

FOR ADVISERS

PRIORITY PROTECTION

Adviser Guide

June 2013



This Adviser Guide relates to AIA Australia's Priority Protection PDS (version 12, issued 10 June 2013). It is intended as a general guide only, provided for informational purposes. Please refer to the PDS and your Distribution Agreement with AIA Australia for more information.

Priority Protection is issued by AIA Australia Limited (ABN 79 004 837 861 AFSL 230043), PO Box 6111, St Kilda Road Central VIC 8008; Adviser Phone: 1800 033 490.

The Superannuation Life Cover Plan (when issued through the AIA Superannuation Fund, ABN 78 757 377 348 ('the Fund')), is owned by CCSL Limited, ABN 51 104 967 964, AFS Licence No. 287084 ('Trustee'), as the trustee of the Fund. The Trustee is the issuer of a risk-only superannuation product with benefits referable solely to the Superannuation Life Cover Plan. The Trustee is located at Suite 710/Level 7, 530 Little Collins Street, Melbourne Australia 3000, Phone (03) 9616 8600.

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Section A – Welcome and Contacts

1. Welcome to AIA Australia's Adviser Guide

We've developed this adviser guide as a handy tool for advisers to find out all they need to know about AIA Australia's underwriting guidelines, claims and remuneration procedures.

Another good source of information is the AIA Australia Adviser Site, which gives you access to:

- New Business reports
- Policy Services reports
- Operations Forms
- Marketing material
- Underwriting forms and guidelines
- Quoting software

You can access the Adviser Site at: <https://aia.com.au/AdviserSite>

Don't have a password?

If you don't have a username or password, or you've forgotten it, please contact our Sales Support Team on 1800 033 490 (option 4).

2. Contact us

New Applications and outstanding requirements for New Business and Underwriting

| | | |
|-----------------------|---|--|
| Scan and email | infohub@aia.com | New Business – processes all new applications, paper and eApp [®] Express, as well as outstanding requirements |
| Fax | 1800 832 266 | |
| Post | AIA Australia, PO Box 6111, St Kilda Rd Central, VIC 8008 | |

Underwriting/New Business

| | | |
|-------------------------------|-------------------------|---|
| Phone | 1800 033 490 (option 1) | Underwriting – for all occupation, pastimes and health pre-assessments |
| Fax | 1800 832 266 | |
| Email (Standard) | infohub@aia.com | |
| Email (Pre-Assessment) | au.uwpreassess@aia.com | |

Policy Services

| | | |
|--------------|-------------------------|--|
| Phone | 1800 033 490 (option 2) | Policy Services – responsible for the maintenance of policy records, anniversary processing, policyholder alteration, disbursement requests and the provision of information to both policyholders and advisers. This includes functions such as renewals/billings of policies and the issuance of statements, notices and other documentation. |
| Fax | 1800 832 266 | |
| Fax: | (03) 9009 4824 | |
| Email | au.customer@aia.com | |

Claims

| | | |
|--------------|-------------------------|---|
| Phone | 1800 033 490 (option 3) | Claims – handles all claims and follow up requests |
| Fax | (03) 9009 4127 | |
| Email | au.claims@aia.com | |

Client Development Team

| | | |
|--------------|----------------------------|---|
| Phone | 1800 033 490 (option 4) | Client Development Team – the Client Development team supports advisers with product, quoting, escalations and suspense follow ups |
| Fax | (03) 9009 4149 | |
| Email | au.adviserservices@aia.com | |

Adviser Remuneration Team

| | | |
|--------------|-----------------------------|---|
| Phone | 1800 033 490 (option 4) | Adviser Remuneration Team – handles enquiries about remuneration |
| Fax | 1800 832 266/(03) 9009 4149 | |
| Email | au.adviserservices@aia.com | |

Our office operating hours are Monday to Friday 8.00 am to 6.00 pm EST.

Section B – Underwriting Guidelines

1. Underwriting requirements – medical and financial

The underwriting process

Underwriting is the process of ‘selecting and classifying’ risks. The underwriter is responsible for assessing all applications of a potential client based on their financial history, occupation, health and lifestyle. This information will enable the underwriter to make an informed decision as to the client’s suitability for cover.

Underwriting philosophy

At AIA Australia, we aim to keep you and your clients up to date and fully informed about the underwriting process and the decisions we make. We are approachable and happy to discuss the insurance needs of your client with you.

We are committed to the following:

- ‘One bite’ underwriting – asking for all requirements upfront by thoroughly assessing the case the **first** time.
- Assessing these ‘one bite’ applications within 2 days.
- Communicating the underwriting decision when all requirements are received.
- If application is declined, we will discuss with you the alternative options for your client.

We will not always be able to provide terms that are agreeable to your clients, but we are on hand to discuss these decisions with you and provide suitable explanations as to why the decision was made.

Acceptance

The majority of applications received by us are accepted at standard rates. If we are unable to offer full cover to a client then we may offer alternative terms determined on a case-by-case basis.

eApp® Express

eApp® Express includes an underwriting validation layer which improves the quality and integrity of the data reaching AIA Australia.

Users will benefit from the ability to provide customers with the surety associated with point of sale underwriting decisions. In addition, users will find eApp® Express significantly easier to use as a result of the following benefits:

- Substantially reduced requirement for follow-up consultations with clients
- Simplified application process, i.e. all relevant questions automatically presented
- Improved listings, i.e. occupations
- Ease of navigation through quote and application
- Automated submissions and updates
- In some cases eliminates the need for the signing and submission of special acceptance terms.

More Information

For more information about eApp® Express or to obtain a copy of the eApp® Express User Guide, please contact your local Client Development Manager or our Client Development Support team on 1800 033 490 (option 4).

eApp® Express Mobile

As well as eApp® Express Online, we also have eApp® Express Mobile. This version is desktop based allowing quotes (and the application) to be completed when the user is offline. An internet connection is required in order to submit the application.

AIA Australia continually updates eApp® Express Mobile to ensure the information remains current. These updates can be found via the Adviser Site. The user will be notified when the updates become available.

