

Adviser Guide

Accelerated Protection | 28 October 2010

TOWER Australia Limited ABN 70 050 109 450 AFSL 237 848

TOWER Australian Superannuation Limited ABN 69 003 059 407 AFSL 237 851

TOWER Master Fund ABN 20 891 605 180

Accelerated Protection Adviser Guide

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About this guide

This guide will provide you with information about Accelerated Protection, our underwriting guidelines and requirements, to help you place risk insurance with us.

We also encourage you to contact our experienced underwriters for a professional opinion on more complex cases and to secure faster decisions for your clients.

If you have any questions regarding Accelerated Protection please contact our Adviser Service Centre using the details below:

 1300 286 937

 1300 351 133

@ accelerateservice
@toweraustralia.com.au

 www.toweradviser.com.au

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Overview

Accelerated Protection is a contract of life insurance that is designed to provide financial assistance if an insured event occurs.

If the policy is issued through TOWER Master Fund, only one life can be insured.

If the policy is not issued through TOWER Master Fund, up to five lives can be insured.

Minimum Premium

| Premium Frequency | New Business | Increases | Policy Fee |
|-------------------|--------------|-----------|------------|
| Monthly | \$20.00 | \$10.00 | \$7.00 |
| Quarterly | \$60.00 | \$30.00 | \$21.00 |
| Half-Yearly | \$110.00 | \$55.00 | \$38.50 |
| Yearly | \$220.00 | \$110.00 | \$77.00 |

The principal contracts under Accelerated Protection are:

| Insurance type | Benefits payable if the life insured |
|--|---|
| Life insurance (LI) | dies or is diagnosed with a terminal illness |
| Critical Illness insurance (CI) | suffers one of the insured events as defined in the policy conditions |
| Total and Permanent Disability insurance (TPD) | is totally and permanently disabled as defined in the policy conditions |
| Income Protection (IP) | is unable to work due to sickness or injury |
| Business Expense insurance (BEX) | is self-employed and unable to work due to sickness or injury |

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

READY RECKONER

Life, Critical Illness and TPD insurance

| | Life insurance | Critical Illness insurance | TPD insurance |
|---------------------------------------|---|---|---|
| Available as | <ul style="list-style-type: none"> Life Insurance Plan | <ul style="list-style-type: none"> Critical Illness Insurance Plan Critical Illness Benefit Attached to the Life Insurance Plan Critical Illness Insurance Plan Linked to the Life Insurance Plan. | <ul style="list-style-type: none"> TPD Insurance Plan TPD Benefit Attached to the Life Insurance Plan TPD Benefit Attached to the Critical Illness Insurance Plan TPD Insurance Plan Linked to the Life Insurance Plan. |
| Available through TOWER Master Fund | Yes | No | Yes if Attached to LI |
| Minimum Entry Age (next birthday) | 16 | 16 | 16 |
| Maximum Entry Age (next birthday) | <ul style="list-style-type: none"> 75 for stepped premiums 55 for level premiums 62 for Premium Relief Option and Business Insurance Option | <ul style="list-style-type: none"> 62 for stepped premiums 55 for level premiums | <ul style="list-style-type: none"> 62 for stepped premiums 55 for level premiums |
| Minimum Benefit | Subject to minimum premium per policy (see page 3) | | |
| Maximum Benefit | Any financially justifiable amount. | \$2,000,000 Note: This maximum limit includes all Critical Illness insurance with TOWER and any other organisation. | • \$5,000,000 (Limitations apply. Please see page 9.) |
| Benefit Expiry Age (next birthday) | <ul style="list-style-type: none"> Policy anniversary prior to 100 If effected through superannuation, contributions to meet minimum payments can only be paid while eligible under superannuation law. | <ul style="list-style-type: none"> Policy anniversary prior to 70 When Attached or Linked to LI: Policy anniversary prior to 100 (Loss of Independent Existence only definition to apply after age 70). | <ul style="list-style-type: none"> Policy anniversary prior to 65 When Attached or Linked to LI: Policy anniversary prior to 100 (Loss of Independent Existence, Loss of Limbs and Blindness only definitions to apply after age 65). |
| Benefit Indexation | CPI with minimum of 5% per annum | | |
| Indexation Expiry Age (next birthday) | Policy anniversary prior to 100 | <ul style="list-style-type: none"> Policy anniversary prior to 70 When Attached or Linked to LI: Policy anniversary prior to 100. | <ul style="list-style-type: none"> Policy anniversary prior to 65 When Attached or Linked to LI: Policy anniversary prior to 100. |
| Renewability | Guaranteed renewable | | |
| Premium Type | Stepped or Level Note: Level premiums revert to Stepped premiums on policy anniversary prior to 65th birthday. | | |

| | Life insurance | Critical Illness insurance | TPD insurance |
|---------------------------|--|--|--|
| Built-in Benefits | <ul style="list-style-type: none"> • Death Benefit • Terminal Illness Benefit • Advanced Payment Benefit • Repatriation Benefit • Inflation Protection Benefit • Premium Freeze Benefit • Guaranteed Future Insurability Benefit • Financial Planning Benefit * • Accommodation Benefit * • Grief Counselling Benefit* | Standard: <ul style="list-style-type: none"> • Critical Illness Benefit • Paralysis Support Benefit • Death Buy-Back Benefit • Inflation Protection Benefit • Premium Freeze Benefit • Guaranteed Future Insurability Benefit • Financial Planning Benefit • Accommodation Benefit • Grief Counselling Benefit | <ul style="list-style-type: none"> • TPD Benefit • Inflation Protection Benefit • Premium Freeze Benefit • Guaranteed Future Insurability Benefit • Financial Planning Benefit* • Accommodation Benefit* • Grief Counselling Benefit* |
| Premier Benefits | N/A | All 'Standard' benefits plus: <ul style="list-style-type: none"> • Advancement Benefit; and • Female Critical Illness Benefit. | N/A |
| Restricted availability | Where the policy is structured through the TOWER Master Fund and the life insured is aged 65-74, 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. | Not available through the TOWER Master Fund | Where the policy is structured through the TOWER Master Fund and the life insured is aged 65-74, 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. |
| 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 premiums due, including any benefit options, are waived until the earlier of: <ul style="list-style-type: none"> • the life insured returning to work or earning an income; or • the policy anniversary prior to the life insured's 65th birthday. | | |
| Business Insurance Option | Available for business insurance purposes only, this option allows an increase of the sum insured (for the applicable cover), without medical underwriting, on the occurrence of a business event. Not available on superannuation-owned, or stand-alone or Linked TPD/CI insurance. | | |

*Not available through the TOWER Master Fund.

Critical Illness insurance (CI)

Not available through Superannuation

Critical Illness insurance provides a lump sum benefit if the life insured suffers a Critical Illness. Critical Illness insurance can be:

- purchased as a stand-alone policy
 - Attached to LI as an additional benefit;
- or

- Linked to LI as a Plan

If Attached or Linked to LI, the CI cover cannot exceed the LI cover.

If CI is Attached or Linked to LI, then the LI cover will be reduced by any CI amount paid in the event of a claim.

If the CI cover is stand-alone, then a CI claim will have no effect on any other cover.

Critical Illness Events are:

| Heart conditions | Neurological conditions | Permanent conditions | Organ disorders |
|-----------------------------------|-------------------------------|--|--------------------------------|
| • Angioplasty* [^] | • Alzheimer's Disease | • Blindness | • Chronic Kidney Failure |
| • Aortic Surgery | • Coma | • Loss of Hearing | • Chronic Liver Failure |
| • Cardiomyopathy | • Dementia | • Loss of Independent Existence | • Chronic Lung Failure |
| • Coronary Artery Bypass Surgery* | • Encephalitis and Meningitis | • Loss of a Single Limb | • Major Organ Transplant |
| • Heart Attack* | • Major Head Trauma | • Loss of Speech | • Pneumonectomy |
| • Heart Valve Surgery* | • Meningococcal Disease | | • Severe Burns |
| • Primary Pulmonary Hypertension | • Motor Neurone Disease | | • Severe Diabetes [#] |
| • Triple Vessel Angioplasty* | • Multiple Sclerosis | | |
| | • Muscular Dystrophy | | |
| | • Paralysis | | |
| | • Parkinson's Disease | | |
| | • Stroke* | | |
| Blood disorders | Cancer | Other events | |
| • Aplastic Anaemia | • Benign Brain Tumour | • Intensive Care | |
| • Medically Acquired HIV | • Cancer* | • Severe Rheumatoid Arthritis [#] | |
| • Occupationally Acquired HIV | | | |

* These conditions are not covered under Interim Cover and cover only starts for these conditions where the condition occurred or was diagnosed or the signs or symptoms leading to diagnosis became apparent to the life insured or would have become apparent to a reasonable person in the position of the life insured, three months after the later of the:

- Plan start date;
- date of applied-for increase but only in respect of the increase; or
- most recent date we agreed to reinstate either the Plan or Policy.

[^] This condition has a maximum payment of \$50,000.

[#] This condition is only covered under 'Premier' Critical Illness insurance.

Child's Critical Illness Option

This benefit covers the children of the life insured for death, terminal illness and certain critical illness events for \$50,000 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, all children of the life insured in the qualifying age bands must be covered unless they fall outside the standard life classification. To qualify, children must be dependent, ie not working, and be aged 2-15 next birthday. Cover expires on the policy anniversary prior to the insured child's 19th birthday.

Double CI Option

Double CI is only available if CI insurance is Attached to LI. If Double CI applies, the LI cover is not reduced in the event of a CI claim and all future LI premiums equal to the CI benefit paid are waived.

CI Reinstatement Option

The Critical Illness Reinstatement Option allows the life insured to buy back the full amount of the Critical Illness claim paid out 12 months after a Critical Illness Event. Depending on the original Critical Illness Event, exclusions apply to the bought-back cover

Advancement Benefit

(Applies to 'Premier' Critical Illness. Please refer to the PDS for full details.)

The Advancement Benefit is payable only once for each of these Events. The Benefit Amount will be reduced by the amount paid the Advancement Benefit.

| Advancement Benefit Events | Amount to be paid |
|--|---|
| <ul style="list-style-type: none">• Loss of Hearing in one ear; or• Loss of Sight in one eye | 10% of the Benefit Amount to a maximum of \$100,000 |
| <ul style="list-style-type: none">• Carcinoma In Situ;• Early Stage Chronic Lymphocytic Leukaemia;• Early Stage Melanoma; or• Early Stage Prostate Cancer | 25% of the Benefit Amount to a maximum of \$100,000 |
| <ul style="list-style-type: none">• Adult onset insulin dependent diabetes mellitus;• Severe Ulcerative Colitis; or• Severe Crohn's Disease | 20% of the Benefit Amount to a maximum of \$100,000 |
| <ul style="list-style-type: none">• Partial Alzheimer's Disease which is paid if the Life Insured is unequivocally diagnosed with Alzheimer's disease or other dementia. | 25% of the Benefit Amount to a maximum of \$50,000 |

Female Critical Illness Benefit

(Applies to 'Premier' Critical Illness. Please refer to the PDS for full details.)

The Female Critical Illness Benefit will be paid upon the occurrence of a Medical Condition listed below. The payment for each Event is 20% of the Benefit Amount,

up to a maximum of \$50,000. Only one Medical Condition can be paid under each Event listed below. The Benefit Amount will be reduced by the amount paid under the Female Critical Illness Benefit.

| Event | Medical Conditions |
|--------------------------------|---|
| Female Pregnancy Complications | <ul style="list-style-type: none">- Eclampsia of pregnancy- Disseminated Intravascular Coagulation- Ectopic Pregnancy- Hydatidiform Mole- Still birth |
| Congenital Abnormalities | <ul style="list-style-type: none">- Down's Syndrome- Spina Bifida Myelomeningocele- Tetralogy of Fallot- Transposition of Great Vessels- Congenital Blindness- Congenital Deafness |
| Other Events | <ul style="list-style-type: none">- Osteoporosis- Lupus |

Critical Illness

TPD insurance (TPD)

Only available through TOWER Superannuation when Attached to LI

TPD insurance provides a lump sum benefit if the life insured is Totally and Permanently Disabled. TPD may be:

- purchased as a stand-alone policy;
- Attached to LI or CI as an additional benefit; or
- Linked to LI as a Plan.

Any, Own Occupation (for selected occupations) or ADL definitions of TPD are available.

Loss of Independent Existence, Loss of Limbs and Blindness are the only definitions to apply after age 65.

If Attached or Linked to LI or Attached to CI, the level of TPD cover cannot exceed the amount of LI or CI cover.

If TPD is Attached or Linked to LI or Attached to CI, then the LI or CI cover will be reduced by the TPD amount paid in the event of a claim. If the TPD cover is stand-alone, then a TPD claim will have no effect on any other cover.

Double TPD Option

Double TPD is only available if TPD insurance is Attached to LI. If Double TPD applies, the LI cover is not reduced in the event of a TPD claim and all future LI premiums equal to the TPD Benefit paid are waived. This option is not available through Super.

Death Buy Back Option

The policy owner may elect the Death Buy Back Option at time of application. If the life insured makes a claim under a TPD Benefit Attached or Linked to LI, the Death Benefit amount is 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.

Maximum Benefit

- \$5,000,000 (where the Life Insured applies prior to their 60th birthday and the occupation class of the Life Insured is AAA, AA+ or AA) under an Own or Any Occupation or ADL definition
- \$5,000,000 (where the Life Insured applies after their 60th birthday and the occupation class of the Life Insured is AAA, AA+ or AA) with a maximum of \$3,000,000 under an Own or Any Occupation definition
- \$5,000,000 (where the occupation class of the Life Insured is A, BBB, BB, B or SRA) with a maximum of \$3,000,000 under an Own or Any Occupation definition

Note: These maximum limits include all TPD and/or ADL optional insurance under Life insurance or Critical Illness insurance with TOWER and any other organisation. It does not include TPD and/or ADL insurance as a built-in feature of any Critical Illness insurance.

TPD insurance

Income Protection (IP)

| | Standard and Premier | Optimal |
|---------------------------------------|--|---|
| Availability | <ul style="list-style-type: none"> As Ordinary or under Superannuation for IP Standard As Ordinary only for IP Premier | As Ordinary only |
| Minimum Entry Age (next birthday) | 19 | 19 |
| Maximum Entry Ages (next birthday) | <ul style="list-style-type: none"> Stepped premium: <ul style="list-style-type: none"> For Benefit Period 1, 2, 5 and to age 65 <ul style="list-style-type: none"> 60 for AAA, AA+ and AA 55 for all other occupation groups For Benefit Period to age 70 <ul style="list-style-type: none"> 64 for AAA, AA+ and AA only Level premium: <ul style="list-style-type: none"> 55 for all occupation groups <p>NOTE: Level premiums not available for 'to age 70' Benefit Periods</p> | <ul style="list-style-type: none"> Stepped premium: <ul style="list-style-type: none"> 64 for AAA, AA+ and AA 60 for all other occupation groups No Level premiums available under Optimal |
| Minimum Benefit | Subject to minimum premium per policy (see page 3) | |
| Maximum Benefit | <ul style="list-style-type: none"> Maximum: \$30,000 (inclusive of Retirement Protection Option (RPO) and Disability Plus Option (DPO)) for 5 yr, to age 65 and to age 70 Benefit Periods Maximum: \$30,000 (inclusive of RPO and DPO) for 1 and 2 year Benefit Periods (including topping up on long-term Benefit Periods) The total maximum amount allowable under a 1 or 2 year Benefit Period policy plus a 5 year, to age 65 or to age 65 Benefit Period policy, including RPO and DPO, is \$60,000. <p>Note: For covers above a \$40,000 monthly Benefit Amount, the Maximum Entry Age is 55 next birthday and the 'to age 70' Benefit Period is not available.</p> <ul style="list-style-type: none"> Maximum: \$15,000 DPO (see page 12) Maximum: \$3,000 RPO (see page 12) | \$30,000 |
| Benefit Expiry Age (next birthday) | <ul style="list-style-type: none"> Policy anniversary prior to age 65 for Benefit Periods 1, 2, 5 years and to age 65 Policy anniversary prior to age 70 for Benefit Period to age 70 Extended Care Benefit – policy anniversary prior to 100 | Policy anniversary prior to age 70 |
| Benefit Indexation | CPI with minimum of 3% per annum | |
| Indexation Expiry Age (next birthday) | Policy anniversary prior to age 65 for all Benefit Periods | |
| Premium Type | <ul style="list-style-type: none"> Stepped or Level Level premiums revert to Stepped premiums on Policy anniversary prior to age 65 | Stepped only |
| Renewability | Guaranteed Renewable | |

| | Standard and Premier | Optimal |
|-------------------------|---|---|
| Waiting Periods | 2, 4, 8, 13, 26, 52, and 104 weeks | <ul style="list-style-type: none"> Specified Critical Illness <ul style="list-style-type: none"> Total Disability Benefit starts the first day of Total Disability Specified Injury <ul style="list-style-type: none"> Total Disability Benefit starts the first day of Total Disability Sickness or Injury other than a Specified Critical Illness or Specified Injury <ul style="list-style-type: none"> Total Disability Benefit starts to accrue at the end of 30 continuous days of Total Disability |
| Benefit Periods | <ul style="list-style-type: none"> To age 70 for occupations AAA, AA+ and AA only Note: to age 70 not available as a TOWER Superannuation policy. To age 65 for all occupation groups except BB, B and SRA 1, 2 and 5 year for all occupation groups except SRA which have a maximum 2 year Benefit Period | <p>Total Disability Benefit continues until the earliest of:</p> <ul style="list-style-type: none"> Specified Critical Illness: <ul style="list-style-type: none"> Policy anniversary prior to age 70; when no longer disabled as a result of the Specified Critical Illness; or death Specified Injury: <ul style="list-style-type: none"> the end of the minimum payment period for the Specified Injury; Policy anniversary prior to age 70; when no longer disabled as a result of the Specified Injury; or death Sickness or Injury other than a Specified Critical Illness or Specified Injury: <ul style="list-style-type: none"> the date on which the total number of days during which we have paid a Total or Partial Disability Benefit (other than for a Specified Critical Illness or a Specified Injury) reaches 730 days; Policy anniversary prior to age 70; ceasing to be disabled; or death |
| Restricted availability | <ul style="list-style-type: none"> DPO Waiting Periods 2, 4, 8 and 13 weeks only Accident Benefit Option Waiting Periods 2 and 4 weeks only Critical Illness Option Waiting Periods 2, 4, 8 and 13 weeks only Mental Health Discount Option: <ul style="list-style-type: none"> only available under IP Standard; not available for 1 and 2 year Benefit Periods; and only available with Waiting Period less than 52 weeks | N/A |
| Split Benefit Amount | Split benefit covers can be structured through two policies in the Quote Software. | N/A |

Benefits Provided

Income Protection Standard

- Total and Partial Disability Benefit
- Inflation Protection Benefit
- Death Benefit
- Concurrent Disability Benefit
- Recurrent Disability Benefit
- Waiver of Premium Benefit
- Elective Surgery Benefit
- Extended Care Benefit
- Bed Confinement Benefit
- Family Support Benefit
- Housekeeper Benefit
- Scheduled Injury Benefit*

Income Protection Premier*

All "Standard" benefits plus:

- Child Care Benefit
- Child's Critical Illness Benefit
- Rehabilitation Benefit
- Rehabilitation Expense Reimbursement Benefit
- Overseas Assistance Benefit
- Accommodation Benefit
- Job Security Benefit
- Involuntary Unemployment Benefit
- Return to Work Benefit
- Premium Pause Benefit
- Cover Continuation Benefit
- Guaranteed Future Insurability Benefit
- Change of Waiting Period Benefit

Benefit Options

Increasing Claim Option

When a disability benefit is payable and the Increasing Claim Option is included, the benefit amount (including the benefit amount for the Retirement Protection Option and Disability Plus Option, if applicable) is increased each year by the CPI. 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 RPO reimburses 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.

The maximum amount that can be applied for under the Retirement Protection Option is 10% of Monthly Earnings, to a maximum benefit of \$3,000.

Disability Plus Option (DPO)*

This benefit is paid when the life insured receives a disability benefit and is totally and permanently unable to perform at least two of the five Activities of Daily Living without the physical assistance of another person.

The maximum amount that can be applied for under the DPO is 50% of Monthly Earnings, to a maximum benefit of \$15,000.

Accident Benefit Option

If an injury to the life insured causes total disability for at least three consecutive days, benefit payments start the date the injury occurred and no Waiting Period applies.

Critical Illness Option*

A lump sum benefit is paid if a listed insured event occurs.

* Not available through the TOWER Master Fund.

Benefit Options continued

Mental Health Discount Option

A premium discount is available when the Benefit Period is reduced to a maximum of 104 weeks if the life insured claims for mental illness. Only available on Income Protection Standard.

Business Expense Insurance (BEX)

Not available through Superannuation

| Availability | As Ordinary only |
|---------------------------------------|--|
| Minimum entry age (next birthday) | 19 |
| Maximum entry age (next birthday) | <ul style="list-style-type: none">• Stepped premium<ul style="list-style-type: none">– 60 for AAA, AA+ and AA– 55 for A and BBB• Level premium<ul style="list-style-type: none">– Age 55 for AAA, AA+, AA, A and BBB |
| Minimum Benefit | Subject to minimum premium per policy (see page 3) |
| Maximum Benefit | 100% of eligible expenses |
| Occupation class eligibility | <ul style="list-style-type: none">• AAA, AA+, AA, A and BBB• Not available for BB, B and SRA |
| Benefit Expiry Age (next birthday) | Policy anniversary prior to age 65 |
| Benefit Indexation | CPI with minimum of 3% pa |
| Indexation Expiry Age (next birthday) | Policy anniversary prior to age 65 |
| Premium Type | Stepped or Level |
| Renewability | Guaranteed renewable |
| Waiting Period | 2 or 4 weeks |
| Benefit Period | 1 year only |

Business Expense Insurance (BEX) continued

Benefits Provided

- Total and 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
- Death Benefit

Benefit Option

Accident Benefit Option

If an injury to the life insured causes total disability for at least three consecutive days, benefit payments start the date the injury occurred and no Waiting Period applies.

INTERIM COVER

Interim Cover is available under Accelerated Protection and applies from the date that TOWER receives the fully completed paper or online application form. This provides valuable cover for your client during the Underwriting process and ceases for each respective cover upon the earlier of:

- the date the cover starts;
- the expiration of 90 days;
- the date we either offer Alternate Terms or reject the cover; or
- the date the Application is withdrawn.

Where an online application is accepted by our straight-through processing, we provide cover as per the benefit amount that is being applied for. Otherwise, the amount payable under Interim Cover is up to a maximum of:

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

Please refer to the Interim Cover Certificate for details (available on www.toweradviser.com.au).

