

LIFE INSURANCE

# TOWER PROTECTION POLICY

Adviser Manual  
November 2008



RUNNER UP  
2008 Risk Company  
of the Year



WINNER  
2007 Risk Company  
of the Year



WINNER  
2006 Risk Company  
of the Year



Risk Insurer  
of the year 2007



## Introduction

### **TOWER Protection Policy**

This manual provides background information relating to the TOWER Protection Policy 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. We update this document from time to time.

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# TOWER Protection Policy

## 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.

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	\$20.00	\$10.00
Quarterly	\$60.00	\$30.00
Half-Yearly	\$110.00	\$55.00
Yearly	\$220.00	\$110.00

### Minimum Sum Insured Increases

\$50,000 for LPP, CPP and TPD

\$400 per month for IPP and BEP

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 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.

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

## Life Protection Plan – Ready Reckoner

	Death	TPD attached to LPP (rider)	TPD stand-alone
Available as	Stand-alone life insurance (available as ordinary or under superannuation)	Available as ordinary or under superannuation	Available as ordinary or under external superannuation only Available as 'linked' to LPP at rider rates with separate ownership
Minimum entry age	16 N.B		
Maximum entry age	<ul style="list-style-type: none"> <li>• 75 N.B stepped premiums</li> <li>• 55 N.B level premiums</li> </ul>	<ul style="list-style-type: none"> <li>• 60 N.B stepped premiums</li> <li>• 55 N.B level premiums</li> </ul>	
Minimum benefit	\$100,000 Note: for the Guaranteed Insurability Benefit to be available, the minimum Death sum insured at application is \$125,000, and the minimum amount for increases is \$31,250.		
Maximum benefit	Any financially justifiable amount	\$3m	\$3m
Benefit expiry	Policy anniversary prior to 100 N.B. If effected through superannuation, contributions to meet minimum payments can only be paid while eligible under superannuation law.	Policy anniversary prior to 100 N.B (Activities of Daily Living definition after age 65)	Policy anniversary prior to age 65 N.B  When linked to LPP: Policy anniversary prior to 100 N.B (Activities of Daily Living definition after age 65)
Indexation expiry	Policy anniversary prior to 100 N.B	Policy anniversary prior to 100 N.B	Policy anniversary prior to 65 N.B. When linked to LPP Policy anniversary prior to 100 N.B
Renewability	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 attached or Linked to LPP.	
Advanced Payment Benefit	Yes	N/A	
Premium type	Stepped or level		
Benefit indexation	CPI (minimum 3% p.a.)		

**Life Protection Plan – Ready Reckoner (continued)**

<b>Guaranteed Insurability Benefit</b>	Yes – maximum entry age 54 N.B		
	<b>Death</b>	<b>TPD attached to LPP (rider)</b>	<b>TPD stand-alone</b>
<b>Premium Relief Option</b>	Available – maximum entry age 60 N.B. See below for details.		
<b>Business Insurance Option</b>	Yes – see below for details	Yes – see below for details	Not available
<b>Death Buy-Back Option</b>	N/A	Yes – see below for details	Not available unless linked to LPP
<b>Restricted availability</b>	Where the policy is under superannuation and the life insured is aged 65 to 74, the life insured must have worked at least 40 hours in a period of not more than 30 consecutive days during the financial year in which the contribution is made.		

**Benefit Options**

**Premium Relief Option**

When the life insured is unable to work or produce an income, due to sickness or injury, for three consecutive months, the daily proportion of premiums due in respect of the life insured under the Life Protection Plan, including any benefit options, will be waived until the earlier of:

- the life insured returning to work or earning an income; or
- the policy anniversary prior to the life insured’s 65th birthday.

**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) as an addition to the Death Benefit, or linked to a separate LPP policy. If added to the Death Benefit, or linked to a separate LPP policy, the level of TPD cover cannot exceed the amount of Death Benefit.

If TPD is attached to the Death Benefit, or linked to a separate LPP policy, 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 any death cover.

**Death Buy Back Option**

The policy owner 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 or linked to a separate LPP policy, 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 death cover equivalent to the TPD Benefit paid may be repurchased.

**Business Insurance Option**

The Business Insurance Option is available for business insurance purposes only and allows the Life Protection Plan sum insured to be increased, without medical underwriting, on the occurrence of a business event. This option is not available on superannuation-owned policies or stand-alone TPD.

## Crisis Protection Plan – Ready Reckoner

Not available through the TOWER Superannuation Fund.

	<b>Crisis Protection Plan including Death and Terminal Illness</b>	<b>Crisis Protection Plan stand-alone</b>
<b>Number of Insured Events covered</b>	37 crisis conditions; TPD optional 38th insured event.  Note: Death (and Terminal Illness) is also included, unless specifically requested to be excluded – in this case, Crisis Protection Plan is stand-alone.	37 crisis conditions; TPD optional 38th insured event.  Note: A 14 day survival period applies.
<b>Minimum entry age</b>	16 N.B	
<b>Maximum entry age</b>	60 N.B Stepped Premiums 55 N.B Level Premiums	
<b>Minimum benefit</b>	\$50,000  Note: for the Guaranteed Insurability Benefit to be available, the minimum Crisis Sum Insured at application is \$125,000, and the minimum amount for increases is \$31,250.	
<b>Maximum benefit</b>	\$2 million (plus indexation and any other crisis cover with TOWER or any other company)	
<b>Death Buy-Back</b>	Can be exercised within 30 days of the 12-month anniversary after claim payment where death cover is included, or CPP is linked to a separate LPP Policy	
<b>Benefit expiry</b>	<ul style="list-style-type: none"> <li>• Stepped premiums – at the policy anniversary prior to age 70 N.B Crisis defaults to Activities of Daily Living</li> <li>• 100 NB for Death, Activities of Daily Living and Terminal Illness</li> <li>• Level premiums - policy anniversary prior to age 65 NB, converting to stepped thereafter</li> </ul>	<ul style="list-style-type: none"> <li>• Stepped premiums - policy anniversary prior to age 70 N.B</li> <li>• Level premiums - policy anniversary prior to age 65 N.B, converting to stepped thereafter</li> <li>• When linked to separate LPP Policy - policy anniversary prior to age 100 N.B, crisis defaults to Activities of Daily Living at policy anniversary prior to age 70 N.B</li> </ul>
<b>Indexation expiry</b>	Policy anniversary prior to 100 N.B	Policy anniversary prior to 70 N.B When linked to a separate LPP policy – at the policy anniversary prior to age 100 N.B
<b>Renewability</b>	Guaranteed renewable	
<b>Premium type</b>	Stepped or level	
<b>Benefit indexation</b>	CPI (minimum 3% p.a.)	
<b>Guaranteed Insurability Benefit</b>	Maximum entry age 54 N.B	
<b>Premium Relief Option</b>	Maximum entry age 60 N.B. See next page for details.	
<b>TPD Option</b>	Optional additional insured event	



**Crisis Protection Plan – Ready Reckoner (continued)**

	<b>Crisis Protection Plan including Death and Terminal Illness</b>	<b>Crisis Protection Plan stand-alone</b>
Child’s Crisis Option	Entry from ages 2 N.B to 15 N.B, cover expires on the policy anniversary prior to age 19	
Crisis Buy-Back Option	Yes – see below for details	
Advanced Payment for Cancer Option	Yes – see below for details	

**Benefit Options**

**Premium Relief Option**

When the life insured is unable to work or produce an income, due to sickness or injury, for three consecutive months, the daily proportion of premiums due in respect of the life insured under the Crisis Protection Plan (including any benefit options), including any benefit options, will be waived until the earlier of;

- the life insured returning to work or earning an income; or
- the policy anniversary 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 death, terminal illness and certain crisis events. The amount of cover is \$50,000 or \$100,000 per child. The monthly cost of this benefit is \$9.50 per \$50,000 per child (plus stamp duty in South Australia only). If this option is taken, then all children of the life insured who fall within the qualifying age bands must be covered unless they fall outside the standard life classification.

To qualify children must be dependant, i.e. not working, and be aged between 2 N.B and 15 N.B.

**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.

**Crisis Buy-Back Option**

The Crisis Buy-Back Option allows the life insured to re-purchase the full amount of the Crisis cover claim paid out, 12 months after they suffer a Crisis Event. Depending on the original Crisis Event suffered, exclusions will apply to the bought back cover.

**Advanced Payment for Cancer Option**

The Advanced Payment for Cancer Option provides a benefit payment up to 10% of the Benefit Amount, to a maximum of \$25,000, if the insured is diagnosed with Carcinoma In Situ, Early Stage Chronic Lymphocytic Leukaemia, Early Stage Melanoma or Early Stage Prostate Cancer.

## Income Protection Plan – Ready Reckoner

Available as ordinary or under superannuation

Minimum Entry Age	19 N.B
Maximum Entry Ages	<ul style="list-style-type: none"> <li>• Stepped Premium - 60 N.B for AAA, AA+ &amp; AA</li> <li>- 55 N.B. for other occupation groups</li> <li>• Level Premiums - Age 55 N.B all occupation groups</li> </ul>
Minimum benefit	<ul style="list-style-type: none"> <li>• Income Protection Plan \$ 1,250 per month</li> <li>• Disability Plus Option stand alone \$ 800 per month</li> <li>• Retirement Protection Option stand alone \$250 per month</li> </ul>
Maximum Benefit	<ul style="list-style-type: none"> <li>• Income Protection - \$30,000 per month based on:               <ul style="list-style-type: none"> <li>- Up to 75% of the first \$20,833 of monthly earnings (or \$250,000 per year)</li> <li>- 50% of the next \$12,500 of monthly earnings (or \$150,000 per year)</li> <li>- 25% of the next \$8,333 of monthly earnings (or \$100,000 per year)</li> <li>- 15% of the next \$41,666 of monthly earnings (or \$500,000 per year)</li> </ul> </li> </ul> <p>NOTE: client may also be eligible to apply for additional Income Protection cover on a 1 or 2 year benefit period. Refer to Page 34 for full details.</p> <ul style="list-style-type: none"> <li>• Disability Plus Option</li> </ul> <p>Up to 50% of monthly earnings to a maximum of \$15,000 per month</p> <ul style="list-style-type: none"> <li>• Retirement Protection Option Maximum of 10% net income up to a maximum of \$3,000 per month</li> </ul>
Total Income Protection Cover \$20,000	<ul style="list-style-type: none"> <li>• Income Protection cover over \$20,000 Monthly Benefit is only available where all cover is held or being applied for with TOWER.</li> </ul>
Benefit Expiry	<p>Policy anniversary prior to age 65 (for benefit periods 1, 2, 5 and to age 65)</p> <p>Policy anniversary to age 70 for benefit period to age 70</p> <p>Extended Care Benefit – policy anniversary prior to age 100</p>
Indexation expiry	Policy anniversary prior to age 65 (for all benefit periods)
Renewability	Guaranteed Renewable
Waiting periods	2, 4, 8, 13, 26, 52, 104 weeks
Benefit periods	<ul style="list-style-type: none"> <li>• to age 70 (occupations AAA, AA+, AA, only)</li> </ul> <p><b>NOTES: Not available as a TOWER Superannuation Policy Cover must be at standard rates to be eligible for the extended benefit period to age 70.</b></p> <ul style="list-style-type: none"> <li>• to age 65 (all occupation groups except BB &amp; B)</li> <li>• 1 year, 2 year &amp; 5 year (all occupation groups)</li> </ul>
Benefit indexation	CPI (minimum 3% p.a.)
Premium type	Stepped or Level
Restricted availability	<ul style="list-style-type: none"> <li>• DPO - waiting periods 2, 4, 8 and 13 weeks</li> <li>• 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</li> <li>• Day One Accident Option - waiting periods 2 and 4 weeks</li> <li>• Scheduled Illness Option – waiting periods 2, 4, 8 and 13 weeks</li> </ul>
Split benefit amount	<ul style="list-style-type: none"> <li>• If benefit amounts are split, both must have the same premium type to be under the one policy</li> <li>• Discounts will be based on the total of the split amounts</li> </ul>

## Benefits Provided

### Income Protection Plan

Total and Partial Disability  
Recurrent Disability  
Concurrent Disability  
Elective Surgery  
Extended Care  
Waiver of Premium  
Inflation Protection  
Rehabilitation Expense Reimbursement\*  
Scheduled Injury\*

### Income Protection Plan Plus\*

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

## 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 each year by the CPI subject to a maximum of 10% per annum. This option is capped at 5% when structured as a TOWER Superannuation Policy.

### 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 two of the five Activities of Daily Living without the physical assistance of another person.

### Day One Accident Option

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

### Scheduled Illness Option\*

Under this option, a lump sum benefit is payable if a listed insured event occurs.

\* Not available when structured as a TOWER Superannuation Policy

## Business Expense Plan – Ready Reckoner

Not available through superannuation.

The Business Expense Plan can be attached to the Income Protection Plan or effected as a stand-alone policy.

<b>Minimum entry age</b>	19 N.B.
<b>Maximum entry age</b>	<ul style="list-style-type: none"> <li>• Stepped Premium - 60 N.B for AAA, AA+ &amp; AA - 55 NB for A and BBB</li> <li>• Level Premiums - Age 55 N.B for AAA, AA+, AA, A &amp; BBB</li> </ul>
<b>Minimum benefit</b>	\$2,000 per month, or \$1,250 per month when packaged with an Income Protection Plan benefit of \$1,250 or greater
<b>Maximum benefit</b>	100% of eligible expenses
<b>Occupation class eligibility</b>	AAA, AA+, AA, A, BBB (not available to BB & B)
<b>Benefit expiry</b>	Policy anniversary prior to age 65
<b>Indexation expiry</b>	Policy anniversary prior to age 65
<b>Renewability</b>	Guaranteed renewable
<b>Waiting period</b>	2, 4 weeks
<b>Benefit period</b>	1 year
<b>Benefit indexation</b>	CPI (minimum 3% p.a.)
<b>Premium type</b>	Stepped or Level

### Benefits Provided\*

- Total Disability Benefit
- Partial Disability Benefit
- Payment Extension Benefit
- Lease Extension Benefit
- Loss of Profits Benefit
- Inflation Protection Benefit
- Waiver of Premium Benefit
- Elective Surgery Benefit
- Recurrent Disability Benefit

\*Please note the business must experience a net loss before a Benefit can be paid under this Plan. That is, a Benefit will only be payable if the life insured is unable to work due to Sickness or Injury and as result a net loss is incurred by the business.