2. Medical underwriting requirements

Life and TPD[^]

Medical requirements are needed once cover reaches or exceeds the levels shown below.

| | Age Next Birthday | | | | |
|---------------------------------|-------------------|-------------|-------------|-------------|-------------|
| | Up to 45 | 46 – 50 | 51 – 60 | 61 – 65 | 66+ |
| MBA 20 & Hep B/C | \$2,500,001 | \$1,500,001 | \$750,001 | \$600,001 | \$500,001 |
| HIV | \$2,500,001 | \$1,500,001 | \$1,000,001 | \$1,000,001 | \$1,000,001 |
| Short Medical Exam | \$2,500,001 | \$1,500,001 | \$1,000,001 | \$500,001 | \$300,001 |
| Medical Exam by GP or Paramedic | \$5,000,001 | \$5,000,001 | \$5,000,001 | \$5,000,001 | \$5,000,001 |
| PMAR | \$5,000,001 | \$5,000,001 | \$5,000,001 | \$5,000,001 | \$5,000,001 |
| Stress Echocardiogram | Nil | \$5,000,001 | \$5,000,001 | \$5,000,001 | \$5,000,001 |
| PSA (Males) | Nil | Nil | \$5,000,001 | \$5,000,001 | \$5,000,001 |
| Full Blood Count | Nil | Nil | \$5,000,001 | \$5,000,001 | \$5,000,001 |

Medical Examinations apply as follows:

Up to \$5,000,000 Short Medical only (completion of AIA Australia's full application is required including Personal History and Medical History)
 \$5,000,001 + M/E by GP or Paramedic (for non-English speaking clients, medical exam must be performed by applicant's own doctor)

[^]Life refers to all AIA Australia Life benefits. TPD refers to all AIA Australia TPD benefits. Where the Life & TPD Stand Alone or Life & Universal TPD Stand Alone are both purchased together, the higher sum insured will apply. Medical requirements are based on all existing cover held with AIA Australia only.

Refer to Underwriting Manager for Life Cover >\$20M.

Crisis Recovery[^]

Medical requirements are needed once cover reaches or exceeds the levels shown below.

| | Age Next Birthday | | | |
|----------------------------------|-------------------|-------------|-------------|-------------|
| | Up to 45 | 46 – 50 | 51 – 60 | 61 – 65 |
| MBA 20 & Hep B/C | \$1,000,001 | \$1,000,001 | \$600,001 | \$500,001 |
| HIV | \$1,000,001 | \$1,000,001 | \$750,001 | \$750,001 |
| Short Medical Exam | \$1,000,001 | \$1,000,001 | \$600,001 | \$500,001 |
| Medical Exam by GP or Paramedic* | \$1,500,001 | \$1,500,001 | \$1,500,001 | \$1,500,001 |
| PMAR | Nil | \$1,500,001 | \$1,500,001 | \$1,500,001 |
| Stress Echocardiogram | Nil | Nil | \$1,000,001 | \$1,000,001 |
| PSA (Males) | Nil | Nil | \$1,000,001 | \$750,001 |
| Full Blood Count | Nil | \$1,500,001 | \$1,500,001 | \$1,000,001 |

*Medical Examinations apply as follows:

Up to \$1,500,000 Short Medical only (completion of AIA Australia's full application is required including Personal History and Medical History)
 \$1,500,001 + M/E by GP or Paramedic (for non-English speaking clients, medical exam must be performed by applicant's own doctor)

[^]Crisis Recovery refers to all AIA Australia Crisis Recovery benefits. Where Life or TPD Stand Alone or Universal TPD Stand alone is also purchased with any Crisis Recovery benefit, the stricter limits will apply. Medical requirements are based on all existing cover held with AIA Australia only.

Income Protection and Business Expenses[^]

Medical evidence is required once cover reaches or exceeds the levels shown below.

| | Age Next Birthday | | | |
|----------------------------------|-------------------|----------|----------|--|
| | Up to 45 | 46 – 50 | 51 – 60 | 61 – 65 [#] |
| MBA 20 & Hep B/C | \$15,001 | \$10,001 | \$10,001 | \$10,001 |
| HIV | \$15,001 | \$15,001 | \$15,001 | \$15,001 |
| PMAR | \$20,001 | \$20,001 | \$20,001 | \$20,001 |
| Short Medical Exam | \$12,501 | \$10,001 | \$10,001 | \$10,001 |
| M/E by GP, FBC (incl ESR), MSU | \$40,001 | \$40,001 | \$40,001 | Nil (max cover at this age group is \$20,000) |
| PSA (males), Mammogram (females) | Nil | \$40,001 | \$40,001 | Nil (max cover at this age group is \$20,000) |

- [^]Income Protection includes all AIA Australia Income Protection benefits, Business Expenses includes all AIA Australia Business Expenses Benefits.
- For Business Expenses Stand Alone, take only half of the sum insured to determine the medical requirements.
- Where IP and B/E are combined, use half the B/E sum insured, then take the higher of the 2 benefits to determine the medical requirements (do not add the IP & B/E together).
- For cover >\$30,000 a 2 year Benefit Period applies.
- For cover >\$40,000 maximum entry age is 55 nbd.
- Medical Requirements are based on all existing cover held with AIA Australia only.
- [#]Cover available for occupation categories AAA, AA & A only.
- For maximum sums insured refer to Priority Protection PDS.

3. Financial underwriting requirements

Life, TPD and Crisis Recovery

| Total Industry Cover | Life Cover* | Total & Permanent Disablement* | Crisis Recovery* |
|----------------------------|-------------|--------------------------------|----------------------|
| Up to \$1,500,000 | A | A | A |
| \$1,500,001 to \$2,000,000 | A | A | A + B |
| \$2,000,001 to \$3,000,000 | A | A | N/A (max cover \$2M) |
| \$3,000,001 to \$4,000,000 | A + B | A + B | N/A (max cover \$2M) |
| \$4,000,001 to \$5,000,000 | A + B | A + B + C | N/A (max cover \$2M) |
| \$5,000,001 + | A + B + C | N/A (max cover \$5M) | N/A (max cover \$2M) |

*For professional occupation categories AAA or AA – Nil financial evidence required up to \$3.5M for Life, \$3M for Total & Permanent Disablement and \$2M for Crisis Recovery

Legend:

A = Application only – showing current years income

B = AIA Australia Financial Questionnaire (signed by Adviser and Insured) or fully completed SOA (Statement of Advice):

- **For Personal Cover** – Section A & B only of the AIA Australia Financial Questionnaire.
- **For Business/Keyman/Loan Protection** – Section A, C, D, E, F of the AIA Australia Financial Questionnaire.

C = Financial evidence as follows:

Personal Cover

- Individual Income Tax Returns & Assessments Notices for last 2 years.
- If Self Employed (or employed by own company) – Company Tax Returns & Assessment Notices, Audited Profit & Loss Statements and Balance Sheets for all business entities for last 2 years.

