

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

 PO Box 142, Milsons Point, NSW 1565

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
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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.

Lifescree Australia Pty Ltd

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

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

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

Lifescree 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.soslifescree.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.toweradviser.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.toweradviser.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.toweradviser.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.toweradviser.com.au).

Please also refer to the Income Protection calculator on www.toweradviser.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
<p>General Practitioner and Dentists</p>	<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>
<p>Specialist Medical and Dental Practitioners</p>	<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>
<p>Barrister and Solicitor</p>	<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 Guide	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 Guide	BBB (5 year)	OR	OR	2	Y
Farmer - Owner - Less than 5 full time staff - Restrictions apply as per the Adviser Guide	BB	OR	OR	2	Y
Farmer - Oyster Farmer - Restrictions apply as per the Adviser Guide	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 Guide	BBB (5 year)	OR	OR	2	Y
Farmer/Grazier - Owner - Less than 5 full-time staff - Restrictions apply as per the Adviser Guide	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 Guide	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 Guide	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 Guide as restrictions may apply	B	OR	OR	2	Y
Mining Above Ground - Electrician - No explosives - Refer Adviser Guide as restrictions may apply	BBB	OR	OR	2	Y
Mining Above Ground - Mechanic - No explosives - Refer Adviser Guide as restrictions may apply	BBB	OR	OR	2	Y
Mining Above Ground - Other - No explosives - Refer Adviser Guide 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 Guide as restrictions may apply	AAA	OR	OR	1.5	Y
Oil and Gas - Onshore - Laboratory Technician - Refer Adviser Guide 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 Adviser Guide	BBB	OR	OR	1.5	Y
Orchardist - Other - Restrictions apply as per the Adviser Guide	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 Adviser Guide	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.toweradviser.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.toweradviser.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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South Australia/ Northern Territory

Level 2, 170 Greenhill Road
Parkside SA 5063
Phone **08 8113 8300**
Fax **08 8113 8315**

Queensland

Level 1, 30 Little Cribb St
Milton QLD 4064
Phone **07 3243 1200**
Fax **07 3243 1201**

Western Australia

Level 1, Suite 8, 22 Railway Road
Subiaco WA 6008
Phone **08 6380 4400**
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Contact

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1300 286 937
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