POLICY DISCOUNTS

Large Benefit Discount – Life

| Sum Insured | Discount |
|----------------------------|--|
| 0 - \$249,999 | Nil |
| \$250,000 - \$499,999 | 8% |
| \$500,000 - \$749,999 | 20% |
| \$750,000 - \$ 999,999 | 22.5% |
| \$1,000,000 - \$1,999,999 | 30% |
| \$2,000,000 - \$2,999,999 | 32.5% |
| \$3,000,000 - \$20,000,000 | 33.5% |
| Over \$20,000,000 | Individual consideration to a max of 33.5% |

Large Benefit Discount – TPD

| Sum Insured | Discount |
|---------------------------|----------|
| 0 - \$249,999 | Nil |
| \$250,000 - \$499,999 | 10% |
| \$500,000 - \$749,999 | 20% |
| \$750,000 - \$1,499,999 | 22.5% |
| \$1,500,000 - \$1,999,999 | 25.5% |
| \$2,000,000 and over | 30% |

Large Benefit Discount – Critical Illness

| Sum Insured | Discount |
|-----------------------|----------|
| 0 - \$249,999 | Nil |
| \$250,000 - \$499,999 | 5% |
| \$500,000 - \$749,999 | 10% |
| \$750,000 and over | 15% |

Large Benefit Discount – Income Protection and Business Expense

| Sum Insured | Discount |
|---------------------|--|
| 0 - \$3,999 | Nil |
| \$4,000 - \$9,999 | 7.5% |
| \$10,000 - \$30,000 | 12.5% |
| Over \$30,000 | Individual consideration to a max of 12.5% |

Policy discounts

UNDERWRITING PHILOSOPHY

At TOWER, we aim to be our advisers' key insurance partner by providing the best underwriting solutions. To do this, we follow a set of core underwriting philosophies. We:

- are a 'Can Do' insurer;
- underwrite life insurance in an efficient, cost-effective manner by basing underwriting decisions, whenever possible, on the applicant's initial application and tele-underwriting;
- provide advisers with the best application experience by working to reduce the need for medical evidence;
- take a high quality, consistent and commonsense approach to underwriting; and
- don't use a one-size-fits-all approach because we understand applicants have unique risk profiles.

The TOWER Underwriting team

Our professional and highly skilled underwriting team offers extensive experience gained locally and overseas at insurer and reinsurer level. This collective experience means we provide each adviser with fast, cost-efficient underwriting solutions.

Our 'Can Do' attitude

The four elements of our 'Can Do' attitude empower our underwriting team to deliver efficient and effective underwriting solutions for your clients.

1. Risk profiling

We endeavour to find an underwriting solution for every enquiry. Rather than declining unusual cases, we seek to understand the specific risk profile of each scenario so we can offer terms to as many applicants as possible.

2. Ownership

Our underwriters are responsible and accountable for their underwriting decisions. They provide clear rationales for all non-standard underwriting decisions and help you effectively communicate the rationale to your client.

3. Empowerment

Our underwriters are empowered to seek and develop solutions for insurance applicants.

4. Partnership

We aim to forge strong partnerships between advisers and our underwriters to ensure the success of both parties.

Our fast, efficient application process

We've made our application process as simple and straightforward as possible, giving applicants the choice of completing a paper or online application form.

Application form

The paper application form is completed and submitted to TOWER. If we require any further information, we'll follow up with you. Wherever possible, we will use tele-underwriting to speed up the processing of the application.

Online applications

With our online application, we use a combination of straight-through processing, tele-interviewing and tele-underwriting to deliver efficient, cost-effective underwriting decisions.

Straight-Through Processing

Straight-Through Processing (STP) provides automatic underwriting decisions based on the answers provided in our online application. TOWER's online process only asks relevant questions to the cover being applied for.

For an application to receive STP online in real time:

- all Level 1 questions must be answered; and
- no material risk factors are identified.

If all Level 1 questions are answered and further information is required, you can:

- refer any Level 2 questions to TOWER for tele-underwriting; or
- answer all Level 2 questions online with your client, for online processing.

The underwriting outcomes may be one of the following:

- accepted at standard rates;
- offered revised terms; or
- referred to TOWER Underwriting for further consideration.

About Tele-Interviewing

Our tele-interviewing service saves you time as we complete the health and lifestyle questions on the application for you. A TOWER tele-interviewer will call your client at an agreed time and conduct the interview over the phone. No forms need to be filled in or signed as our calls are recorded. This interview may take 30 to 45 minutes depending on your client's health history.

About Tele-Underwriting

Tele-underwriting is the fastest and most efficient way to process applications that require further underwriting after the application is completed. It means we can finalise many applications without the need for further evidence such as medical reports or medical examinations.

When tele-underwriting is needed, we will call your client to obtain specific additional information. The underwriter will then evaluate this information and make their assessment.

Helen Molloy,
Chief Underwriter, Retail Life

MEDICAL UNDERWRITING REQUIREMENTS

Medical Requirements for Life, TPD and Critical Illness

Medical requirements depend on the:

- life insured’s age next birthday;
- type of cover being applied for (see separate tables for Life, TPD and Critical Illness insurance); and
- total sum insured of all similar cover held with TOWER.

All benefits applied for are taken into account when determining medical requirements. For example, if a Life application includes Critical Illness and/or TPD cover, then these benefits will need to be taken into account when determining the medical requirements. Use the medical tables based on the highest cover.

Applications for the Business Insurance Option require medical evidence based on three times the sum insured, to a maximum of:

- \$15,000,000 for Life cover;
- \$2,000,000 for Critical Illness cover;

Life and TPD cover

Benefit is the total sum insured of all similar cover held with TOWER plus the cover being applied for, based on the highest cover.

- \$5,000,000 TPD (where the Life Insured applies prior to their 60th birthday and the occupation class of the Life Insured is AAA, AA+ or AA) under an Own or Any Occupation or ADL definition; or
- \$5,000,000 TPD (where the Life Insured applies after their 60th birthday and the occupation class of the Life Insured is AAA, AA+ or AA) with a maximum of \$3,000,000 under an Own or Any Occupation definition; or
- \$5,000,000 TPD (where the occupation class of the Life Insured is A, BBB, BB, B or SRA) with a maximum of \$3,000,000 under an Own or Any Occupation definition.

Note: These TPD maximum limits include all TPD and/or ADL optional insurance under Life insurance or Critical Illness insurance with TOWER and any other organisation. It does not include TPD and/or ADL insurance as a built-in feature of any Critical Illness insurance..

There are no additional medical requirements for the Critical Illness Reinstatement Option.

| Age Bands (next birthday) | 0 - \$250,000 | \$250,001 - \$500,000 | \$500,001 - \$1,000,000 | \$1,000,001 - \$1,500,000 | \$1,500,001 - \$2,000,000 |
|---------------------------|---------------|-----------------------|-------------------------|---------------------------|---------------------------|
| Up to 30 | Nil | Nil | Nil | Nil | Nil |
| 31 - 35 | Nil | Nil | Nil | Nil | Nil |
| 36 - 40 | Nil | Nil | Nil | Nil | Nil |
| 41 - 45 | Nil | Nil | Nil | Nil | Nil |
| 46 - 50 | Nil | Nil | Nil | Nil | A, J |
| 51 - 55 | Nil | Nil | Nil | A, E, J | A, E, J |
| 56 - 60 | Nil | Nil | A, J | A, B, E | A, B, E |
| 61 - 65 | Nil | J | A, J | A, B, E | A, B, E |
| 66 - 70 | J | J | A, J | A, B, E | A, B, E |
| 71 - 75 | J | J | A, J | A, B, E | A, B, E, I |

| Age Bands (next birthday) | \$2,000,00 - \$2,500,000 | \$2,500,001 - \$3,000,000 | \$3,000,001 - \$5,000,000 | \$5,000,001 - \$10,000,000 | \$10,000,001 - \$25,000,000 | \$25,000,000 + |
|---------------------------|--------------------------|---------------------------|---------------------------|----------------------------|------------------------------------|----------------|
| Up to 30 | Nil | A, B | A, B, E, F* | A, D, F, G, H, K | A, D, F, G, H, I, K, M, N, O, P, Q | Refer to UW |
| 31 - 35 | Nil | A, B | A, B, E, F* | A, D, F, G, H, K | A, D, F, G, H, I, K, M, N, O, P, Q | Refer to UW |
| 36 - 40 | Nil | A, B | A, B, E, F* | A, D, F, G, H, K | A, D, F, G, H, I, K, M, N, O, P, Q | Refer to UW |
| 41 - 45 | Nil | A, B | A, B, E, F* | A, D, F, G, H, K | A, D, F, G, H, I, K, M, N, O, P, Q | Refer to UW |
| 46 - 50 | A, E, J | A, B, E | A, B, E, F* | A, D, F, G, H, K | A, D, F, G, H, I, K, M, N, O, P, Q | Refer to UW |
| 51 - 55 | A, E, J | A, B, E | A, B, E, F* | A, D, F, G, H, I, K | A, D, F, G, H, I, K, M, N, O, P, Q | Refer to UW |
| 56 - 60 | A, B, E | A, B, E | A, B, E, F* | A, D, F, G, H, I, K | A, D, F, G, H, I, K, M, N, O, P, Q | Refer to UW |
| 61 - 65 | A, B, E | A, B, E, I | A, B, E, F*, I | A, D, F, G, H, I, K | A, D, F, G, H, I, K, M, N, O, P, Q | Refer to UW |
| 66 - 70 | A, B, E | A, B, E, I | A, B, E, F*, I | A, D, F, G, H, I, K | A, D, F, G, H, I, K, M, N, O, P, Q | Refer to UW |
| 71 - 75 | A, B, E, I | A, B, E, I | A, B, E, F*, I | A, D, F, G, H, I, K | A, D, F, G, H, I, K, M, N, O, P, Q | Refer to UW |

* Note that the PMAR is not a mandatory requirement for Term cover up to \$5m. A mandatory PMAR will still be required for TPD cover exceeding \$3m.

We reserve the right to call for medical evidence outside these standard requirements, if necessary. Medical requirements are based on the total benefit amounts with TOWER only.

Critical Illness cover

Benefit is the total sum insured of all similar cover held with TOWER plus the cover being applied for under the application.

| Age Bands (next birthday) | 0 - \$250,000 | \$250,001 - \$500,000 | \$500,001 - \$1,000,000 | \$1,000,001 - \$1,500,000 | \$1,500,001 - \$2,000,000 |
|---------------------------|---------------|-----------------------|-------------------------|---------------------------|---------------------------|
| Up to 30 | Nil | Nil | Nil | J | A, D, E, F, H, K, L |
| 31 - 35 | Nil | Nil | Nil | J | A, D, E, F, H, K, L |
| 36 - 40 | Nil | Nil | Nil | J | A, D, E, F, H, K, L |
| 41 - 45 | Nil | Nil | Nil | J | A, D, E, F, H, K, L |
| 46 - 50 | Nil | Nil | Nil | A, J | A, D, E, F, H, I, K, L |
| 51 - 55 | Nil | Nil | Nil | A, J, E | A, D, E, F, H, I, K, L |
| 56 - 60 | Nil | J | A, J | A, D, G | A, D, F, G, H, I, K, L |
| 61 - 62 | Nil | J | A, J | A, D, G | A, D, F, G, H, I, K, L |

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)

M = Cotinine

N = CXR

O = Spirometry

P = Mammogram (females only)

Q = Stress Echocardiogram

Medical Requirements for Income Protection and Business Expense insurance

Income Protection and Business Expense including Disability Plus Option or Retirement Protection Option

The medical requirements are based on the highest of:

- Income Protection and the Retirement Protection Option; or
- Disability Plus Option; or
- Business Expense insurance.

| Age Next Birthday | Up to \$6,500 | \$6,501 - \$10,000 | \$10,001 - \$12,500 | \$12,501 - \$15,000 | \$15,001 - \$20,000 | \$20,001 - \$30,000 | \$30,001-\$60,000 |
|-------------------|---------------|--------------------|---------------------|---------------------|---------------------|---------------------|------------------------------|
| Up to 40 | Nil | Nil | J | J | A, B | A, D, F, G, H, K | A, D, F, G, H, I, K, M, O, P |
| 41 - 45 | Nil | Nil | J | J | A, B | A, D, F, G, H, K | A, D, F, G, H, I, K, M, O, P |
| 46 - 50 | Nil | A, J | A, J | A, J | A, B | A, D, F, G, H, K | A, D, F, G, H, I, K, M, O, P |
| 51 - 55 | Nil | A, J | A, J | A, B | A, B, E | A, D, F, G, H, K | A, D, F, G, H, I, K, M, O, P |
| 56 - 60 | Nil | A, J | A, J | A, B | A, B, E | A, D, F, G, H, K | A, D, F, G, H, I, K, M, O, P |
| 61 - 64 | Nil | A, J | A, J | A, B | A, B, E | A, D, F, G, H, K | A, D, F, G, H, I, K, M, O, P |

We reserve the right to call for medical evidence outside these standard requirements, if necessary. Medical requirements are based on the total benefit amounts with TOWER only.

Example:

Female, aged 49

| | |
|------------------------------------|------------|
| Income Protection Benefit (Agreed) | = \$25,500 |
| Disability Plus Option | = \$10,000 |
| Retirement Protection Option | = \$3,000 |
| Business Expense insurance | = \$20,000 |

Medical requirements

| | |
|--|------------|
| Income Protection + Retirement Protection Option | = \$28,500 |
|--|------------|

Use the medical table to determine the requirements for IP plus RPO. In this instance this is \$28,500.

MEDICAL SERVICES INFORMATION

Paramedical Services

Where you are arranging for a medical test to be performed by a paramedical service provider, please inform your client they may be contacted directly by the provider to facilitate this.

Lifescreen Australia Pty Ltd

Lifescreen Australia Pty Ltd can perform paramedical exams and pathology tests for TOWER insurance applications.

To use Lifescreen for your client's medical underwriting requirements:

- complete the Lifescreen Health Evaluation Request form;
- contact Lifescreen by phoning 1800 686 000 or fax the Request Form to 1800 804 758;
- give the form and a Life Insurance Medical/Pathology Request form (if applicable) to the life to be insured and ask them to give this paperwork to the nurse at the time of the test or examination; and
- give the life to be insured a Lifescreen appointment card to record the details.

Lifescreen will then:

- call the life to be insured and arrange a convenient appointment; or
- call you to confirm the appointment details; and
- send test results to TOWER.

International SOS – MediCheck

International SOS provides mobile medical checks and blood tests to TOWER insurance applicants. To arrange these services visit their website – www.soslifeservices.com.au/lifeweb

Other Paramedical Services

Other paramedical service providers can be used for medical testing. Before arranging an appointment with a provider other than the ones listed, please contact TOWER's Underwriting Department to ensure the provider is part of our recommended panel of providers.

Medical services information

Medical Examinations

Medical examinations should be performed by the relevant medical practitioners/paramedical services in keeping with the guidelines on pages 18 to 20. The medical examiner reviews the life to be insured's medical and family history and records details such as height, weight, blood pressure, pulse rate, heart sounds, urinalysis and notes any abnormalities.

The form to complete is the Medical Examiners Confidential Report Form – available on the TOWER Adviser Centre.

Application Information to be completed when a medical exam is required

If you wish to submit an application online, all the Health and Lifestyle questions need to be answered and submitted to TOWER, as you would for any other application.

You don't need to answer the questions again on the Medical Examiner's Confidential Report form. However, because it is helpful for the Doctor to be able to review the Life Insured's medical history (especially where no prior relationship exists), please attach a copy of the completed application to the Medical form for your client to take with them to the Doctor.

There is no change to the process when submitting a paper application. The medical history and family history questions should be completed EITHER on the application form OR on the Medical Examiner's Confidential Report form.

Fast-Check Examination

During a Fast-Check examination, the client answers a medical questionnaire and undergoes:

- height and weight check
- blood pressure check
- urinalysis

A Fast-Check examination can be arranged through:

- our Paramedical Services
 - Lifescreen – Express Check
 - International SOS – MediCheck Lite
- the client's usual doctor. The client should take a copy of the Life Insurance Fast-Check Report form (available at www.acceleratedprotection.com.au) to the appointment.

Blood Test Details

Full Blood Count (FBC)

FBC measures the number and status of different types of cells in the blood, including haemoglobin, red and white blood cells and platelets.

Hepatitis B & C Serology

A blood test to establish whether there is acute, chronic or past infection with the hepatitis B and C viruses and the client's immunity status.

HIV

An HIV (Human Immunodeficiency Virus) test establishes whether the virus is present in the blood.

Multiple Biochemical Analysis (MBA)

An MBA measures certain elements in the blood to analyse liver and renal function, glucose, cholesterol and electrolytes. When the life to be insured undergoes an MBA,

the test is performed after an eight-hour fast (only water allowed). If the applicant is pregnant or diabetic they should **not** fast.

Other Medical Test Details

Breast Exam

A physical examination of the breast done by a health professional.

Chest X-Ray (CXR)

A chest x-ray to evaluate organs and structures within the chest for symptoms of disease. Views of the lungs, heart, small portions of the gastrointestinal tract, thyroid gland and bones of the chest area are taken.

Cotinine test

A blood test to measure levels of nicotine intake.

Electrocardiogram (ECG)

An ECG shows the electrical activity of the heart. Leads are fixed to certain points on the client's chest, wrists and ankles to measure the heart's electrical impulses.

Exercise Electrocardiogram (Ex ECG)

Similar to an ECG, this test is performed when the client is exercising, either on a treadmill or exercise bike.

Mammogram

An x-ray of the soft tissue of the breast to identify tissue abnormalities.

Micro urinalysis

A micro urinalysis establishes the presence of renal and urinary tract disease and renal involvement in systemic disease.

Personal Medical Attendant's Report (PMAR)

A PMAR is an underwriter's request for medical information, made directly to the client's doctor, with the client's signed

permission. All communication between the doctor and TOWER is confidential, however, the doctor can discuss the report with the life to be insured if they wish.

For efficient completion of PMARs please ensure:

- the doctor's name and address on the Application is accurate; and
- the medical authority in the Policy Declaration page is signed.

Following up PMARs

TOWER aims to have the majority of PMAR's returned to TOWER within 10 working days. There is no need for you to follow up PMAR's with doctors as TOWER supports a robust follow-up process.

Tracking PMAR progress

You can contact TOWER's Adviser Service Centre on 1300 286 937 to check on the progress of any PMAR request.

Prostate-specific antigen (PSA)

A test to measure levels of prostate-specific antigen (PSA), a protein produced by the cells of the prostate gland.

Spirometry

Measures how well the lungs take in and release air and how well they move oxygen into the blood.

Stress (exercise) Echocardiogram

An echocardiogram uses sound waves (ultrasound) to produce images of the client's heart during exercise.

FINANCIAL UNDERWRITING GUIDELINES

Financial underwriting establishes that the amount, term and type of any insurance suits the client's needs.

When assessing financial risk, we consider the following factors:

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

The purpose is to provide as clear a picture as possible for the underwriter to understand the client's financial situation, why cover is required and how the level of cover was calculated.

Financial Underwriting for Life, TPD and Critical Illness

To prepare your client's insurance application and financial underwriting requirements:

1. calculate the total sum insured of any other similar insurance they hold with TOWER or any other insurer;
2. calculate the benefits they can apply for, ensuring the value does not exceed the Maximum benefits or the Maximum Total Industry Cover (as outlined below); and
3. obtain the financial underwriting requirements for the level of cover they're applying for.

All clients are required to provide details of their current income (unless they have an occupation that is non-income producing such as Home Duties) and for large sums insured we require additional information.

Financial underwriting

Maximum benefits for Personal Cover

For Life, TPD and Critical Illness insurance, we use income multiples based on the age to determine the maximum benefit available to an applicant.

| Life Insured – age next birthday | Life insurance | Critical Illness insurance | TPD insurance Up to \$3m* | TPD insurance \$3-5m* |
|---|--|----------------------------|---------------------------|-----------------------|
| Up to 35 | 30x | 20x | 20x | 15x |
| 36-45 | 20x | 15x | 20x | 15x |
| 46-50 | 18x | 12x | 18x | 12x |
| 51-55 | 15x | 10x | 15x | 10x |
| 56-60 | 10x | 8x | 10x | 8x |
| 61 and over | 8x | - | - | - |
| Maximum Total Industry Cover Maximum total sum insured of all similar cover held with TOWER or any other company, plus the sum insured they're applying for | No maximum if cover is financially justified | \$2,000,000 maximum | \$5,000,000 maximum** | \$5,000,000 maximum** |

* For TPD the applicant can have a total of \$5,000,000 maximum with TOWER and any other life insurance company. Where a total of over \$3,000,000 with TOWER and any other life insurance company is being considered the 2nd set of TPD Insurance multiples in the \$3-5m column will apply.

** Please refer to page 9 for full definitions of the TPD definitions available based on the clients occupation class.

Example 1:

| | |
|---|-----------------------------|
| Age of life insured: | 40 years |
| Income: | \$90,000 |
| Maximum Life insurance benefit: | 20 x \$90,000 = \$1,800,000 |
| Maximum TPD insurance benefit: | 20 x \$90,000 = \$1,800,000 |
| Maximum Critical Illness insurance benefit: | 15 x \$90,000 = \$1,350,000 |

Example 2:

| | |
|---|--|
| Age of the life insured: | 40 years |
| Income: | \$250,000 |
| Maximum Life insurance benefit: | 20 x \$250,000 = \$5,000,000 |
| Maximum TPD insurance benefit: | 20 x \$250,000 > \$3,000,000 therefore apply \$3-5m multiples [^] . 15 x \$250,000 = \$3,750,000 |
| Maximum Critical Illness insurance benefit: | 15 x \$250,000 > \$2,000,000 therefore maximum \$2,000,000 applies. |

[^] For TPD Insurance where the Up to \$3m multiples determine a benefit greater than \$3,000,000 and the \$3-5m multiples determine a benefit amount of less than \$3,000,000 then \$3,000,000 will be determined as the maximum TPD benefit being available to the applicant.

Increased benefits

In some circumstances, we consider benefits above the income multiple guidelines. To apply for a benefit outside the guidelines please include:

- a brief outline of how the benefit amount was calculated;
- any supporting information; and
- a copy of the signed Statement of Advice.

Maximum benefits for Home Duties

For a Home Duties applicant, the level of cover available varies depending on their individual circumstances, such as age and number of dependants, assets and liabilities, their spouse's income and existing level of insurance.

Based on completion of the application only, the maximum benefits we offer for Home Duties occupations are listed below:

| Insurance type | Maximum benefits |
|----------------------------|------------------|
| Life insurance | \$1,000,000 |
| Critical Illness insurance | \$750,000 |
| TPD insurance | \$1,000,000 |

We consider cover above these guidelines on a case-by-case basis. To apply for a benefit exceeding these maximums, please include one of the following:

- completed Financial Questionnaire outlining how the benefit amount was calculated, plus any supporting information; and
- a copy of the relevant information from the signed Statement of Advice.

Financial Requirements for Life, TPD and Critical Illness insurance

After calculating the total value of cover required, refer to the following tables to find the minimum financial requirements for:

- Personal Cover; and
- Business Cover, including:
 - Business Insurability Option;
 - Key Person Cover;
 - Partnership/Share Purchase; and
 - Loan Cover.

If you have any questions, please contact your TOWER underwriter. For assistance with large and/or complex financial underwriting queries, please call our financial underwriting service on 1300 434 689.