Business/Keyman/Loan Protection Cover

- Company Tax Returns & Assessment Notices, Audited Profit & Loss Statements and Balance Sheets for all business entities for last 2 years.
- Copy of Loan Agreement showing loan approval and all loan details.
- Copy of Buy-Sell or Share Purchase Agreement.

Note: Financial evidence may still be requested at lower levels of cover at AIA Australia's discretion depending on occupation, age and income.

Income Protection – Agreed Value (Employed)

Financial evidence must be provided for all applications where the proposed insured monthly benefit reaches or exceeds the levels shown in the table below.

| Employed Persons* | | | | |
|---------------------|-----------|--|-----------|---|
| Occupation Category | Employed* | Financial Requirements | Employed* | Extra Financial Evidence |
| AAA | \$15,001 | 1. Either: <ul style="list-style-type: none"> Income Tax Return for the latest financial year, or Letter from employer detailing current remuneration package, or Latest group certificate | \$20,001 | 2. Individual Tax Returns including Notice of Assessments for the last 2 financial years, plus 3. AIA Assets and Liabilities Questionnaire (held personally or in Trust), completed and signed by the insured and adviser. |
| AA | \$15,001 | | \$20,001 | |
| A | \$12,501 | | \$20,001 | |
| B | \$12,501 | | \$20,001 | |
| C | \$8,001 | | \$20,001 | |
| D | N/A | N/A | N/A | N/A |
| E | N/A | | N/A | |

* Employed person refers to employees with no ownership interest in the organisation by whom he/she is employed.

Important Notes:

- Financial evidence is based on total cover with all companies.
- Where Income Protection and Business Expenses combined cover **exceeds** \$25,000/month, Profit & Loss Statements for the last 2 years are required.
- Profit & Loss Statements submitted should include the Trading Account and the Accountants Notes to and forming part of the Accounts. Business Income Tax returns must also be submitted in addition to the insured's individual Income Tax Returns.
- Where the financial evidence above is not received at application stage – financial proof of income may be required in the event of a claim.
- Agreed Value is not available for occupation categories D & E.
- For cover > \$30,000 refer to Senior Underwriter.

Income Protection – Agreed Value (Self Employed)

| Self Employed Persons | | | | |
|-----------------------|---------------|---|---------------|--|
| Occupation Category | Self Employed | Financial Requirements | Self Employed | Extra Financial Evidence |
| AAA | \$15,001 | 1. Profit & Loss statements and Balance Sheets for the Business (including any Trusts if applicable) for the latest 2 financial years, plus 2. Individual Tax Returns for the insured and all business entities for the latest 2 financial years | \$20,001 | 3. AIA Assets and Liabilities Questionnaire (held personally or in Trust), completed and signed by the insured and adviser, plus 1 and 2 4. Notice of Assessments must be included with the Income Tax returns for last 2 financial years |
| AA | \$15,001 | | \$20,001 | |
| A | \$12,501 | | \$20,001 | |
| B | \$8,001 | | \$20,001 | |
| C | \$6,001 | | \$20,001 | |
| D | N/A | N/A | N/A | N/A |
| E | N/A | | N/A | |

Important Notes:

- Financial evidence is based on total cover with all companies.
- Where Income Protection and Business Expenses combined cover **exceeds** \$25,000/month, Profit & Loss Statements for the last 2 years are required.
- Profit & Loss Statements submitted should include the Trading Account and the Accountants Notes to and forming part of the Accounts. Business Income Tax returns must also be submitted in addition to the insured's individual Income Tax Returns.
- Where the financial evidence above is not received at application stage – financial proof of income may be required in the event of a claim.
- Agreed Value is not available for occupation categories D & E.
- For cover > \$30,000 refer to Senior Underwriter.

Income Protection – Indemnity (Employed)

Financial evidence must be provided for all applications where the proposed insured monthly benefit reaches or exceeds the levels shown in the table below.

| Employed Persons [^] | | |
|-------------------------------|-----------------------|--|
| Occupation Category | Employed [^] | Financial Evidence |
| AAA | \$20,001 | 1. Either: <ul style="list-style-type: none"> • Income Tax Return and Notice of Assessment for the latest financial year, or • Letter from employer detailing current remuneration package, or • Latest group certificate, plus 2. AIA Assets and Liabilities Questionnaire (held personally or in Trust), completed and signed by the insured and adviser. |
| AA | \$20,001 | |
| A | \$20,001 | |
| B | \$20,001 | |
| C | \$20,001 | |
| D | Nil | Nil |
| E | N/A | |

[^] Employed person refers to employees with no ownership interest in the organisation by whom he/she is employed.

* Maximum cover for occupation category D is \$15,000/month and occupation category E is \$10,000/month.

Important Notes:

1. Financial evidence is based on total cover with all companies.
2. Where Income Protection and Business Expenses combined cover **exceeds** \$25,000/month, Profit & Loss Statements for the last 2 years are required.
3. Profit & Loss Statements submitted should include the Trading Account and the Accountants Notes to and forming part of the Accounts. Business Income Tax returns must also be submitted in addition to the insured's individual Income Tax Returns.
4. For cover >\$30,000 refer to Senior Underwriter.

Income Protection – Indemnity (Self Employed)

| Self Employed Persons | | |
|-----------------------|---------------|---|
| Occupation Category | Self Employed | Financial Evidence |
| AAA, | \$20,001 | 1. Profit & Loss statements and Balance Sheets for the Business or practice (including any Trusts if applicable) for last 2 financial years, plus 2. Income Tax Returns and Notice of Assessments for the insured and all business entities for the latest 2 financial years, plus 3. AIA Assets and Liabilities Questionnaire (held personally or in Trust), completed and signed by the insured and adviser. |
| AA | \$20,001 | |
| A | \$20,001 | |
| B | \$20,001 | |
| C | \$20,001 | |
| D | Nil* | Nil* |
| E | N/A* | |

* Maximum cover for occupation category D is \$15,000/month and occupation category E is \$10,000/month.

Important Notes:

1. Financial evidence is based on total cover with all companies.
2. Where Income Protection and Business Expenses combined cover **exceeds** \$25,000/month, Profit & Loss Statements for the last 2 years are required.
3. Profit & Loss Statements submitted should include the Trading Account and the Accountants Notes to and forming part of the Accounts. Business Income Tax returns must also be submitted in addition to the insured's individual Income Tax Returns.
4. For cover >\$30,000 refer to Senior Underwriter.