## Interim Cover

Interim Cover is available under all our Risk products and applies from the date that TOWER receives the fully completed Application, Personal Statement and first premium or authority to debit 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 provides cover as per the insurance cover/policy that is being applied for, up to a maximum of:

- \$1,000,000 for Death and Terminal Illness cover;
- \$500,000 for TPD and Crisis cover;
- \$10,000 per month for Income Protection and Business Expense; and
- \$50,000 for the Child's Crisis Option.

Please refer to the Interim Cover Certificate in the PDS for details.

Please note: a requirement for Interim Cover to apply is that a premium should accompany each and every application. Where the client has indicated that they will be paying their premiums by supplying either a completed Credit Card or Direct Debit (DDR) form, then Interim Cover applies once the form is received.

However, if the client is going to pay their premiums via quarterly, half yearly or yearly by cheque, 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

Sum Insured	Discount
Up to \$249,999	Nil
\$250,000 to \$499,999	10%
\$500,000 to \$749,999	20%
\$750,000 to \$999,999	22.5%
\$1,000,000 to \$1,999,999	30%
\$2,000,000 to \$9,999,999	33.5%
\$10,000,000 and over	Individual consideration to a max of 33.5%

### 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 and over	25%

### 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	Individual consideration to a max of 12.5%

### Entry Age Discount

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

Age Next Birthday	Discount Life & TPD	Discount Crisis
40	Nil	Nil
41	0.5%	Nil
42	1.0%	Nil
43	1.5%	Nil
44	2.0%	Nil
45	2.5%	Nil
46	4.0%	Nil
47	5.5%	Nil
48	7.0%	Nil
49	8.5%	Nil
50	10.0%	Nil
51	10.0%	1.0%
52	10.0%	2.0%
53	10.0%	3.0%
54	10.0%	4.0%
55 +	10.0%	5.0%

**Multi-Benefit Discounts**

**Crisis Protection Plan Discount**

A discount will apply to the Crisis Protection Plan premium only when a Life Protection Plan or stand-alone Total and Permanent Disability benefit is purchased, in accordance with the following table:

LPP or SATPD Sum Insured	SA or Linked CPP Discount	CPP including Death Discount
0 - \$249,999	Nil	Nil
\$250,000 - 999,999	15%	7.5%
≥ \$1,000,000	15%	15%

When purchased with the Income Protection Plan, a 7.5% multi-benefit discount will apply to the Crisis Protection Plan premium only.

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

**Note:** Commission will be paid on the net premium, that is, after the discount is applied.

**Income Protection Plan Discount**

When purchased with the Life Protection Plan, a 5% discount will apply to the Income Protection Plan premium only, provided the life insured is older than age 39 next birthday and the LPP sum insured is at least \$250,000.

If the LPP benefit is cancelled in the future this discount will no longer apply.

**Note:** Commission will be paid on the net premium, that is, after the discount is applied.

## Underwriting Philosophy

TOWER'S core underwriting philosophy is that of a 'Can Do' insurer. We understand that each insurance applicant may have a unique risk profile which needs to be treated in a customised manner. TOWER does not have a 'one size fits all' approach.

The TOWER underwriting team is a highly professional and experienced group of individuals who have acquired extensive experience both locally and internationally at insurer and reinsurer level. This collective experience enables the TOWER underwriting team to provide each adviser with the best underwriting solutions.

The key elements of TOWER'S 'Can Do' philosophy are:

- Ownership - each underwriter is responsible and accountable for his/her underwriting decisions. The underwriters will provide a clear rationale for all non-standard underwriting decisions in order to assist the adviser in being able to effectively communicate the reasoning for the underwriting outcome to their client.
- Empowerment – every underwriter is empowered to seek and develop solutions for risks that are presented to TOWER.
- Partnership – each underwriter understands and values their adviser partnership. A strong partnership enables the adviser and TOWER to be successful.
- Risk Profiling – each enquiry, pre-assessment or application are assessed with an attitude – how can we offer underwriting terms as opposed to, “this is an unusual risk therefore we should decline terms”. We seek to understand the specific risk profile of each scenario, which enables TOWER to offer solutions in as many situations as possible.

TOWER'S aim is to be a key insurance partner with our advisers by providing the best underwriting solutions.

**Petar Peric**  
Chief Underwriter  
April 2008



# Medical Underwriting Requirements

## Fast-Track Underwriting

Our Fast-Track underwriting facility provides high medical examination and blood test limits for lives insured up to age 60 N.B.

### Eligibility Rules

Clients must meet all Fast-Track eligibility rules for all benefits being applied for, otherwise standard underwriting rules will apply.

A client can apply for the following concurrent benefits with a Personal Statement being the only mandatory underwriting requirement. Based on the information disclosed in the Personal Statement, we may require additional information.

#### Ages 16 – 45 Next Birthday

- Death and/or TPD of up to \$2,500,000
- Crisis (stand-alone) up to \$1,000,000
- Income Protection to a maximum of \$10,000 monthly benefit depending on the occupation category and if agreed or indemnity (please see table)

#### Ages 46 – 50 Next Birthday

- Death and/or TPD of up to \$1,000,000
- Crisis (stand-alone) of up to \$1,000,000
- Income Protection to a maximum of \$6,500 monthly benefit depending on the occupation category and if agreed or indemnity (please see table)

#### Ages 51 – 55 Next Birthday

- Death and/or TPD of up to \$1,000,000
- Crisis (stand-alone) up to \$1,000,000
- Income Protection to a maximum of \$6,500 monthly benefit depending on the occupation category and if agreed or indemnity (please see table).

#### Ages 56-60 Next Birthday

- Death and/or TPD of up to \$250,000
- Crisis (stand-alone) up to \$250,000
- Income Protection to a maximum of \$6,500 monthly benefit depending on the occupation category and if agreed or indemnity (please see table).

## Other Rules

- If Death and/or TPD cover is included under the Crisis Protection Plan, this amount must be taken into account under the maximum Death and/or TPD cover limits above.
- The Income Protection limits include any other Income / Disability / Business Expenses with TOWER and/or any other company.
- If the client has any existing Death and/or TPD cover with TOWER, we will disregard this for Fast-Track purposes where the existing Death/TPD cover is less than or equal to \$250,000. Please note that any existing Crisis cover with TOWER will be included in the Fast-Track limits specified above.
- If the client has any existing Crisis/Trauma cover with any other company and the TOTAL of all Crisis/Trauma cover will exceed \$1,000,000, Fast-Track is not available.

Occupation	Agreed Value Maximum Monthly Benefit	Indemnity Maximum Monthly Benefit
AAA, AA+ and AA	\$10,000	\$10,000
A and BBB	\$6,000	\$10,000
BB and B	\$5,000	\$10,000

**Medical Requirements - Death/TPD/Crisis**

**Important Medical notes – please read before referring to the following tables**

- The medical requirements will depend on the type of cover being applied for, and are based on a TOTAL of all 'like' cover with TOWER.
- There are separate tables for Death/TPD and Crisis Protection Plan.
- This means that if a Crisis application includes Death and/or TPD cover, then these benefits will need to be taken into account when determining the medical requirements. The rationale behind this is to medically underwrite the total cover that would be paid out in the event of a claim for the different product types (Death benefits, TPD benefits and Crisis benefits).
- The Business Insurability Option also needs to be taken into account for medical requirements as follows:
  - Medical requirements to be based on 3 x the sum insured, to a maximum of \$10m Death cover and \$3m TPD cover. The TPD cover maximum includes cover with TOWER and any other life office.
- There are no additional medical requirements for the Crisis buy-back option.

**Example 1**

CPP (including death + Crisis buy-back)  
\$500,000

LPP (+ TPD rider)  
\$500,000

TPD stand-alone  
\$200,000

Medical requirements would be based on the following:

CPP  
 $\$500,000 \times 1$   
= \$500,000

LPP  
 $\$500,000 + \$500,000$  (due to Death cover under Crisis)  
= \$1m

TPD  
 $\$500,000 + \$200,000$   
= \$700,000

- Use the medical tables to determine the requirements for the \$500,000 Crisis.
- Use the medical tables for the Death / TPD based on the highest cover (in this instance this is \$1m)

**Medical Requirements - Death and TPD only (including any Death/TPD under Crisis Protection)**

Age Bands	0 - \$250k	\$250,001 - \$500k	\$500,001 - \$1m	\$1,000,001 - \$1.5m	1,500,001 - 2m
Up to 30 NB	Nil	Nil	Nil	Nil	Nil
31 - 35 NB	Nil	Nil	Nil	Nil	Nil
36 - 40 NB	Nil	Nil	Nil	Nil	Nil
41 - 45 NB	Nil	Nil	Nil	Nil	Nil
46 - 50 NB	Nil	Nil	Nil	AJ	AJ
51 - 55 NB	Nil	Nil	Nil	AEJ	AEJ
56 - 60 NB	Nil	J	AJ	ABE	ABE
61 - 65 NB	Nil	J	AJ	ABE	ABE
66 - 70 NB	J	J	AJ	ABE	ABE
71 - 75 NB	J	J	AJ	ABE	ABEI

Age Bands	\$2,000,001 - \$2.5m	\$2,500,001 - \$3m	\$3,000,001 - \$5m	\$5,000,001 - \$10m	\$10m+
Up to 30 NB	Nil	AC	ABEF	ADFGHK	REFER U/W
31 - 35 NB	Nil	AC	ABEF	ADFGHK	REFER U/W
36 - 40 NB	Nil	AC	ABEF	ADFGHK	REFER U/W
41 - 45 NB	Nil	ABF	ABEF	ADFGHK	REFER U/W
46 - 50 NB	AEJ	ABEF	ABEF	ADFGHK	REFER U/W
51 - 55 NB	AEJ	ABEF	ABEF	ADFGHIK	REFER U/W
56 - 60 NB	ABE	ABEF	ABEF	ADFGHIK	REFER U/W
61 - 65 NB	ABE	ABEFI	ABEFI	ADFGHIK	REFER U/W
66 - 70 NB	ABE	ABEFI	ABEFI	ADFGHIK	REFER U/W
71 - 75 NB	ABEI	ABEFI	ABEFI	ADFGHIK	REFER U/W

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

NB – the medical requirements are based on the total benefit amounts with TOWER only.

**Medical Requirements – Crisis only (if any Death and/or TPD cover included also refer to the Death/TPD table above).**

NB – where the TOTAL of all Crisis/Trauma/Critical Illness cover exceeds \$1m (with all life offices) the medical requirements are based on the total cover.

Age Bands	0 - \$250k	\$250,001- \$500,000	\$500,001- \$1m	\$1,000,001 - \$1.5m	\$1,500,001- \$2m
Up to 30 NB	Nil	Nil	Nil	AJHKL	ADEFHKL
31-35 NB	Nil	Nil	Nil	AJHKL	ADEFHKL
36-40 NB	Nil	Nil	Nil	AJHKL	ADEFHKL
41-45 NB	Nil	Nil	Nil	AJHKL	ADEFHKL
46-50 NB	Nil	Nil	Nil	AJHKL	ADFGHIKL
51-55 NB	Nil	Nil	Nil	AEHIJKL	ADFGHIKL
56-60 NB	Nil	J	AJ	ADGHIKL	ADFGHIKL

**KEY:**

- A = HIV, MBA20 (including HDL / LDL cholesterol), hepatitis B & C (NB – must be fasting)
- B = 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
- H = Full Blood Count
- I = PSA (males only)
- J = Fast-Check examination (height/weight, blood pressure, urinalysis)
- K = Micro-urinalysis
- L = Breast Examination (females only)

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

**Medical Requirements - Income Protection and Business Expense**

Age Bands	Up to \$6,500	\$6,501 - \$10,000	\$10,001- \$12,500	\$12,501- \$15,000	\$15,001 - \$20,000	\$20,001 - \$30,000
Up to 40 NB	Nil	Nil	J	J	ABF	ADFGHK
41 – 45 NB	Nil	Nil	J	J	ABF	ADFGHK
46 – 50 NB	Nil	AJ	AJ	AJ	ABF	ADFGHK
51 – 55 NB	Nil	AJ	AJ	AB	ABEF	ADFGHK
56 – 60 NB	Nil	AJ	AJ	AB	ABEF	ADFGHK

**Key:**

- A = HIV, MBA20 (including HDL/LDL cholesterol), hepatitis B&C (NB – must be fasting)
- B = 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
- H = Full Blood Count
- I = PSA (males only)
- J = Fast-Check examination (height/weight, blood pressure, urinalysis)
- K = Micro-urinalysis

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

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

The Medical Requirements will be based on the highest benefit applied for.

For example: Income Protection Benefit of \$10,000 and Business Expenses Benefit of \$8,000.

The Medical Requirements, in this example, will be based on the Income Protection Benefit of \$10,000.

**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

### Loadings and Limited Benefit Periods for Term and/or TPD ( 2, 3, 4 or 5 years )

In certain circumstances, underwriting will now be able to offer a reduced medical loading where a client is prepared to accept a limited benefit period for Term and/or TPD cover.

Where a client's medical history meets the criteria and a reduction in the loading is possible, your underwriter will discuss this option with you.

NOTE: Special commission terms apply - see p98 for details.

### Paramedical Services

#### Lifescree Australia Pty Ltd

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

To use Lifescree:

- complete the Lifescree Health Evaluation Request form;
- contact Lifescree 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 Lifescree appointment card to record the details.

Lifescree 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.

#### International SOS – MediCheck

International SOS now offers mobile medical checks and blood tests. To arrange any of these services visit their website – [www.soslifetimeservices.com.au/lifeweb](http://www.soslifetimeservices.com.au/lifeweb)

#### Other Paramedical Services

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 contact details of suggested specialists are available on the TOWER Adviser website. As this information can become outdated very quickly it has been removed from the Adviser Manual and added to [www.toweradviser.com.au](http://www.toweradviser.com.au) as this will allow us to maintain the most accurate information.