Important information

- Financial requirements depend on the:
 - purpose of the cover;
 - product;
 - sum insured applied for; and
 - total sum insured of all similar cover held with TOWER or any other company. We use this information to determine the total cover paid out in the event of a claim for different product types (Life, TPD and Critical Illness insurance benefits).
- For Critical Illness insurance Reinstatement applications, financial requirements are based on the Critical Illness insurance sum insured only.
Example:
CI \$500,000 + Critical Illness insurance Reinstatement – the financial requirements are based on \$500,000 only
- There are additional financial requirements for the Business Insurance Option. See page 30 for more information.
- **Applications for multi-purpose cover, for example personal, partnership and loan cover, may require additional information.**

Personal Cover

Personal cover insures personal liabilities, future income earning potential and family or dependants. The following items are required for a personal cover application.

| | |
|----------|--|
| A | Application only, including current year's income |
| B | TOWER financial questionnaire or copy of signed Statement of Advice (SoA) |
| 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 | Business Accounts to include the Business Tax Returns, Profit & Loss Accounts and Balance Sheets for all business entities (if self-employed) AND Personal Tax Returns for the last two financial tax years. |

To find the financial requirements for your client's insurance application, first calculate their Total Industry Cover, which is the total sum insured of all similar cover held with TOWER or any other company, plus the sum insured they're applying for under this application.

| Total Industry Cover | Life | Critical Illness | TPD |
|---------------------------|------------|------------------|---------|
| Up to \$1,000,000 | A | A | A |
| \$1,000,001 - \$2,000,000 | A | A, B, D | A |
| \$2,000,001 - \$3,000,000 | A | - | A, B, D |
| \$3,000,001 - \$6,000,000 | A | - | A, B, D |
| Over \$6,000,000 | A, B, C, D | - | - |

| Example 1: Personal cover | Stand-alone plan or attached benefit | Benefit amount | Maximum potential claim payout |
|----------------------------|--------------------------------------|---|--------------------------------|
| Life insurance | Stand-alone | \$1,500,000 | \$1,500,000 |
| Critical Illness insurance | Stand-alone | \$500,000 | \$500,000 |
| TPD insurance | Stand-alone | \$2,000,000 | \$2,000,000 |
| Financial requirements | Based on individual plans | A – Application only – current year's income. | |

| Example 2: Personal cover | Stand-alone plan or attached benefit | Benefit amount | Maximum potential claim payout |
|---|--------------------------------------|---|--|
| Life insurance | Stand-alone | \$1,500,000 | \$1,500,000 |
| Critical Illness benefit Attached to Life insurance | Benefit attached to Life insurance | \$500,000 | Note: Critical Illness benefit is Attached to Life insurance, so the Life insurance benefit amount is reduced by the Critical Illness insurance claim. |
| Critical Illness insurance | Stand-alone | \$1,500,000 | \$1,500,000 |
| Financial requirements | Based on individual plans | <p>A – Application only – current year’s income.</p> <p>B – TOWER Financial Questionnaire or copy of signed Statement of Advice (SoA).</p> <p>D – Business Accounts to include Tax Returns, Profit & Loss Accounts and Balance Sheets for all business entities (if self-employed) AND Personal Tax Returns for the last two financial tax years.</p> | |

Business Cover

Business cover insures your client’s share of business liabilities, loss of a key person and value of your client’s share in business. The following items may be required for a business cover application.

| | |
|----------|--|
| A | Application only – current year’s income. |
| B | TOWER financial questionnaire or copy of signed Statement of Advice (SoA). |
| 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 | Business Accounts to include the Business Tax Returns, Profit and Loss Accounts and Balance Sheets (for all business entities) for the last two financial 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. |
| F | Copy of the most recent business valuation and/or Partnership/Share Purchase or Buy/Sell agreement (if available) which outlines the valuation methodology used to determine the business value and the level of cover. |
| G | Signed letter of offer from financial institution or loan schedule (to include details of lender, borrower, purpose, type, amount, term and interest rate). |

Key Person Cover

A Key Person is a person whose loss from a business will cause the company significant financial loss due to the major role they hold and special knowledge or skills they possess.

The amount of cover for a Key Person equates to the financial loss the business incurs due to their absence, taking into account the cost of finding a replacement plus the anticipated downturn in net profit of the business if the client dies or becomes disabled.

Financial evidence is required as follows:

| Cover value | Life | Critical Illness | TPD |
|---------------------------|---|------------------------|--------------------------|
| Total industry cover * | No industry maximum if cover is financially justified | Maximum of \$2,000,000 | Maximum of \$5,000,000** |
| Up to \$1,000,000 | A | A | A |
| \$1,000,000 - \$2,000,000 | A | A, B, D | A |
| \$2,000,001 - \$2,500,000 | A | – | A, B, D, E |
| Over \$2,500,000 | A, B, D, E | – | A, B, D, E |

* Total industry cover refers to total industry wide business cover including this application and any combination of business cover (Key Person Cover, Partnership/Share Purchase and Loan Cover).

** Please refer to page 9 for full details of the TPD definitions available based on the clients occupation class.

Partnership/Share Purchase

Partnership/Share Purchase insurance covers the value of the business each partner owns in the event of death or disability by providing 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 or Buy/Sell arrangements.

| Cover value | Life | Critical Illness | TPD |
|---------------------------|--|------------------------|--------------------------|
| Total industry cover * | No industry maximum if cover is financially justified. | Maximum of \$2,000,000 | Maximum of \$5,000,000** |
| Up to \$1,000,000 | A | A | A |
| \$1,000,000 - \$2,000,000 | A | A, B, D | A |
| \$2,000,001 - \$2,500,000 | A | – | A, B, D |
| Over \$2,500,000 | A, B, D, F | – | A, B, D |

* Total industry cover refers to total industry wide business cover including this application and any combination of business cover (Key Person Cover, Partnership/Share Purchase and Loan Cover).

** Please refer to page 9 for full details of the TPD definitions available based on the clients occupation class.

Loan Cover

Loan insurance covers the share of business debt the client is responsible for.

| Cover value | Life | Critical illness | TPD |
|---------------------------|---|------------------------|--------------------------|
| Total industry cover * | No industry maximum if cover is financially justified | Maximum of \$2,000,000 | Maximum of \$5,000,000** |
| Up to \$1,000,000 | A | A | A |
| \$1,000,000 - \$2,000,000 | A | A, B, D | A |
| \$2,000,001 - \$2,500,000 | A | – | A, B, D, G |
| Over \$2,500,000 | A, B, D, G | – | A, B, D, G |

* Total industry cover refers to total industry wide business cover including this application and any combination of business cover (Key Person Cover, Partnership/Share Purchase and Loan Cover).

** Please refer to page 9 for full details of the TPD definitions available based on the clients occupation class.

Business Insurance Option

This option allows you to increase your Life insurance Benefit Amount without medical underwriting on the occurrence of a valid business event.

The financial requirements for the Business Insurance Option (BIO) are A+B+D+E+F+G, determined by the purpose of the cover or per the specific business cover guidelines. For example, financial requirements for Partnership/ Share Purchase cover are A+B+D+F.

Additional financial information is required when exercising this option (see below for details).

When exercising the BIO, any increase in cover must be for the same business event for which the cover was originally taken out and determined using the same or similar methodology.

Example:

Original cover and BIO established for Share Purchase

BIO increases are for Share Purchase, using the valuation methodology used in the

original application to determine the business value and level of cover.

No medical underwriting is required.

If the applicant was classified as a smoker on their original application, their BIO increase is on smoker rates.

Items required to exercise Business Insurance Option

- Application Form, completed, including Sections 4, 7, 18 and 19. Complete Section 5 if TPD cover is applied for
- Application declarations, completed
- Confirmation the life insured is working in their usual occupation
- Financial Questionnaire, completed
- Supporting financial evidence as per the specific cover guidelines.

For more information, see the Policy Document.

Financial Underwriting for Income Protection

Prepare your client's insurance application and financial underwriting requirements by:

1. determining their monthly earnings;
2. calculating their benefit level; and
3. obtaining the financial underwriting requirements applicable to their employment status and the level of benefit they apply for.

Determine monthly earnings

Monthly earnings is income generated by work performed in the client's own occupation. Income not generated from personal exertion, such as investment income, should not be included. Monthly earnings are assessed differently for:

- employees; and
- self-employed people.

Use the following guidelines to determine your client's monthly earnings.

Employees

For employees (with no ownership interest in the business), monthly earnings includes income the client is entitled to receive or receives as remuneration from their employer. Employees may include additional elements of their salary package, provided they were not included in the original package/ salary listed on their application, such as:

- motor vehicle allowance;
- superannuation; and
- regular and recurring bonus or commission payments (over three year history).

Self-employed

Self-employed applicants are sole traders, partners, shareholders or employees of their own business, (eg Pty Ltd company, trust or partnership). Monthly earnings are based on the client's share of the business profits they are entitled to and/or receive directly or otherwise. Business profits are calculated in the usual manner that profits and losses in a business are calculated.

Some items can be added back from the profit and loss such as the client's share of:

- donations;
- salary/wage and/or Director's fees paid to the clients;
- superannuation paid to the clients;
- salary/wage and or superannuation income split with spouse;
- a percentage of private use of a motor vehicle, if not already taken into account; and
- depreciation costs if not already taken into account, depending on the item and the amount.

For details and examples of these and other add back items, please refer to the Income Protection calculator on www.acceleratedprotection.com.au which outlines the process for determining the client's income, or speak to your TOWER underwriter.

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, full details of each spouse's responsibilities, duties and income must be provided.

Applications for both spouses on the basis of the above are only accepted when it is clear each spouse works full-time in the business and one is not merely working at home doing accounts, bookkeeping or secretarial work for the business.

Please refer to the Income Protection calculator on www.acceleratedprotection.com.au which explains how to determine if income splitting is occurring. Your TOWER underwriter will also be able to assist you with further clarification.

Calculating benefit levels

Use the following formula to determine your client's maximum benefit levels:

- 75% of the first \$26,666 of monthly earnings (or \$320,000 per year)
- 50% of the next \$20,000 of monthly earnings (or \$240,000 per year).

Monthly benefits over \$20,000

Clients applying for a total monthly benefit of \$20,000 or more must complete Section 6, Question 10 of the application regarding their net assets and net investments/unearned income. Net assets and net investments/unearned income includes those where the client has either an ownership interest in or control over assets, directly or indirectly including those held in the spouse's name, trusts or other entities owned by any other entity.

For clients with net assets (excluding the personal residence/family home and superannuation) with a value of \$5,000,000 or more OR net investment or unearned income exceeding \$250,000 per year then ask your TOWER underwriter for individual consideration.

Monthly benefits over \$30,000*

Monthly benefits over \$30,000 are only available where at least \$5,000 monthly benefit is held or applied for with TOWER and Section 6, Question 10 of the application is completed.

We consider top-ups of a further 20% of the monthly earnings in excess of \$46,666 (\$560,000 per year) on a limited Benefit Period of one or two years. Maximum \$60,000 monthly benefit (including Retirement Protection Option and Disability Plus Option) is available comprising of a maximum \$30,000 monthly benefit (including Retirement Protection Option and Disability Plus Option) long term plus a maximum \$30,000 monthly benefit top-up on a limited benefit period of one or two years.

Please note: If applying for an increase over \$30,000 monthly benefit on a TOWER policy from a series prior to Accelerated Protection, please contact your underwriter as restrictions may apply.

*Please refer to Ready Reckoner on page 10 for full details of what benefits and options are involved in the maximum monthly benefits.

On-going Income

Where clients are self-employed and the business is likely to generate on-going income when they are unable to work your TOWER underwriter may consider applying an On-going Income Clause. Please contact your TOWER underwriter who will be able to assist you with further clarification.

Example

Client is a self-employed Specialist Ophthalmic Surgeon with two support staff earning a net income of \$2,000,000 per year.

| | Benefit 1 - Select any Benefit Period | Benefit 2 – Benefit Period limited to 1 or 2 years |
|--|--|---|
| Income | \$2,000,000 per annum | \$2,000,000 per annum |
| Monthly benefit calculation | <ul style="list-style-type: none">75% of the first \$320,000 income = \$20,00050% of next \$240,000 income = \$10,000 | <ul style="list-style-type: none">Income in excess of \$560,000 = \$1,440,00020% of \$1,440,000 = \$24,000 |
| Maximum monthly benefit | \$30,000 | \$24,000 |
| Top up benefit | N/A | \$24,000 monthly benefit for 1 or 2 year Benefit Period |
| Eligible for long term monthly benefit | \$30,000 to age 65 or 70 | N/A |

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 \$320K income = \$20,000 MB
- 50% of the next \$240K income = \$10,000 MB

TOTAL = \$30,000 MB

The client would be eligible for a long-term monthly benefit of \$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 \$560,000 = \$1.44M
- 20% of \$1.44M = \$24,000 MB

This means the client could apply for a maximum long-term benefit of \$30,000 MB to age 65 or 70.

The client could also apply for a separate and additional top up benefit of up to \$24,000 MB on a 1 or 2 year Benefit Period.

Limits for financial requirements

If a client applies for a total monthly Benefit Amount exceeding the amounts in the table below, financial evidence is required. See financial requirements information below:

| Occupation Class | Agreed Value Income Protection | | Indemnity Income Protection | |
|------------------|--------------------------------|---------------|-----------------------------|---------------|
| | Employees only | Self-employed | Employees only | Self-employed |
| AAA | \$15,000 | \$12,500 | \$20,000 | \$15,000 |
| AA+ | \$15,000 | \$12,500 | \$20,000 | \$15,000 |
| AA | \$10,000 | \$10,000 | \$20,000 | \$15,000 |
| A | \$6,000 | \$6,000 | \$20,000 | \$15,000 |
| BBB | \$6,000 | \$6,000 | \$20,000 | \$15,000 |
| BB | \$5,000 | \$5,000 | \$20,000 | \$15,000 |
| B | \$5,000 | \$5,000 | \$20,000 | \$15,000 |
| SRA | \$5,000 | \$5,000 | \$5,000 | \$5,000 |

Applying for both Income Protection and Business Expense insurance

When a client applies for both Income Protection and Business Expense insurance, the financial requirements are based on the highest benefit applied for.

Example

Income Protection benefit of \$10,000 (inclusive of RPO and DPO) and Business Expense benefit of \$8,000. The financial requirements will be based on the Income Protection Benefit of \$10,000.

- Personal tax returns for the last two tax years*; and
- Business entity tax returns for all business entities, for the last two tax years.

* Tax returns submitted must be those returns submitted to the ATO, with no subsequent adjustments made.

Financial requirements

The lists on the following pages are a guide to the minimum financial requirements for Income Protection and Business Expense insurance.

Self-employed

- Profit and loss accounts for all business entities the life insured has an ownership interest in or control of directly or otherwise in which the own occupation of the life insured is performed, for the last two tax years; and

Employees or people with no ownership interest – up to \$20,000 total monthly benefit

- Personal tax return for the last tax year or for a monthly benefit up to \$10,000, the two most recent official employer-prepared payslips (eg MicrOpay) showing year-to-date earnings; or
- Group certificate/payment summary for the last tax year; or
- Signed letter from employer on letterhead, clearly stating the remuneration package including details of salary/wage, superannuation and other benefits.

Employees (no ownership interest) – over \$20,000 total monthly benefit

- Personal tax returns for the last two tax years; or
- Signed letter from employer on letterhead, clearly stating the remuneration package including details of salary/wage, superannuation and other benefits, for the last two tax years.

Proof of Income Endorsement

When a client applies for Agreed Value Income Protection (Standard or Premier) and FULL financial evidence is provided supporting the Benefit Amount the option of an Agreed Value Proof of Income Endorsement is available. This endorsement guarantees the amount paid for Total Disability at the point of claim without further financial evidence being necessary. (Please note, Partial Disability payments will still require financial evidence to be obtained at claim time and the endorsement is not available where Income Protection is held in Super.)

Financial Underwriting for Business Expense insurance

Business Expense insurance provides a monthly reimbursement of the regular fixed expenses of a business if the life insured is unable to work due to Sickness or Injury. Maximum \$60,000 monthly benefit Business Expense insurance is available.

Prepare your client's insurance application and financial underwriting requirements by completing the Business Expenses Form (available on www.acceleratedprotection.com.au).

Please also refer to the Income Protection calculator on www.acceleratedprotection.com.au which has a Business Expenses worksheet and will assist in calculating the Business Expense benefit amount for your client.

As a guide, the following table lists expenses that are covered and not covered by Business Expense insurance.

| Insurable expenses | Non-insurable expenses |
|--|--|
| • accounting fees | • consumables |
| • advertising | • depreciation |
| • audit fees | • disposables |
| • business insurance premiums | • equipment |
| • business interest payments | • fittings |
| • business loan principal repayments that are ongoing, fixed and will continue to be incurred if your client is unable to work. | • fixtures |
| • cleaning | • implements |
| • costs ordinarily incurred in the employment of non-revenue generating employees | • merchandise |
| • electricity | • personal remuneration |
| • gas | • payments of a private or domestic nature |
| • heating | • products or wares |
| • leasing costs | • salaries of revenue-generating employees |
| • net cost of a locum (a person sourced external to the life insured's business and is a direct replacement for the life insured. The 'net cost of a locum' arises when the gross sales, income or billings generated by the locum are less the fees incurred for that locum). | • stock or any other items of a capital nature |
| • professional dues | |
| • rates | |
| • rent | |
| • telephone charges | |
| • water | |

| Insurable expenses | Non-insurable expenses |
|--|------------------------|
| <ul style="list-style-type: none"> any other fixed expenses that are normal and customary in the conduct of the life insured's business that will continue to be incurred if your client is unable to work. | |

REQUIREMENTS FOR EXERCISING THE GUARANTEED FUTURE INSURABILITY BENEFIT UNDER LIFE, CRITICAL ILLNESS AND TPD INSURANCE

When a client applies to exercise the Guaranteed Future Insurability Benefit (GFI), the financial requirements vary depending on whether the benefit type is Personal or Business.

| Items required to exercise the Guaranteed Future Insurability Benefit | Personal | Business |
|---|----------|----------|
| Application form, completing other insurance details section | ✓ | ✓ |
| Original Policy Schedule | ✓ | ✓ |
| Evidence of allowable event, such as a copy of: <ul style="list-style-type: none"> child's birth certificate marriage certificate title deed | ✓ | |
| Confirmation from a Medical Practitioner that an Immediate Family Member does require a Carer | ✓ | |
| No medical underwriting required | ✓ | ✓ |
| Financial evidence to support the increase in cover | | ✓ |

OCCUPATION DETAILS – GENERAL GUIDELINES

The following information is arranged in alphabetical order. It includes definitions, underwriting rules and other information to help you prepare your clients' insurance applications.

Refer to the Occupation Listing on pages 49 to 78 for information on the availability of cover for different occupations. If your client's occupation is not included, please contact your underwriter to discuss.

Apprentices

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✓ Income Protection (see below)

For Income Protection applications, the following guidelines apply:

- first-year apprentices are not eligible for cover; and
- second, third and fourth-year apprentices are restricted to a maximum five-year Benefit Period. Please refer to the Occupation list for the correct category to use when quoting.

For TPD applications, the following guideline applies:

- for TPD cover, the rating is as per the occupation guide, for example, 2 x premium.

Employment – full-time and part-time eligibility criteria

Full-time employment (minimum of 30 hours per week and 42 weeks per year)

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✓ Income Protection (see below)

Full-time employees can apply for Life, Critical Illness, TPD and Income Protection benefits and are rated according to their occupation. The Own Occupation definition is available as per the Occupation Listing on pages 49 to 78.

For clients with two or three part-time positions that make up 30 hours per week of employment, Income Protection is not available as they are not in full-time employment.

For clients working 60-70 hours per week in one full-time position, we consider cover on an individual case-by-case basis.

Occupation details

Clients working 70+ hours per week in one full-time position are generally not eligible for Income Protection insurance.

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

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✗ Income Protection

Clients working less than 20 hours per week are rated as Home Duties, providing their part-time occupation is insurable for the benefits they apply for. However, Own Occupation TPD is not available for part-time workers.

Example

A client working 15 hours per week as a bank teller can apply for Life insurance, TPD insurance (under the Any Occupation or ADL definition) and Critical Illness Insurance. The quotation occupation is Home Duties not bank teller. See page 26 for details of the cover limits for Home Duties.

Applicants working less than 20 hours per week are not eligible for Income Protection.

Part-time employment (between 20-29 hours per week and 42 weeks per year)

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✓ Income Protection (see below)

Clients working on a part-time basis may be considered for Income Protection based on the following criteria:

- working between 20-29 hours per week
- permanent part-time employees who work at least three days per week
- Agreed Value – if in their position/ self-employed for a continuous 24 months
- Indemnity – if in their position/ self-employed for 12-24 months
- occupations AAA, AA+ and AA only
- minimum 4-week Waiting Period.

TPD benefits are rated according to the client's part-time occupation, however, 'Own' Occupation TPD is not available for clients working part-time.

Casual employment

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✗ Income Protection

Applicants employed on a casual basis are not eligible for Income Protection.

Please note that TPD benefits will be rated according to the number of hours worked and their occupation. However, 'Own' Occupation TPD is not available for clients working casually.

Farmers (owners)

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✓ Income Protection (see below)
- ✗ Business Expense insurance (see below)

Establishing financial evidence can be difficult for people working in the rural industry, often resulting in delays, and sometimes declined applications.

Because we aim to provide insurance cover to as many people as possible, we have developed an underwriting solution that allows for the provision of Income Protection cover for farmers.

We use our standard underwriting guidelines, including offering Agreed Value contracts, for farmers who can demonstrate their business has been profitable for at least three years.

However, when our standard formula is applied many farmers are ineligible due to insufficient income, for example 75% of the first \$26,666 Monthly Earnings, 50% of the next \$20,000.

By altering the formula to a percentage of the gross income, we can usually offer some level of Income Protection. Please use the following formula:

- the monthly benefit is calculated as 1/12 of 30% of the average gross income in the preceding three tax years

with the following conditions:

- the monthly benefit is limited to a maximum \$3,500 per month;
- cover is provided on an Indemnity basis only;
- Partial Disability Benefits not available;
- the Waiting Period must be four weeks or greater;
- the Benefit Period is five years maximum;
- Business Expenses insurance is not available; and
- a Special Condition is included with the Policy Schedule with the revised definition of the Benefit Amount.

Home Duties (full-time)

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✗ Income Protection

Home Duties occupations are eligible for Life, TPD and Critical Illness insurance, however, 'Own' Occupation TPD is not available.

See page 26 for details of the cover limits for Home Duties.

Not included under Home Duties are students and people currently unemployed ie seeking employment and not intending to do Home Duties.

Newly Self-employed

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✓ Income Protection (see below)

In most cases, we do not offer Income Protection to clients who have entered into a new business or have been self-employed for less than 12 months.

It usually takes at least 12 months for a new business to establish itself and provide evidence of a stable, steady income. The 12-month period allows the client time to determine if self-employment and running a business suits them.

We do consider applications when the client has an existing, solid work history in the same occupation/industry.

A newly self-employed clause is available

and this allows for the definition of Pre-Disability Earnings to be calculated from the date of self-employment.

For self-employed applicants, the application form requires the following income figures:

- gross business expenses (turnover)
- business expenses
- net business income (net profit)
- client's share of income
- any add backs
- total income

If you have a client who is newly self-employed, it is important that previous income figures are still completed.

The previous income of the client should be entered in the previous tax year's box (business income and net income are the same if the person was previously an arms-length employee).

New Professionals Package

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance
- ✓ Income Protection

While many newly qualified professionals, such as specialist doctors, vets or solicitors have significant earning capacity, they are unlikely to have complete financials to support their income. Their earnings will also increase significantly over the early period of their working lives.

As a result, we provide higher levels of cover for new professionals without the need for the usual financial requirements.

These limits apply to Life, TPD, Critical Illness and Income Protection benefits.