Business Expenses – Indemnity (Self Employed)

Financial evidence must be provided for all applications where the proposed insured monthly benefit reaches or exceeds the levels shown in the table below.

| Occupation Category | Self Employed Only | Business Expenses Financial Requirements | Self Employed Only | Incorporated Business Expenses Financial Requirements |
|---------------------|--------------------|--|--------------------|--|
| AAA | \$20,001 | Profit & Loss Statements for the Business or Practice for the latest 2 financial years | \$1 | Profit & Loss Statements for the Business or Practice for the latest 2 financial years |
| AA | \$20,001 | | \$1 | Copy of Partnership or Business Agreement |
| A | \$20,001 | | N/A | N/A |
| B | \$20,001 | | N/A | |
| C | Nil* | Nil* | N/A | |
| D | Nil* | | N/A | |
| E | N/A | N/A | N/A | N/A |

* Maximum Business Expenses cover for occupation categories C and D is \$15,000/month.

Important Notes:

1. Financial evidence is based on total cover with all companies.
2. Where Income Protection and Business Expenses combined cover **exceeds** \$25,000/month, Profit & Loss Statements for the latest 2 financial years are required.
3. Business Expenses is not available for occupation category E.

4. High net worth

Assets and Liabilities (large Income Protection business)

For high net worth individuals (ie, cover \$20,001/month or more), a separate AIA Australia Financial Questionnaire detailing the applicants 'Assets & Liabilities' (Sections A & B), must be completed by the applicant and the adviser. This statement should include an itemised list of all assets and liabilities to enable a thorough analysis and evaluation of the net asset base and degree of liquidity (but excluding the net value of the family home).

Basis for offsetting the maximum benefit allowable

An applicant with net assets **exceeding** \$5,000,000 may have the maximum annual benefit offset using a conservative 5% investment return on the net asset value.

The net value of the family home however is excluded from the net asset calculation.

How the 5% will be calculated to offset the Income Protection benefit

Using AIA Australia's formula:
 $[(\text{Earned Income} + \text{Unearned Income}) \times 75\% \text{ less Unearned Income}]$

Example: Applicant's Earned Income = \$275,000 pa
 Total Assets \$7,200,000 (excluding family home)
 Total Liabilities \$2,100,000 (excluding mortgage on family home)
 Net Assets: \$5,100,000

- ☛ 5% of \$5,100,000 = \$255,000 pa which is applied as the Unearned Income figure used in the above formula as follows:
 Earned Income: \$275,000
 Unearned Income: \$255,000

(Using formula: $\text{Earned} + \text{Unearned} \times 75\% - \text{Unearned Income}$)

- ☛ $\$275,000 + \$255,000 = \$530,000$.
 → 75% of the first \$320,000 = \$240,000 plus,
 → 50% of the next \$210,000 = $\frac{\$105,000}{\$345,000}$

→ $\$345,000 - \$255,000$ (Unearned Income) = \$90,000

Maximum insured monthly benefit available = $\$90,000/12 = \$7,500/m$

Case Study:

Paul is a Barrister SC 48nbd earning \$620,000 per annum income. He has numerous investments including holiday homes, rental properties and various managed investments. Paul has no existing income protection cover and on financial assessment of his application for income protection, his net assets (assets less liabilities), were \$5.5M (excluding his superannuation and family home).

Paul's income protection benefit was calculated as follows:

Earned Income: \$620,000
 Unearned Income: \$275,000 (calculated as 5% of \$5.5M of net assets)

Using the formula: (Earned Income + Unearned Income) X 75% less Unearned Income

| | | |
|----------------------------|---|-----------------|
| \$620,000 + \$275,000 | = | \$895,000 |
| → 75% of first \$320,000 | = | \$240,000 plus, |
| → 50% of next \$240,000 | = | \$120,000 plus, |
| → 20% of balance \$335,000 | = | \$ 67,000 |
| | | Total \$427,000 |

The maximum monthly benefit available for Paul is
 → \$427,000 – \$275,000 (Unearned Income) = \$152,000
 → \$152,000/12 = \$12,667/m

5. Proof of income – last 2 years

When requesting proof of income we are looking for consistent earnings in history which demonstrate continuity of income over the past few years.

Proof of income is defined as **actual lodged returns submitted to the Australian Taxation Office (ATO) over the last 2 years.**

Since incomes can vary each year, (particularly for self-employed clients), we will average the income if high earnings are demonstrated in a single year which is out of line with previous years income (unless there are particular reasons to base the cover on the most recent earnings). We will, however, consider current figures available not yet lodged to the ATO, provided a statement is received from the policy holder's accountant confirming that the figures are the final figures that will be submitted to the ATO.

These figures would be in addition to the actual figures already provided for the past two-year period. (When determining the final benefit allowable, other factors also taken into consideration include; age of the applicant, years in the business, date the business started, any significant fluctuations in earnings etc.)

6. Agreed Value and Indemnity alterations

Agreed Value to Indemnity

Existing Income Protection (IP) policies altering from Agreed Value to Indemnity do not require any medical or financial evidence since the risk to AIA Australia reduces. Cases can be accepted without approval by an underwriter.

Indemnity to Agreed Value

When altering existing IP cover from Indemnity to Agreed Value financial evidence should be obtained as follows:

Case fully underwritten medically by AIA Australia (includes Takeover terms cases)

Below the Financial UW Limits

1. Completion of Income Details via:
 - Section F (Income Details) of Application for Increases/Additions.

Above the Financial UW Limits

1. Completion of Income Details via:
 - Section F (Income Details) of Application for Increases/Additions.
2. Financial Evidence per the mandatory limits for the period when Agreed Value cover is taken up.

Cases accepted as Continuation Option from Group

Below the Financial UW Limits

1. Full completion of Application for Increases/Additions.

Above the Financial UW Limits

1. Full completion of Application for Increases/Additions.
2. Financial Evidence per the mandatory limits for the period when Agreed Value cover is taken up.

7. Pastimes and pursuits

This section is designed to help you in determining whether a particular sport or activity would be likely to incur a loading, exclusion or requirement for special acceptance terms and to also assist in preparing a potential client for the type of cover that is suitable for them.

The table on the following pages illustrates the type of activity, level of participation and possible terms. It is a guide only and each application regarding pastimes and hazardous activities will be based on the information provided in the application.

