26%
5	27.5%	19%	22%	24%	26%
4	Nil	19%	22%	24%	26%
3	Nil	19%	22%	24%	26%
2	Nil	19%	22%	24%	26%
1	Nil	19%	22%	24%	26%

Level commission IS NOT AVAILABLE for Lives Insured aged 56 N.B and over.

Income Protection Plan and Business Expense Plan – Stepped Premium

Upfront Commission						
Years to Normal Contract Ceasing Age	Commission to be paid for STD (100%) Commission Type					
	New Business	Renewal				
		Yr 2	Yr 3	Yr 4	Yr 5 & onwards	
55 NB 10 years and Over	100%	11%	13%	14%	15%	
9	90%	11%	13%	14%	15%	
8	80%	11%	13%	14%	15%	
7	70%	11%	13%	14%	15%	
6	60%	11%	13%	14%	15%	
5	50%	11%	13%	14%	15%	
4	Nil	11%	13%	14%	15%	
3	Nil	11%	13%	14%	15%	
2	Nil	11%	13%	14%	15%	
1	Nil	11%	13%	14%	15%	

Hybrid Commission – Option 1						
Years to Normal Contract Ceasing Age	Commission to be paid for Hybrid 1 Commission Type					
	New Business	Renewal				
		Yr 2	Yr 3	Yr 4	Yr 5 & onwards	
55 NB 10 years and Over	75%	15%	17.5%	19%	20.5%	
9	67.5%	15%	17.5%	19.0%	20.5%	
8	60%	15%	17.5%	19.0%	20.5%	
7	52.5%	15%	17.5%	19.0%	20.5%	
6	45%	15%	17.5%	19.0%	20.5%	
5	37.5%	15%	17.5%	19.0%	20.5%	
4	Nil	15%	17.5%	19.0%	20.5%	
3	Nil	15%	17.5%	19.0%	20.5%	
2	Nil	15%	17.5%	19.0%	20.5%	
1	Nil	15%	17.5%	19.0%	20.5%	

Hybrid Commission – Option 2

Years to Normal Contract Ceasing Age	Commission to be paid for Hybrid 2 Commission Type				
	New Business	Renewal			
		Yr 2	Yr 3	Yr 4	Yr 5 & onwards
55 NB 10 years and Over	50%	19%	22%	24%	26%
9	45%	19%	22%	24%	26%
8	40%	19%	22%	24%	26%
7	35%	19%	22%	24%	26%
6	30%	19%	22%	24%	26%
5	25%	19%	22%	24%	26%
4	Nil	19%	22%	24%	26%
3	Nil	19%	22%	24%	26%
2	Nil	19%	22%	24%	26%
1	Nil	19%	22%	24%	26%

Level commission IS NOT AVAILABLE for Lives Insured aged 56 N.B and over.

Replacement of Existing TOWER Policy

If an existing policy is replaced within 4 years of commencement, new business commission will only be paid on any increase in premium for each individual benefit type. After 4 years from commencement has elapsed:

- From 5 - 7 years, new business commission will be payable on the full premium but at level commission rates.
- From 8 - 10 years, new business commission will be payable on the full premium but at Hybrid Option 2 commission rates.

Thereafter, full up-front new business commission is available.

Take Over / Transfer Terms (Modified Underwriting)

If an existing policy with another insurer is taken over by TOWER under our 'Modified Underwriting Terms' the commission payable and responsibility period are variable, as follows:

- If Upfront or Hybrid Option 1 commission is selected, a full 24-month responsibility period applies.
- If Level or Hybrid Option 2 commission is selected, a full 12-month responsibility period applies.

Large Sum Insured Quotes

When a manual quotation is required, commission will be determined at this time.

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