Eligibility

The new levels of cover are available to newly qualified professionals who became registered or licensed within the last three years, are working full-time and generating an income in one of the following eligible professional occupations:

- Accounting Graduate, Accountant – CPA or CA
- Actuarial Graduate, Actuarial Fellow
- Architect
- Dentist, Dental Specialist
- Engineer
- Medical Intern, Doctor – GP or Specialist
- Pharmacist
- Physiotherapist, Chiropractor, Osteopath
- Psychologist
- Quantity Surveyor
- Solicitor, Barrister
- Veterinarian

The following table outlines the complete list of eligible professional occupations and the occupation's relevant eligibility criteria.

| Occupation Details | Eligibility Criteria |
|--|---|
| General Practitioner and Dentists | <p>A new general practitioner or dentist working full-time, generating an income who graduated:</p> <ul style="list-style-type: none"> • with the appropriate medical degree or higher qualification from an Australian medical or dental school, completed the approved period of intern hospital-based training and is a qualified fellow of the appropriate college; or • overseas, is a trained practitioner and qualified as either a fellow of the appropriate college and completed requirements for the Australian Medical Council (AMC) or Australian Dental Council (ADC) and the appropriate state and/or territory registration (and satisfies the usual underwriting residency guidelines). <p>AND is currently registered to practise with the AMC or ADC and appropriate state and/or territory medical or dental board, and registered within the last three years.</p> |
| Specialist Medical and Dental Practitioners | <p>A new specialist medical and dental practitioner working full-time, generating an income who graduated:</p> <ul style="list-style-type: none"> • with the appropriate medical or dental degree or higher qualification from an Australian medical or dental school, completed the approved period of intern hospital-based training and appropriate requirements to be a specialist and is a qualified fellow of a specialty college; or • overseas, is a trained specialist practitioner and qualified as a fellow of an Australian specialist college and completed requirements for the AMC or ADC and the appropriate state and/or territory registration (and must satisfy the usual underwriting residency guidelines). <p>AND is currently registered to practise with the AMC or ADC and the appropriate state and/or territory medical or dental board, and registered within the last three years.</p> |
| Barrister and Solicitor | <p>A new barrister and/or solicitor working full-time, generating an income who graduated:</p> <ul style="list-style-type: none"> • with a law degree and/or higher qualification from an accredited Australian law school, completed the approved accredited program of practical legal training; or • overseas, is a trained barrister and/or solicitor who completed requirements for the appropriate state and/or territory registration (and satisfies the usual underwriting residency guidelines) <p>AND is currently registered to practise as a barrister and/or solicitor with the appropriate state and/or territory Bar Association and/or Law Society, and was admitted within the last three years.</p> |

| Occupation Details | Eligibility Criteria |
|---|---|
| <p>CPA/CA Accountants and Actuarial Fellows</p> | <p>A new CPA or CA, or actuarial fellow, working full-time, generating an income who graduated:</p> <ul style="list-style-type: none"> with the appropriate bachelor degree or higher qualification, completed the approved training program and practical experience requirements for qualification as a CPA or CA or FIAA ; or overseas, is a trained accountant or actuary who completed requirements for admission as a CPA or CA or FIAA and satisfies the usual underwriting residency guidelines. <p>AND is currently registered to practise as a CPA or CA or FIAA in Australia, and registered within the last three years.</p> |
| <p>Graduates and Other Practitioners</p> <p>Applies to:</p> <ul style="list-style-type: none"> Accounting Graduate Actuarial Graduate Medical Intern Optometrist Pharmacist Physio-therapist Chiropractor Psychologist Veterinarian Engineer Architect Quantity Surveyor | <p>A new graduate or practitioner (of all other occupations listed in the table), working full-time, generating an income who graduated:</p> <ul style="list-style-type: none"> with the appropriate bachelor degree or higher qualification and completed (or is in the process for Medical Interns, accounting graduates or actuarial graduates) the approved training program and practical experience requirements; or overseas, is a trained practitioner who graduated with the appropriate bachelor degree or higher qualification and completed the appropriate Australian accreditation as set out by the appropriate Australian accreditation authority (and satisfies the usual underwriting residency guidelines) <p>AND is currently registered to practise with the appropriate state and/or territory registration board and graduated or registered within the last three years.</p> <p>Please note, psychologists require both a bachelor degree and a higher qualification.</p> |

Maximum levels of cover

The mandatory financial evidence requirements for the New Professionals Package is waived for set maximum amounts for Income Protection, Critical Illness, TPD and Life insurance subject to underwriting and disclosures on the Accelerated Protection application. The table below shows the maximum levels of cover (held industry wide). Any amount below these maximum amounts is accepted.

| Profession | Maximum Life | Maximum Critical Illness | Maximum TPD | Maximum Income Protection Benefit | |
|------------------------|--------------|--------------------------|-------------|-----------------------------------|---------------------------|
| | | | | Agreed Value Monthly Benefit | Indemnity Monthly Benefit |
| Medical Intern | \$1.5m | \$1m | \$1.5m | \$3,750 | \$3,750 |
| Doctor – GP only | \$3m | \$1.5m | \$2m | \$6,250 | \$3,750 |
| Doctor – Specialist | \$5m | \$2m | \$3m | \$10,000 | \$5,000 |
| Solicitor | \$3m | \$1.5m | \$2m | \$5,000 | \$5,000 |
| Barrister | \$3m | \$1.5m | \$2m | \$6,250 | \$3,750 |
| Dentist | \$3m | \$1.5m | \$2m | \$6,250 | \$3,750 |
| Dental Specialist | \$5m | \$2m | \$3m | \$10,000 | \$5,000 |
| Accounting Graduate | \$1.5m | \$1m | \$1.5m | \$3,750 | \$3,750 |
| Accountant – CPA or CA | \$3m | \$1.5m | \$2m | \$5,000 | \$5,000 |
| Actuarial Graduate | \$1.5m | \$1m | \$1.5m | \$3,750 | \$3,750 |
| Actuarial Fellow | \$3m | \$1.5m | \$2m | \$6,250 | \$3,750 |
| Pharmacist | \$1.5m | \$1m | \$1.5m | \$3,750 | \$3,750 |
| Optometrist | \$1.5m | \$1m | \$1.5m | \$3,750 | \$3,750 |
| Veterinarian | \$1.5m | \$1m | \$1.5m | \$3,750 | \$3,750 |
| Physiotherapist | \$1.5m | \$1m | \$1.5m | \$3,750 | \$3,750 |
| Chiropractor | \$1.5m | \$1m | \$1.5m | \$3,750 | \$3,750 |
| Psychologist | \$1.5m | \$1m | \$1.5m | \$3,750 | \$3,750 |
| Osteopath | \$1.5m | \$1m | \$1.5m | \$3,750 | \$3,750 |
| Engineer | \$1.5m | \$1m | \$1.5m | \$3,750 | \$3,750 |
| Architect | \$1.5m | \$1m | \$1.5m | \$3,750 | \$3,750 |
| Quantity Surveyor | \$1.5m | \$1m | \$1.5m | \$3,750 | \$3,750 |

Applying for the Offer

When obtaining a quote for Income Protection under the New Professionals package, the application requires:

- two separate Income Protection policies, one Agreed Value and one Indemnity. The indemnity component of the Income Protection policy can be converted to an Agreed Value policy at any future date without further medical underwriting, subject to the usual financial underwriting requirements, ie proof of income. A Special Condition is also included with the Policy Document to confirm that the Agreed Value benefit has been allowed even though the client's income at application stage may not support the benefit.
- the full (combined) Income Protection benefits for medical requirements, see page 20.
- completion of questions 7 and 8 in Section 5 of the application form.

Seasonal Workers

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✗ Income Protection

Clients employed in seasonal employment occupations that do not offer continuous employment are not eligible for Income Protection because it is difficult to determine whether the client is working and what their income is at a given time.

TPD is generally available under the modified Activities of Daily Living definition only. See the Occupation list for the specific occupation.

Second Occupation

Clients working in a second occupation for 10 or more hours per week are rated in 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 one classification, we retain the occupation category for the principal occupation, otherwise the 'higher' risk occupation category applies.

The earnings from both jobs must be stated separately on the application. Only income from the principal occupation is covered.

Students – full-time / part-time

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✗ Income Protection

Clients studying on either a full-time or part-time basis are eligible for Life, TPD and Critical Illness insurance. TPD is available under the modified Activities of Daily Living definition only.

In general, we consider benefits up to \$1,000,000 for Life and TPD insurance (TPD is only available under the modified Activities of Daily Living definition) and \$750,000 for Critical Illness insurance.

Unemployed

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✗ TPD insurance
- ✗ Income Protection

Unemployed clients are eligible for Life and Critical Illness insurance only. In general, we consider applications for benefits up to \$1,000,000 for Life insurance and \$750,000 for Critical Illness insurance.

Working from Home

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance
- ✓ Income Protection (see below)

Self-employed clients working from home can present challenges at the underwriting and claims stage because it can be difficult to determine if the business will continue to run whilst the client is disabled.

Under Income Protection, the following criteria are taken into consideration and determine eligibility:

- the nature of employment and industry;
- how work is sourced; and
- track record of successfully running a business from home.

Please note:

- the client 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.

Working in Remote Areas (eg mining)

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance
- ✓ Income Protection (see below)

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, Income Protection for occupation categories A, BBB, BB and B is generally restricted to a maximum of \$5,000 monthly benefit. We consider cover above this level based on individual circumstances.

For occupations AAA, AA+ and AA, the monthly benefit can exceed \$5,000 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.

Occupation Classification Descriptions

General

The Occupation Classifications section is a comprehensive listing of individual occupations and their categories and also contains a description of each occupation category.

If your client's occupation is not listed and you can't determine which category they belong to, please contact your TOWER underwriter for a classification. Please ensure that full occupational details are clearly disclosed on the application.

Where '5 year' or '2 year' is shown against the Occupation Category, this indicates the maximum Benefit Period available.

Occupation Code Descriptions

| | |
|-----------|--|
| Life | Life Insurance |
| CI | Critical Illness insurance |
| TPD – Any | TPD insurance – Any Occupation |
| TPD – Own | TPD insurance – Own Occupation |
| IP | Income Protection, Business Expense insurance |
| 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' Occupation definition available. Premium is based on the 'Any' Occupation rate plus 50% |
| M | Modified TPD – Activities of Daily Living An M in the TPD column indicates the client is only eligible to apply for TPD under the modified Activities of Daily Living definition. |

Example

A carpenter, classified as Own Occupation

TPD rate x occupation category x Own Occupation factor =

TPD rate x 2 x 1.5

Clients eligible for either the 'Own' or 'Any' TPD definitions, are also eligible to apply under the modified Activities of Daily Living definition.

Income Protection and Business Expense Code Descriptions

| | |
|-----|--|
| AAA | <p>University Professionals/Executives</p> <ul style="list-style-type: none"> University qualified professionals using their qualification in a role that requires membership of a professional or government body to practise, eg accountants, solicitors or engineers. Individuals in an office-based management role, for at least two years and earning \$120,000+ per annum. |
| AA+ | <p>Health/Medical Professionals</p> <ul style="list-style-type: none"> University qualified health/medical professionals using their qualification in a role that requires membership of a professional or government body to practise, eg doctors, dentists or surgeons. |
| AA | <p>Qualified Managerial/Clerical</p> <ul style="list-style-type: none"> Other professionals and those employed in management or clerical roles (office only) Qualified health professionals who undertake light physical work, ie naturopath. |
| A | <p>Technical Retail/Sales</p> <ul style="list-style-type: none"> Occupations that are not manual or physical in nature but may require some travel. Most commission-based occupations and shopkeepers involved in highly skilled work, eg jeweller. <p>Note: maximum to age 65 Benefit Period applies</p> |
| BBB | <p>Qualified Light Manual</p> <ul style="list-style-type: none"> Skilled craftspeople or tradespeople in non-hazardous industries performing light manual work. Must hold TAFE qualifications, eg carpenter, electrician. <p>Note: maximum to age 65 Benefit Period applies</p> |
| BB | <p>Semi-Skilled Manual</p> <ul style="list-style-type: none"> Skilled workers performing semi-skilled or heavy manual work. Qualifications and/or licensing may not be required, eg panel beater, welder. <p>Note: maximum 5 year Benefit Period applies</p> |
| B | <p>Other Manual</p> <ul style="list-style-type: none"> Workers involved in heavy manual work, eg cleaner, truck driver, floor coverer or sander. <p>Note: maximum 5 year Benefit Period applies</p> |
| SRA | <p>Special Risk Category</p> <ul style="list-style-type: none"> Occupations with special underwriting risks, eg air traffic controller or baggage handler. <p>Note:</p> <ul style="list-style-type: none"> maximum \$5,000 monthly benefit applies; maximum 2-year Benefit Period; minimum 4-week Waiting Period; only available under IP Standard; and Accident Benefit Option not available; <p>for SRA Occupations.</p> |