If an activity is not listed, please contact our underwriting team. Alternatively, the life insured can complete the relevant questionnaire contained in the personal statement.

AIA Australia guidelines – Total & Permanent Disablement (TPD) and Income Protection (Refers to recreational/amateur activities)

| Activity | IP/BE/GSC | TPD/WOP |
|--|------------------------|-----------------|
| Abseiling | Exclude | Std |
| Archery | Std | Std |
| Aviation (<i>Private recreational flying – see also Aviation Guidelines</i>): | | |
| – Fixed Wing – Up to 100 hours | Std | Std |
| – Over 100 hours | Exclude | Exclude |
| – Micro light/Ultra light | Exclude | Exclude |
| – Helicopter (rotary wing – more than 75 hours/pa) | Exclude | Exclude |
| – Ballooning (pleasure only – less than 100 hours) | Std | Std |
| – Gliding (powered/self launching) | Exclude | Exclude |
| – Hang Gliding | Exclude | Exclude |
| – Aerobatics | Exclude* | Exclude* |
| <i>*(Full aviation exclusion must be applied – not just aerobatics)</i> | | |
| Baseball/Basketball | Std | Std |
| Boxing | Exclude | Exclude |
| Bungy Jumping | Exclude | Exclude |
| Cycling: – Amateurs/club members – racing/competing | Std | Std |
| – Professional | Exclude | Exclude |
| – Mountain bike riding – pleasure only | Std | Std |
| – competition | Exclude | Exclude |
| Canoeing/Kayaking (pleasure only – no remote areas) | Std | Std |
| Diving: – Scuba/Skin (amateur only) – Up to 30m depth | Std | Std |
| – Over 30m depth | Exclude* | Std* |
| – Cave diving, Pot holing | Exclude | Exclude |
| – Snorkel | Std | Std |
| <i>*(Underwriters can use some discretion here)</i> | | |
| Equestrian (see Horse Riding) | | |
| Fencing | Std | Std |
| Football* (all codes – excluding professional football players): | | |
| – Class AAA, AA, A only | +25% or Exclude | Std |
| | – 14 dw | |
| | – 30 dw to 2 year wait | Std |
| – Class B | +25% or Exclude | Std |
| | – 14 dw to 60 dw | |
| | – 90 dw to 2 year wait | Std |
| – Class C, D | Exclude | Std |
| | – 14 dw | |
| | – 30 dw to 60 dw | +25% or Exclude |
| | – 90 dw to 2 year wait | Std |
| – Class E | +25% or Exclude | Std |
| | – 14 dw | |
| | – 30 dw to 2 year wait | |
| <i>*(Depending on occupation, history of injuries or joint related problems, exclusion may still be applied)</i> | | |
| Touch Football (Class AAA – E) | Std | Std |
| Gymnastics (no competition) | Std* | Std |
| <i>*(Consider exclusion in some instances)</i> | | |
| Horse Riding – Social only (no jumping/racing/competitions) | Std | Std |
| – Show jumping, gymkhana, vaulting | Exclude | Std |
| – Endurance events, steeplechase | Exclude | Std |
| – Dressage only | Std | Std |

| Activity | IP/BE/GSC | TPD/WOP |
|--|---|---|
| Martial Arts (recreational only): – Contact AAA, AA, A (14 dw) AAA, AA, A (30 dw to 2 year wait) Class B to E (Amateur, no exhibitions/competitions incl Judo, Jujitsu, Karate, Kick Boxing, Kung Fu, Hapkido, Aikido, Aris de Mano, Taekwondo, Tai Chi, Kendo, Ninja) – Non Contact – Amateur, no exhibitions/competitions | Exclude Std Exclude Std (min. 30 dw) | Std Std Std Std |
| Marathon/Cross Country Running | Std | Std |
| Motor Car Racing Amateur only: – Open Wheel – Sports Cars/Sedans/Touring Cars – Drag Racing/Hot Rods/Stock Cars – Karting – Enduro/sprint – Speedway – Others – Hill Climbs/Rallies/Off Road – Vintage/Veterans/Historic | Exclude Exclude Exclude Exclude Exclude Exclude Std | Exclude Exclude Exclude Exclude Exclude Exclude Std |
| Motor Cycle Racing: – Circuit/Cross Country/Dirt Track – Trail Bike (pleasure only) – Class AAA, AA, A, B only – Class C, D, E | Exclude Std IC | Exclude Std Std |
| Mountaineering: – Within Aust/NZ (below snow line) (above snow line) – Overseas | Std Exclude Exclude | Std Exclude Exclude |
| Parachuting: – ‘One off’ jump – Regular jumps | Std Exclude | Std Exclude |
| Para sailing (pleasure only) | Std | Std |
| Power Boat Racing | Exclude | Exclude |
| Private Flying (<i>see Aviation</i>) | | |
| Rafting (white water) | Exclude | Exclude |
| Rock Climbing: – Indoor – Outdoors – Abseiling | Std Exclude Exclude | Std Exclude Std |
| Rowing | Std | Std |
| Sail Boarding | Std | Std |
| Sailing/Yachting: – pleasure cruising only – ocean racing including Sydney to Hobart – trans ocean (single/multi crew) | Std Exclude Exclude | Std Std Exclude |
| Shooting | Std | Std |
| Skiing: – Water – Amateur/Pleasure only – Competition/Trick Skiing/Jumping – Snow – Recreational/Pleasure only – Downhill/Cross Country (no competition) | Std Exclude Std Std | Std Exclude Std Std |
| Sky Diving | Exclude | Exclude |
| Soccer (<i>see Football</i>) | | |
| Squash | Std | Std |
| Surfing | Std | Std |
| Tennis (all types) | Std | Std |
| Triathlons | Std | Std |
| Weight Lifting: – recreational only – competitions | Std Exclude | Std Std |
| Wrestling | Exclude | Std |
| Yachting (<i>see Sailing</i>) | | |

Note: Instructors in many of the above activities will usually require an exclusion.

8. Expatriate Cover

Who is considered an expatriate (ex-pat)?

An 'expatriate' for insurance purposes is defined as:

'Those who maintain and continue to hold Australian Permanent Residency or Citizenship status but intend to work overseas for short periods and return to live in Australia in the near future (3-5 years).'

What if the applicant is currently residing outside of Australia?