### Paramedical Medical Examination

A medical examination should be performed by the relevant medical practitioners/paramedical services as per the guidelines on pages 21 to 23.

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.

### Fast-Check Examination

Under the Fast-Check examination, the client is only required to complete a few medical questions and undergo:

- Height/weight check
- Blood pressure check
- Urinalysis

This can be arranged through our Paramedical Services or via the client's usual doctor. If using the client's usual doctor, a Fast-Check medical examination request form is available on TOWERnet. The client will need to take this form to their doctor.

If arranging via the Paramedical Services, please note that each provider lists this health check under a different name as follows:

- Lifescreen – Express Check
- International SOS - Medi Check Lite
- Pathrec – Q Check

### 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)

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 engaged the services of a world-renowned group called International SOS (ISOS) to assist with the follow up of all PMARs. ISOS are committed to delivering high level service standards and their aim is to have the majority of PMARs returned to TOWER within 10 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 access the ISOS website ([www.soslifeservices.com.au/lifeweb](http://www.soslifeservices.com.au/lifeweb)) and register using your adviser number. Once registration has been confirmed you will be able to track the progress of each PMAR yourself.

Alternatively, you can contact your service team to check on the progress of any PMAR request as they are able to access the ISOS website and track the progress of every PMAR.

## Financial Guidelines – Death, TPD and Crisis

The basis of financial underwriting is to establish that the amount, term and type of any insurance is appropriate to the risk it seeks to cover.

When underwriting the financial risk, there are a number of factors that the underwriter will consider:

- product type;
- level of cover;
- purpose and need for the cover (personal or business);
- income;
- assets / liabilities;
- number / ages of any dependants; and
- total cover in the industry.

The goal is to provide as much information as possible with an application to allow the underwriter to understand the client's financial situation and why the cover is required.

All clients are required to provide basic financial information (salary/income), and for lower sums insured may be acceptable without any additional financial information. For large applications, additional information will be required to justify the cover being applied for.

### **IMPORTANT FINANCIAL NOTES - please read before referring to the following tables**

- The financial requirements will depend on the purpose of the cover, product and sum insured and are based on a total of ALL 'like' cover with TOWER and any other company.
- This means that if a Death or Crisis policy includes TPD and/or Death cover, then these benefits need to be taken into account when determining the financial requirements. The rationale behind this is to financially underwrite the total cover that would be paid out in the event of a claim for the different product types (Death benefits, TPD benefits and Crisis benefits).
- Note that where the Crisis Buy-Back Option has been applied for the financial requirements are based on the Crisis sum insured only (e.g. CPP \$500,000 + Crisis Buy-Back – the financial requirements are based on \$500,000 only).
- There are additional financial requirements for the Business Insurability Option – please refer to page 27 for details.
- The tables on the following pages are a guide to the minimum financial requirements. Where a client is applying for cover under multiple purposes (eg : personal + partnership + loan cover) and depending on the individual circumstances, we may require additional information to support the level of cover being applied for.

Once you have calculated these amounts, refer to the tables on the following pages under each product to ascertain the requirements.



<b>Example 1 -</b>	Benefit Amount
LPP (death)	\$1.5m
CPP (including death)	\$1.5m

In the event of a death claim the potential payout is \$3m: \$1.5 for death and \$1.5m for death under CPP.

The financial requirements are therefore based on each of these amounts and for Personal cover we would require A + B + C + D as per the table on page 28 due to the \$3m Death benefits and Crisis of \$1.5m.

<b>Example 2 -</b>	Benefit Amount
LPP (death)	\$2.5m
TPD (stand-alone)	\$2m
CPP (stand-alone)	\$750,000

As the TPD and CPP benefits are stand-alone, the potential claim payout is the benefit amount. The financial requirements are based on each product individually. For Personal cover, all we would require is A as per the table on page 28.

<b>Example 3 -</b>	Benefit Amount
LPP (death)	\$2.5m
TPD (stand-alone)	\$2m
CPP (including death)	\$750,000

Although this example shows the same levels of cover as Example 2, the CPP cover includes death and the TOTAL payout in event of a death claim is \$3,250,000.

The financial requirements are based on \$3,250,000 for death, \$2m for TPD and \$750,000 for crisis which are assessed individually. For Personal cover we would require A + B + C + D as per the table on page 28.

### Business Insurability Option

The financial requirements for the Business Insurability Option are A+B+D+E+F+G and determined according to the purpose of the cover (eg. Partnership/Share Purchase cover financial requirements are A+B+D+F only).

There are additional requirements for this option as follows:

- a Financial questionnaire is required in all instances; and
- where the purpose of the insurance is keyman and keyman cover exceeds \$1m a copy of the 'terms of employment' is also required.

Additional financial information will be required when exercising this option (refer to page 37 for details).

### Personal Cover

Personal cover is intended to cover personal liabilities and future income earning potential, generally to protect family/dependants.

TOTAL industry cover	LIFE – no industry maximum – based on cover financially justified	TPD – max of \$3m (total industry cover)	CRISIS – max of \$2m (total industry cover)
Up to \$750,000	A	A	A
\$750,001 - \$1m	A	A	A
\$1,000,001 - \$1.5m	A	A	A + B + D
\$1,500,001 - \$2m	A	A	A + B + D
\$2,000,001 - \$2.5m	A	A + B + D	-
Over \$2.5m	A + B + C + D	A + B + D	-

#### Key:

A = Application only – current year’s income

B = TOWER Financial questionnaire

C = Detailed report on the need for cover and how the benefit was calculated (alternatively a copy of the appropriate sections of the signed Statement of Advice can be submitted)

D = If Self-employed: business accounts to include the Business Tax Returns, Profit and Loss accounts and balance sheets (for all entities) for the last two tax years AND personal tax returns for the last two tax years

= If Employed: personal tax returns for the last two tax years

NB - In lieu of ‘B’ above, a copy of the signed Statement of Advice may also be utilised.

For Death, TPD and Crisis cover we use 'income' multiples as a basis for determining the maximum cover available. However, these are guidelines only and there will be circumstances where we are able to consider cover outside of these amounts based on additional financial information. For any case that will exceed these multiples please include a brief report as to how the cover was calculated. As mentioned on page 28, a copy of the Signed Statement of Advice will be of significance to support the background to, calculations and reasons for the proposed larger covers.

Life insured age next birthday	Multiples of income – Life Protection Plan and TPD	Multiples of income – Crisis Protection Plan
Up to 45	20	15
46 to 50	17	12
51 to 55	15	10
56 to 60	10	8
61 and above	8	N/A

**Maximum benefits – houseperson/non working spouse**

The level of cover that can be justified will vary depending on the individual circumstances (e.g. age and number of dependants, assets and liabilities, spouse's income and existing level of insurance etc).

We will accept cover up to \$1,000,000 Death, \$750,000 Crisis (stand-alone) and \$750,000 TPD based on the completion of the application only.

Depending on the circumstances we may consider cover in excess of these levels on a strictly case by case basis. A copy of the relevant information from the signed SOA or a Financial Questionnaire should be included with the application.

### Key Person Cover

A Key Person can be defined as a person whose loss from a business will cause the company significant financial loss due to the key role that they hold and special knowledge/skills they possess.

The amount of cover on a Key Person should equate to the financial loss incurred by the business taking into account the costs of finding a replacement plus the anticipated downturn in net profit of the business should the life insured die or become disabled.

For Death and TPD cover over \$1.5m and Crisis over \$750,000 financial evidence is required as follows:

TOTAL industry cover	LIFE – no industry maximum – based on cover financially justified	TPD – max of \$3m (total industry cover)	CRISIS – max of \$2m (total industry cover)
Up to \$750,000	A	A	A
\$750,001 - \$1m	A	A	A + B
\$1,000,001 - \$1.5m	A	A	A + B + D
\$1,500,001 - \$2m	A + B	A + B	A + B + D
\$2,000,001 - \$2.5m	A + B	A + B + D + E	-
Over \$2.5m	A + B + D + E	A + B + D + E	-

#### Key:

A = Application only – current years income

B = TOWER Financial questionnaire

C = not applicable for Key person cover

D = Business accounts to include the Business Tax Returns, Profit and Loss Accounts and Balance Sheets (for all entities) for the last two tax years

E = Statement from Employer or Chief Financial Officer / Accountant outlining the salary package , role, skills and duties which make them a key person and how the potential loss was calculated in determining the level of cover proposed.

NB - In lieu of 'B' above, a copy of the signed Statement of Advice may also be utilised.

### Partnership / Share Purchase

Partnership insurance is to cover the value of the business that each partner owns in the event of death or disability, as it provides funds for the remaining partner/s to purchase his/her share.

All major partners/shareholders must be covered and there should be an agreement in place to cover the Partnership/Share Purchase arrangements.

TOTAL industry cover	LIFE – no industry maximum – based on cover financially justified	TPD – max of \$3m (total industry cover)	CRISIS – max of \$2m (total industry cover)
Up to \$750,000	A	A	A
\$750,001 - \$1m	A	A	A + B
\$1,000,001 - \$1.5m	A	A	A + B + D
\$1,500,001 - \$2m	A + B	A + B	A + B + D
\$2,000,001 - \$2.5m	A + B + D	A + B + D	-
Over \$2.5m	A + B + D + F	A + B + D	-

**Key:**

A = Application only – current years income

B = TOWER Financial questionnaire

C = not applicable for Partnership / Share Purchase cover

D = Business accounts to include the Business Tax Returns, Profit and Loss Accounts and Balance Sheets (for all entities) for the last two tax years

E = not applicable for Partnership / Share Purchase cover

F = Copy of the most recent business valuation and / or Partnership / Share Purchase agreement (if available) which outlines the valuation methodology used to determine the business value and the level of cover.

NB - In lieu of 'B' above, a copy of the signed Statement of Advice may also be utilised.

**Loan Cover**

TOTAL industry cover	LIFE – no industry maximum – based on cover financially justified	TPD – max of \$3m (total industry cover)	CRISIS – max of \$2m (total industry cover)
Up to \$750,000	A	A	A
\$750,001 - \$1m	A	A	A + B
\$1,000,001 - \$1.5m	A	A	A + B + D
\$1,500,001 - \$2m	A + B	A + B	A + B + D
\$2,000,001 - \$2.5m	A + B + D + G	A + B + D + G	-
Over \$2.5m	A + B + D + G	A + B + D + G	-

**Key:**

A = Application only – current years income

B = TOWER Financial questionnaire

C = not applicable for Loan cover

D = Business accounts to include the Business Tax Returns, Profit and Loss Accounts and Balance Sheets ( for all entities ) for the last two tax years

E = not applicable for Loan cover

F = not applicable for Loan cover

G = Letter of offer from financial institution or loan schedule (to include details of lender, borrower, purpose, amount, term and interest rate)

NB - In lieu of 'B' above, a copy of the signed Statement of Advice may also be utilised.

## Financial Guidelines - Income Protection and Business Expense

### Monthly Earnings

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

#### **Employees (i.e. no ownership interest in the business)**

Employees may include the additional elements of their salary package provided it was not included in the original package/ salary advised including:

- Motor vehicle
- Superannuation

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

Any bonus or commission payments will be considered where they are recurring and regular. For consideration, we will require three years details.

#### **Self-employed (i.e. Shareholder or employee of own company, sole trader or partner)**

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.

Some items can be added back, such as superannuation, any wage/salary paid to the insured and Director's fees. A percentage of motor vehicle expenses can be included depending on the client's occupation as follows:

- Professional/White Collar - 100%
- Sales/Blue Collar - 20%

Depreciation costs will be considered (subject to the Depreciation schedule being submitted) as an add back to income depending on the nature of the item and amount of the depreciation.

For example, depreciation costs relating to items where large capital costs are involved are generally not considered as an add back for the purposes of income and are deemed a 'business expense', e.g. heavy equipment and machinery. Please discuss these cases with Underwriting.

There are also other items which may be able to be added back. Your underwriter will be able to assist with this further clarification.

### Income Splitting

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 on 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 the first \$20,833 of monthly earnings (or \$250,000 per year)
  - 50% of the next \$12,500 of monthly earnings (or \$150,000 per year)
  - 25% of the next \$8,333 of monthly earnings (or \$100,000 per year)
  - 15% of the next \$41,666 of monthly earnings (or \$500,000 per year)
- to a **maximum monthly benefit of \$30,000.**

**NOTE: Income Protection cover over \$20,000 Total Monthly Benefit is only available where all cover is held or being applied for with TOWER.**

In addition, we will consider a further 15% of the monthly earnings in excess of \$41,666 (\$500,000 per year) on a limited benefit period of 1 or 2 years (depending on net assets/ unearned income). **This is only available where the full cover is held with TOWER.**

**NOTE** – as this cannot be quoted for on TOWERnet, please contact your Sales Manager to arrange for a special quote.

For example: Client is an Accountant (self employed with no employees) and currently earning a net income of \$2m per year.

BENEFIT 1 - client could select any benefit period and the benefit would be calculated as follows to a maximum monthly benefit of \$30,000:

- 75% of the first \$250K income = \$15,625 MB
- 50% of the next \$150K income = \$6,250 MB
- 25% of the next \$100K income = \$2,083 MB
- 15% of the next \$500K income = \$6,250 MB

TOTAL = \$30,208 MB

The monthly benefit would be restricted to \$30,000

BENEFIT 2 - would be limited to a 1 or 2 year benefit period and would be calculated as follows:

- income in excess of \$500,000 = \$1.5m
- 15% of \$1.5m = \$18,750 MB

This means the client could apply for up to \$30,000 MB with a benefit period of 1, 2 or 5 years, to age 65 or to age 70.

Client could also apply for a separate and additional benefit up to \$18,750 MB on a 1 or 2 year benefit period.

### **Net assets / Unearned Income**

Where the total monthly benefit exceeds \$20,000, the client will be required to provide information on the personal statement regarding their net assets/unearned income.

**Where the net assets (excluding the personal residence/family home) exceed \$5m OR the investment, or unearned income exceeds \$250,000 per year, Income Protection cover will not be available.**

Please note that the net assets/unearned income includes those where the client has either an ownership interest or controls assets (directly or indirectly) that are held in the spouse's name, trusts or other entities owned by any other entity, including a trust.