Occupation Listing

| Occupation | IP | Life | CI | TPD Any | 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 - Min 2 years exp | SRA | OR | OR | M | UI |
| Abattoir - Supervisor - Nil manual | BB | OR | OR | 2 | Y |
| Abattoir - Other | IC | OR | OR | IC | IC |
| Account Executive | AA | OR | OR | 1 | Y |
| Accountant - University qualified | AAA | OR | OR | 1 | Y |
| Accountant - Not university qualified | AA | OR | OR | 1 | Y |
| Accounts Clerk | AA | OR | OR | 1 | Y |
| Acrobats | UI | OR | IC | UI | UI |
| Actor/Actress | UI | OR | IC | M | UI |
| Actuary - Qualified | AAA | OR | OR | 1 | Y |
| Actuary - Unqualified | AA | OR | OR | 1 | Y |
| Acupuncturist - Australian qualification | AA+ | OR | OR | 1 | Y |
| Acupuncturist - Other | A | OR | OR | 1.5 | UI |
| Administration Assistant/Clerk/Manager | AA | OR | OR | 1 | Y |
| Advertising - Agent/Account Executive/ Clerical staff | AA | OR | OR | 1 | Y |
| Advertising - Principal/Account Executive - Office only - Min 2 years exp - Income over \$120,000 pa | AAA | OR | OR | 1 | Y |
| Aerial Photographer | UI | IC | IC | UI | UI |
| Aerobic/Gym Instructor - Qualified - Full-time - Min 2 years exp | B | OR | OR | M | UI |
| Aged Care Worker - Qualified - Includes manual duties | B | OR | OR | 2 | Y |
| Agent - Advertising | AA | OR | OR | 1 | Y |
| Agent - Employment | AA | OR | OR | 1 | Y |
| Agent - Insurance - See Financial Planner | IC | OR | OR | IC | IC |
| Agent - Machinery - Heavy | BB | OR | OR | 2 | Y |
| Agent - Machinery - Light | BBB | OR | OR | 2 | Y |
| Agent - Real Estate - Principal - Income over \$120,000 pa or 5 or more full-time staff | AA | OR | OR | 1 | Y |
| Agent - Real Estate - Principal - Income under \$120,000 pa or less than 5 full-time staff | A | OR | OR | 1 | Y |
| Agent - Real Estate - Salesperson -Income over \$120,000 pa - Min 2 years exp | AA | OR | OR | 1 | Y |
| Agent - Real Estate - Salesperson - Income over \$120,000 pa - Less than 2 years exp | IC | OR | OR | 1 | UI |
| Agent - Real Estate - Salesperson - Income under \$120,000 pa | A | OR | OR | 1 | Y |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|--|-----|------|----|---------|---------|
| Agent - Real Estate - Rental Property Manager - Office only | AA | OR | OR | 1 | Y |
| Agent - Real Estate - Rental Property Manager - Other | A | OR | OR | 1 | Y |
| Agent - Repossession - Includes manual duties | BB | OR | OR | 2 | Y |
| Agent - Stock/Station | A | OR | OR | 1.5 | Y |
| Agent - TAB - Full-time - Principal | AA | OR | OR | 1 | Y |
| Agent - Travel | AA | OR | OR | 1 | Y |
| Agronomist - Office and consultation duties only - Less than 10% field work | AAA | OR | OR | 1 | Y |
| Agronomist - More than 10% field work | IC | OR | OR | IC | IC |
| Air-Conditioning - Installer/Repairer | BBB | OR | OR | 2 | Y |
| Air-Conditioning - Supervisor - 5 or more full-time staff - Min 2 years exp | A | OR | OR | 1.5 | Y |
| Air-Conditioning - Technician | BBB | OR | OR | 2 | Y |
| Airline - Flight Personnel - Commercial (non charter) - Pilots/Flight Engineers/ Flight Attendants etc | UI | OR | OR | M | UI |
| Airport - Air Traffic Controller - Min 2 years exp | SRA | OR | OR | M | UI |
| Airport - Baggage Handler - Min 2 years exp | SRA | OR | OR | M | UI |
| Airport - Cleaner | B | OR | OR | M | UI |
| Airport - Firefighter | UI | OR | OR | UI | UI |
| Airport - Maintenance Worker - Unqualified | B | OR | OR | M | UI |
| Airport - Manager/Clerical | AA | OR | OR | 1 | Y |
| Airport - Refueller | B | OR | OR | M | UI |
| Airport - Truck Driver | B | OR | OR | M | UI |
| Alarm Installer/Repairer | BBB | OR | OR | 2 | Y |
| Aluminium Fixer/Framer - Heights up to 20 metres - Min 2 years exp | B | OR | OR | 2 | UI |
| Aluminium Fixer/Framer - Heights up to 20 metres - Less than 2 years exp | UI | OR | OR | M | UI |
| Aluminium Fixer/Framer - heights over 20 metres - Min 2 years exp | IC | IC | IC | IC | UI |
| Aluminium Fixer/Framer - Heights over 20 metres - Less than 2 years exp | UI | IC | IC | IC | UI |
| Ambulance Officer/Driver/Paramedic | BB | OR | OR | 2 | Y |
| Ambulance Service - Clerical only | AA | OR | OR | 1 | Y |
| Ambulance Technician | BB | OR | OR | 2 | Y |
| Amusement Parlour - Employee | UI | OR | OR | M | UI |
| Amusement Parlour - Proprietor - Min 2 years exp | B | OR | OR | 2 | Y |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|---|-----|------|----|---------|---------|
| Amway Sales Person - Full time - Min 2 years exp | A | OR | OR | 1.5 | Y |
| Anaesthetic Technician | A | OR | OR | 1 | Y |
| Anaesthetist | AA+ | OR | OR | 1 | Y |
| Analyst - University qualified | AAA | OR | OR | 1 | Y |
| Analyst - Not university qualified | AA | OR | OR | 1 | Y |
| Animal Breeder/Trainer - Small domestic animals - No racing involvement | B | OR | OR | 2 | Y |
| Animal Breeder/Trainer - Other - Min 2 years exp | SRA | OR | OR | M | UI |
| Annealer | BB | OR | OR | 2 | Y |
| Antenna Erector - Heights up to 20 metres - Min 2 years exp | B | OR | OR | 2 | UI |
| Antenna Erector - Heights up to 20 metres - Less than 2 years exp | UI | OR | OR | M | UI |
| Antenna Erector - Heights over 20 metres - Min 2 years exp | IC | IC | IC | IC | UI |
| Antenna Erector - Heights over 20 metres - Less than 2 years exp | UI | IC | IC | IC | UI |
| Antique Dealer - Deliveries | B | OR | OR | 2 | Y |
| Antique Dealer - No restoration | A | OR | OR | 1 | Y |
| Antique Dealer - Restoration - Mn 2 years exp | BBB | OR | OR | 2 | Y |
| Antique Dealer - Restoration - Less than 2 years exp | BB | OR | OR | 2 | UI |
| Apiarist/Bee Keeper | BBB | OR | OR | 2 | Y |
| Archaeologist - No overseas work - Less than 10% field work - No underground or manual work | AAA | OR | OR | 1 | Y |
| Archaeologist - No overseas work - More than 10% field work - Underground or manual work | IC | OR | OR | IC | IC |
| Archaeologist - Other | IC | IC | IC | IC | IC |
| Architect - Qualified - Max 10% field work - No underground/Offshore/Manual | AA | OR | OR | 1 | Y |
| Architect - Qualified - More than 10% field work or involves underground/Offshore/Manual | IC | IC | IC | IC | IC |
| Architect - Qualified - Office/consulting only | AAA | OR | OR | 1 | Y |
| Architect - Unqualified - Max 10% field work - No underground/Offshore/Manual | A | OR | OR | 1 | Y |
| Architect - Unqualified - More than 10% field work or involves underground/Offshore/Manual | IC | IC | IC | IC | IC |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|---|-----|--------|----|---------|---------|
| Armed Forces - Civilian - Clerical staff only | AA | OR | OR | 1 | Y |
| Armed Forces - Permanent | UI | IC | IC | UI | UI |
| Art Gallery Owner - Established more than 2 years | AA | OR | OR | 1 | Y |
| Articled Clerk - Legal | AA | OR | OR | 1 | Y |
| Artist - Commercial/Graphic | AA | OR | OR | 1 | Y |
| Artist - Freelance | UI | OR | OR | M | UI |
| Asphalt Layer - Min 2 years exp | SRA | OR | OR | M | UI |
| Assembly Line Worker | UI | OR | OR | M | UI |
| Astrologer | UI | OR | OR | M | UI |
| Astronomer | AAA | OR | OR | 1 | Y |
| Auctioneer - Livestock | A | OR | OR | 1.5 | Y |
| Auctioneer - Real Estate/other - Not livestock | A | OR | OR | 1 | Y |
| Audiometrist | AA | OR | OR | 1 | Y |
| Auditor - Qualified AASA/ACA | AAA | OR | OR | 1 | Y |
| Auditor - Not qualified | AA | OR | OR | 1 | Y |
| Author | UI | OR | OR | M | UI |
| Auto Electrician - Qualified | BBB | OR | OR | 2 | Y |
| Auto Electrician - Unqualified - Min 2 years exp | BB | OR | OR | 2 | Y |
| Aviation - Aeronautical Engineer - Office only | AAA | OR | OR | 1 | Y |
| Aviation - Aeronautical Engineer - Other | IC | OR | OR | IC | IC |
| Aviation - Designer/Draughtsperson | AA | OR | OR | 1 | Y |
| Aviation - Mechanic - Flying duties | IC | IC | IC | IC | IC |
| Aviation - Mechanic - No flying duties | BBB | OR | OR | 2 | Y |
| Aviation - Others | IC | IC | IC | IC | IC |
| Aviation Industry - Flying Instructor | UI | \$2.00 | IC | UI | UI |
| Aviation Industry - Supervisor - No manual | BBB | OR | OR | 1.5 | UI |
| Avon Sales Person - Full-time - Min 2 years exp | A | OR | OR | 1.5 | Y |
| Backhoe Operator - No tree/Bush felling | B | OR | OR | 2 | Y |
| Backhoe Operator - Tree/Bush felling - Owner/Operator - Est min 3 years | SRA | OR | OR | M | UI |
| Baggage Handler - Min 2 years exp | SRA | OR | OR | M | UI |
| Bailiff | A | OR | OR | 1.5 | Y |
| Baker - Qualified | BBB | OR | OR | 2 | Y |
| Baker - Unqualified - Min 2 years exp | B | OR | OR | 2 | Y |
| Bank - Manager/Teller/Clerk/Customer Service/Officer | AA | OR | OR | 1 | Y |
| Bank Manager - Office only - Min 2 years exp - Income over \$120,000 pa | AAA | OR | OR | 1 | Y |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|--|-----|--------|----|---------|---------|
| Bank Manager - Office only -Income under \$120,000 pa | AA | OR | OR | 1 | Y |
| Barber/Hairdresser - Qualified | BBB | OR | OR | 1.5 | Y |
| Barrister | AAA | OR | OR | 1 | Y |
| Bartender - Full-time | B | OR | OR | 2 | Y |
| Battery and Tyre sales only | A | OR | OR | 1.5 | Y |
| Battery and Tyre Repair/Fitting | B | OR | OR | 2 | Y |
| Beach Inspector - Permanent full-time - Min 2 years exp | B | OR | OR | 2 | Y |
| Beautician - Qualified | BBB | OR | OR | 1.5 | Y |
| Bill Poster | UI | OR | OR | UI | UI |
| Biochemist - Qualified | AAA | OR | OR | 1 | Y |
| Biologist - Laboratory and office only | AAA | OR | OR | 1 | Y |
| Biologist - Marine - Less than 10% field work - No diving | AA | OR | OR | 1 | Y |
| Biologist - Marine - More than 10% field work - no diving | A | OR | OR | 1 | IC |
| Biologist - Marine -Diving duties | UI | IC | IC | UI | UI |
| Blacksmith/Farrier | BB | OR | OR | 2 | Y |
| Blind/Awning/Screen - quotes/measurements only - No manual - Min 2 years exp | A | OR | OR | 1.5 | Y |
| Blind/Awning/Screen -Installer | BBB | OR | OR | 2 | Y |
| Blind/Awning/Screen - Maker | BB | OR | OR | 2 | Y |
| Boat - Builder - Qualified | BBB | OR | OR | 2 | Y |
| Boat - Builder - Unqualified - Min 2 years exp | B | OR | OR | 2 | UI |
| Boat - Sales | A | OR | OR | 1.5 | Y |
| Bobcat Operator - No tree/Bush felling | B | OR | OR | 2 | Y |
| Bobcat Operator - Tree/Bush felling - Owner/Operator - Est min 3 years | SRA | OR | OR | M | UI |
| Boilermaker - Qualified | BB | OR | OR | 2 | Y |
| Boilermaker - Unqualified - Min 2 years exp | B | OR | OR | 2 | Y |
| Bookbinder | A | OR | OR | 1.5 | Y |
| Bookkeeper | AA | OR | OR | 1 | Y |
| Bookmaker - Gambling | UI | OR | OR | M | UI |
| Botanist - Qualified | AAA | OR | OR | 1 | Y |
| Botanist - Unqualified - Min 2 years exp | A | OR | OR | 1.5 | Y |
| Bouncer | UI | \$2.00 | UI | UI | UI |
| Boxer - Professional | UI | \$3.00 | UI | UI | UI |
| Bread Vendor | BB | OR | OR | 2 | Y |
| Brewery Worker | IC | OR | OR | M | UI |
| Bricklayers/Pavers | B | OR | OR | M | UI |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|--|-----|------|----|---------|---------|
| Brickworks - Labourer | UI | OR | OR | M | UI |
| Brickworks - Supervisor - No manual | BBB | OR | OR | 2 | UI |
| Broker/Financial Planner - Min DFP4 qualified - Income over \$120,000 pa - Min 2 years exp | AAA | OR | OR | 1 | Y |
| Broker/Financial Planner - Min DFP4 qualified - Income under \$120,000 pa - min 2 years exp | AA | OR | OR | 1 | Y |
| Broker/Financial Planner -Other | A | OR | OR | 1 | UI |
| Broker - Stock/Finance/not insurance - Qual -Inc over \$120k pa - Not self-funded or working at home | AAA | OR | OR | 1 | Y |
| Broker - Stock/Finance/not insurance - Qual - Inc under \$120k - Not self-funded or working at home | AA | OR | OR | 1 | Y |
| Builder - Qualified - Supervisory only - No manual work - Min 2 yrs in this employment | A | OR | OR | 1.5 | Y |
| Builder - Licensed | BBB | OR | OR | 2 | Y |
| Builder - In 1st year apprenticeship | UI | OR | OR | M | UI |
| Builder - In 2nd or 3rd year apprenticeship | B | OR | OR | 2 | UI |
| Builder - In 4th year apprenticeship | BB | OR | OR | 2 | Y |
| Builders Labourer | UI | OR | OR | M | UI |
| Builders Supply Merchant - Light manual/ shop | BBB | OR | OR | 2 | Y |
| Builders Supply Merchant - Yard worker | B | OR | OR | 2 | Y |
| Bulldozer Operator - No tree/bush felling | B | OR | OR | 2 | Y |
| Bulldozer Operator - Tree/ bush felling - Owner/Operator - Est min 3 years | SRA | OR | OR | M | UI |
| Bus/Coach Driver - Local only | BB | OR | OR | 2 | Y |
| Bus/Coach Driver - Interstate | B | OR | OR | M | UI |
| Business Analyst/Consultant - University qualified - Income over \$120,000 pa | AAA | OR | OR | 1 | Y |
| Business Analyst/Consultant - University qualified - Income under \$120,000 pa | AA | OR | OR | 1 | Y |
| Business Analyst/Consultant - Not university qualified | AA | OR | OR | 1 | Y |
| Business Development Manager - Income over \$120,000 pa - Min 2 years exp | AAA | OR | OR | 1 | Y |
| Business Development Manager - Income under \$120,000 pa | AA | OR | OR | 1 | Y |
| Business Manager - Office only - No manual work - Income over \$120,000 pa | AAA | OR | OR | 1 | Y |
| Business Manager - Office only - No manual work - Income under \$120,000 pa | AA | OR | OR | 1 | Y |
| Business Manager - Others - Refer to specific Trade/Industry | IC | OR | OR | IC | IC |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|---|-----|------|----|---------|---------|
| Butcher - Retail - Qualified | BBB | OR | OR | 2 | Y |
| Butler - Min 2 years exp | BBB | OR | OR | 2 | Y |
| Buyer - Retail Store Office | AA | OR | OR | 1 | Y |
| Buyer - Other | A | OR | OR | 1 | UI |
| Cabinet Maker - Qualified | BBB | OR | OR | 2 | Y |
| Cabinet Maker - Unqualified - Min 2 years exp | B | OR | OR | 2 | Y |
| Cable Television Installer | BBB | OR | OR | 2 | Y |
| Cablemaker/Wiremaker | BBB | OR | OR | 2 | Y |
| Cake Decorator - Qualified | BBB | OR | OR | 1.5 | UI |
| Cake Decorator - Unqualified - Min 2 years exp | BB | OR | OR | 1.5 | UI |
| Cameraman - Aerial | UI | IC | IC | UI | UI |
| Cameraman - On location - Employee/ Freelance | IC | IC | IC | IC | UI |
| Cameraman - Studio - Employee | A | OR | OR | 1.5 | Y |
| Cameraman - Studio - Freelance | IC | OR | OR | IC | IC |
| Canvas Goods/Manufacturer | BB | OR | OR | 2 | Y |
| Car Detailer | B | OR | OR | M | UI |
| Car Manufacture - Assembly | B | OR | OR | M | UI |
| Car Manufacture - Supervisor - Min 2 years exp | BB | OR | OR | 2 | Y |
| Car Park Attendant | B | OR | OR | 2 | UI |
| Car Salesperson | A | OR | OR | 1.5 | Y |
| Car Wash - Managerial/Clerical - Office only | A | OR | OR | 1.5 | Y |
| Car Wash - Owner/Manager - Light duties | BB | OR | OR | 2 | UI |
| Car Washer | UI | OR | OR | M | UI |
| Car Wrecker - Owner | B | OR | OR | 2 | Y |
| Caravan Park Proprietor | B | OR | OR | 2 | Y |
| Caravan Salesperson | A | OR | OR | 1.5 | Y |
| Careers Advisor/Counsellor | AA | OR | OR | 1 | Y |
| Carpenter - In 1st year apprenticeship | UI | OR | OR | M | UI |
| Carpenter - In 2nd or 3rd year apprenticeship | B | OR | OR | 2 | UI |
| Carpenter - In 4th year apprenticeship | BB | OR | OR | 2 | Y |
| Carpenter - Qualified | BBB | OR | OR | 2 | Y |
| Carpenter - Unqualified - Min 2 years exp | BB | OR | OR | 2 | Y |
| Carpet - Cleaner | B | OR | OR | M | UI |
| Carpet - Layer | B | OR | OR | M | UI |
| Cartographer | AAA | OR | OR | 1 | Y |
| Cashier - Financial Institution | AA | OR | OR | 1.5 | Y |
| Cashier - Service Station/Supermarket | BB | OR | OR | 2 | Y |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|--|-----|------|----|---------|---------|
| Casino - Government owned and licensed - Cashier | A | OR | OR | 1.5 | Y |
| Casino - Government owned and licensed - Croupier/Inspector | BB | OR | OR | 2 | UI |
| Casino - Government owned and licensed - Managerial/Clerical - Office only | AA | OR | OR | 1 | Y |
| Casino - Government owned and licensed - Security | B | OR | OR | UI | UI |
| Casino - Government owned and licensed - Waiter/Bar staff | B | OR | OR | 2 | Y |
| Caterer - Admin/supervisory only - Min 2 years exp | A | OR | OR | 1.5 | Y |
| Caterer - Qualified | BBB | OR | OR | 1.5 | Y |
| Caterer - Unqualified - Min 2 years exp | BB | OR | OR | 2 | Y |
| Cattery/Kennel Operator | BB | OR | OR | 2 | Y |
| Ceiling Fixer - Qualified | BB | OR | OR | 2 | Y |
| Ceiling Fixer - Unqualified - Min 2 years exp | B | OR | OR | 2 | UI |
| Cement Manufacturing - Supervisor | BB | OR | OR | 2 | Y |
| Cement Manufacturing - Other | UI | OR | OR | M | UI |
| Cement Renderer - Qualified | BB | OR | OR | 2 | Y |
| Cement Renderer - Unqualified - Min 2 years exp | B | OR | OR | 2 | UI |
| Cemetery - Crematorium worker | B | OR | OR | M | UI |
| Chauffeur - Min 2 years exp | BBB | OR | OR | 2 | Y |
| Chef/Cook - In 1st year apprenticeship | UI | OR | OR | M | UI |
| Chef/Cook - In 2nd or 3rd year apprenticeship | B | OR | OR | 2 | UI |
| Chef/Cook - In 4th year apprenticeship | BB | OR | OR | 2 | Y |
| Chef/Cook - Qualified | BBB | OR | OR | 1.5 | Y |
| Chef/Cook - Unqualified - Min 2 years exp | BB | OR | OR | 1.5 | Y |
| Chemist - Analytical/Research - Qualified | AAA | OR | OR | 1 | Y |
| Chemist - Laboratory Technician | A | OR | OR | 1.5 | Y |
| Chemist - Retail | AA+ | OR | OR | 1 | Y |
| Chief Executive Officer - Office only - Income over \$120,000 pa | AAA | OR | OR | 1 | Y |
| Chief Executive Officer - Office only - Income under \$120,000 pa | AA | OR | OR | 1 | Y |
| Childcare Ctre Mgr/Director - Less than 10% hands on child care duties - income over \$120,000 pa | AAA | OR | OR | 1 | Y |
| Childcare Ctre Mgr/Director - Less than 10% hands on child care duties - Income under \$120,000 pa | AA | OR | OR | 1 | Y |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|---|-----|--------|----|---------|---------|
| Childcare Ctre Mgr/Director - More than 10% hands on child care duties | IC | OR | OR | IC | IC |
| Childcare Worker - Qualified and registered - not working from home | BBB | OR | OR | 2 | Y |
| Childcare Worker - Qualified and registered - Working from home - Min 2 years exp | BB | OR | OR | 2 | Y |
| Chimney Sweep | B | OR | OR | 2 | UI |
| Chiropodist - University qualified | AA+ | OR | OR | 1.5 | Y |
| Chiropodist - Not university qualified | AA | OR | OR | 1.5 | Y |
| Chiropractor - University qualified | AA+ | OR | OR | 1.5 | Y |
| Chiropractor - Not university qualified | AA | OR | OR | 1.5 | Y |
| Choreographer/Dancer | UI | OR | OR | M | UI |
| Circus Performers/Staff | UI | IC | UI | UI | UI |
| Cleaner - Airport | B | OR | OR | M | UI |
| Cleaner - Brick - Min 2 years exp - Min 30 day WP | SRA | OR | OR | M | UI |
| Cleaner - Carpet | B | OR | OR | M | UI |
| Cleaner - General | B | OR | OR | M | UI |
| Cleaner - Hospital | B | OR | OR | M | UI |
| Cleaner - Hotel | B | OR | OR | M | UI |
| Cleaner - House | B | OR | OR | M | UI |
| Cleaner - Office/Factory/School | B | OR | OR | M | UI |
| Cleaner - Window - Heights up to 20 metres - Min 2 years exp | B | OR | OR | 2 | UI |
| Cleaner - Window - Heights up to 20 metres - Less than 2 years exp | UI | OR | OR | M | UI |
| Cleaner - Window - Heights over 20 metres - min 2 years exp | IC | IC | IC | IC | UI |
| Cleaner - Window - Heights over 20 metres - less than 2 years exp | UI | IC | IC | IC | UI |
| Clergy/Minister of Religion - No overseas/ missionary work | AA | OR | OR | 1 | Y |
| Clerk/Clerical | AA | OR | OR | 1 | Y |
| Clothing Designer - Min 2 years exp | SRA | OR | OR | 1.5 | Y |
| Club - Registered - Bar Staff | B | OR | OR | 2 | Y |
| Club - Registered - Bouncer/Security Staff | UI | \$2.00 | UI | UI | UI |
| Club - Registered - Cashier | A | OR | OR | 1.5 | Y |
| Club - Registered - Chef/Cook Qualified | BBB | OR | OR | 1.5 | Y |
| Club - Registered - Chef/Cook - Unqualified - Min 2 years exp | BB | OR | OR | 1.5 | Y |
| Club - Registered - Manager/Admin - No bar work | AA | OR | OR | 1 | Y |
| Club - Registered - Manager - Bar work | BB | OR | OR | 2 | Y |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|--|-----------------|------|----|---------|---------|
| Club - Registered - Receptionist/ Clerical only | AA | OR | OR | 1 | Y |
| Club - Registered - Waiter/Waitress | B | OR | OR | 2 | Y |
| Coach - permanent/full-time - Football - All codes | IC | OR | OR | M | UI |
| Coach - Permanent/full-time - Golf - Min 2 years exp | BBB (5 year) | OR | OR | M | UI |
| Coach - permanent/full-time - Swimming - Min 2 years exp | BBB (5 year) | OR | OR | M | UI |
| Coach - permanent/full-time - Tennis - Min 2 years exp | BBB (5 year) | OR | OR | M | UI |
| Company Director - Managing office staff only - Income over \$120,000 pa | AAA | OR | OR | 1 | Y |
| Company Director - Office only - Income under \$120,000 pa | AA | OR | OR | 1 | Y |
| Company Director - Manual work - Refer specific occupation | IC | IC | IC | IC | IC |
| Company Secretary - Qualified - Income over \$120,000 pa | AAA | OR | OR | 1 | Y |
| Company Secretary - Other - Office only | AA | OR | OR | 1 | Y |
| Composer - Music | UI | OR | OR | M | UI |
| Compositor/Proof Reader | A | OR | OR | 1 | Y |
| Computer - Analyst/Consultant/ Programmer - University qualified - Income over \$120,000 pa | AAA | OR | OR | 1 | Y |
| Computer - Analyst/Consultant/ Programmer - University qualified - income under \$120,000 pa | AA | OR | OR | 1 | Y |
| Computer - Analyst/Consultant/ Programmer - Not university qualified | AA | OR | OR | 1 | Y |
| Computer - Representative - 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 | OR | OR | M | UI |
| Conveyancer | AA | OR | OR | 1 | Y |
| Copy Reader | AA | OR | OR | 1 | Y |
| Copy Typer | AA | OR | OR | 1 | Y |
| Copywriter | AA | OR | OR | 1 | Y |
| Coroner | AAA | OR | OR | 1 | Y |
| Courier - Car/Van/Light truck - Local only | BB | OR | OR | 2 | Y |
| Courier - Cyclist | UI | OR | OR | M | UI |
| Courier - Motorcycle | UI | OR | OR | M | UI |
| Courier - Van/Truck - Long distance | B | OR | OR | M | UI |
| Crane/Derrick/Hoist Operator | UI | OR | OR | M | UI |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|--|-----|--------|----|---------|---------|
| Credit Controller/Manager | AA | OR | OR | 1 | Y |
| Crop Duster/Sprayer - Ground - No aviation | B | OR | OR | 2 | Y |
| Curator - Art Gallery/Library/Museum | AA | OR | OR | 1 | Y |
| Curtain Fitter | BBB | OR | OR | 2 | Y |
| Customs - Agent/Clerical | AA | OR | OR | 1 | Y |
| Customs - Officer | A | OR | OR | 1.5 | Y |
| Dance Instructor - Min 2 years exp | BB | OR | OR | 2 | Y |
| Dancer | UI | OR | OR | M | UI |
| Data Entry Operator | AA | OR | OR | 1 | Y |
| Data Processing Manager | AA | OR | OR | 1 | Y |
| Debt Collector - Office only | AA | OR | OR | 1 | Y |
| Debt Collector - Any site work | B | OR | OR | M | UI |
| Deckhand - Skilled only | IC | OR | OR | M | UI |
| Demolition Worker - No use of explosives | UI | OR | OR | M | UI |
| Demolition Worker - Use of explosives | UI | \$2.00 | UI | UI | UI |
| Dental Hygienist | A | OR | OR | 1 | Y |
| Dental Nurse | A | OR | OR | 1 | Y |
| Dental Prosthesis | AA | OR | OR | 1 | Y |
| Dental Technician | A | OR | OR | 1.5 | Y |
| Dentist | AA+ | OR | OR | 1 | Y |
| Detention Centre Officer | UI | OR | OR | M | 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 | M | UI |
| Diver | UI | IC | IC | UI | UI |
| Dockyard - Stevedore/Labourer - Min 2 years exp - Not casual employment | SRA | OR | OR | M | UI |
| Dockyard - Terminal Operator - Office only | A | OR | OR | 1.5 | Y |
| Doctor - General Practitioner | AA+ | OR | OR | 1 | Y |
| Doctor - Specialist | AA+ | OR | OR | 1 | Y |
| Doctor - Surgeon | AA+ | OR | OR | 1 | Y |
| Dog Breeder/Groomer - No racing involvement | B | OR | OR | 2 | Y |
| Dogman/Steeplejack | UI | \$2.00 | UI | UI | UI |
| Drainer/Ditcher - Qualified plumber | BB | OR | OR | 2 | Y |
| Drainer/Ditcher - Unqualified - Min 2 years exp | B | OR | OR | 2 | Y |
| Draper | BBB | OR | OR | 2 | Y |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|---|-----|--------|----|---------|---------|
| Draughtsperson - Qualified - Max 10% field work - No underground/offshore/manual | AA | OR | OR | 1 | Y |
| Draughtsperson - Qualified - More than 10% field work or involves underground/offshore/manual | IC | IC | IC | IC | IC |
| Draughtsperson - Unqualified - max 10% field work - No underground/offshore/manual | A | OR | OR | 1 | Y |
| Draughtsperson - Unqualified - More than 10% field work or involves underground/offshore/manual | IC | IC | IC | IC | IC |
| Dredger - Harbour or river | B | OR | OR | M | UI |
| Dressmaker | BBB | OR | OR | 2 | Y |
| Driller - Waterwell and Mineral Sample | B | OR | OR | M | UI |
| Driller - Others/Offshore/Using explosives | UI | IC | IC | UI | UI |
| Driver - Airport Truck | B | OR | OR | M | UI |
| Driver - Ambulance | BB | OR | OR | 2 | Y |
| Driver - Armoured Car | UI | OR | OR | UI | UI |
| Driver - Bus - Local only | BB | OR | OR | 2 | Y |
| Driver - Bus - Interstate | B | OR | OR | M | UI |
| Driver - Cement Truck | B | OR | OR | M | UI |
| Driver - Chauffeur - Min 2 years exp | BBB | OR | OR | 2 | Y |
| Driver - Courier - Car/Van/Light truck - Local only | BB | OR | OR | 2 | Y |
| Driver - Crane/Derrick/Hoist Operator | UI | OR | OR | M | UI |
| Driver - Earthmoving/Construction | B | OR | OR | 2 | Y |
| Driver - Explosives | UI | \$2.00 | UI | UI | UI |
| Driver - Forklift - not on docks | B | OR | OR | 2 | Y |
| Driver - Hire Car Owner | BBB | OR | OR | 2 | Y |
| Driver - Instructor | BBB | OR | OR | 2 | Y |
| Driver - Removalist - Max 500km daily | B | OR | OR | M | UI |
| Driver - Tanker Driver - Petrol etc - Metro only | B | OR | OR | M | UI |
| Driver - Taxi - Full-time - Owner/Driver | BB | OR | OR | 2 | Y |
| Driver - Taxi - Full-time - Driver - Min 2 years exp | B | OR | OR | 2 | Y |
| Driver - Tow Truck | B | OR | OR | M | UI |
| Driver - Truck - Max 500km daily | B | OR | OR | 2 | Y |
| Dry Cleaning - Worker | B | OR | OR | M | UI |
| Earthmoving - No tree/bush felling | B | OR | OR | 2 | Y |
| Earthmoving - Tree/bush felling - Owner/Operator - Est min 3 years | SRA | OR | OR | M | UI |
| Economist | AAA | OR | OR | 1 | Y |
| Editor - Films/Television - Office only | A | OR | OR | 1.5 | Y |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|--|-----|--------|----|---------|---------|
| Editor - Films/Television - Site work | BBB | OR | OR | 2 | UI |
| Editor - Newspaper/Magazines | AA | OR | OR | 1 | Y |
| Electrician - In 1st year apprenticeship | UI | OR | OR | M | UI |
| Electrician - In 2nd or 3rd year apprenticeship | B | OR | OR | 2 | UI |
| Electrician - In 4th year apprenticeship | BB | OR | OR | 2 | Y |
| Electrician - Industrial - High Voltage | IC | IC | IC | IC | IC |
| Electrician - Qualified - Domestic/Business | BBB | OR | OR | 2 | Y |
| Electroplater | BB | OR | OR | 2 | Y |
| Elevator Mechanic/Installer | B | OR | OR | 2 | UI |
| Embalmer | BBB | OR | OR | 2 | Y |
| Employment Agent | AA | OR | OR | 1 | Y |
| Engineer - Diploma/TAFE qualified - Max 10% field work - No underground/offshore/manual work | AA | OR | OR | 1 | Y |
| Engineer - Diploma/TAFE qual - More than 10% field work or involves underground/offshore/manual work | IC | IC | IC | IC | IC |
| Engineer - Uni qual - Office/Consulting - Max 10% field work - No underground/offshore/manual work | AAA | OR | OR | 1 | Y |
| Engineer - Uni qual - More than 10% field work or involves underground /offshore/ manual work | IC | IC | IC | IC | IC |
| Engraver/Etcher | A | OR | OR | 1.5 | Y |
| Entomologist | AAA | OR | OR | 1 | Y |
| Equipment Hire - Sales only - No manual duties | A | OR | OR | 1.5 | Y |
| Equipment Hire - Repair and Maintenance | BBB | OR | OR | 2 | Y |
| Estimator | AA | OR | OR | 1 | Y |
| Event Manager - Office only | AA | OR | OR | 1 | Y |
| Event Manager - Site Work - no manual work | A | OR | OR | 1 | Y |
| Event Manager - Other | IC | OR | OR | IC | IC |
| Excavation Contractor | B | OR | OR | 2 | Y |
| Executive - Managing office staff only - Income over \$120,000 pa | AAA | OR | OR | 1 | Y |
| Executive - Managing office staff only - Income under \$120,000 pa | AA | OR | OR | 1 | Y |
| Explosives/Fireworks - Manufacturer or Setter | UI | \$2.00 | UI | UI | UI |
| Export/Import - Clerical Only | AA | OR | OR | 1 | Y |
| Export/Import - Other | IC | OR | OR | IC | IC |
| Factory Worker | UI | OR | OR | M | UI |
| Farmer - Cane - Restrictions apply as per the Adviser Manual | B | OR | OR | M | UI |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|--|--------------|------|----|---------|---------|
| Farmer - Manager - 5 or more full time staff | BBB (5 year) | OR | OR | 2 | Y |
| Farmer - Manager - Less than 5 full time staff | BB | OR | OR | 2 | Y |
| Farmer - Owner - 5 or more full time staff - Restrictions apply as per the Adviser Manual | BBB (5 year) | OR | OR | 2 | Y |
| Farmer - Owner - Less than 5 full time staff - Restrictions apply as per the Adviser Manual | BB | OR | OR | 2 | Y |
| Farmer - Oyster Farmer - Restrictions apply as per the Advisers Manual | BB | OR | OR | 2 | Y |
| Farmer - Worker | UI | OR | OR | M | UI |
| Farmer/Grazier - Owner - 5 or more full-time staff - Restrictions apply as per the Adviser Manual | BBB (5 year) | OR | OR | 2 | Y |
| Farmer/Grazier - Owner - Less than 5 full-time staff - Restrictions apply as per the Adviser Manual | BB | OR | OR | 2 | Y |
| Fashion Designer - Min 2 years exp | SRA | OR | OR | 1.5 | Y |
| Fencing Contractor - Agriculture | B | OR | OR | M | UI |
| Fencing Contractor - Suburban | B | OR | OR | 2 | Y |
| Ferryman | B | OR | OR | M | UI |
| Fibreglass Moulder/Supervisor | BB | OR | OR | 2 | Y |
| Fibreglass - Other | IC | OR | OR | IC | IC |
| Film/TV - Aust Only - Distributor | AA | OR | OR | 1 | Y |
| Film/TV - Aust Only - Makeup - Min 2 years exp | BBB | OR | OR | 2 | Y |
| Film/TV - Aust Only - Producer | IC | OR | OR | IC | UI |
| Film/TV - Aust Only - Sound Engineer | A | OR | OR | 1.5 | Y |
| Film/TV - Aust Only - Technicians/Engineers (Studio) | A | OR | OR | 1.5 | Y |
| Film/TV - Aust Only - Wardrobe - Min 2 years exp | SRA | OR | OR | M | UI |
| Financial Planner/Insurance Sales - Min DFP4 qualified - Income over \$120,000 pa - Min 2 years exp | AAA | OR | OR | 1 | Y |
| Financial Planner/Insurance Sales - Min DFP4 qualified - Income under \$120,000 pa - Min 2 years exp | AA | OR | OR | 1 | Y |
| Financial Planner/Insurance Sales - Others | A | OR | OR | 1 | UI |
| Firefighter | UI | OR | IC | UI | UI |
| Fisherman (Ordinary/\$2 based on Individual consideration) | UI | IC | IC | UI | UI |
| Fitness Centre - Owner/Operator - No manual work | A | OR | OR | 1.5 | UI |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|---|-----|------|----|---------|---------|