If the applicant is currently residing outside of Australia, AIA Australia must establish the following:

1. The country where the ex-pat is already working. The financial services regulations around the offering of financial products may not allow for foreign issuers to sell their products in that country. In addition, licensing restrictions on AIA Australia may limit its ability to sell its products to residents outside of Australia. Please contact your AIA Australia underwriter for further details.
2. How long the applicant has been; and how long they will remain outside of Australia.
3. What the applicant's current or intended occupation is while outside of Australia.
4. The relevant country category from the Department of Foreign Affairs (DFAT). AIA Australia cannot offer any cover to those applicants residing in a DFAT 4 (high risk country). AIA Australia will consider DFAT 3 countries on an individual basis.
5. Advisers must not actively promote the product offshore by preparing flyers for distribution to their offshore clients, or mine data lists in the offshore countries to promote AIA Australia product (and like activities).

Terms and conditions

Life Cover, Total and Permanent Disablement (TPD), and Crisis Recovery:

1. The applicant must be an Australian citizen or a permanent resident.
2. The applicant must intend to return to and reside in Australia within 5 years of taking the policy.
3. Cover must not exceed \$5 million for Life Cover, \$3 million for TPD (subject to age and occupation) and \$2 million for Crisis Recovery (subject to age and occupation) from all sources.
4. Medicals and blood tests can be performed in Australia or overseas. If performed overseas they must be completed in English using AIA Australia's standard forms (we will reimburse up to the standard Australian fees).
5. All premiums and claims proceeds will be made in Australian dollars.

Income Protection and Business Expenses:

1. The applicant must be an Australian citizen or a permanent resident.
2. The applicant must intend to return to and reside in Australia within 3 years of taking the policy.
3. Minimum 30-day waiting period.
4. Indemnity cover only whilst working overseas.
5. Copy of contract outlining length/term of the contract if available.
6. Open ended contracts will be declined until the insured returns to Australia.
7. Medicals and blood tests can be performed in Australia or overseas. If performed overseas they must be completed in English using AIA Australia's standard forms (we will reimburse up to the standard Australian fees).
8. All premiums and claims proceeds will be made in Australian dollars.
9. Special terms apply in the event of a claim overseas, whereby the insured must return to Australia within six months from the commencement of the disablement.

9. Mining Guidelines

The following guidelines apply to occupations in mines and the oil and gas industry operating in Australia and Australian waters. We will also apply the same ratings to underground and offshore workers unless otherwise specified.

Many jobs within these industries are located in remote areas of Australia. As a result, incomes include; living away from home allowances and penalty rates for the hours worked. This means that these occupations may offer higher than average incomes for the equivalent occupations based in cities and towns. In all instances completion of AIA Australia's Mining Questionnaire or Oil & Gas Questionnaire is required.

For these reasons the level of cover for income protection will be restricted. Both indemnity and agreed value options are available (except D & E):

Maximum Monthly Benefits:

No monthly benefit restrictions AAA only
 >5 years experience \$7500 A/B/C
 <5 years experience \$6250 A/B/C
 >5 years experience \$7500 D/E
 <5 years experience \$4000 D/E

Apart from the maximum monthly benefit restrictions the normal occupational rules will apply.

| No monthly benefit restrictions | | |
|--|-------------------|----------------|
| Occupation | Occupation Rating | |
| | Mining | Oil & Gas |
| Qualified Professional (<10% fieldwork) | | |
| Chemical Engineer | AAA | AAA |
| Engineer | AAA | AAA |
| Exploration Engineer | AAA | AAA |
| Geologist | AAA | AAA |
| Industrial Chemist [non hazardous] | AAA | AAA |
| Metallurgist | AAA | AAA |
| Mine Manager | AAA | Not applicable |
| Minerals Process Engineer | AAA | AAA |
| Quarry Manager | AAA | Not applicable |
| Maximum Monthly Benefit <5 years experience \$6250 >5 years experience \$7500 | | |
| Qualified Professionals (fieldwork) | | |
| Chemical Engineer [non hazardous] | B | B |
| Engineer | B | B |
| Geologist | B | B |
| Metallurgist | B | B |
| OH&S Manager/Officer | B | B |
| Surveyor | B | B |

| Occupation | Occupation Rating | |
|---|-------------------|----------------|
| | Mining | Oil & Gas |
| Assayer* | B | B |
| Boilermaker [no off shore]* | D | D |
| Carpenter* | C | C |
| Chef* | C | C |
| Clerk* | A | A |
| Diesel fitter* | C | C |
| Diesel mechanic* | C | C |
| Draftsperson* | A | A |
| Dragline operator [no off shore]* | C | C |
| Electrician* | C | C |
| Electronic technician* | B | B |
| Instrument technician* | B | B |
| Laboratory technician* | B | B |
| Long wall co-ordinator | B | Not applicable |
| Long wall co-ordinator [<10% fieldwork] | A | Not applicable |
| Maintenance planner [<10% fieldwork]* | A | A |
| Maintenance superintendent [<20% manual]* | B | B |
| Maintenance supervisor [<20% manual]* | B | B |
| Mechanic* | C | C |
| Mechanical fitter* | C | C |
| Mine deputy | C | Not applicable |
| Mobile plant supervisor [<20% manual]* | C | C |
| OH&S Manager/Officer [<10% fieldwork]* | A | A |
| Plumber* | C | C |
| Trade supervisor [<20% manual]* | B | B |
| Welder* | D | D |

Maximum Monthly Benefit <5 years experience \$6250 >5 years experience \$7500

***Cover in excess of maximum Monthly Benefit is available on an Indemnity basis**

| Occupation | Occupation Rating | |
|---|-------------------|----------------|
| | Mining | Oil & Gas |
| Bogger operator | E | Not applicable |
| Crane operator | E | E |
| Chemical engineer [hazardous materials] | IC | IC |
| Derrickman [no off shore] | Not applicable | E |
| Driller operator [no off shore] | Not applicable | E |
| Dump truck operator | D | D |
| Excavator operator | E | E |
| Haul pack driver/operator | D | Not applicable |
| Industrial chemist [hazardous material] | IC | IC |
| Jumbo operator | E | Not applicable |
| Kitchen worker | D | D |
| Labourer [no off shore] | E | E |
| Mill operator | E | Not applicable |
| Miner [no face work] | E | Not applicable |
| Pipeline supervisor [no off shore] | D | D |
| Quarry worker [no explosives] | E | Not applicable |
| Refinery supervisor [no off shore] | Not applicable | E |
| Surface worker | E | Not applicable |
| Tool pusher [no off shore] | Not applicable | E |

10. Increases and alterations – auto requirements

Important Note:

1. Policies originally accepted on Takeover Terms

The guidelines below do not apply for cases originally accepted by AIA Australia under continuation options from group or takeover terms from another company. These increases will require full medical and financial evidence.