### **Limits for Financial Requirements (based on cover with all companies) – Agreed Value**

- AAA and AA+  
When the total monthly benefit amount exceeds \$12,000, financial evidence will be required – see Financial Requirements below.
- AA  
When the total monthly benefit amount exceeds \$10,000, financial evidence will be required – see Financial Requirements below.
- A and BBB  
When the total monthly benefit amount exceeds \$6,000, financial evidence will be required – see Financial Requirements below.
- BB and B  
When the total monthly benefit amount exceeds \$5,000, financial evidence will be required – see Financial Requirements below.

### **Limits for Financial Requirements (based on cover with all companies) – Indemnity**

#### **All Occupations**

Proof of income details such as personal income tax returns and business profit and loss accounts will only be required where the monthly benefit exceeds \$15,000.

For all indemnity applications, Section 9 (Income Details) of the Application Form will need to be completed in all instances.

For newly self-employed clients a questionnaire will be required (Newly Self-Employed). The questionnaire is available on TOWERnet.



### **% of Benefit Amount to be used**

The financial requirements will be based on the highest benefit applied for.

For example: Income Protection Benefit of \$10,000 and Business Expenses Benefit of \$8,000.

The financial requirements will be based on the Income Protection Benefit of \$10,000.

### **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**

#### **Self-Employed Persons**

NB – a document is available on TOWERnet (Accountants Letter) that includes information on the financial requirements for self-employed persons. This letter can be given to the accountant who will then provide the information direct to underwriting.

- profit and loss accounts (for the business where the life insured directly or indirectly owns all or part of the business in which the own occupation of the life insured is performed, company, service company or family trust, where applicable) which have been prepared and certified by an accountant, for the last two tax years; and
- personal tax returns for the last two tax years\*; and
- business tax returns for the last two tax years (for all entities).

#### **Employees (no ownership interest)**

- **up to \$20,000 total monthly benefit**

- personal tax return for the last tax year\*; or
- group certificate/payment summary 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.

**NOTE - For cover up to \$10,000 total monthly benefit we will also accept the two most recent official employer prepared pay-slips (e.g. Micropay) showing YTD earnings.**

#### **Employees (no ownership interest)**

- **over \$20,000 total monthly benefit**

- personal tax returns for the last two tax years.

\* Tax Assessment Notices without the tax return or group certificate are not acceptable. In relation to any tax returns submitted, 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.

#### **Locum Fees**

Locum fees may be able to be included under certain circumstances, particularly where the business will continue in a reduced capacity in the event of the life insured becoming disabled.

## Requirements When Exercising the Guaranteed Insurability Benefit

When exercising the Guaranteed Insurability Benefit (GIB), the requirements will vary depending on the benefit type (Personal or Business).

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.

### Guaranteed Personal Insurability Benefit

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

### Guaranteed Business Insurability Benefit

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

The 'Exercise Guaranteed Insurability Benefit Form' is available on the TOWER Adviser website, under the Products/Product Documents/Risk Products Retail page, under the heading of 'Product Documents & Forms'.

## Requirements When Exercising the Business Insurability Option

When exercising the Business Insurability Option (BIO), any increase must be for the same business event for which the cover was originally taken out and determined using the same methodology (or similar) agreed to by us.

For example, if the original cover and BIO was established for share-purchase then all increases under the BIO must also be for this purpose and the same valuation methodology used in the original application must be used to determine the business value and level of cover.

We will need the requirements outlined below.

- Completion of Application Form to include Sections 3, 4, 5 and 6 (also 7 and 8 if TPD cover is being applied for) and the Declarations.
- As there is no underwriting required in relation to health or pursuits these sections are not required. This includes the smoking status, as this will be based on the original application. For example, if the life insured is rated as a smoker on the original cover, any increase under the BIO will also be on smoker rates.
- Confirmation that the life insured is actively at work in their usual occupation.
- A current valuation of the business provided by a qualified accountant or business valuer (who is the same person or firm who provided to us financial evidence of the value associated with the business insurance for the original application; or, another person or firm agreed to by us, using the same methodology as the original valuation).
- Current financial evidence as outlined in this Adviser Manual for the total cover.

NB – please refer to the Product Disclosure Statement for the full guidelines and rules for this option.

## Occupation Details – General Guidelines

### Farmers (owners)

Establishing financial evidence can be difficult for people working in the rural industry. Our experience has shown this often results in delays, and in some instances policies may be declined.

As mentioned, our philosophy is to 'provide insurance cover to as many people as possible'. As such, we have developed an underwriting solution which allows for the provision of income protection cover for farmers who may not otherwise qualify for cover.

In instances where a farmer can demonstrate that the business has been profitable for at least three years, we will consider income protection based on standard underwriting guidelines, including Agreed value contracts.

However, if we apply our standard formula of 75% of the first \$250,000 annual income, many farmers are ineligible due to insufficient income. By altering the formula to a percentage of the gross income, we can generally offer some level of income protection to your clients.

Using this formula, the monthly benefit is calculated as 1/12th of 30% of the average gross income in the preceding three tax years, and limited to a maximum benefit of \$3,500 per month. In addition, this cover is provided on an 'indemnity' basis only and the Partial Disability Benefit is not available.

The Waiting Period must be 4 weeks or greater and the Benefit Period is a maximum of 5 years.

Business Expenses is not available where the revised formula is used.

### 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.

For newly self-employed clients a questionnaire will be required (Newly Self-Employed). The questionnaire is available on TOWERnet.

## 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.

## Working in Remote Areas (eg. mining)

Due to the financial incentive to work in remote areas, we need to ensure that any Income Protection benefit being applied for is sustainable.

In general, people only remain in these areas for a limited time and do not continue earning the high level of income.

For this reason, for occupation categories A, BBB, BB and B Income Protection cover is generally restricted to a maximum of \$4,000 monthly benefit. Cover over this level will be considered based on individual circumstances.

For occupations AAA, AA+ and AA the benefit can exceed this level but should be relative to the individual occupation, and at a level of income that is sustainable when they are no longer working in a remote area.

## People Working from Home

Clients who work from home can present challenges 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 apply:

- 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.

## Houseperson (full-time)

Full-time housepersons are eligible to apply for LPP, TPD and CPP benefits. (own occupation TPD is not available).

Please refer to page 29 for details of the cover limits for a Houseperson.

Note – students and persons who are currently unemployed (ie: are seeking employment and not intending to be a houseperson) are not included in the Houseperson occupation category and are listed separately in the occupation guide. TPD is not available.

## Part-time employment (less than 20 hours per week)

Part-time employees in this category are eligible to apply for LPP, TPD and CPP benefits. (own occupation TPD is not available)

Where the client is working less than 20 hours per week, they will be rated as a Houseperson PROVIDING their part-time occupation is insurable for the benefits being applied for.

Eg: client is working 15 hours per week as a Bank Teller – as a Bank teller is insurable for LPP, TPD (standard definition only) and CPP they are eligible to apply for any of these benefits.

In this instance the quote would be done using the Houseperson as the selected occupation (and not Bank teller).

Please refer to page 29 for details of the cover limits for a Houseperson.

### **Part-time employment (between 20 – 29 hours per week)**

Part-time employees in this category are eligible to apply for LPP, TPD and CPP benefits (own occupation TPD is not available) and will be rated according to their part-time employment.

Income Protection benefits will be considered based on the following eligibility and rules:

- Working between 20-29 hours per week
- Available to permanent part-time employees only who work at least 3 days per week and must have been in their position with the same employer for at least 12 months – people employed on a casual basis are ineligible
- Occupation categories AAA, AA+, AA only (these will be shown as PAAA, PAAA+ and PAA on TOWERnet)
- Entry age 19-50 nb
- The benefit is based on an income replacement ratio of 50%
- Maximum monthly benefit of \$6,500
- Indemnity option only
- Minimum 30 day Waiting Period and Benefit Period restricted to 2 years
- Day 1 Accident Option is not available
- IPP Plus is not available

### **Full-time employment (min of 30 hours per week and 46 weeks per year)**

Full-time employees are eligible to apply for LPP, TPD, CPP and Income Protection benefits and will be rated according to their occupation. (own occupation may be available depending on the specific occupation).

Please refer to the Occupation Listing for availability of cover based on the clients occupation.

Where the client has two or three part-time positions that make up 30 hours per week employment, Income Protection is not available as they are not in full-time employment.

**NOTE – 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.**

Please refer to the Occupation Listing on Pages 43 – 66 for availability of cover – where the clients occupation is not included please contact your underwriter to discuss.

### **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
Crisis	Crisis Protection Plan
TPD	Total & Permanent Disablement – Any Occupation
TPD – Own	Total & Permanent Disablement – Own Occupation
IPP	Income Protection Plan, Business Expense Plan
OR	Ordinary Rates
UI	Uninsurable
1	Standard Rates
1.5	Standard Rates plus 50%
2	Standard Rates plus 100%
\$x.xx	Standard Rates plus annual extra \$x.xx per \$1,000
IC	Individual Consideration ( refer to underwriting)
E	Excluded
Y	Yes, 'Own Occ' definition available. Premium is based on the '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 this 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	University Professionals/Executives
PAAA*	<ul style="list-style-type: none"> <li>• 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. i.e. accountants, solicitors, engineers.</li> <li>• Additionally those individuals who are employed in a management role (office only) and have been employed within that role for at least two years and are earning in excess of \$120,000 pa. and manage at least five employees.</li> </ul>
AA+	Health/Medical Professionals
PAA+*	<ul style="list-style-type: none"> <li>• 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. i.e. doctors, dentists, surgeons.</li> </ul>
AA	Qualified Managerial/Clerical
PAA*	<ul style="list-style-type: none"> <li>• Other professionals and those who are employed in management or clerical roles (office only)</li> <li>• Qualified health professionals who undertake light physical work i.e. naturopath.</li> </ul>
A	Technical Retail / Sales
	<ul style="list-style-type: none"> <li>• 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 (i.e. jeweller)</li> </ul>
BBB	Qualified Light Manual
	<ul style="list-style-type: none"> <li>• 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 i.e. carpenter, electrician. 1st, 2nd &amp; 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 five-year benefit period.</li> </ul>
BB	Semi-Skilled Manual
	<ul style="list-style-type: none"> <li>• Occupations involving semi-skilled or heavy manual work performed by skilled workers. Qualification and / or licensing may not be required, i.e. panel beater, welder.</li> </ul>
B	Other Manual
	<ul style="list-style-type: none"> <li>• Workers involved in (heavy) manual work i.e. cleaner, truck driver, floor coverer/sander.</li> </ul>

\* Refer to pages 39-40 for eligibility rules for part-time workers.



## Occupation Listing

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Abalone Diver	UI	IC	IC	UI	UI
Abattoir - Butcher (qualified)	B	OR	OR	2	Y
Abattoir - Inspector	BBB	OR	OR	1.5	Y
Abattoir - Slaughterer	UI	OR	OR	UI	UI
Abattoir - Supervisor (nil manual)	BB	OR	OR	2	Y
Accountant - University qualified	AAA	OR	OR	1	Y
Accountant - other	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 (full time-min 2 years exp)	B (2 year)	OR	OR	UI	UI
Agents - Insurance - See Financial Planner					
Agents - Real Estate	A	OR	OR	1	UI
Agents - Real Estate - Principal (less than 5 full time staff)	A	OR	OR	1	UI
Agents - Real Estate - Principal (min 5 full time staff)	AA	OR	OR	1	Y
Agents - Stock/Station	A	OR	OR	1.5	Y
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 full time 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 - Baggage Handler	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

## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
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 (no racing involvement)	B	OR	OR	2	UI
Antenna Erector - established 2 years (up to 10 metres)	BB	OR	OR	2	UI
Antenna Erector - established 2 years (> 10 metres)	UI	OR	OR	UI	UI
Antenna Erector - others	UI	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
Armed Forces - Permanent	UI	IC	IC	UI	UI
Art Gallery Owner - (established > 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	IC
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	Y
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	IC
Aviation - Crew (recognised airline)	UI	OR	OR	UI	UI
Aviation - Designer/Draughtsperson	AA	OR	OR	1	Y
Aviation - Manufacturer (flying duties)	UI	OR	OR	UI	UI
Aviation - Mechanic (non-flying)	BBB	OR	OR	2	Y
Aviation - Others	IC	IC	IC	IC	IC

## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Avon Sales Person - Full Time for 2 years	A (5 year)	OR	OR	1.5	UI
Backhoe Operator (no tree/bush felling)	B	OR	OR	2	Y
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	2	UI
Beautician - not working from home (min 1 year exp)	BBB	OR	OR	2	Y
Beautician - working from home	UI	OR	OR	UI	UI
Biochemist - University degree	AAA	OR	OR	1	Y
Biologist - laboratory only	AAA	OR	OR	1	Y
Biologist - marine - < 10% field work - no diving	AA	OR	OR	1	Y
Biologist - marine - > 10% field work - no diving	A	OR	OR	1	IC
Blacksmith/Farrier	BB	OR	OR	2	Y
Blind/Awning/Screen - installer	BBB	OR	OR	2	Y
Blind/Awning/Screen - quotes/measurements only - no manual (min 2 years exp)	A	OR	OR	1.5	Y
Boat - builder (qualified)	BBB	OR	OR	2	Y
Boat - Sales	A	OR	OR	1.5	Y
Bobcat Operator (no tree/bush felling)	B	OR	OR	2	Y
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	2	UI
Brewery Workers	UI	OR	OR	UI	UI
Bricklayer/Paver	B	OR	OR	UI	UI
Broker - Finance (established min 2 years)	AA	OR	OR	1	Y

## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Broker - Share/Stock-Finance/income >\$120,000 - not self funded or working at home	AAA	OR	OR	1	Y
Broker - Share/Stock-Finance/income <\$120,000 - not self funded or working at home	AA	OR	OR	1	Y
Broker - Mortgage	AA	OR	OR	1	Y
Builder - licensed	BBB	OR	OR	2	Y
Builder - Qualified (Supervisory only - no manual work -min 2 years in this employment)	A	OR	OR	1.5	Y
Builders Labourer	UI	OR	OR	UI	UI
Bulldozer Operator (no tree/bush felling)	B	OR	OR	2	Y
Bus/Coach Driver - interstate	B	OR	OR	UI	UI
Bus/Coach Driver - local	BB	OR	OR	2	Y
Business Analyst	AA	OR	OR	1	Y
Business Manager (managing/supervising office staff only) - Salary <\$120,000 pa OR less than 5 full time staff	AA	OR	OR	1	Y
Business Manager (managing/supervising office staff only) - Salary >\$120,000 pa + min 5 full time staff	AAA	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	Y
Buyer - Retail Store Office	AA	OR	OR	1	UI
Cabinet Maker (qualified)	BBB	OR	OR	2	Y
Cablemaker/Wiremaker	BBB	OR	OR	2	Y
Cameraman - aerial	UI	IC	IC	UI	UI
Cameraman - on location	IC	IC	IC	IC	UI
Cameraman - studio	A	OR	OR	1.5	Y
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 exp)	BB	OR	OR	2	UI
Car Salesperson - New	A	OR	OR	1.5	Y
Car Salesperson - Used (min 2 years exp)	A	OR	OR	1.5	Y
Car Wrecker - Owner	B	OR	OR	2	UI
Caravan Park Proprietor	B	OR	OR	2	Y
Caretaker	B	OR	OR	2	UI
Carpenter - (qualified)	BBB	OR	OR	2	Y
Carpenter - (unqualified) (min 5 years exp)	BB	OR	OR	2	Y

## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Carpet - Cleaner	B	OR	OR	UI	UI
Carpet - Layer	B	OR	OR	UI	UI
Cartographer	AAA	OR	OR	1	Y
Cashier - Financial Institution	AA	OR	OR	1.5	Y
Cashier - Service Station/Supermarket	A (5 year)	OR	OR	1.5	UI
Casino (govt & lic'd) - cashier	A	OR	OR	1.5	Y
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)	BB	OR	OR	2	Y
Caterer - not working from home (min 2 years exp) - admin/supervisory only	A	OR	OR	1.5	Y
Caterer - working from home	UI	OR	OR	1.5	UI
Ceiling Fixers	BB	OR	OR	2	Y
Chauffeur (min 2 years exp)	BBB	OR	OR	2	Y
Chef/Cook - Qualified	BBB	OR	OR	1.5	Y
Chef/Cook - Others (min 2 years exp)	BB	OR	OR	1.5	IC
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	Y
Child Care Worker (qualified & registered) - working from home (2 years exp)	B	OR	OR	2	UI
Chiropodist - (University qualified)	AA+	OR	OR	1.5	Y
Chiropractor - (University qualified)	AA+	OR	OR	1.5	Y
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 10 metres)	B	OR	OR	UI	UI

## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Cleaner - Window (over 10 metres)	UI	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	Y
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	IC
Club (Reg'd) - Manager (Bar Work)	BB	OR	OR	2	UI
Club (Reg'd) - Manager/Admin (No Bar Work)	AA	OR	OR	1	Y
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	Y
Computer - Analyst/Consultant/Programmer - Salary/Income >\$100,000 (university qualified - member of Aust Computer Society)	AAA	OR	OR	1	Y
Computer - Analyst/Consultant/Programmer (unqualified OR Salary/Income < \$100,000)	AA	OR	OR	1	Y
Computer - Sales (not shop based)	A	OR	OR	1	Y
Computer - Systems Operator	AA	OR	OR	1	Y
Computer - Technician	A	OR	OR	1.5	Y
Concreter (min. 2 years exp)	B (2 year)	OR	OR	UI	UI
Coroner	AAA	OR	OR	1	Y
Courier - (car/van/light truck) - local only	BB	OR	OR	2	UI
Courier - cyclist	UI	OR	OR	UI	UI
Courier - motorcycle	UI	OR	OR	UI	UI
Crane/Derrick/Hoist Operator	UI	OR	OR	UI	UI
Crop Duster/Sprayer (ground - no aviation)	B	OR	OR	2	Y
Curator - Art Gallery, Library, Museum	AA	OR	OR	1	Y

## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
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	Y
Demolition Worker	UI	IC	IC	UI	UI
Dental Hygienist	A	OR	OR	1	Y
Dental Nurse	A	OR	OR	1	Y
Dental Prosthesist (Reg'd)	AA	OR	OR	1	Y
Dental Technician	A	OR	OR	1.5	Y
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	Y
Dietitian (tertiary qualifications)	AA	OR	OR	1	Y
Director/Producer (entertainment)	IC	OR	OR	IC	UI
Disc Jockey	UI	OR	OR	UI	UI
Diver	UI	IC	IC	UI	UI
Dockyard - stevedore/labourer	UI	OR	OR	UI	UI
Dockyard - terminal operator (admin only)	A	OR	OR	1.5	Y
Doctor - General Practitioner	AA+	OR	OR	1	Y
Doctor - Specialist (not including surgeon)	AA+	OR	OR	1	Y
Doctor - Surgeon	AA+	OR	OR	1	Y
Dog Breeder/Groomer (no racing involvement)	B	OR	OR	2	UI
Dogman/Steeplejack	UI	\$2.00	UI	UI	UI
Drainer/ditcher (qualified Plumber)	BB	OR	OR	2	Y
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

## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Driver - Bus (interstate)	B	OR	OR	UI	UI
Driver - Bus (local)	BB	OR	OR	2	Y
Driver - Cement Truck	B	OR	OR	UI	UI
Driver - Chauffer (min. 2 years exp)	BBB	OR	OR	2	Y
Driver - Courier - (car/van/light truck) local only	BB	OR	OR	2	UI
Driver - Crane/Derrick/Hoist Operator	UI	OR	OR	UI	UI
Driver - Earthmoving/Construction	B	OR	OR	2	Y
Driver - Explosives	UI	\$2.00	UI	UI	UI
Driver - Forklift	B	OR	OR	2	Y
Driver - Hire Car Owner Driver	BBB	OR	OR	2	Y
Driver - Instructor	BBB	OR	OR	2	UI
Driver - Removalist	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 (office)	A	OR	OR	1.5	UI
Editor - Films/Television (site)	BBB	OR	OR	2	UI
Editor - Newspaper/Magazines	AA	OR	OR	1	UI
Electrician - Domestic/Business	BBB	OR	OR	2	Y
Electroplater	BB	OR	OR	2	Y
Embalmer	BBB	OR	OR	2	Y
Employment Agent	AA	OR	OR	1	Y
Engineer – University qualified – consulting (<10% field work – no underground or manual duties)	AAA	OR	OR	1	Y
Engineer – University qualified – involves underground work	IC	IC	IC	IC	IC
Engineer – Diploma/Tafe qualified (<10% field work – no underground or manual duties)	AA	OR	OR	1	Y
Engineer – Qualified (Uni or Tafe) (<10% light manual duties – no underground work)	A	OR	OR	1.5	Y
Engineer – Qualified (Uni or Tafe) (>10% manual duties – no underground work)	BBB	OR	OR	2	UI
Engraver/Etcher	A	OR	OR	1.5	Y



## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Entomologist	AAA	OR	OR	1	Y
Excavation Contractor	B	OR	OR	2	Y
Explosives/Fireworks - Manufacturer or Setter	UI	\$2.00	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 full time staff)	BB	OR	OR	2	UI
Farmer - Manager (min 5 full time staff)	BBB (5 year)	OR	OR	2	UI
Farmer - Owner (less than 5 full time staff) - refer to Adviser Manual as restrictions may apply	BB	OR	OR	2	UI
Farmer - Owner (min 5 full time staff) - refer to Adviser Manual as restrictions may apply	BBB (5 year)	OR	OR	2	UI
Farmer - Worker	UI	OR	OR	UI	UI
Farmer/Grazier (owner) - less than 5 full time staff - refer to Adviser Manual as restrictions may apply	BB	OR	OR	2	UI
Farmer/Grazier (owner) - min. 5 full time staff. - refer to Adviser Manual as restrictions may apply	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	Y
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) - Producer	IC	OR	OR	IC	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 (min 5 years exp - at least DFP4 qualified AND income > \$150,000 pa)	AAA	OR	OR	1	Y
Financial Planner (min 2 years exp AND income > \$80,000pa)	AA	OR	OR	1	Y
Financial Planner - less than 2 years exp	A	OR	OR	1	UI
Firefighter	UI	OR	OR	UI	UI
Fisherman (Ordinary/\$2 based on Individual consideration)	UI	IC	IC	UI	UI
Fishmonger - Employee (Full time)	B	OR	OR	2	UI
Fishmonger - Proprietor	BB	OR	OR	2	UI
Fitter & Turner	BBB	OR	OR	2	Y

## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Floor Coverer/Sander	B	OR	OR	2	Y
Floor Tiler - Qualified	BB	OR	OR	2	Y
Florist - Sales Only	A	OR	OR	1.5	UI
Food Technologist - Qualified	AA	OR	OR	1	Y
Foreman - Building (no manual work - min 2 years + 10 full time staff)	A	OR	OR	1.5	Y
Forester - supervisory only	BBB	OR	OR	2	UI
Forester - tree felling	UI	OR	OR	UI	UI
Forklift Driver (not on docks)	B	OR	OR	2	Y
Foundry/Smelter Worker	UI	OR	OR	UI	UI
French Polisher - Qualified	BBB	OR	OR	2	Y
Fruit Picker	UI	OR	OR	UI	UI
Funeral Director - embalming	BBB	OR	OR	2	Y
Funeral Director - no embalming	AA	OR	OR	1	Y
Funeral Pallbearer/Driver	BBB	OR	OR	2	Y
Furniture - Polisher (qualified)	BBB	OR	OR	2	Y
Furniture - Removalist - Local (2 year benefit period only)	B (2 year)	OR	OR	UI	UI
Furniture - Restorer (min 3 years exp)	BBB	OR	OR	2	Y
Furniture - Retailer - Deliveries	B	OR	OR	2	UI
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 - less than 5 full time staff)	BBB	OR	OR	1.5	UI
Garage - Proprietor (no manual work - min. 5 full time staff)	A	OR	OR	1	UI
Garage - Rollerdoor Installer	BB	OR	OR	2	Y
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	Y
Geologist - field work (no explosives/no underground)	AA	OR	OR	1.5	Y
Geologist - office only	AAA	OR	OR	1	Y
Geologist - underground or uses explosives	UI	IC	UI	UI	UI
Glass Blower	B	OR	OR	UI	UI
Glazier	BB	OR	OR	2	Y
Goldsmith	A	OR	OR	1.5	Y
Golf Professional - Shop & Tuition Only	BBB (5 year)	OR	OR	UI	UI

## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Graphic Designer (not working from home)	AA	OR	OR	1	Y
Grave Digger	B	OR	OR	UI	UI
Greenkeeper	BBB	OR	OR	2	Y
Groundsman (TAFE qualified)	B	OR	OR	2	Y
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	Y
Harvester	UI	OR	OR	UI	UI
Headmaster	AAA	OR	OR	1	Y
Hire Car Owner/Driver (min 2 years exp)	BBB	OR	OR	2	Y
Homeduties - see HousePerson					
Homeopath (qualified - not working at home)	AA	OR	OR	1	Y
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	Y
Hospital - Wardsperson	B	OR	OR	2	UI
Hotel/Motel - Bartender (full time)	B	OR	OR	2	UI
Hotel/Motel - Concierge (5 star hotel)	AA	OR	OR	1	Y
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	Y
Hotel/Motel - Manager (Bar Work)	BB	OR	OR	2	UI
Hotel/Motel - Manager/supervisory only (no bar work)	AA	OR	OR	1	Y
Hotel/Motel - Porter	B	OR	OR	2	UI
Hotel/Motel - Publican - (less than 5 full time staff)	BBB	OR	OR	2	UI

## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Hotel/Motel - Publican - (min 5 full time 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	1.5	UI
House Reblocker	UI	OR	OR	UI	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	Y
Inspector - Health	A	OR	OR	1.5	Y
Instrument Manufacturer	BBB	OR	OR	2	UI
Insulation Installer	B	OR	OR	2	UI
Insurance - Adjuster	AA	OR	OR	1	Y
Insurance - Investigator	BBB	OR	OR	2	UI
Insurance - Sales (see Financial Planner)					
Interior Decorator (qualified)	A	OR	OR	1.5	Y
Interpreter	AA	OR	OR	1	Y
Ironing Contractor	UI	OR	OR	UI	UI
Jackaroo	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 (on air studio min 2 years exp)	A	OR	OR	1.5	UI
Journalist/ Reporter - employee (overseas work)	UI	IC	IC	UI	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	Y
Labourer (manual unskilled worker)	UI	OR	OR	UI	UI
Landscape Gardener - Qualified (manual work involved)	BB	OR	OR	2	UI
Landscape Gardener - Other (min 2 years exp)	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

## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Lecturer (university)	AAA	OR	OR	1	Y
Librarian - qualified	AA	OR	OR	1	Y
Line Marker	B (2 year)	OR	OR	UI	UI
Linespersons - up to 10 metres	B	OR	OR	UI	UI
Linespersons - over 10 metres	UI	OR	OR	UI	UI
Lithographer	BBB	OR	OR	2	Y
Livestock Broker/Buyer (stockyard)	BBB	OR	OR	2	Y
Locksmith	A	OR	OR	1.5	Y
Logging driver - no felling	B	OR	OR	2	UI
Machinist - Clothing	B	OR	OR	2	UI
Machinist - Metal/Wood (qualified)	BB	OR	OR	2	Y
Machinist - Sail Making	B	OR	OR	2	Y
Mail Contractor - car only	BBB (5 year)	OR	OR	2	UI
Mail Contractor - cyclist	UI	OR	OR	UI	UI
Management Consultant	AA	OR	OR	1	Y
Mail Contractor - motorcycle	UI	OR	OR	UI	UI
Mail Contractor - van/truck (local only)	B	OR	OR	2	UI
Manicurist - not working from home (min 1 year exp)	BBB	OR	OR	2	UI
Manicurist - working from home	UI	OR	OR	UI	UI
Marina Owner	BBB	OR	OR	2	UI
Marine Surveyor/Engineer	IC	OR	OR	IC	IC
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 - Motor Car	BBB	OR	OR	2	Y
Mechanic - Refrigeration	BBB	OR	OR	2	Y
Merchant Banker - (Salary/Income < \$120,000)	AA	OR	OR	1	Y
Merchant Banker - (Salary/Income > \$120,000)	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

## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Milk Vendor	BB	OR	OR	2	UI
Mining Above Ground (No Explosives) - Driver - Refer Page 39 as restrictions may apply	B	OR	OR	2	UI
Mining Above Ground (No Explosives) - Electrician - Refer Page 39 as restrictions may apply	BBB	OR	OR	2	Y
Mining Above Ground (No Explosives) - Mechanic - Refer Page 39 as restrictions may apply	BBB	OR	OR	2	Y
Mining Above Ground with Explosives - All Occupations	UI	IC	IC	UI	UI
Mining Underground - All Occupations	UI	\$2.00	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 - Full time - 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	Y
Nurse - Aide	B	OR	OR	UI	UI
Nurse - Clinical Nurse Consultant (no patient care)	AA	OR	OR	1	Y
Nurse - Enrolled	B	OR	OR	2	UI
Nurse - Midwife	A	OR	OR	1.5	Y
Nurse - Nursing Unit Manager	AA	OR	OR	1	Y
Nurse - Psychiatric	BB	OR	OR	2	UI
Nurse - Registered Nurse	BBB	OR	OR	2	UI
Nurse - Theatre (no general nursing duties)	A	OR	OR	1.5	Y
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 - Refer Page 39 as restrictions may apply	AAA	OR	OR	1.5	Y
Oil & Gas (on-shore) - Laboratory Technician - Refer Page 39 as restrictions may apply	A	OR	OR	1.5	Y
Oil & Gas (on-shore) - Other	IC	IC	IC	IC	IC
Oil & Gas Refinery Worker	IC	OR	OR	UI	UI
Ophthalmologist	AA+	OR	OR	1	Y
Optician	AA	OR	OR	1	Y
Optometrist	AA+	OR	OR	1	Y

## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Orchardist - Manager /owner - min 5 full time staff	BBB (5 year)	OR	OR	1.5	UI
Orthodontist	AA+	OR	OR	1	Y
Osteopath	AA	OR	OR	1.5	Y
Oyster Farmer	BB	OR	OR	2	UI
Painter - up to 10 metres (min 2 years exp)	BB	OR	OR	2	Y
Painter - over 10 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 (full time/min 2 years exp/gym only)	B (2 year)	OR	OR	UI	UI
Pest Exterminator/Fumigator	B	OR	OR	2	Y
Pharmacist - (qualified)	AA+	OR	OR	1	Y
Photographer - aerial	UI	IC	IC	UI	UI
Photographer - any location work	IC	IC	IC	IC	UI
Photographer - studio work only	A	OR	OR	1.5	Y
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	Y
Picture Framer - Manufacturer/Repairer	BBB	OR	OR	2	UI
Pipelayer	B	OR	OR	2	Y
Plant Operator (no factory work)	B	OR	OR	2	Y
Plant Operator (factory work)	UI	OR	OR	UI	UI
Plasterer (min 2 years exp)	BB	OR	OR	2	Y
Plumber - (qualified)	BBB	OR	OR	2	Y
Plumber - Roof (min 2 years exp) up to 10 metres	B	OR	OR	2	Y
Plumber - Roof over 10 metres	UI	OR	OR	UI	UI
Podiatrist - University degree	AA+	OR	OR	1.5	Y
Police - Air Wing	UI	OR	OR	UI	UI
Police - Bomb Disposal & SWAT	UI	\$3	UI	UI	UI

## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Police - Dog Squad	UI	OR	OR	UI	UI
Police - Motorcyclist	UI	OR	OR	UI	UI
Police - Officer	UI	OR	OR	UI	UI
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	Y
Prison - Governor/Admin Staff	AA	OR	OR	1	Y
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 full time staff)	BBB	OR	OR	2	UI
Publican - (min 5 full time 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	Y
Railway - Track Worker	UI	OR	OR	UI	UI



## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Railway - Train Driver	UI	OR	OR	UI	UI
Real Estate - Principal (less than 5 full time staff)	A	OR	OR	1	UI
Real Estate - Principal (min 5 full time staff)	AA	OR	OR	1	Y
Real Estate - Salesperson	A	OR	OR	1	UI
Receptionist	AA	OR	OR	1	Y
Recruitment / HR Consultant	AA	OR	OR	1	Y
Removalist - Local	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	Y
Restaurant - Owner/Manager (min 5 full time staff)	A	OR	OR	1	UI
Restaurant - Owner/Manager (less than 5 full time staff)	BBB	OR	OR	1.5	UI
Restaurant - Waiter/Waitress	B	OR	OR	2	UI
Rigger	UI	\$2.00	UI	UI	UI
Road Construction Worker	UI	OR	OR	UI	UI
Roof Tiler (min 2 years exp) up to 10 metres	B	OR	OR	2	Y
Roof Tiler over 10 metres	UI	OR	OR	UI	UI
Rubbish Collector	B	OR	OR	UI	UI
Sailmaker (qualified)	BB	OR	OR	2	Y
Sales Manager / Person (no deliveries)	A	OR	OR	1	Y
Sandblaster	UI	OR	OR	UI	UI
Saw Doctor	BBB (5 year)	OR	OR	2	UI
Sawmill Worker	UI	OR	OR	UI	UI
Scaffolder	UI	\$2.00	UI	UI	UI
Scientist (lab only)	AAA	OR	OR	1	Y
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) - Armed	UI	OR	OR	UI	UI
Security Guard (not Bouncer/Crowd Control) - Unarmed	B	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 - less than 5 full time staff)	BBB	OR	OR	1.5	UI

## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Service Station - Proprietor/Manager (no manual work - min 5 full time staff)	A	OR	OR	1	UI
Shearer/Stockperson	UI	OR	OR	UI	UI
Sheet Metal Worker - (qualified)	BB	OR	OR	2	Y
Ship/Ocean Going Vessel - Crew	UI	OR	OR	UI	UI
Ship/Ocean Going Vessel - Officer (Bridge/Supervisor/Admin duties only)	UI	OR	OR	1	UI
Shipwright - qualified	BBB	OR	OR	2	Y
Shipyards Worker	UI	OR	OR	UI	UI
Shoemaker/Repairer	BBB	OR	OR	2	Y
Shopfitter	BBB	OR	OR	2	Y
Shop Employees (12 months same employer) - Antiques (sales only)	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Aquarium	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Artist Supplies	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Bakery	BBB	OR	OR	2	UI
Shop Employees (12 months same employer) - Bedding (sales only)	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Bicycle sales/repairs	BBB	OR	OR	2	UI
Shop Employees (12 months same employer) - Boating Equipment (sales only)	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Books/Stationery	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Butcher	BBB	OR	OR	2	UI
Shop Employees (12 months same employer) - Cafe	BBB (5 year)	OR	OR	2	UI
Shop Employees (12 months same employer) - Carpet/Floor Covering (sales only)	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Chemist (qualified)	AAA	OR	OR	1	Y
Shop Employees (12 months same employer) - Chemist (unqualified and sales only)	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Clothing	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Coffee Lounge	BBB (5 year)	OR	OR	2	UI
Shop Employees (12 months same employer) - Computer	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Confectionery	BBB (5 year)	OR	OR	2	UI
Shop Employees (12 months same employer) - Curtains	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Delicatessen	BBB	OR	OR	2	UI
Shop Employees (12 months same employer) - Disposals	BBB	OR	OR	2	UI
Shop Employees (12 months same employer) - Dry Cleaners	BB	OR	OR	2	UI

## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Shop Employees (12 months same employer) - Electrical Goods (sales only)	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Fast Food	B	OR	OR	2	UI
Shop Employees (12 months same employer) - Fish & Chip	B	OR	OR	2	UI
Shop Employees (12 months same employer) - Fishmonger	B	OR	OR	2	UI
Shop Employees (12 months same employer) - Florist (sales Only)	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Footwear	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Fruiterer/Greengrocer	B	OR	OR	2	UI
Shop Employees (12 months same employer) - Furniture (sales only)	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - General Store/Grocer	B	OR	OR	2	UI
Shop Employees (12 months same employer) - Gift	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Guns & Firearms	BBB	OR	OR	2	UI
Shop Employees (12 months same employer) - Haberdashery/Draper	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Hardware (admin/light manual only)	BBB	OR	OR	2	UI
Shop Employees (12 months same employer) - Health Food	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Ice Cream Parlour	B	OR	OR	2	UI
Shop Employees (12 months same employer) - Jeweller (sales only)	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Lawnmower (no repairs)	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Lawnmower (with repairs)	BBB	OR	OR	2	UI
Shop Employees (12 months same employer) - Liquor Store	BB	OR	OR	2	UI
Shop Employees (12 months same employer) - Locksmith	BBB	OR	OR	2	UI
Shop Employees (12 months same employer) - Milk Bar	B	OR	OR	2	UI
Shop Employees (12 months same employer) - Music & Musical Instruments	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Newsagent (with deliveries)	BBB	OR	OR	2	UI
Shop Employees (12 months same employer) - Newsagents (sales only)	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Nursery	BB	OR	OR	2	UI
Shop Employees (12 months same employer) - Pawnbroker	BBB	OR	OR	2	UI
Shop Employees (12 months same employer) - Petshop	BBB	OR	OR	2	UI
Shop Employees (12 months same employer) - Photography	A	OR	OR	1.5	UI
Shop Employees (12 months same employer) - Spare Parts (Cars)	BBB	OR	OR	2	UI
Shop Employees (12 months same employer) - Supermarket	BBB	OR	OR	2	UI
Shop Employees (12 months same employer) - Tobacconist	BBB (5 year)	OR	OR	2	UI

## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Shop Employees (12 months same employer) - 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

## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
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
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 (manual work)	BBB	OR	OR	2	Y
Shop Owners/Proprietors (estd 2 years) - Nursery (sales only)	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 - no heights	BBB	OR	OR	2	Y
Signwriter - operating > 10 metres	B	OR	OR	UI	UI
Signwriter - operating to 10 metres	BB	OR	OR	2	Y

## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
Singer	UI	OR	OR	UI	UI
Skylight Fitter	BB	OR	OR	2	Y
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	Y
Stockbroker - Refer Broker					
Stonemason	BB	OR	OR	2	Y
Storeperson	B	OR	OR	2	UI
Street Cleaner	B	OR	OR	UI	UI
Student - full time	UI	OR	OR	UI	UI
Student - part time	UI	OR	OR	UI	UI
Stuntperson	UI	IC	UI	UI	UI
Surveyor - Marine (University degree)	IC	OR	OR	1.5	Y
Surveyor - Mine (no underground) - University degree	AA	OR	OR	1	Y
Surveyor - Quantity (University degree)	AAA	OR	OR	1	Y
Surveyor - University degree (Field work exceeding 10%)	AA	OR	OR	1	UI
Surveyor - University degree (office duties and max 20% field work only)	AAA	OR	OR	1	Y
Swimming Pool - Attendant (min 1 year exp)	B	OR	OR	2	UI
Swimming Pool - Builder (qualified)	BB	OR	OR	2	Y
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 - not working from home	BBB	OR	OR	2	UI
Tailor - working from home	UI	OR	OR	UI	UI
Tanner	B	OR	OR	UI	UI
Taxation Consultant	AA	OR	OR	1	Y
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

## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
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	Y
Technician - Dental	A	OR	OR	1.5	Y
Technician - Electronic	A	OR	OR	1.5	Y
Technician - Film studio	A	OR	OR	1.5	UI
Technician - Laboratory	A	OR	OR	1.5	Y
Technician - Optical	A	OR	OR	1.5	Y
Technician - Stage/Theatre	BBB	OR	OR	2	UI
Technician - Telephone (ground level only)	A	OR	OR	1.5	Y
Technician - Telephone (up to 10 metres)	BBB	OR	OR	2	Y
Technician - Telephone (over 10 metres)	IC	OR	OR	UI	UI
Telephonist	AA	OR	OR	1	Y
Television Presenter (studio only)	IC	OR	OR	IC	IC
Television Producer (no overseas work)	IC	OR	OR	IC	UI
Television Reporter (no overseas work)	IC	OR	OR	IC	IC
Tilers - roof (min 2 years exp) up to 10 metres	B	OR	OR	2	Y
Tilers - roof - > 10 metres	UI	OR	OR	UI	UI
Tilers - wall/floor	BB	OR	OR	2	Y
Timber - Merchant (admin only)	AA	OR	OR	1	Y
Timber - Mill Worker	UI	OR	OR	UI	UI
Toolmaker	BBB	OR	OR	2	Y
Tour Guide - overseas - min 12 months exp	UI	IC	IC	UI	UI
Tour Guide - 1 day tours and no recreational activities - min 12 months exp	A	OR	OR	1.5	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) up to 10 metres	B	OR	OR	2	UI
Tree Surgeon (qualified) over 10 metres	UI	OR	OR	UI	UI
Trench Digger	UI	OR	OR	UI	UI
Tugboat Captain (harbour only)	BB	OR	OR	2	UI

## Occupation Details

	IPP Occupation Category	LPP	CPP	TPD	TPD Own
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	2	UI
Unemployed	UI	OR	OR	UI	UI
Upholsterer	BBB	OR	OR	2	Y
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	Y
Veterinarian - Nurse	A	OR	OR	1.5	Y
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	Y
Window Cleaner - up to 10 metres	B	OR	OR	UI	UI
Window Cleaner - over 10 metres	UI	OR	OR	UI	UI
Window Dresser	A	OR	OR	1.5	UI
Windscreen Fitter	BBB	OR	OR	2	Y
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 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 (e.g. \$2) are per \$1,000 sum insured per annum.