| Fitness Centre - Instructor - Qualified - Full time - Min 2 years exp | B | OR | OR | M | UI |
| Fitter and Turner | BBB | OR | OR | 2 | Y |
| Floor Coverer/Sander | B | OR | OR | 2 | Y |
| Floor Tiler - Qualified | BB | OR | OR | 2 | Y |
| Floor Tiler - Unqualified - Min 2 years exp | B | OR | OR | 2 | UI |
| Food Technologist - Qualified | AA | OR | OR | 1 | Y |
| Foreman - Building - No manual duties - Min 2 years exp | A | OR | OR | 1.5 | Y |
| Foreman - Building - Some manual duties - Min 2 years exp | BBB | OR | OR | 2 | Y |
| Forester - Supervisory only | BBB | OR | OR | 2 | Y |
| Forester - Tree felling | UI | OR | OR | UI | UI |
| Forklift Driver - Not on docks | B | OR | OR | 2 | Y |
| Foundry/Smelter Worker | IC | OR | OR | M | UI |
| French Polisher - Qualified | BBB | OR | OR | 2 | Y |
| French Polisher - Unqualified - Min 2 years exp | B | OR | OR | M | UI |
| Fruit Packer/Picker | UI | OR | OR | M | UI |
| Fruit/Vegetable - Providore/Wholesaler | BB | OR | OR | 2 | 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 - Polisher - Unqualified - Min 2 years exp | B | OR | OR | M | UI |
| Furniture - Removalist - Max 500km daily | B | OR | OR | M | UI |
| Furniture - Restorer - Min 2 years exp | BBB | OR | OR | 2 | Y |
| Furniture - Retailer - Sales only | A | OR | OR | 1 | Y |
| Furniture - Retailer - Deliveries | B | OR | OR | 2 | Y |
| Garage - Cashier/Console Operator | BB | OR | OR | 2 | Y |
| Garage - Proprietor - Including manual duties | BB | OR | OR | 2 | Y |
| Garage - Proprietor - No manual duties - 5 or more full-time staff | A | OR | OR | 1 | Y |
| Garage - Proprietor - No manual duties - Less than 5 full-time staff | BBB | OR | OR | 1.5 | Y |
| Garage - Rollerdoor Installer | BB | OR | OR | 2 | Y |
| Garbage - Collector/Driver | B | OR | OR | 2 | Y |
| Garbage - Incineration Operator | UI | OR | OR | M | UI |
| Gardener - Qualified - Min 2 years exp | B | OR | OR | 2 | Y |
| Gardener - Other | IC | OR | OR | M | IC |
| Gas Fitter | BBB | OR | OR | 2 | Y |
| Gem Cutter/Polisher/Setter | A | OR | OR | 1.5 | Y |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|--|-----------------|--------|----|---------|---------|
| Geologist - Qualified - Office only | AAA | OR | OR | 1 | Y |
| Geologist - Up to 10% field work - No explosive use/no underground or offshore | AA | OR | OR | 1.5 | Y |
| Geologist - More than 10% exploration/ Onsite - No explosive use/ no underground or offshore | BBB | OR | OR | 2 | Y |
| Geologist - Underground or uses explosives | UI | IC | UI | UI | UI |
| Glass Blower | B | OR | OR | M | UI |
| Glazier | BB | OR | OR | 2 | Y |
| Goldsmith | A | OR | OR | 1.5 | Y |
| Golf Professional - Shop and tuition only | BBB (5 year) | OR | OR | M | UI |
| Graphic Designer | AA | OR | OR | 1 | Y |
| Grave Digger | B | OR | OR | M | UI |
| Greenkeeper | BBB | OR | OR | 2 | Y |
| Groundsman - Qualified | B | OR | OR | 2 | Y |
| Guillotine Operator - Min 2 years exp | SRA | OR | OR | M | UI |
| Gunsmith | BBB | OR | OR | 2 | Y |
| Gyprock Fixer - Qualified | BB | OR | OR | 2 | Y |
| Gyprock Fixer - Unqualified - Min 2 years exp | B | OR | OR | 2 | UI |
| Hairdresser/Barber - Qualified | BBB | OR | OR | 2 | Y |
| Handyman | B | OR | OR | M | UI |
| Harbour Pilot | BBB | OR | OR | 2 | Y |
| Harvester | UI | OR | OR | M | UI |
| Headmaster | AAA | OR | OR | 1 | Y |
| Health and Safety Officer - No unusual hazards - eg: working at heights, underground, etc | A | OR | OR | 1.5 | Y |
| Hire Car Owner/Driver - Min 2 years exp | BBB | OR | OR | 2 | Y |
| Home Care Worker - Qualified - Not family/friend | B | OR | OR | 2 | UI |
| Home Duties - Maximum cover applies as per Adviser Manual | UI | OR | OR | 1.5 | UI |
| Homeopath - Qualified | AA | OR | OR | 1 | Y |
| Horses - Breeder | UI | OR | OR | M | UI |
| Horses - Jockey - Flat racing | UI | OR | IC | UI | UI |
| Horses - Jockey - Steeplechase | UI | \$2.00 | IC | UI | UI |
| Horses - Riding Instructor | IC | OR | OR | M | UI |
| Horses - Strapper/Stablehand | UI | OR | OR | M | UI |
| Horses - Trainer | UI | OR | OR | UI | UI |
| Horses - Trotting Driver | UI | OR | OR | UI | UI |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|--|-----|------|----|---------|---------|
| Horticulturist - Qualified - Consulting only | A | OR | OR | 1 | Y |
| Horticulturist - Qualified -including manual duties | BBB | OR | OR | 2 | Y |
| Hospital - Administrator | A | OR | OR | 1 | Y |
| Hospital - Cleaner | B | OR | OR | M | UI |
| Hospital - Domestic worker | B | OR | OR | M | UI |
| Hospital - Wardsperson | B | OR | OR | 2 | Y |
| Hotel/Motel - Bartender - Full time | B | OR | OR | 2 | Y |
| Hotel/Motel - Cleaner | B | OR | OR | M | UI |
| Hotel/Motel - Concierge - 5 star hotel | AA | OR | OR | 1 | Y |
| Hotel/Motel - Housekeeper/ Chambermaid | BB | OR | OR | 2 | Y |
| Hotel/Motel - Kitchenhand | B | OR | OR | 2 | Y |
| Hotel/Motel - Maitre'd - 5 star hotel | A | OR | OR | 1.5 | Y |
| Hotel/Motel - Manager/Supervisory only - No bar duties | AA | OR | OR | 1 | Y |
| Hotel/Motel - Manager - Bar work | BB | OR | OR | 2 | Y |
| Hotel/Motel - Porter | B | OR | OR | 2 | Y |
| Hotel/Motel - Publican - 5 or More full-time staff | A | OR | OR | 1.5 | Y |
| Hotel/Motel - Publican - Less than 5 full-time staff | BBB | OR | OR | 2 | Y |
| Hotel/Motel - Receptionist | AA | OR | OR | 1 | Y |
| House Reblocker | UI | OR | OR | M | UI |
| Houseperson - Maximum cover applies as per Adviser Manual | UI | OR | OR | 1.5 | UI |
| Human Resources Consultant | AA | OR | OR | 1 | Y |
| Human Resources Consultant - University qualified - Income over \$120,000 pa | AAA | OR | OR | 1 | Y |
| Human Resources Consultant - not university qualified or income under \$120,000 pa | AA | OR | OR | 1 | Y |
| Hypnotherapist - Qualified | AA | OR | OR | 1 | Y |
| Ice Cream Van Driver | B | OR | OR | 2 | UI |
| Insecticide Manufacture - Supervisor | BB | OR | OR | 2 | Y |
| Insecticide Manufacture - Other | IC | OR | OR | M | UI |
| Inspector - Building | A | OR | OR | 1.5 | Y |
| Inspector - Education | AA | OR | OR | 1 | Y |
| Inspector - Health | A | OR | OR | 1.5 | Y |
| Inspector - RSPCA | A | OR | OR | 1.5 | Y |
| Instrument Manufacturer | BBB | OR | OR | 2 | Y |
| Insulation Installer | B | OR | OR | 2 | Y |
| Insurance - Adjuster | AA | OR | OR | 1 | Y |
| Insurance - Clerk | AA | OR | OR | 1 | Y |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|--|-----|------|----|---------|---------|
| Insurance - Investigator | BBB | OR | OR | 2 | Y |
| Insurance - Sales - See Financial Planner | IC | IC | IC | IC | IC |
| Interior Decorator - Qualified - Consulting only | A | OR | OR | 1.5 | Y |
| Interior Decorator - Light manual | BBB | OR | OR | 2 | Y |
| Interpreter | AA | OR | OR | 1 | Y |
| Investor | UI | OR | OR | M | UI |
| Iridologist - Qualified | AA | OR | OR | 1 | Y |
| Ironing Contractor - Min 2 years exp - Not casual employment | SRA | OR | OR | M | UI |
| Jackeroo/Jillaroo | UI | OR | OR | M | UI |
| Janitor - Live off premises | B | OR | OR | 2 | UI |
| Janitor - Live on premises - Min 2 years exp | SRA | OR | OR | M | UI |
| Jeweller - Merchant | AA | OR | OR | 1.5 | UI |
| Joiner | BBB | OR | OR | 2 | Y |
| Journalist/Reporter - Employee - No overseas work | A | OR | OR | 1.5 | Y |
| Journalist/Reporter - Employee - On air studio - Min 2 yrs exp | A | OR | OR | 1.5 | Y |
| Journalist/Reporter - Freelance - No overseas work | IC | OR | OR | IC | UI |
| Journalist/Reporter - Employee - overseas work | UI | IC | IC | UI | UI |
| Judge | AAA | OR | OR | 1 | Y |
| Juice Vendor | BB | OR | OR | 2 | Y |
| Kennel/Cattery Operator | BB | OR | OR | 2 | Y |
| Kitchenhand | B | OR | OR | 2 | Y |
| Laboratory Technician | A | OR | OR | 1.5 | Y |
| Labourer - Manual unskilled worker | UI | OR | OR | M | UI |
| Landscape Gardener - Qualified - Manual duties involved | BB | OR | OR | 2 | Y |
| Landscape Gardener - Other - min 2 years exp | B | OR | OR | M | UI |
| Lathe Operator - Qualified | BB | OR | OR | 2 | Y |
| Lathe Operator - Unqualified | UI | OR | OR | M | UI |
| Laundry/Laundromat Owner/Manager | BB | OR | OR | 2 | UI |
| Laundry/Laundromat Staff | B | OR | OR | M | UI |
| Lawnmowing Contractor - Min 2 years exp | B | OR | OR | 2 | Y |
| Lawyer | AAA | OR | OR | 1 | Y |
| Lecturer - University | AAA | OR | OR | 1 | Y |
| Lecturer - Other | AA | OR | OR | 1 | Y |
| Legal Assistant | AA | OR | OR | 1 | Y |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|---|-----|------|----|---------|---------|
| Librarian - Qualified | AA | OR | OR | 1 | Y |
| Librarian - Unqualified - Min 2 years exp | A | OR | OR | 1 | Y |
| Line Marker | B | OR | OR | M | UI |
| Linespersons - Qualified - Heights up to 20 metres | B | OR | OR | M | UI |
| Linespersons - Qualified - Heights over 20 metres | IC | IC | IC | IC | 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 - Qualified | BB | OR | OR | 2 | Y |
| Machinist - Clothing - Unqualified - Min 2 years exp | B | OR | OR | M | UI |
| Machinist - Metal/Wood - Qualified | BB | OR | OR | 2 | Y |
| Machinist - Metal/Wood - Unqualified - Min 2 years exp | B | OR | OR | M | UI |
| Machinist - Sail Making - Qualified | BB | OR | OR | 2 | Y |
| Machinist - Sail Making - Unqualified - Min 2 years exp | B | OR | OR | M | UI |
| Machinist - Supervisor - No manual | BBB | OR | OR | 2 | UI |
| Magistrate | AAA | OR | OR | 1 | Y |
| Mail Contractor - Car/Van/Truck - Local only | BB | OR | OR | 2 | Y |
| Mail Contractor - Cyclist | UI | OR | OR | M | UI |
| Mail Contractor - Motorcycle | UI | OR | OR | M | UI |
| Management Consultant - Office only - income over \$120,000 pa | AAA | OR | OR | 1 | Y |
| Management Consultant - Office only - income under \$120,000 pa | AA | OR | OR | 1 | Y |
| Manager Administration - Office only | AA | OR | OR | 1 | Y |
| Manicurist - Qualified | BBB | OR | OR | 1.5 | Y |
| Marina Owner | BBB | OR | OR | 2 | Y |
| Marine Surveyor/Engineer | IC | OR | OR | IC | IC |
| Market Gardener | B | OR | OR | M | UI |
| Market Stall Holder | UI | OR | OR | M | UI |
| Marketing Manager | AA | OR | OR | 1 | Y |
| Masseur - Qualified | BBB | OR | OR | 2 | Y |
| Mechanic - Diesel | BBB | OR | OR | 2 | Y |
| Mechanic - In 1st year apprenticeship | UI | OR | OR | M | UI |
| Mechanic - In 2nd or 3rd year apprenticeship | B | OR | OR | 2 | UI |
| Mechanic - In 4th year apprenticeship | BB | OR | OR | 2 | Y |
| Mechanic - Motor - Qualified | BBB | OR | OR | 2 | Y |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|--|-----|--------|----|---------|---------|
| Mechanic - Refrigeration | BBB | OR | OR | 2 | Y |
| Merchant Banker - Income over \$120,000 pa | AAA | OR | OR | 1 | Y |
| Merchant Banker - Income under \$120,000 pa | AA | OR | OR | 1 | Y |
| Merchant Marine Personnel | UI | OR | OR | UI | UI |
| Metal Worker - Qualified | BB | OR | OR | 2 | Y |
| Metal Worker - Unqualified - Min 2 years exp | B | OR | OR | M | UI |
| Metallurgist - Field work - Including underground work | UI | \$2.00 | UI | UI | UI |
| Metallurgist - Field work - No underground | AA | OR | OR | 1.5 | UI |
| Metallurgist - Office only | AAA | OR | OR | 1 | Y |
| Meteorologist | AAA | OR | OR | 1 | Y |
| Meter Reader | BBB | OR | OR | 1.5 | Y |
| Microbiologist | AAA | OR | OR | 1 | Y |
| Milk Vendor | BB | OR | OR | 2 | Y |
| Mining Above Ground - Driver - No explosives - Refer Adviser Manual as restrictions may apply | B | OR | OR | 2 | Y |
| Mining Above Ground - Electrician - No explosives - Refer Adviser Manual as restrictions may apply | BBB | OR | OR | 2 | Y |
| Mining Above Ground - Mechanic - No explosives - Refer Adviser Manual as restrictions may apply | BBB | OR | OR | 2 | Y |
| Mining Above Ground - Other - No explosives - Refer Adviser Manual as restrictions may apply | B | OR | OR | 2 | UI |
| Mining Above Ground - All occupations - with explosives | UI | IC | IC | UI | UI |
| Mining Underground - Miners | UI | \$2.00 | UI | UI | UI |
| Mining Underground - Others | IC | IC | IC | IC | IC |
| Model/Mannequin | UI | OR | OR | M | UI |
| Museum Attendant | A | OR | OR | 1.5 | Y |
| Musician - Orchestra - Min 2 years exp | A | OR | OR | M | UI |
| Musician - Other | UI | OR | OR | M | UI |
| Naturopath - Qualified | AA | OR | OR | 1 | Y |
| Nurse - Aide | B | OR | OR | M | UI |
| Nurse - Clinical Nurse Specialist | A | OR | OR | 1.5 | Y |
| Nurse - District | BBB | OR | OR | 2 | Y |
| Nurse - Enrolled | B | OR | OR | 2 | Y |
| Nurse - Geriatric | BBB | OR | OR | 2 | Y |
| Nurse - Midwife | A | OR | OR | 1.5 | Y |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|--|-----|------|----|---------|---------|
| Nurse - Nursing Unit Manager | AA | OR | OR | 1 | Y |
| Nurse - Psychiatric | BB | OR | OR | 2 | Y |
| Nurse - Registered Nurse | BBB | OR | OR | 2 | Y |
| 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 |
| Office Worker | AA | OR | OR | 1 | Y |
| Oil and Gas - Offshore -All occupations | IC | IC | IC | IC | UI |
| Oil and Gas - Onshore - Admin only | AA | OR | OR | 1 | Y |
| Oil and Gas - Onshore - Distributors - No delivery | A | OR | OR | 1.5 | Y |
| Oil and Gas - Onshore - Engineer/ Geologist - Refer Adviser Manual as restrictions may apply | AAA | OR | OR | 1.5 | Y |
| Oil and Gas - Onshore - Laboratory Technician - Refer Adviser Manual as restrictions may apply | A | OR | OR | 1.5 | Y |
| Oil and Gas - Onshore - other | IC | IC | IC | IC | IC |
| Oil and Gas - Refinery Worker | IC | OR | OR | M | UI |
| Ophthalmologist | AA+ | OR | OR | 1 | Y |
| Optician | AA | OR | OR | 1 | Y |
| Optometrist | AA+ | OR | OR | 1 | Y |
| Orchardist - Manager/Owner - 5 or more full time staff - Restrictions apply as per the Advisers Manual | BBB | OR | OR | 1.5 | Y |
| Orchardist - Other - Restrictions apply as per the Advisers Manual | IC | OR | OR | IC | UI |
| Orthodontist | AA+ | OR | OR | 1 | Y |
| Osteopath | AA+ | OR | OR | 1.5 | Y |
| Oyster Farmer - Restrictions apply as per the Advisers Manual | BB | OR | OR | 2 | Y |
| Painter - Heights up to 20 metres - Min 2 years exp | BB | OR | OR | 2 | Y |
| Painter - Heights up to 20 metres - Less than 2 years exp | UI | OR | OR | M | UI |
| Painter - Heights over 20 metres - Min 2 years exp | IC | IC | IC | IC | UI |
| Painter - Heights over 20 metres - Less than 2 years exp | UI | IC | IC | IC | UI |
| Painter - Spray Painter - Qualified | BB | OR | OR | 2 | Y |
| Painter - Spray Painter - Unqualified - Min 2 years exp | B | OR | OR | 2 | Y |
| Panel Beater - Qualified | BB | OR | OR | 2 | Y |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|---|-----|------|----|---------|---------|
| Panel Beater - Unqualified - Min 2 years exp | B | OR | OR | 2 | Y |
| Park Ranger | BBB | OR | OR | 2 | Y |
| Parking Station Attendant - Min 2 years exp - Not casual employment | SRA | OR | OR | M | UI |
| Parking Warden/Officer | BBB | OR | OR | 2 | Y |
| Pastry Cook - Qualified | BBB | OR | OR | 2 | Y |
| Pathologist | AA+ | OR | OR | 1 | Y |
| Paver/Bricklayer | B | OR | OR | M | UI |
| Pensioner | UI | OR | OR | M | UI |
| Periodontist | AA+ | OR | OR | 1 | Y |
| Personal Trainer - Gym only - Full-time - Min 2 years exp | B | OR | OR | M | UI |
| Pest Exterminator/Fumigator | B | OR | OR | 2 | Y |
| Pharmacist - Qualified | AA+ | OR | OR | 1 | Y |
| Photographer - Aerial | UI | IC | IC | UI | UI |
| Photographer - On location - Employee/Freelance | IC | IC | IC | IC | UI |
| Photographer - Studio - Employee | A | OR | OR | 1.5 | Y |
| Photographer - Studio - Freelance | IC | OR | OR | IC | IC |
| 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 | Y |
| Pipelayer - No offshore work | B | OR | OR | 2 | Y |
| Plant Operator - Factory work - Min 2 years exp - Not casual employment | SRA | OR | OR | M | UI |
| Plant Operator - No factory work | B | OR | OR | 2 | Y |
| Plasterer - Qualified | BB | OR | OR | 2 | Y |
| Plasterer - Unqualified - Minimum 2 years exp | B | OR | OR | 2 | UI |
| Plumber - Qualified - Not roof | BBB | OR | OR | 2 | Y |
| Plumber - In 1st year apprenticeship - Not roof | UI | OR | OR | M | UI |
| Plumber - In 2nd or 3rd year apprenticeship - Not roof | B | OR | OR | 2 | UI |
| Plumber - In 4th year apprenticeship - Not roof | BB | OR | OR | 2 | Y |
| Plumber - Roof - Heights up to 20 metres - Min 2 years exp | BB | OR | OR | 2 | Y |
| Plumber - Roof - Heights up to 20 metres - Less than 2 years exp | UI | OR | OR | M | UI |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|---|-----|--------|----|---------|---------|
| Plumber - Roof - Heights over 20 metres - Min 2 years exp | IC | IC | IC | IC | UI |
| Plumber - Roof - Heights over 20 metres - Less than 2 years exp | UI | IC | IC | IC | UI |
| Podiatrist - University qualified | AA+ | OR | OR | 1.5 | Y |
| Podiatrist - Not university qualified | AA | OR | OR | 1.5 | UI |
| Police - Air Wing | UI | IC | IC | UI | UI |
| Police - Bomb Disposal and SWAT | UI | \$3.00 | UI | UI | UI |
| Police - Dog Squad | UI | OR | OR | UI | UI |
| Police - Motorcyclist | UI | OR | OR | UI | UI |
| Police - Officer | UI | OR | OR | UI | UI |
| Postal - Agent/Clerical | AA | OR | OR | 1.5 | Y |
| Postal - Sorter | BB | OR | OR | 2 | Y |
| Postal Delivery - Car/Van/Truck - local only | BB | OR | OR | 2 | Y |
| Postal Delivery - Foot | BB | OR | OR | 2 | Y |
| Postal Delivery - Motorcycle | UI | OR | OR | M | UI |
| Pottery and Ceramics - Minimum 2 years exp | 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 | M | UI |
| Prison - Parole Officer | A | OR | OR | 1 | Y |
| Prison - Warden/Guard | UI | OR | OR | M | UI |
| Private Investigator - Insurance | BBB | OR | OR | 2 | Y |
| Private Investigator - Not insurance | UI | OR | OR | M | UI |
| Process Production Worker | UI | OR | OR | M | UI |
| Process Server | BBB | OR | OR | 2 | Y |
| Professional Sportsperson | UI | IC | IC | UI | UI |
| Professor - University | AAA | OR | OR | 1 | Y |
| Project Manager - Office only | AA | OR | OR | 1 | Y |
| Project Manager - Site work - No manual duties | A | OR | OR | 1.5 | Y |
| Projectionist | A | OR | OR | 1.5 | Y |
| Property - Developer | IC | OR | OR | M | UI |
| Property - Investor | UI | OR | OR | M | UI |
| Property Manager - Office only | AA | OR | OR | 1 | Y |
| Property Manager - Other | BBB | OR | OR | 1.5 | Y |
| Psychiatrist | AA+ | OR | OR | 1 | Y |
| Psychologist | AA+ | OR | OR | 1 | Y |
| Public Relations Officer | AA | OR | OR | 1 | Y |
| Public Servant - Clerical only | AA | OR | OR | 1 | Y |
| Publican - 5 or more full time staff | A | OR | OR | 1.5 | Y |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|--|-----|------|----|---------|---------|
| Publican - Less than 5 full time staff | BBB | OR | OR | 2 | Y |
| Publisher | AA | OR | OR | 1 | Y |
| Purchasing Officer - No manual duties | AA | OR | OR | 1 | Y |
| Quality Assurance Manager | AA | OR | OR | 1 | Y |
| Quantity Surveyor | AAA | OR | OR | 1 | Y |
| Quarry Worker | UI | OR | OR | M | UI |
| Radio Announcer - Not freelance | IC | OR | OR | IC | UI |
| Radiographer/Radiotherapist | AA+ | OR | OR | 1 | Y |
| Radiologist | AA+ | OR | OR | 1 | Y |
| Railway - Guards | B | OR | OR | 2 | Y |
| Railway - Inspector | BBB | OR | OR | 1.5 | Y |
| Railway - Station Assistant | BB | OR | OR | 2 | Y |
| Railway - Station Master | A | OR | OR | 1.5 | Y |
| Railway - Track Worker | UI | OR | OR | M | UI |
| Railway - Train Driver | UI | OR | OR | M | UI |
| Real Estate - Principal - Income over \$120,000 pa or 5 or more full-time staff | AA | OR | OR | 1 | Y |
| Real Estate - Principal - Income under \$120,000 pa or less than 5 full-time staff | A | OR | OR | 1 | Y |
| Real Estate - Rental Property Manager - Office only | AA | OR | OR | 1 | Y |
| Real Estate - Rental Property Manager - Other | A | OR | OR | 1 | Y |
| Real Estate - Salesperson - Income over \$120,000 pa - min 2 years exp | AA | OR | OR | 1 | Y |
| Real Estate - Salesperson - Income over \$120,000 pa - less than 2 years exp | IC | OR | OR | 1 | UI |
| Real Estate - Salesperson - income under \$120,000 pa | A | OR | OR | 1 | Y |
| Receptionist | AA | OR | OR | 1 | Y |
| Recruitment/Human Resource Consultant | AA | OR | OR | 1 | Y |
| Reflexologist - Qualified | AA | OR | OR | 1 | Y |
| Rehabilitation Consultant - University qualified | AA+ | OR | OR | 1.5 | Y |
| Rehabilitation Consultant - Other | AA | OR | OR | 1.5 | Y |
| Removalist - Max 500km daily | B | OR | OR | M | UI |
| Repairman - Serviceman - Heavy equipment | BB | OR | OR | 2 | UI |
| Repairman - Serviceman - Light manual | BBB | OR | OR | 1.5 | UI |
| Restaurant - Barperson | B | OR | OR | 2 | Y |
| Restaurant - Chef | BBB | OR | OR | 1.5 | Y |
| Restaurant - Maitre'd | A | OR | OR | 1.5 | Y |
| Restaurant - Owner/Manager - 5 or more full-time staff | A | OR | OR | 1 | Y |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|---|-----|--------|----|---------|---------|
| Restaurant - Owner/Manager - Less than 5 full-time staff | BBB | OR | OR | 1.5 | Y |
| Restaurant - Waiter/Waitress | B | OR | OR | 2 | Y |
| Retired | UI | OR | OR | M | UI |
| Riding Instructor | IC | OR | OR | M | UI |
| Rigger | UI | \$2.00 | UI | UI | UI |
| Road Construction Worker - Min 2 years exp - Not casual employment | SRA | OR | OR | M | UI |
| Roof Tiler - Heights up to 20 metres - Min 2 years exp | BB | OR | OR | 2 | Y |
| Roof Tiler - Heights up to 20 metres - Less than 2 years exp | UI | OR | OR | M | UI |
| Roof Tiler - Heights over 20 metres - Min 2 years exp | IC | IC | IC | IC | UI |
| Roof Tiler - Heights over 20 metres - Less than 2 years exp | UI | IC | IC | IC | UI |
| Rubbish Collector | B | OR | OR | M | UI |
| Sailmaker - Qualified | BB | OR | OR | 2 | Y |
| Sales Manager/Person - No deliveries | A | OR | OR | 1 | Y |
| Sales Manager/Person - Including deliveries - Car only | BB | OR | OR | 2 | UI |
| Sales Manager/Person - Including deliveries - Van/Truck | B | OR | OR | 2 | UI |
| Sandblaster | UI | OR | OR | M | UI |
| Saw Doctor | BBB | OR | OR | 2 | Y |
| Sawmill Worker | UI | OR | OR | UI | UI |
| Scaffolder | UI | \$2.00 | UI | UI | UI |
| Scientist - Office or laboratory only | AAA | OR | OR | 1 | Y |
| Scrap Metal Dealer - Min 2 years exp | BB | OR | OR | 2 | Y |
| Scriptwriter | UI | OR | OR | M | 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 - Defence Force | UI | IC | IC | UI | UI |
| Service Station - Cashier/Console Operator | BB | OR | OR | 2 | Y |
| Service Station - Proprietor/Manager - No manual duties - 5 or more full-time staff | A | OR | OR | 1 | Y |
| Service Station - Proprietor/Manager - No manual duties - Less than 5 full-time staff | BBB | OR | OR | 1.5 | Y |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|---|-----|------|----|---------|---------|
| Service Station/Garage Driveway/Petrol Attendant | B | OR | OR | M | UI |
| Shearer/Stockperson | UI | OR | OR | M | UI |
| Sheet Metal Worker - Qualified | BB | OR | OR | 2 | Y |
| Sheet Metal Worker - Unqualified - Min 2 years exp | B | OR | OR | M | UI |
| Ship/Ocean Going Vessel - Crew | UI | OR | OR | UI | UI |
| Ship/Ocean Going Vessel - Officer - Bridge/Supervisor/Admin duties only | UI | OR | OR | UI | UI |
| Shipping - Onshore - No manual duties | AA | OR | OR | 1 | Y |
| Shipwright - Qualified | BBB | OR | OR | 2 | Y |
| Shipyards Worker | IC | OR | OR | M | UI |
| Shoemaker/Repairer | BBB | OR | OR | 2 | Y |
| Shop Owner/Employee - Chemist/Pharmacist - Qualified | AA+ | OR | OR | 1 | Y |
| Shop Owner/Employee - Admin/Office duties only | AA | OR | OR | 1 | Y |
| Shop Owner/Employee - Fast food outlets | B | OR | OR | 2 | Y |
| Shop Owner/Employee - Retail sales/ Admin duties only - Nil manual - Including lifting or deliveries | A | OR | OR | 1.5 | Y |
| Shop Owner/Employee - Light manual duties/Retail sales - Lifting under 15kg - No deliveries | BBB | OR | OR | 2 | Y |
| Shop Owner/Employee - Light manual duties/Retail sales holding relevant quals eg: butcher | BBB | OR | OR | 2 | Y |
| Shop Owner/Employee - Manual work/ Retail sales - Lift over 15kg - delivery in car/van/truck - local only | B | OR | OR | 2 | Y |
| Shop Owner/Employee - Manual work/ Retail sales - Lift over 15kg - Max 20% delivery work - Car/van/truck only | BB | OR | OR | 2 | Y |
| Shopfitter | BBB | OR | OR | 2 | Y |
| Shower Screen Installer | BB | OR | OR | 2 | Y |
| Sign Erector - Heights up to 20 metres - Min 2 years exp | B | OR | OR | 2 | UI |
| Sign Erector - Heights up to 20 metres - less than 2 years exp | UI | OR | OR | M | UI |
| Sign Erector - Heights over 20 metres - Min 2 years exp | IC | IC | IC | IC | UI |
| Sign Erector - Heights over 20 metres - less than 2 years exp | UI | IC | IC | IC | UI |
| Signwriter - Heights up to 20 metres - Min 2 years exp | BB | OR | OR | 2 | Y |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|--|-----|--------|----|---------|---------|
| Signwriter - Heights up to 20 metres - Less than 2 years exp | UI | OR | OR | M | UI |
| Signwriter - Heights over 20 metres - Min 2 years exp | IC | IC | IC | IC | UI |
| Signwriter - Heights over 20 metres - Less than 2 years exp | UI | IC | IC | IC | UI |
| Singer | UI | OR | OR | M | UI |
| Skylight Fitter | BB | OR | OR | 2 | Y |
| Social Worker - Qualified | 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 |
| Spray Painter - Unqualified - Min 2 years exp | B | OR | OR | 2 | UI |
| Statistician - Qualified | AAA | OR | OR | 1 | Y |
| Statistician - Unqualified | AA | OR | OR | 1 | Y |
| Steel Fixer - Heights up to 20 metres - Min 2 years exp | B | OR | OR | 2 | UI |
| Steel Fixer - Heights up to 20 metres - Less than 2 years exp | UI | OR | OR | 2 | UI |
| Steel Fixer - Heights over 20 metres | UI | \$2.00 | UI | UI | UI |
| Steeplejack | UI | IC | UI | UI | UI |
| Stock/Station Agent | A | OR | OR | 1.5 | Y |
| Stonemason | BB | OR | OR | 2 | Y |
| Storeperson | B | OR | OR | 2 | Y |
| Street Cleaner | B | OR | OR | M | UI |
| Student - Full-time | UI | OR | OR | M | UI |
| Student - Part-time | UI | OR | OR | M | UI |
| Stuntperson | UI | IC | UI | UI | UI |
| Supervisor - Trade qualified - No manual duties - Min 2 years exp | A | OR | OR | 1.5 | Y |
| Surgical Appliance Maker | A | OR | OR | 1.5 | Y |
| Surveyor - Marine - University qualified | IC | OR | OR | 1.5 | Y |
| Surveyor - Mine - University qualified - No underground | AA | OR | OR | 1 | Y |
| Surveyor - Quantity - University qualified | AAA | OR | OR | 1 | Y |
| Surveyor - University degree - Office duties and max 10% field work only | AAA | OR | OR | 1 | Y |
| Surveyor - University qualified - More than 10% field work | IC | OR | OR | IC | IC |
| Swimming Pool - Attendant - Permanent and working full year only - Min 2 years exp | B | OR | OR | 2 | UI |
| Swimming Pool - Builder - Qualified | BB | OR | OR | 2 | Y |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|--|-----|------|----|---------|---------|
| Swimming Pool - Proprietor/Manager | A | OR | OR | 1.5 | Y |
| TAB - Proprietor/Manager | AA | OR | OR | 1 | Y |
| TAB - Staff | A | OR | OR | 1.5 | Y |
| Tailor | BBB | OR | OR | 2 | Y |
| Tanner | B | OR | OR | M | UI |
| Tattooist | UI | OR | OR | M | UI |
| Taxation Consultant - University qualified | AAA | OR | OR | 1 | Y |
| Taxation Consultant - Not university qualified | AA | OR | OR | 1 | Y |
| Taxi Driver - Owner/Driver | BB | OR | OR | 2 | UI |
| Taxi Driver - Full Time - Min 2 years exp | B | OR | OR | 2 | Y |
| Taxidermist | BBB | OR | OR | 2 | Y |
| Teacher - Classroom/Admin duties only | AA | OR | OR | 1 | Y |
| Teacher - Headmaster/mistress/Principal | AAA | OR | OR | 1 | Y |
| Teacher - Manual arts | A | OR | OR | 1.5 | Y |
| Teacher - Music | AA | OR | OR | 1 | Y |
| Teacher - Physical education | A | OR | OR | 1.5 | Y |
| Teacher - Pre school - Qualified | A | OR | OR | 1.5 | Y |
| Teacher - Pre school - Unqualified | BBB | OR | OR | 2 | Y |
| Teachers Aide | BBB | OR | OR | 2 | Y |
| 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 | Y |
| Technician - Laboratory | A | OR | OR | 1.5 | Y |
| Technician - Medical imaging | A | OR | OR | 1.5 | Y |
| Technician - Optical | A | OR | OR | 1.5 | Y |
| Technician - Stage/Theatre | BBB | OR | OR | 2 | Y |
| Technician - Telephone - Ground level only | A | OR | OR | 1.5 | Y |
| Technician - Telephone - Heights up to 20 metres | BBB | OR | OR | 2 | Y |
| Technician - Telephone - Heights over 20 metres | IC | OR | OR | IC | 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 |
| Tiler - Roof - Heights up to 20 metres - Min 2 years exp | BB | OR | OR | 2 | Y |
| Tiler - Roof - Heights up to 20 metres - Less than 2 years exp | UI | OR | OR | M | UI |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|---|-----|------|----|---------|---------|
| Tiler - Roof - Heights over 20 metres - Min 2 years exp | IC | IC | IC | IC | UI |
| Tiler - Roof - Heights over 20 metres - Less than 2 years exp | UI | IC | IC | IC | UI |
| Tiler - Wall/Floor - Qualified | BB | OR | OR | 2 | Y |
| Tiler - Wall/Floor - Unqualified - Min 2 years exp | B | OR | OR | 2 | UI |
| Timber - Merchant - Admin only | AA | OR | OR | 1 | Y |
| Timber - Merchant - Some manual duties | BBB | OR | OR | 2 | Y |
| Timber - Mill Worker | UI | OR | OR | M | UI |
| Toolmaker | BBB | OR | OR | 2 | Y |
| Tour Guide - 1 day tours and no recreational activities - Min 12 months exp | A | OR | OR | 1.5 | UI |
| Tour Guide - Overseas - Min 12 months exp | UI | IC | IC | UI | UI |
| Tour Guide - Others | IC | IC | IC | IC | UI |
| Town Planner - University qualified - Income over \$120,000 pa | AAA | OR | OR | 1 | Y |
| Town Planner - Other | AA | OR | OR | 1 | Y |
| Translator | AA | OR | OR | 1 | Y |
| Travel Agent - Admin only | AA | OR | OR | 1 | Y |
| Tree Fellers | UI | OR | IC | UI | UI |
| Tree Surgeon - Qualified - Heights up to 20 metres | BB | OR | OR | 2 | Y |
| Tree Surgeon - Qualified - Heights over 20 metres | IC | IC | IC | IC | UI |
| Trench Digger | UI | OR | OR | M | UI |
| Tugboat Captain - Harbour only | BB | OR | OR | 2 | Y |
| Tugboat Captain - Other | UI | OR | OR | M | UI |
| Tupperware Salesperson - Full-time - Min 2 years exp | A | OR | OR | 1.5 | Y |
| Tutor - School/College/University - Full-time | AA | OR | OR | 1 | Y |
| Tutor - Working at students home - Min 2 years exp | A | OR | OR | 1.5 | Y |
| Tyre Fitter | B | OR | OR | 2 | Y |
| Unemployed | UI | OR | OR | UI | UI |
| Unskilled Manual Worker | UI | OR | OR | M | UI |
| Upholsterer | BBB | OR | OR | 2 | Y |
| Valuer - Livestock | A | OR | OR | 2 | Y |
| Valuer - Property/Others | AA | OR | OR | 1.5 | Y |
| Vending Machine Operator | BB | OR | OR | 2 | UI |
| Veterinarian - Domestic Animals | AAA | OR | OR | 1 | Y |