Alterations/Increases

| 0–3 months from date original application was received | >3 months |
|--|---|
| Original application form | Application for Increase/Addition is needed Signed quote if applicable |

Note: The validity of the Application for Increase/Addition is the same as for normal applications.

Review of existing sub standard terms

a. Medical Loadings

An application for Increase/Addition is needed for all reviews of percentage Extra Mortality/Morbidity loadings or Dollar per mile loadings in addition to medical evidence.

b. Medical Exclusions

For joint related exclusions the relevant questionnaire will be needed.

For exclusions as a result of other medical conditions, an application for Increase/Alterations is needed in addition to medical evidence.

c. Pastimes Exclusions

For pastimes exclusions the relevant questionnaire will be needed.

11. Occupation Guidelines

Occupation ratings

AIA Australia has nine classes of occupations as outlined below. The occupation classifications are based on the actual duties performed, not the 'job title', therefore a full description of all duties performed should be provided in the application or when discussing an occupation with an Underwriter to determine the correct occupation category.

If your client has a second occupation, the occupation category applicable may be based on the more 'hazardous' occupation, depending on the nature and extent of involvement in the second job. The income however is not usually included in determining the monthly benefit available. E.g: An applicant works 30 hours a week as a qualified motor mechanic, and also works 20 hours a week as a landscape gardener. In this case the occupation category quoted should be category D not C.

| Code | Characteristics of occupation category |
|------|---|
| AAA | Professionals, executives and senior management with tertiary qualifications and high incomes e.g. lawyers, barristers, CEOs |
| AA | Medical professionals e.g. doctors, dentists, psychiatrists |
| A | White collar occupations involving clerical and administrative work in an office environment only |
| B | Occupations not classified as white collar and may involve some light manual work e.g. shopkeepers, hairdressers, beauticians |
| C | Fully qualified skilled tradespeople e.g. qualified electricians, chefs, mechanics |
| D | Unskilled manual workers e.g. fencing contractor, plasterers, cleaners |
| E | Heavy manual workers e.g. concreters, carpet layers, earthmoving workers |
| IC | Individual Consideration (further information needed) |
| NA | Not Available |