Activity/Pursuit	LPP	CPP	TPD and Premium Relief Option	IPP
<b>Abseiling</b> (Australia only)	OR	OR	E	E
<b>Archery - amateur</b>	OR	OR	OR	OR
<b>Athletics</b>				
- amateur	OR	OR	OR	OR
- professional	OR	OR	UI	UI
<b>Aviation - private flying (including student pilots)</b>				
• Fixed wing				
- Up to 100 hours pa	OR	OR	OR	OR
- 101 to 200 hours pa	\$2.00 or E	\$2.00 or E	E	10% or E
- 201 to 300 hours pa	\$2.50 or E	\$2.50 or E	E	E
- Over 300 hours pa	\$3.50 or E	\$3.50 or E	E	E
• Helicopter				
- Up to 75 hours pa	OR	OR	OR	OR
- 76 to 150 hours pa	\$5.00 or E	\$5.00 or E	E	E
- 151 to 300 hours pa	\$7.50 or E	\$7.50 or E	E	E
- Over 300 hours pa	\$10.00 or E	\$10.00 or E	E	E
<b>Agriculture Flying</b>				
• Fixed wing & helicopter (Australia only) crop dusting/cattle mustering				
- Up to 250 hours pa	\$5.00 or E	\$5.00 or E	UI	UI
- Over 250 hours pa	\$10.00 or E	\$10.00 or E	UI	UI
<b>Ballooning</b>				
- Pleasure only	OR	OR	OR	OR
- Competition	\$2.00 or E	\$2.00 or E	E	E

Activity/Pursuit	LPP	CPP	TPD and Premium Relief Option	IPP
<b>Charter - commuter service</b>				
• Fixed wing & helicopter, recognised flights between recognised airports				
- Up to 150 hours pa	OR	OR	UI	UI
- 151 to 250 hours pa	\$2.00 or E	\$2.00 or E	UI	UI
- Over 250 hours pa	\$5.00 or E	\$5.00 or E	UI	UI
• Other	IC	IC	IC	IC
<b>Gliding</b>	OR	OR	E	E
<b>Hang-gliding</b>				
- Non-powered	\$3.00 or E	\$3.00 or E	E	E
- Powered	\$5.00 or E	\$5.00 or E	E	E
<b>Microlite/Ultralite</b>				
- Up to 50 hours pa	\$3.00 or E	\$3.00 or E	E	E
- Over 50 hours pa	\$5.00 or E	\$5.00 or E	E	E
<b>Baseball</b>				
- amateur	OR	OR	OR	OR
- professional	OR	OR	UI	UI
<b>Basketball</b>				
- amateur	OR	OR	OR	OR
- professional	OR	OR	UI	UI
<b>Boxing</b>				
- amateur	OR	UI	UI	UI
- professional	\$3.00 or E	UI	UI	UI
- fitness/gym only/not contact involvement	OR	OR	OR	OR
<b>Canoe and Kayak</b>				
- Recreational	OR	OR	OR	OR
- Competition	OR	OR	E	E
<b>Caving &amp; Potholing - refer to Diving (below)</b>				
<b>Cricketers</b>				
- amateur	OR	OR	OR	OR
- professional	OR	OR	UI	UI
<b>Cyclists</b>				
- amateur	OR	OR	OR	OR
- professional	OR	OR	UI	UI

Activity/Pursuit	LPP	CPP	TPD and Premium Relief Option	IPP
<b>Diving</b>				
• Recreational				
- Up to 30m	OR	OR	OR	OR
- Over 30m	\$2.00 or E	\$2.00 or E	E	E
• Instructors	OR	E	UI	UI
• Caves/Potholes	\$2.50 or E	\$2.50 or E	E	E
• Abalone	\$5.00 or E	\$5.00 or E	UI	UI
<b>Equestrian Sports</b>				
- amateur	OR	E	E	E
- professional	OR	E	UI	UI
<b>Football - (Aust. Rules, Rugby League, Rugby Union, Soccer)</b>				
- professional	OR	OR	UI	UI
- amateur	OR	OR	OR	• AAA, AA+ AA - Exclude first 30 days • A, BBB, BB & B Exclude first 60 days* • AAA, AA+ AA, A & BBB - OR • BB & B Exclude first 60 days*
- Touch Football - amateur	OR	OR	OR	
* As an alternative to the extended waiting period, a client can be covered with a 25% premium loading (minimum 30 day waiting period). Note that the loading does not extend to the Day One Accident Benefit and a special exclusion will be required to exclude football where the Day One Accident Benefit has been applied for.				
<b>Golfers</b>				
- amateur	OR	OR	OR	OR
- professional	OR	OR	UI	UI
<b>Gymnast</b>				
- amateur	OR	OR	OR	OR
- professional	OR	OR	UI	UI

Activity/Pursuit	LPP	CPP	TPD and Premium Relief Option	IPP
<b>Hockey - Field</b>				
- amateur	OR	OR	OR	OR
- professional	OR	OR	UI	UI
<b>Hockey - Ice</b>				
- amateur	OR	OR	E	E
- professional	OR	OR	UI	UI
<b>Horse Riding</b>				
- social only/not competing in any events	OR	OR	OR	OR
<b>Life Savers</b>				
- Club	OR	OR	OR	OR
- professional	OR	OR	UI	UI
<b>Martial Arts - (e.g. Judo, Karate etc)</b>				
- Social/Fitness only	OR	OR	OR	• AAA, AA+ AA and A - OR All other occupations - Exclude first 90 days
- Competitive	OR	OR	E	E
<b>Motor/Power Boat/Jet Ski Racing</b>				
- 0 - 100 KM/H	OR	OR	E	E
- 101 - 150 KM/H	\$2.00 or E	\$2.00 or E	E	E
- Over 150 KM/H	\$5.00 or E	\$5.00 or E	E	E
<b>Motor Sport Activities - Car</b>				
- Vintage and Historic Racing	OR	OR	E	E
- Rally Cross, Hillclimbs, Autocross	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
- Closed Club events eg Porsche Car Club etc	OR	OR	E	E
• Sedan Cars (Closed Cars)				
- Production Touring Cars	\$5.00 or E	\$5.00 or E	E	E
- Street Sedans	\$2.50 or E	\$2.50 or E	E	E
- Super Touring Cars	\$5.00 or E	\$5.00 or E	E	E
- HQ Holden/Old Production vehicles	\$2.50 or E	\$2.50 or E	E	E
- Sports Sedans	\$7.50 or E	\$7.50 or E	E	E

Activity/Pursuit	LPP	CPP	TPD and Premium Relief Option	IPP
• Sports Cars				
- CAN AM	\$40.00 or E	UI	UI	UI
- Sports Racing Cars	\$10.00 or E	\$10.00 or E	E	E
- Clubman	\$5.00 or E	\$5.00 or E	E	E
- Marque Sports Cars	\$3.00 or E	\$3.00 or E	E	E
• Speedway Racing				
- Midget Speedcars	\$5.00 or E	\$5.00 or E	E	E
- Super Modified	\$5.00 or E	\$5.00 or E	E	E
- Super Stock Sedans	\$5.00 or E	\$5.00 or E	E	E
- Production Saloons	\$5.00 or E	\$5.00 or E	E	E
- Mini Modified	\$5.00 or E	\$5.00 or E	E	E
- Demolition Derby	\$5.00 or E	\$5.00 or E	E	E
• Karting				
- Sprint	OR	OR	E	E
- Super Kart				
- 80cc and 125cc classes	\$2.50 or E	\$2.50 or E	E	E
- 250cc classes	\$5.00 or E	\$5.00 or E	E	E
• Drag Racing				
- Top Fuel, Funny Cars F/C, Exhibition	\$10.00 or E	\$10.00 or E	UI	UI
- Dragsters, Altered Cars	\$7.50 or E	\$7.50 or E	E	E
- Funny Cars AA/EC, BB/FC	\$7.50 or E	\$7.50 or E	E	E
- Gas, Pro Stock Pro	\$5.00 or E	\$5.00 or E	E	E
- Modified Production	\$2.00 or E	\$2.00 or E	E	E
- Modified Sedan, Street	OR	OR	E	E
• Rallying (Competitions)				
- Australia Only	\$2.50 or E	\$2.50 or E	E	E
- International	\$10.00 or E	\$10.00 or E	E	E
- Rallying (Social)	OR	OR	E	E
• Open Wheel Cars				
- International/Formula 1	\$40.00 or E	UI	UI	UI
- Formula 2/Australia	\$30.00 or E	UI	UI	UI
- Formula 3	\$25.00 or E	UI	UI	UI
- Formula Brabham	\$30.00 or E	UI	UI	UI
- Formula Holden	\$15.00 or E	\$15.00 or E	E	E
- Formula Ford 1600	\$10.00 or E	\$10.00 or E	E	E
- Formula Ford 2000	\$15.00 or E	\$15.00 or E	E	E
- Formula 3000	\$20.00 or E	\$20.00 or E	UI	UI
- Formula 5000	\$25.00 or E	UI	UI	UI
- Formula Vee	\$5.00 or E	\$5.00 or E	E	E

Activity/Pursuit	LPP	CPP	TPD and Premium Relief Option	IPP
• AUSCAR/NASCAR Racing				
- NASCAR	\$7.50 or E	\$7.50 or E	E	E
- AUSCAR	\$7.50 or E	\$7.50 or E	E	E
- Sportsman	\$5.00 or E	\$5.00 or E	E	E
- HQ Holden	\$2.50 or E	\$2.50 or E	E	E
<b>Motor Sport Activities - Motor Cycle</b>				
• 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 or E	\$5.00 or E	E	E
• Trail Bike Riding				
- Social (non-competitive)	OR	OR	OR	E
- Racing (competitions)	\$2.00 or E	\$2.00 or E	E	E
• Drag Racing	IC	IC	UI	UI
• Stunts or Record Attempts	IC	IC	UI	UI
• Road Racing				
- Production/Street Class				
- 125cc	\$2.00 or E	E	E	UI
- 250cc to 500cc	\$5.00 or E	E	E	UI
- Over 500cc	\$7.50 or E	E	E	UI
- Grand Prix OR Formula				
- 125cc	\$5.00 or E	UI	UI	UI
- 250cc to 500cc	\$10.00 or E	UI	UI	UI
- Over 500cc	\$20.00 or E	UI	UI	UI
<b>Motor Sport Activities - Truck Racing</b>				
- Up to 14,100cc class	OR	OR	E	E
- 14,101cc to 18,500cc classes	\$2.50 or E	\$2.50 or E	E	E
<b>Mountain Climbing</b>				
• Abseiling/Rock Climbing				
- Australia only				
- Abseiling	OR	OR	E	E
- Rock Climbing				
- Lead Climb/Aided	\$2.00 or E	\$2.00 or E	E	E
- Solo Climbing	E	E	E	E
- Other	E	E	E	E
- Outside Australia	IC	IC	IC/E	IC/E
• Caving – Refer Diving				
<b>Parachuting/Sky Diving</b>	\$2.00 or E	\$2.00 or E	E	E

Activity/Pursuit	LPP	CPP	TPD and Premium Relief Option	IPP
<b>Polo</b>				
- Horse	OR	E	E	E
- Water	OR	OR	OR	OR
<b>Rodeo</b>	OR	E	E	E
<b>Rowing</b>	OR	OR	OR	OR
<b>Sailing</b>				
- Non-competitive	OR	OR	OR	OR
- competitive	IC	IC	IC	IC
- Endurance/Solo	IC	IC	IC	IC
<b>Shooting</b>				
- amateur	OR	OR	OR	OR
- professional	OR	OR	UI	UI
<b>Skating - Roller/Ice</b>				
- amateur - roller/ice	OR	OR	OR	OR
- professional - roller/ice	OR	OR	UI	UI
<b>Skiing - Grass/Snow/Water</b>				
- Social	OR	OR	OR	OR
- Competition	OR	E	E	E
<b>Squash Players</b>				
- amateur	OR	OR	OR	OR
- professional	OR	OR	UI	UI
<b>Swimming</b>				
- amateur	OR	OR	OR	OR
- professional	OR	OR	UI	UI
<b>Tennis</b>				
- amateur	OR	OR	OR	OR
- professional	OR	OR	UI	UI
<b>Weight Lifting</b>				
- amateur	OR	OR	E	E
- professional	OR	OR	UI	UI
<b>Wrestling</b>				
- amateur	OR	OR	OR	• AAA, AA+ AA and A - OR All other occupations - Exclude first 90 days
- professional	OR	OR	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 one year	In Australia on a temporary business visa – applying for Permanent residency
<b>LIFE</b>	N/A	IC	Residency Exclusion
<b>TPD</b>	N/A	IC	Residency Exclusion
<b>CRISIS</b>	N/A	N/A	Residency Exclusion
<b>INCOME</b>	N/A	N/A	Residency Exclusion

Only available to AAA, AA+ & AA occupations

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(s).

This would include travel details where a client travels on a regular basis for business.

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

### Destination/Location

There are some destinations that will either incur a loading or a war/terrorism exclusion or the risk may 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
- Increased crime and kidnapping

The Department of Foreign Affairs and Trading (DFAT) website ([www.dfat.gov.au](http://www.dfat.gov.au)) provides information regarding the current travel warnings and we are guided by the travel advice from DFAT.

The DFAT website will show the travel warnings under 5 categories as follows:

- Level 1 - Be alert to own security
- Level 2 - Exercise caution
- Level 3 - High degree of caution
- Level 4 - Reconsider your need to travel
- Level 5 - Do not travel



Where a client is intending to travel to a destination that has a Level 5 travel warning, cover will need to be declined until they return to Australia.

For travel to other destinations that have a Level 4 travel warning, a War/Terrorism exclusion may apply depending on the purpose/duration of the travel. In certain circumstances, where the client is intending to travel within the next 60 days of applying for cover we may need to decline the application until they return to Australia.

In general, there are no restrictions for Levels 1, 2 & 3.

**NOTE – please refer to following section Duration/Purpose of Travel as restrictions may apply where a client is intending to travel overseas for an extended period or will be residing overseas for business purposes.**

#### **Purpose & Duration of Travel**

The purpose and duration of the travel will be taken into account when considering cover.

For example, a client who is going to work overseas for 12 months would be assessed differently to a client who was going to travel overseas for 12 months.

#### **Holiday travel**

Where the client is travelling overseas on a short holiday (usually 4 weeks or less), we can generally consider all benefits (may require War/Terrorism exclusion depending on travel warning - see above under Destination/Location).