| Occupation | IP | Life | CI | TPD Any | TPD Own |
|---|-----|------|----|---------|---------|
| Veterinarian - Nurse | A | OR | OR | 1.5 | Y |
| Veterinarian - Others - Horses, cattle etc | AA | OR | OR | 1.5 | Y |
| Vigneron | A | OR | OR | 1.5 | Y |
| Vineyard - Employee | BB | OR | OR | M | UI |
| Vineyard - Owner | BBB | OR | OR | 2 | Y |
| Watchmaker/Repairer | A | OR | OR | 1.5 | Y |
| Waterproofeer | BB | OR | OR | 2 | Y |
| Web Designer/Developer | AA | OR | OR | 2 | Y |
| Welder - Qualified | BB | OR | OR | 2 | Y |
| Welder - Unqualified - Min 2 years exp | B | OR | OR | M | UI |
| Welfare Officer/Youth Worker | AA | OR | OR | 1 | Y |
| Wharf Worker - Min 2 years exp - Not casual employment | SRA | OR | OR | M | UI |
| Window Cleaner - Heights up to 20 metres - Min 2 years exp | B | OR | OR | 2 | UI |
| Window Cleaner - Heights up to 20 metres - Less than 2 years exp | UI | OR | OR | M | UI |
| Window Cleaner - Heights over 20 metres - Min 2 years exp | IC | IC | IC | IC | UI |
| Window Cleaner - Heights over 20 metres - Less than 2 years exp | UI | IC | IC | IC | UI |
| Window Dresser | A | OR | OR | 1.5 | Y |
| Window Tinter | BB | OR | OR | 2 | Y |
| Windscreen Fitter | BBB | OR | OR | 2 | Y |
| Wine Merchant - Deliveries | B | OR | OR | 2 | Y |
| Wine Merchant - Sales - No deliveries | A | OR | OR | 1.5 | Y |
| Wool Classer | A | OR | OR | 1.5 | Y |
| Writer | UI | OR | OR | M | UI |
| Youth Worker/Welfare Officer | AA | OR | OR | 1 | Y |
| Zoo Wildlife Attendant | BB | OR | OR | 2 | Y |
| Zoologist - No overseas or field work | AAA | OR | OR | 1 | Y |
| Zoologist - Other | AA | OR | OR | 1.5 | Y |

LIFESTYLE FACTORS

Depression/Stress/Anxiety

Depression, stress and anxiety conditions now account for a large percentage of, often lengthy, disability claims.

While underwriting assessment of these conditions for Life and Critical Illness insurance is usually straightforward, there can be more complications when the condition is longstanding with ongoing treatment and/or suicidal tendencies shown.

Income Protection and TPD insurance are more complicated, and are assessed with individual consideration. We always try to offer insurance to a client with a history of a mental health condition, sometimes with a reduced Benefit Period and/or mental health exclusion. The scenarios where we may offer these terms are:

- diagnosis of condition more than 12 months ago;
- the condition is well controlled and the client is compliant with treatment, and
- no time taken off work.

Lifestyle factors

Height and Weight

We use the body mass index (BMI) to assess the medical implications of a client's weight compared to their height. The BMI is calculated by dividing a person's weight in kilograms by their height in metres squared, as shown below:

$$\frac{\text{Weight}}{\text{Height}^2} = \text{BMI}$$

For example

$$\frac{68\text{kg}}{(1.7)^2} = 23.5$$

For people aged 18 and over, the following BMI ranges can be used as a guide (as defined by the World Health Organisation):

- < 18.5 underweight
- 18.5 - 24.9 healthy weight range
- 25 - 29.9 overweight
- ≥ 30 obese

From a medical perspective, excess weight is related to an increased risk of the following medical conditions:

- cardiovascular disease (including heart failure);
- cerebrovascular disease (including stroke);
- high blood pressure;
- high blood cholesterol;
- type 2 diabetes;
- gall bladder disease;
- osteoporosis;
- musculoskeletal disorders;
- sleep apnoea; and
- some types of cancers.

The underwriting outcome for an overweight and/or obese classification is based on a client's BMI, age and the benefits they apply for.

Using the online application, an underweight, overweight or obese applicant receives either:

- acceptance at standard rates;
- an offer of cover with a +50% loading;
- request for a Fast-Check examination and blood test to evaluate any potential health impacts; or
- referral to underwriting for review.

Generally, we request medical requirements when the BMI equates to a loading of +75% or more.

Higher loadings may be offered after a full underwriting assessment.

Pregnancy

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

Life insurance

An applicant without any issues to her own or her baby's health (or problems with prior pregnancies) applying in the first six months of pregnancy, can be considered at standard rates for the Life, TPD and Critical Illness insurance.

In the last three months of pregnancy, we may request a Personal Medical Attendant's Report (PMAR). If the PMAR reveals no complicating factors in the current pregnancy or any prior pregnancies and the client has no other health problems, we can offer standard rates for Life, TPD and Critical Illness benefits.

For TPD benefits, your client's occupation is classified as Home Duties. Once the client returns to full-time paid employment after the birth, she can apply to be rated according to her usual occupation.

Income Protection

Income Protection may also be available subject to the health conditions outlined above AND if the client intends to return to work after a short period of maternity leave.

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

Residency and Travel

Residency

The following table can be used as a guide for non-permanent residents of Australia:

| | Residency approval received – will arrive in Australia permanently within one year | In Australia on a temporary business visa – applying for permanent residency in Australia | Overseas Resident – not applying for permanent residency in Australia |
|---|--|---|---|
| Life | IC | Residency Exclusion | N/A |
| TPD | IC | Residency Exclusion | N/A |
| Critical Illness | N/A | Residency Exclusion | N/A |
| Income Protection Only available to AAA, AA+ and AA occupations | N/A | Residency Exclusion | N/A |

IC = Individual Consideration. Please contact your TOWER underwriter.

N/A = No cover available.

Applicants with permanent residency approval who are yet to arrive in Australia must provide a copy of their passport and visa approval with their application.

Applicants residing in Australia on a temporary basis must provide:

- a copy of their passport with the visa approval; and
- details of whether they have applied for permanent residency and if so, the status of the application.

Overseas Travel

When your client travels overseas for holiday or business, we need to know when they plan to travel, their destination(s) and the duration of the trip(s). This includes travel details where a client travels on a regular basis for business.

The underwriting assessment of travel is based on:

Destination/Location

Some destinations incur a loading, an exclusion or they may be uninsurable. These destinations have one or more of the following factors:

- unstable political situation;
- war or ongoing civil unrest;
- inadequate medical/health facilities;
- poor health/lifestyle of general population; and
- increased crime and kidnapping.

The Department of Foreign Affairs and Trade's (DFAT) travel advisory website www.smarttraveller.gov.au provides additional information regarding any concerns around overseas travel.

Our terms vary according to the travel category warnings listed on the DFAT website.

| DFAT travel warning category | Insurance terms |
|--|---|
| Level 1 Be alert to own security | No restrictions |
| Level 2 Exercise caution | No restrictions |
| Level 3 High degree of caution | No restrictions |
| Level 4 Reconsider your need to travel | Exclusions may apply depending on the purpose/duration of the travel. In certain circumstances, where a client travels to a Level 4 destination within 60 days of applying for cover, we may decline the application until they return to Australia. |
| Level 5 Do not travel | Cover is declined until the client returns to Australia |

When a client travels overseas for an extended period or resides overseas for business purposes restrictions may apply. Please refer to the following section for more information.

Purpose & Duration of Travel

The purpose and duration of travel is taken into account when considering cover. For example, a client planning to work overseas for 12 months is assessed differently to a client planning to travel overseas for 12 months.

Holiday travel

For clients travelling overseas on short holidays (usually four weeks or less), we generally consider all benefits (exclusions are applied depending on travel warning. See Destination/Location section above).

Extended periods of travel are considered on an individual basis depending on the purpose, destination/s, duration of travel and benefits requested.

Business travel

Business travel is considered on an individual basis because circumstances can vary from a client travelling overseas to a 'safe' destination for one week per year, to clients travelling on a frequent basis, visiting countries with Level 4 or 5 travel warnings or living overseas for work purposes for a period of time.

Please contact your TOWER underwriter to discuss your client's circumstances.

Smoking

Applicants who smoke over 35 cigarettes per day must undergo a paramedical or medical examination with their own doctor. Depending on the results of the medical, we may apply a loading.

To be eligible for non-smoker rates, a client must not have smoked any form of tobacco (including cigars and pipe smoking) or any other substance within the previous 12 months.

Cessation of Smoking

If your client stopped smoking in the last 12 months, they will be rated as a smoker until a full 12 months passes from when they last smoked.

Once 12 months passes, the client can apply for non-smoker rates by submitting an alteration request and Non-Smoker Declaration.

Where a client stops smoking due to an adverse change in their health, non-smoker rates may not be available.

Sports, Pastimes, Hazardous Activities

If your client is involved in any sport, pastime or hazardous activity, they will need to complete details about this in the application.

Following is a guide of sports and activities and the loadings or exclusions that may apply to the policy.

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

| Activity/Pursuit | Life | Critical Illness | TPD | IP |
|--|--------------|------------------|-----|----|
| Abseiling (Australia only) | OR | OR | E | E |
| Archery | OR | OR | OR | OR |
| Athletics | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | OR | OR | OR | OR |
| • Competition (semi/professional) | OR | OR | UI | UI |
| Aviation-private flying including pilots and student pilots | | | | |
| 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 | 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 |
| Agricultural Flying | | | | |
| • Fixed wing and helicopter (Australia only) crop dusting/cattle mustering | | | | |
| – Up to and including 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 |
| Ballooning | | | | |
| • Pleasure only | OR | OR | OR | OR |
| • Competition | \$2.00 or E | \$2.00 or E | E | E |

| Activity/Pursuit | Life | Critical Illness | TPD | IP |
|---|-------------|------------------|-----|----|
| Charter-commuter service | | | | |
| • 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 |
| Microlite/Ultralite | | | | |
| • Up to 50 hours pa | \$2.00 or E | \$2.00 or E | E | E |
| • 51 to 100 hours pa | \$3.00 or E | \$3.00 or E | E | E |
| • 101 to 150 hours pa | \$4.00 or E | \$4.00 or E | E | E |
| • Over 150 hours pa | \$5.00 or E | \$5.00 or E | E | E |
| Baseball | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | OR | OR | OR | OR |
| • Competition (semi/professional) | OR | OR | UI | UI |
| Basketball | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | OR | OR | OR | OR |
| • Competition (semi/professional) | OR | OR | UI | UI |
| Boxing | | | | |
| • Amateur | OR | UI | UI | UI |
| • Professional | \$3.00 or E | UI | UI | UI |
| • Fitness/gym only/no sparring/contact | OR | OR | OR | OR |
| Bushwalking | OR | OR | OR | OR |
| Canoeing and Kayaking | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | OR | OR | OR | OR |
| • Competition (semi/professional) | OR | OR | E | E |
| Canyoning | | | | |
| • Social | OR | OR | E | E |
| • Competition | \$2.00 or E | \$2.00 or E | E | E |
| Caving (no diving) | | | | |
| • Social | OR | OR | E | E |
| • Competition (semi/professional) | \$2.00 or E | \$2.00 or E | E | E |

| Activity/Pursuit | Life | Critical Illness | TPD | IP |
|---------------------------------------|-------------|------------------|-----|----|
| Cricket | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | OR | OR | OR | OR |
| • Competition (semi/professional) | OR | OR | UI | UI |
| Cycling (Mountain Bike Riding) | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | OR | OR | OR | OR |
| • Competition (semi/professional) | OR | OR | UI | UI |
| Cycling (Mountain Bike Riding) | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | OR | OR | E | E |
| • Competition (semi/professional) | OR | OR | UI | UI |
| Dancing | OR | OR | OR | OR |
| Diving | | | | |
| • Recreational | | | | |
| – up to and including 30m | OR | OR | OR | OR |
| – over 30m | \$2.00 or E | \$2.00 or E | E | E |
| • Instructors | IC | 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 |
| Equestrian Sports | | | | |
| • Social | OR | E | E | E |
| • Competition | OR | E | E | E |
| • Competition (semi/professional) | OR | UI | UI | UI |
| Fishing | | | | |
| • Rock fishing or Deep Sea | IC | IC | IC | IC |
| • Other | OR | OR | OR | OR |

| Activity/Pursuit | Life | Critical Illness | TPD | IP |
|---|-------------|------------------|-----|--|
| Football (Aust. Rules, Rugby League, Rugby Union, Soccer) | | | | |
| • Social | OR | OR | OR | *AAA, AA+, AA – exclude first 4 weeks A, BBB, BB, B and SRA – exclude first 8 weeks |
| • Competition | OR | OR | OR | *AAA, AA+, AA – exclude first 4 weeks. A, BBB, BB, B and SRA – exclude first 8 weeks. |
| • Competition (semi/professional) | OR | OR | UI | UI |
| • Touch Football/Oz tag – amateur | OR | OR | OR | OR |
| * As an alternative to the extended Waiting Period, a client can be covered with a 25% premium loading (minimum 4 week Waiting Period). Note that the loading does not extend to the Accident Benefit Option and a special exclusion will be required to exclude football where the Accident Benefit Option has been applied for. | | | | |
| Gliding | OR | OR | E | E |
| Golf | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | OR | OR | OR | OR |
| • Competition (semi/professional) | OR | OR | UI | UI |
| Gymnastics | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | OR | OR | OR | OR |
| • Competition (semi/professional) | OR | OR | UI | UI |
| Hang-gliding | | | | |
| • Non-powered | \$3.00 or E | \$3.00 or E | E | E |
| • Powered | \$5.00 or E | \$5.00 or E | E | E |

| Activity/Pursuit | Life | Critical Illness | TPD | IP |
|---|-------------|------------------|-----|---|
| Hockey-Field | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | OR | OR | OR | OR |
| • Competition (semi/professional) | OR | OR | UI | UI |
| Hockey-Ice | | | | |
| • Social | OR | OR | E | E |
| • Competition | OR | OR | E | E |
| • Competition (semi/professional) | OR | OR | UI | UI |
| Horse Riding | | | | |
| • Social only/not competing in any events | OR | OR | OR | OR |
| Jet Skiing | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | \$2.00 or E | \$2.00 or E | E | E |
| • Competition (semi/professional) | \$2.00 or E | \$2.00 or E | UI | UI |
| Kitesurfing | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | OR | OR | E | E |
| • Competition (semi/professional) | OR | OR | UI | UI |
| Life Saving | | | | |
| • Club | OR | OR | OR | OR |
| • Professional | OR | OR | UI | UI |
| Marathon/Triathlon | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | OR | OR | OR | OR |
| • Competition (semi/professional) | OR | OR | UI | UI |
| Martial Arts (eg Judo, Karate etc) | | | | |
| • Social /fitness only | OR | OR | OR | AAA, AA+ and AA – OR. All other occupations – exclude first 13 weeks. |
| • Competition | OR | OR | E | E |
| • Competition (semi/professional) | OR | OR | UI | UI |

| Activity/Pursuit | Life | Critical Illness | TPD | IP |
|---|--------------|------------------|-----|----|
| Motor/Power Boat/Jet Ski Racing | | | | |
| • 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 |
| Motor Sport Activities – Car | | | | |
| • 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 |
| • 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 |

| Activity/Pursuit | Life | Critical Illness | TPD | IP |
|---|--------------|------------------|-----|----|
| • Karting | | | | |
| – 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 |
| – Sprint | OR | OR | E | E |
| – Social, non competitive (recreational only) | OR | OR | OR | OR |
| • 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 | \$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 | Life | Critical Illness | TPD | IP |
|--|-------------|------------------|-----|--|
| 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 |
| Motor Sport Activities – Motor Cycle | | | | |
| • Off-Road – Cross Country, Motor Cross, Scrambles, Enduro, Hillclimbs, Gymkhana, Observed Trails | OR | OR | E | E |
| – Dirt Track, Speedway, Tourist Trophy (TT) | \$5.00 or E | \$5.00 or E | E | E |
| • Quad Bike Riding | | | | |
| – Organised tour group | OR | OR | OR | OR |
| – Social (non-competitive) | OR | OR | OR | • AAA, AA+, AA – exclude first 4 weeks • All other occupations – exclude first 13 weeks |
| – Racing (competition) | \$2.00 or E | \$2.00 or E | E | E |
| • Trail Bike Riding | | | | |
| – Social (non-competitive) | OR | OR | OR | • AAA, AA+, AA – exclude first 4 weeks • All other occupations – exclude first 13 weeks |
| – Racing (competition) | \$2.00 or E | \$2.00 or E | E | E |
| • Drag Racing | IC | IC | UI | UI |
| • Stunts or Record Attempts | IC | IC | UI | UI |

| Activity/Pursuit | Life | Critical Illness | TPD | IP |
|--|-------------|------------------|-----|----|
| • 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 | \$2.00 or E | UI | UI | UI |
| • 250cc to 500cc | \$5.00 or E | UI | UI | UI |
| • Over 500cc | \$7.50 or E | UI | UI | UI |
| Motor Sport Activities – Truck Racing | | | | |
| • 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 |
| Mountain Climbing | | | | |
| • 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 | IC |
| Netball | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | OR | OR | OR | OR |
| • Competition (semi/professional) | OR | OR | UI | UI |
| Parachuting/Sky Diving | | | | |
| • Parachuting/Sky Diving | \$2.00 or E | \$2.00 or E | E | E |
| Polo | | | | |
| • Horse | OR | E | E | E |
| • Water | | | | |
| – Social | OR | OR | OR | OR |
| – Competition | OR | OR | OR | OR |
| – Competition (semi/professional) | OR | OR | UI | UI |

| Activity/Pursuit | Life | Critical Illness | TPD | IP |
|---|------|------------------|-----|----|
| Rock Climbing – refer to Mountain Climbing (above) | | | | |
| Rodeo | OR | E | E | E |
| Rowing | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | OR | OR | OR | OR |
| • Competition (semi/professional) | OR | OR | UI | UI |
| Sailing | | | | |
| • Social/Inshore | OR | OR | OR | OR |
| • Competition/Offshore or Transocean (Terms will vary depending on duration, location and number of crew members) | IC | IC | IC | IC |
| Shooting/Hunting | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | OR | OR | OR | OR |
| • Competition (semi/professional) | OR | OR | UI | UI |
| Skating - Roller/Ice | | | | |
| • Social - Roller/ice | OR | OR | OR | OR |
| • Competition - Roller/ice | OR | OR | UI | UI |
| Skiing - Snow/Water | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | OR | E | E | E |
| • Competition (semi/professional) | OR | E | UI | UI |
| Soccer (rate as Football) | | | | |
| Squash | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | OR | OR | OR | OR |
| • Competition (semi/professional) | OR | OR | UI | UI |
| Surfing / Windsurfing | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | OR | OR | OR | OR |
| • Competition (semi/professional) | OR | OR | UI | UI |

| Activity/Pursuit | Life | Critical Illness | TPD | IP |
|------------------------------------|------|------------------|-----|------------------------|
| Swimming | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | OR | OR | OR | OR |
| • Competition (semi/professional) | OR | OR | UI | UI |
| Tennis | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | OR | OR | OR | OR |
| • Competition (semi/professional) | OR | OR | UI | UI |
| Volunteer Fire Fighting/SES | OR | OR | OR | OR |
| Wakeboarding | | | | |
| • Social | OR | OR | OR | OR |
| • Competition | OR | E | E | E |
| • Competition (semi/professional) | OR | E | IC | IC |
| Weight Lifting | | | | |
| • Social | OR | OR | E | E |
| • Competition | OR | OR | E | E |
| • Competition (semi/professional) | OR | OR | UI | UI |
| Wrestling | | | | |
| • Amateur | OR | OR | OR | Exclude first 13 weeks |
| • Professional | OR | OR | UI | UI |

COMPLETING THE APPLICATION

Insurance history

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. We use this information to determine:

- medical and financial requirements needed; and
- maximum benefit levels, particularly for Income Protection and Critical Illness insurance.

When the client indicates the cover they're applying for will replace existing cover with either TOWER or another insurance company, your client must cancel the existing cover. No claim is paid on a new policy unless the previous cover is cancelled. If the previous policy is not cancelled and a claim occurs, any premiums paid on the new policy will be refunded.

When the client indicates they are replacing an existing policy, we base our underwriting assessment on this information and proceed in good faith. The existing policy should be cancelled after we inform the client we have accepted their new application.

Sub-standard Issue or Declinature of Other Insurance

When your client indicates previous insurance or insurance applications have been declined, deferred or issued other than as submitted, we require the full details of the alternative offer, the reasons for this, when it was made and the type of insurance applied for.

REPLACING EXISTING INSURANCE

Waiver of 90-day Waiting Period under Critical Illness insurance

For Critical Illness insurance applications, the 90-day Waiting Period for Heart Attack, Stroke etc is waived where these conditions, in our opinion, are equivalent to the Critical Illness conditions being replaced and the sum insured is the same.

The 90-day Waiting Period applies to TOWER Critical Illness conditions not covered under the policy being replaced.

13-month Suicide Clause

The 13-month suicide clause is waived if the death benefit being replaced was current for 13 consecutive months, without lapsing or reinstatement, immediately prior to the commencement of Life insurance with TOWER. The waiver applies to the amount of cover being transferred from the other insurer(s).

Modified Underwriting / Transfer Terms

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

Please contact your Underwriter to discuss the particular circumstances.

QUESTIONNAIRES

We have the following questionnaires available if your client makes a disclosure. These questionnaires help the TOWER underwriter assess the condition more quickly and may enable us to make a decision without obtaining any medical evidence. All Questionnaires are available on www.acceleratedprotection.com.au

- Alcohol consumption
- Arthritis/Gout
- Asthma / Respiratory condition
- Chest pain
- Depression/Nervous condition
- Diabetes / Raised blood sugar
- Drug use
- Ear / Eye condition
- Eczema/Dermatitis/Skin condition
- Epilepsy / Seizures
- General medical condition
- Gynaecological condition
- Health declaration
- Heart /Circulatory condition
- Hepatitis A
- High blood pressure
- High cholesterol
- Kidney/Urine/Prostate condition
- Knee condition
- Lump/lesion/growth/mole
- Musculoskeletal / Joint condition
- Non-Smokers declaration
- Sports / Pastimes
- Stomach / Bowel condition
- Thyroid condition

ALTERNATE TERMS

Exclusions and Loadings

In some cases, we offer applicants insurance with modified terms such as exclusions or loadings. For those clients, we contact you in advance by telephone to discuss the terms. It may not always be possible to make contact by phone but we always attempt to do so. An email is also sent outlining the alternate terms.

Accelerated Underwriting does not require the client and Policy owner to sign and date an Alternate Terms letter. Instead, we wait for notification from you that the client has accepted our offer and issue the policy on this basis, with Alternate Terms accepted outlined in the client's Policy Schedule.

If the client's circumstances have changed since they completed the Application, they must advise us so we can determine if that change impacts on their final assessment. If the change does impact their final medical assessment, we may request further medical evidence or decline to offer cover. If the occupation is impacted due to loss of employment or a change of occupation, we may adjust the occupation rating or product or decline to offer cover.

Loadings and Limited Benefit Periods for Life and/or TPD

A reduced medical loading is allowed for clients prepared to accept a limited Benefit Period, ie 2, 3, 4 or 5 years for Life and/or TPD cover.

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

Special commission terms apply.
See page 100 for details.

Disclosure of Reasons for Alternate Terms

If we offer Alternate Terms, we are able to discuss information obtained during a client's tele-interview with you, unless the client requests otherwise.

If we offer Alternate Terms due to medical factors not revealed during the initial application but obtained through formal medical evidence such as medical exam, blood test or PMAR, we can only discuss the full details with you if the client has provided their signed consent. This consent form is available from www.acceleratedprotection.com.au

Declined Applications

If we are unable to offer insurance to your client, we will try in all circumstances to contact you prior to sending the client's decline letter. We delay mailing a decline letter for three business days to allow us to make contact with you.

If we decline insurance due to medical factors not revealed during the initial application but obtained through formal medical evidence, the applicant is entitled

to request further information. Where it is practical to do so, we send a letter to the applicant's Medical Practitioner, outlining our reasons for declining cover so the Medical Practitioner can discuss this information with the applicant.

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 replacement income when the life insured is unable to perform their occupation due to sickness or injury, in many cases for a substantial period of time, therefore, they are not generating earnings.

The concern is that if someone other than the life insured receives 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, so in the circumstances listed below we allow such an arrangement.

Allowable Circumstances

Ownership

Family Trust ownership of the policy

Family Company ownership of the policy

Husband/Wife ownership of the policy on the other's life

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

Self-managed superannuation fund

Company ownership of the policy where the insured is a partner

Any queries relating to third party ownership not covered by this document should be directed to your TOWER underwriter.

ACCELERATED COMMISSION

Introduction

The combination of industry-leading new business completion times and market competitive commission entitlements can deliver risk advisers:

- ✓ lower NPW rates;
 - ✓ reduced follow-up times;
 - ✓ lower administration costs;
 - ✓ dramatically faster commission payments; and
 - ✓ a much better experience for your customers
- ...than anyone else.

TOWER aims to deliver 85% of underwriting decisions in three working days to give you up to a 30% increase to your income.

Do business better, and more of it – Accelerate® your business today!

How We Pay Commission

All commission is paid directly to the Licensee/Dealer Group.

The commission percentages detailed below include an allowance for GST.

An additional 5% commission is payable in Year 1 where the application is lodged electronically, as shown in the table below.

| | Upfront Commission | | Hybrid 1 Commission | | Hybrid 2 Commission | | Level Commission | |
|-----------------|--------------------|---------|---------------------|---------|---------------------|---------|------------------|---------|
| | Year 1 | Year 2+ | Year 1 | Year 2+ | Year 1 | Year 2+ | Year 1 | Year 2+ |
| Standard | 110% | 10% | 80% | 20% | 65% | 25% | 32% | 32% |
| Online | 115% | 10% | 85% | 20% | 70% | 25% | 37% | 32% |

Alternative Commission Premium Rate Factors

The commission proportion applies to both initial and renewal commissions.

Commission is paid on the reduced premium.

| Policy Rate (%) | 100 | 90 | 80 | 70 | 60 | 50 | 40 | 30 | 20 | 10 | 0 |
|-------------------|-----|------|------|------|------|------|------|------|------|------|------|
| Premium Factor | 1.0 | 0.97 | 0.94 | 0.91 | 0.88 | 0.85 | 0.82 | 0.79 | 0.76 | 0.73 | 0.70 |
| Premium Reduction | 0% | 3% | 6% | 9% | 12% | 15% | 18% | 21% | 24% | 27% | 30% |

- Commission is payable on the premium after all relevant discounts/rebates are applied.
- Commission is payable on all permanent and temporary loadings.
- Commission is not payable on the policy fee or stamp duty.
- Commission is not payable on the modal/frequency loading for monthly or quarterly premium payments.
- Renewal commission only is paid on indexation and age increases.
- Accelerated Protection has a full one-year responsibility period, which means any policy that discontinues within the first 12 months will incur a 100% write-back of commission. The commission write-back applies to the commissionable adviser/s at the time of discontinuance.

Once the application is accepted the commission structure cannot be altered. This includes Alternative Commission Premium Rate Factors.

Commission type availability for lives insured 56 next birthday or older

The commission type for Accelerated Protection is restricted when the life insured is 56 next birthday or older, as shown in the table below.

| Age (next birthday) of life insured | LI Plan* | TPD Plan | CI Plan* | IP Plan | BEX Plan |
|-------------------------------------|----------|-------------------------------|----------|-------------------------------|-------------------------------|
| Up to 56 | All | All | All | All | All |
| 56 - 60 | All | Hybrid 1 Hybrid 2 Level | All | Hybrid 1 Hybrid 2 Level | Hybrid 1 Hybrid 2 Level |
| 61 and over | All | Level | All | Level | N/A |

* Including Attached TPD

Replacement of Existing TOWER Policy and Conversion Options

If a benefit being replaced has been in force for less than four years, Year 1 commission is payable on any increase in premium. Year 2 commission is payable on the remainder for policies that have been in force for more than one year..

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

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

NOTE: Replacement policies include those which are wholly or partly cancelled or lapsed within three months before or after the issue of the new TOWER policy.

Buy-Back Options or Benefits

If a policy is established on the basis of a Buy-Back Option or Benefit, 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.

Takeover/Transfer Terms

If an existing policy with another insurer is taken over by TOWER 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, 5, 10 or 15 years)

If a client accepts a limited Benefit Period for LI and/or TPD, Level commission only is payable.

Large Sum Insured

The Commission type is restricted for Life Insurance where the Sum Insured is greater than \$10,000,000.

| LI Sum Insured | Available commission options |
|-----------------------------|---------------------------------------|
| \$10,000,000 or less | Upfront, Hybrid 1, Hybrid 2 and Level |
| \$10,000,001 - \$14,999,999 | Hybrid 1, Hybrid 2 and Level |
| \$15,000,000 - \$20,000,000 | Hybrid 2 and Level |

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

The responsibility period for policies with Sum Insured of \$10,000,001 or greater is:

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

These responsibility periods apply even if the sum insured is subsequently reduced.

NOTE: Hybrid and Level commissions are payable in respect of policies on an Adviser's own life, their immediate family member meaning spouse, partner, de-facto, children, parents and siblings and their staff, colleagues and work partners.

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