For extended periods of travel they will be considered on an individual basis depending on the destination/s, duration of travel and benefits requested.

#### **Business travel**

Business travel can vary from a client travelling overseas to a 'safe' destination for 1 week per year, to clients who are required to either travel on a frequent basis, or may need to visit countries that have travel warnings or

may be residing overseas for work purposes for a period of time.

As the circumstances of these will vary and need to be considered on an individual basis please contact your underwriter to discuss the particular circumstances.

#### **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 and financial 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 two 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
<b>Angina</b>	PMAR/SMAR	Rating will be age dependent and related to symptom free period. +75% - UI	UI	UI
<b>Angioplasty</b>	See Coronary Artery Bypass			
<b>Asthma</b>				
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) NB Smokers status will impact on ratings	Nil	Standard	Standard	Standard
<b>Blood Pressure / Hypertension</b>				
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 LPP loadings except they will be increased significantly	As per LPP 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
<b>Cancer</b> (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 LPP has had loading removed (usually 10 symptom free years from time of treatment) then IC.
<b>Cholesterol</b> Current raised levels	PMAR	Rating is determined by age and cholesterol levels and range from +50% - UI.	As per LPP loadings except they will be increased significantly	As per LPP 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 LPP on 90 day wait. On 14 - 30 day wait, standard +75%
<b>Coeliac Disease</b> Diet controlled and over 6 months from diagnosis	PMAR	Standard - +150%	Standard - UI	+50% - UI
<b>Coronary Artery Bypass</b> (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
<b>Chronic Fatigue Syndrome</b>	PMAR	Usually standard	Usually standard	+50% - UI. Benefit and waiting periods may be adjusted

Condition	Medical Requirements	Potential Underwriting Assessment		
		LPP	CPP	IPP/TPD
<b>Chrohn's Disease</b> (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
<b>Depression / Stress / Anxiety</b>				
Current treatment	PMAR/SMAR	Rating dependent on diagnosis, length of time on treatment etc. Usually Standard - +150%.	As per LPP ratings	UI
Past history	PMAR/SMAR	As above but number of recurrences important.	As per LPP ratings	Rating or Exclusion dependent on time elapsed from recovery, number of episodes etc. Standard - UI
<b>Diabetes</b>				
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
<b>Drug Use</b>				
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
<b>Epilepsy</b>				
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
<b>Gout</b>				
Mild	PMAR + Gout Questionnaire	Usually standard	Standard - +50 %	Ratings depend on time since last attack and waiting period. Standard --+75%
Moderate	PMAR + Gout Questionnaire	Standard - +50 %	Standard - +100%	+50% - UI for IPP Std - +75% for TPD
Severe	PMAR + Gout Questionnaire	Standard - +100%	Standard - UI	+ 50% - UI
<b>Glomerulonephritis</b>				
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
<b>Heart attack</b> (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
<b>Height / Weight</b>	PMAR or Medical Examination	Loading is dependent on height / weight ratio  +50% - UI	As per LPP loadings but increased significantly  +50% - UI	As per Crisis loadings on 90 day wait. Increased for 14 and 30 day waits.  +50% - UI
<b>Hepatitis</b>				
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
<b>Hernia</b>				
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  Standard - Exclusion for TPD
Surgically treated and recovered	PMAR for IPP only	Standard	Standard	Usually standard



Condition	Medical Requirements	Potential Underwriting Assessment		
		LPP	CPP	IPP/TPD
<b>Kidney Stones</b>				
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
<b>Liver Function Tests (See Hepatitis B &amp; C also)</b>				
Elevated & investigated	PMAR / SMAR current MBA	Rate for cause	As per LPP rating	As per LPP 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 LPP rating	As per LPP rating
<b>Melanoma</b>	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 LPP 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.
<b>Nephritis</b>				
Acute single attack with full recovery Otherwise, usually chronic. See Glomerulonephritis	PMAR	Standard rates	Standard rates	Standard rates

Condition	Medical Requirements	Potential Underwriting Assessment		
		LPP	CPP	IPP/TPD
<b>Osteoarthritis</b>				
Mild	PMAR	Standard rates	Standard rates	+ 50% - exclude
Moderate	PMAR	Standard rates	Standard rates	Exclude
Severe	PMAR	+50%	+50 % - +100%	Exclude - UI
<b>Pregnancy</b>	See page 87			
<b>Prostatitis</b>	Usually PMAR	Standard	Standard	Standard - exclude dependent on severity
<b>Psoriasis</b>				
Skin disorder only, no associated arthritis. Psoriatic Arthritis - see Rheumatoid Arthritis	PMAR	Standard	Standard - exclusion	Standard - decline dependent on severity
<b>Rheumatoid Arthritis</b>				
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
<b>Stroke</b>				
Within 1 year		UI	UI	UI
1-5 Years	PMAR / SMAR for LPP only	IC	UI	UI
5 years +	As above	IC	UI	UI
<b>Ulcer (Except Gastric)</b>				
Present	PMAR / SMAR	Usually standard	Usually standard	+50 % - defer
History over 2 years ago	PMAR/ SMAR for IPP only	Standard	Standard	Standard - +100%

Condition	Medical Requirements	Potential Underwriting Assessment		
		LPP	CPP	IPP/TPD
<b>Ulcerative Colitis</b>		Rating is dependent on age, severity, and date since last attack and treatment.		
Mild	PMAR / SMAR	Standard - +100%	As per LPP 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 three 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, and will be assessed on Individual Consideration.

### 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 Disorder
- Asthma / Bronchitis
- Back / Neck
- Child Questionnaire
- Diabetic
- Elbow
- Epilepsy
- Gout
- Hip Disorder
- Knee
- Mental Health
- Shoulder
- Ulcer / Indigestion
- Wrist

#### Other Underwriting Questionnaires

- Abseiling / Caving / Rock Climbing
- Aviation
- Contact Sports ( Football / Boxing / Wrestling / Martial Arts)
- Motor Sports
- Other Activities
- Parachuting / Hang Gliding / Ballooning
- Skin/Scuba Diving

### 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**

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.

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 - within the first 6 months**

Providing they are in good health, and advise that the pregnancy is progressing normally AND the client intends to return to work we can consider Income Protection cover.

We will require the client to provide details of when they intend to return to work and on what basis (full-time/part-time) as this will be taken into account when determining the level of cover.

## Third Party Ownership of Income Protection

There is an industry wide moral concern with allowing third parties to own income protection policies, that is, for someone other than the life insured to own the policy. The purpose of income protection cover is to provide a benefit when the life insured is unable to perform their occupation due to sickness or injury, in many cases for a substantial period of time. During this time, therefore, they are not generating earnings. The concern is that if someone other than the life insured is receiving the benefits from the policy then the purpose of the cover is not met. However, we recognise that there are circumstances in which the moral concern is reduced, and it is in these circumstances that we will allow such an arrangement.

The 3rd Party Declaration required in scenarios outlined above can be found on page 19 of the Application Form and should be completed with applications that meet the above descriptions.

Any queries relating to third party ownership that are not covered by this document should be directed in the first instance to your underwriter.

### Allowable Circumstances

Ownership	3rd Party Declaration Required
Family Trust ownership of the policy.	No
Family Company ownership of the policy.	No
Husband/Wife ownership of the policy on the others life.	Yes
Employer/Employee arrangements where the policy is part of an employee's overall salary package. Evidence of this agreement, such as a copy of the employment contract must be provided with the application form.	Yes
Self-managed superannuation fund	No
Company ownership of the policy where the insured is a partner	Yes

## Exclusions, Loadings and Declined Applications

### 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 which were not revealed within the Personal Statement (i.e. via a medical exam, blood test or PMA report), please be aware that we are only able to discuss the full details with the adviser if the client has provided their signed consent. This consent is found in Section 29 of the Application Form. This information is strictly confidential and is governed by the regulations of the Privacy Act.

### Declined Applications

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 an Application 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 declining cover where it is practical to do so.

## Modified Underwriting / Transfer Terms

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 three years, will TOWER consider and allow modified underwriting basis.

The complete table of Requirements is detailed on page 92. 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 (i.e., 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 current Application;
- in respect to TPD cover, the occupation definition allowed by TOWER will be the same as per the cover being replaced, i.e. '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 Protection Plan; and
- from time to time, we may need to exclude certain companies for modified underwriting. In these instances our standard underwriting rules will apply.

### **Waiver of 90 day Waiting Period under Crisis Cover**

Where the Crisis Protection Plan 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 suicide clause will be waived if the death benefit being replaced was current for 13 consecutive months, without lapsing or reinstatement, immediately prior to the commencement of Life Protection Plan or Crisis Protection Plan (including Death cover) with TOWER. The waiver will only apply to the amount of cover being transferred from the other insurer.



**Note**

It should be noted that an application under our modified underwriting (transfer) arrangements is not guaranteed acceptance. We reserve the right to call for further evidence if required, based on the information disclosed within the current Application Form and also any other supporting documentation.

**Commission**

There is a choice of commission available to any modified underwriting cases. This will be either Upfront, Level or Hybrid. Refer to page 93 for full details as to our overall commission arrangements.

## Requirements - Modified Underwriting

**NOTE – Please check TOWER’S Fast-track and standard underwriting requirements as depending on the age they may be more liberal. Modified underwriting should only be used where under TOWER’S normal underwriting process there are mandatory medical requirements.**

- Financial requirements will still be required for Income Protection and Business Expenses as per the normal underwriting guidelines.
- Term/TPD/Crisis Protection cover will generally be accepted without financial evidence. However, there may be instances where financial evidence is requested due to over insurance concerns.

Abbreviations are:

AF - Current Application Form for Series 28  
 PFPS - Previous Full Personal Statement  
 PMAR - Personal Medical Attendant’s Report

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

Cover	Age Next Birthday	Occupation Category	Existing up to 3 years
<b>Life Protection Plan</b>			
Up to \$2,500,000	To 45	All	AF + PFPS (if available)
\$2,500,001 - \$3,000,000	To 45	All	AF + PMAR
Up to \$2,000,000	46-55	All	AF + PFPS (if available)
\$2,000,001 - \$3,000,000	46-55	All	AF + PMAR
<b>Crisis Protection Plan</b>			
Up to \$1,000,000	To 55	All	AF + PFPS (if available)
<b>TPD Benefit</b>			
Up to \$1m	To 55	All	AF + PFPS (if available)
<b>Income Protection Plan</b>			
Up to \$10,000 Monthly benefit	To 45	All	AF + PFPS (if available)
Up to to \$10,000 Monthly benefit	46-55	All	AF + PMAR
<b>Business Expenses</b>			
Up to \$10,000 Monthly benefit	To 45	All	AF + PFPS (if available)
Up to \$10,000 Monthly benefit	46-55	All	AF + PMAR

## 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	100%	11%	13%	14%	15%	30%

\* Note: commission will be paid on the net premium, that is, after the Multi-Benefit Discount is applied. Refer to page 17 for further information on Multi-Benefit Discounts.

All commission is paid directly to the Dealer Group.

The commission percentages detailed above include an allowance for GST.

### Hybrid Commission – Life Protection Plan, TPD 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	60%	17.0%	20.0%	22.5%	25.0%

### 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	55%	17.0%	20.0%	22.5%	25.0%

### Alternative Commission Premium Rate Factors

The commission proportion applies to both initial and renewal commissions. Commission is paid on the reduced premium.

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 Factor	1.00	0.925	0.85	0.775	0.70
Premium Reduction	0%	7.5%	15%	22.5%	30%

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 Death, 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 age 65. Please refer to the following tables:

**Life Protection Plan and Crisis Protection Plan – Stepped and Level Premium**

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

**TPD – 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	60%	17%	20%	22.5%	25%
9	54%	17%	20%	22.5%	25%
8	48%	17%	20%	22.5%	25%
7	42%	17%	20%	22.5%	25%
6	36%	17%	20%	22.5%	25%
5	30%	17%	20%	22.5%	25%
4	Nil	17%	20%	22.5%	25%
3	Nil	17%	20%	22.5%	25%
2	Nil	17%	20%	22.5%	25%
1	Nil	17%	20%	22.5%	25%

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	55%	17%	20%	22.5%	25%
9	49.5%	17%	20%	22.5%	25%
8	44%	17%	20%	22.5%	25%
7	38.5%	17%	20%	22.5%	25%
6	33%	17%	20%	22.5%	25%
5	27.5%	17%	20%	22.5%	25%
4	Nil	17%	20%	22.5%	25%
3	Nil	17%	20%	22.5%	25%
2	Nil	17%	20%	22.5%	25%
1	Nil	17%	20%	22.5%	25%

Level/Lifetime commission IS NOT AVAILABLE for lives insured aged 56 N.B and over.

### **Replacement of Existing TOWER Policy and Conversion Options**

If an existing benefit is replaced within its first year, new business commission will be written back and full new business commission will be paid on its replacement.

If a benefit being replaced has been in force for more than 1 year but less than 4 years, new business commission will only be paid on any increase in premium. Renewal commission will be paid on the remainder.

If a benefit being replaced has been in force for more than 4 years but less than 7 years, new business commission will be payable on the full premium but at level commission rates.

If a benefit being replaced has been in force for more than 7 years but less than 10 years, new business commission will be payable on the full premium but at Hybrid Option 2 commission rates.

Any benefit replacing another that has been in force greater than 10 years is entitled to full up-front new business commission.

### **Buy-Back Options**

If a policy is established on the basis of a buyback option, renewal commission ONLY is payable on the full premium (on the same commission basis as the original benefit).

### **Continuation Options**

If a policy is established on the basis of a continuation option from a TOWER individual or group risk policy, level commission ONLY is payable.

### **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.

Limited Benefit Periods for Term and/or TPD (2, 3, 4 or 5 years)

### **Limited Benefit Periods for Term and/or TPD ( 2, 3, 4 or 5 years)**

Where a client accepts a limited benefit period for Term and/or TPD, Level commission ONLY is payable.

### **Large Sum Insured Quotes**

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



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TOWER Australia Limited ABN 70 050 109 450 AFSL No. 237848 Dated: 17 November 2008

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