Product Codes

| | |
|-----|-------------------------------|
| IP | Income Protection |
| BE | Business Expenses |
| TPD | Total & Permanent Disablement |
| WOP | Waiver of Premium |
| CR | Crisis |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Abalone Diver | NA | NA | IC | IC |
| Abattoir Inspector | B | B | B | B |
| Abattoir Slaughterman | NA | NA | E | E |
| Abattoir Supervisor [<10% manual] | D | D | D | D |
| Abattoir Supervisor [>10% manual] | NA | NA | E | E |
| Abattoir Worker | NA | NA | E | E |
| Able Seaman/Woman | NA | NA | IC | IC |
| Accountant [degree qualified/registered CPA] | AAA | AAA | AAA | AAA |
| Accountant [not degree qualified] | A | A | A | A |
| Accounting Clerk | A | A | A | A |
| Accounts Clerk | A | A | A | A |
| Acrobats | NA | NA | D | D |
| Actor | NA | NA | A | A |
| Actress | NA | NA | A | A |
| Actuary | AAA | AAA | AAA | AAA |
| Acupuncturist [not registered in Australia] | NA | NA | A | A |
| Acupuncturist [registered in Australia] | A | A | A | A |
| Admin Assistant | A | A | A | A |
| Admin Manager [income <\$100k or <10 staff] | A | A | A | A |
| Admin Manager [income >\$100k & >10 staff] | AAA | AAA | AAA | AAA |
| Admin Supervisor [office only] | A | A | A | A |
| Administration Manager [income <\$100k or <10 staff] | A | A | A | A |
| Administration Manager [income >\$100k & >10 staff] | AAA | AAA | AAA | AAA |
| Administration Supervisor [office only] | A | A | A | A |
| Administrative Assistant | A | A | A | A |
| Admissions Clerk | A | A | A | A |
| Adult Migrant Teacher | A | A | A | A |
| Advertising Account Executive [income <\$100k] | A | A | A | A |
| Advertising Account Executive [income >\$100k] | AAA | AAA | AAA | AAA |
| Advertising Agency Principal | AAA | AAA | AAA | AAA |
| Advertising Agent | A | A | A | A |
| Advertising Executive [income <\$100k] | A | A | A | A |
| Advertising Executive [income >\$100k] | AAA | AAA | AAA | AAA |
| Aerobic [instructor] | NA | NA | B | B |
| Aeronautical Engineer | AAA | AAA | AAA | AAA |
| Aeronautical Telecommunications Officer | NA | NA | A | A |
| Aerospace Engineer | AAA | AAA | AAA | AAA |
| Agent [advertising] | A | A | A | A |
| Agent [betting/TAB] | B | B | B | B |
| Agent [commodities] | A | A | A | A |
| Agent [employment] | A | A | A | A |
| Agent [insurance] | A | A | A | A |
| Agent [other] | IC | IC | B | B |
| Agent [private detective – other] | NA | NA | D | D |
| Agent [private detective – surveillance/interviews only] | B | B | B | B |
| Agent [real estate] | A | A | A | A |
| Agent [repossession] | NA | NA | B | B |
| Agent [stock and station] | C | C | C | C |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Agricultural Adviser [site visits – no manual work] | B | B | B | B |
| Agricultural Adviser [site visits – with manual work] | C | C | C | C |
| Agricultural and Horticultural Mobile Plant Operator | E | E | E | E |
| Agricultural and Resource Economist [site visits – no manual work] | AAA | AAA | AAA | AAA |
| Agricultural Biotechnologist [site visits – no manual work] | A | A | A | A |
| Agricultural Consultant [site visits – no manual work] | A | A | A | A |
| Agricultural Consultant [site visits – with manual work] | C | C | C | C |
| Agricultural Entomologist [qualified] | B | B | B | B |
| Agricultural Inspector | B | B | B | B |
| Agricultural Machinery Mechanic | C | C | C | C |
| Agricultural Microbiologist [no field work] | AAA | AAA | AAA | AAA |
| Agricultural Microbiologist [with field work] | A | A | A | A |
| Agricultural Pilot | NA | NA | NA | NA |
| Agricultural Scientist [field visits, no manual work] | A | A | A | A |
| Agricultural Scientist [field visits, with manual work] | B | B | B | B |
| Agricultural Scientist [no field visits, no manual work] | AAA | AAA | AAA | AAA |
| Agricultural/Forestry Scientist [field/manual work] | B | B | B | B |
| Agricultural/Forestry Scientist [no field/manual work] | AAA | AAA | AAA | AAA |
| Agronomist [site visits – no manual work] | B | B | B | B |
| Agronomist [site visits – with manual work] | C | C | C | C |
| Air Conditioning [installer/repairer/technician/mechanic] | C | C | C | C |
| Air Conditioning Supervisor [minimal manual work] | B | B | B | B |
| Air Force Personnel [flying] | NA | NA | IC | NA |
| Air Hostess [Commercial] | NA | NA | A | A |
| Air Marshal | NA | NA | A | A |
| Air Traffic Controller | NA | NA | A | A |
| Airconditioning and Refrigeration Mechanic | C | C | C | C |
| Aircraft Baggage Handler | NA | NA | D | D |
| Aircraft Maintenance Engineer | C | C | C | C |
| Aircraft Maintenance Engineer [avionics] | B | B | B | B |
| Aircraft Maintenance Engineer [lab work only] | A | A | A | A |
| Aircraft Maintenance Engineer [licensed] | B | B | B | B |
| Aircraft Maintenance Engineer [mechanical] | C | C | C | C |
| Aircraft Maintenance Engineer [structures] | C | C | C | C |
| Aircraft Maintenance Engineering Tradesperson | C | C | C | C |
| Aircraft Maintenance Technician | C | C | C | C |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Aircraft Maintenance Technician [avionics] | B | B | B | B |
| Aircraft Maintenance Technician [mechanical] | C | C | C | C |
| Aircraft Maintenance Technician [structures] | C | C | C | C |
| Aircraft Mechanic | C | C | C | C |
| Aircraft Mechanic [avionics] | B | B | B | B |
| Aircraft Mechanic [mechanical] | C | C | C | C |
| Aircraft Refueller | D | D | D | D |
| Airline Baggage Handler/Porter | NA | NA | D | D |
| Airline Crew [commercial] | NA | NA | A | A |
| Airline Customer Service Officer [ground staff] | A | A | A | A |
| Airline Office Worker | A | A | A | A |
| Airline Passenger Officer [ground staff] | A | A | A | A |
| Airline Pilot [commercial] | NA | NA | A | A |
| Airline Refueller | D | D | D | D |
| Airline Services Operator | NA | NA | D | D |
| Airline Test Pilot | NA | NA | IC | NA |
| Airport Engineer [no manual work] | AAA | AAA | AAA | AAA |
| Airport Firefighter | NA | NA | D | D |
| Airport Security [armed] | NA | NA | D | D |
| Airport Security [perimeter/grounds only unarmed] | B | B | B | B |
| Alarm Installer/Repairer/Technician | C | C | C | C |
| Ambulance Driver | D | D | D | D |
| Ambulance Officer | D | D | D | D |
| Amusement Centre Manager | B | B | B | B |
| Amusement Parlour Employee | NA | NA | D | D |
| Amusement Parlour Proprietor | B | B | B | B |
| Anaesthetic Technician | B | B | B | B |
| Anaesthetist | AA | AA | AA | AA |
| Analyst [computer – qualified] | AAA | AAA | AAA | AAA |
| Analyst [information technology – tertiary qualified] | AAA | AAA | AAA | AAA |
| Analyst Programmer [tertiary qualified] | AAA | AAA | AAA | AAA |
| Analytical Chemist [not explosives] | AAA | AAA | AAA | AAA |
| Anatomist [lab work only] | A | A | A | A |
| Animal Attendant [other] | IC | IC | D | D |
| Animal Attendant [small domestic animals] | D | D | D | D |
| Animal Breeder [other] | IC | IC | D | D |
| Animal Breeder [small domestic animals] | C | C | C | C |
| Animal Trainer [other] | IC | IC | D | D |
| Animal Trainer [small domestic animals] | C | C | C | C |
| Animator | A | A | A | A |
| Annealer | E | E | E | E |
| Announcer [film/television/radio] | NA | IC | A | A |
| Antenna Erector [> 10 m] | NA | NA | E | E |
| Antenna Erector [up to 10 m] | E | E | E | E |
| Anthropologist | A | A | A | A |
| Antique Dealer [no manual work or deliveries] | B | B | B | B |
| Antique Dealer [with restoration work or deliveries] | D | D | D | D |
| Antique Shop Employee [no restoration work or deliveries] | B | B | B | B |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Antique Shop Employee [with restoration work or deliveries] | D | D | D | D |
| Antique Shop Manager/Proprietor | B | B | B | B |
| Apiarist | C | C | C | D |
| Apparel Cutter | D | D | D | D |
| Applications Programmer [no qualification] | A | A | A | A |
| Applications Programmer [tertiary qualified] | AAA | AAA | AAA | AAA |
| Applications System Designer [no qualification] | A | A | A | A |
| Applications System Designer [tertiary qualified] | AAA | AAA | AAA | AAA |
| Applications Systems Analyst [no qualification] | A | A | A | A |
| Applications Systems Analyst [tertiary qualified] | AAA | AAA | AAA | AAA |
| Aquaculture Farmer [inshore or inland] | D | D | D | D |
| Aquaculture Technician | B | B | B | B |
| Aquaculture Worker [inshore or inland] | D | D | D | D |
| Aquarobics Instructor | NA | NA | B | B |
| Arboriculture Worker | NA | NA | D | D |
| Arborist [consulting/no tree felling] | B | B | B | B |
| Arborist [tree felling] | NA | NA | D | D |
| Archaeologist | IC | IC | B | B |
| Architect [qualified] | AAA | AAA | AAA | AAA |
| Architectural Drafter | A | A | A | A |
| Architectural Draftsperson | A | A | A | A |
| Architectural Technician | A | A | A | A |
| Archivist | A | A | A | A |
| Armoured Car Escort | NA | NA | D | D |
| Army Officer | NA | NA | A | A |
| Army Soldier | NA | NA | D | D |
| Art Director [film, television or stage] | B | B | B | B |
| Art Gallery [proprietor] | B | B | B | B |
| Art Gallery Technician | B | B | B | B |
| Art Restorer | B | B | B | B |
| Art Teacher [employee] | A | A | A | A |
| Art Teacher [private tuition] | NA | NA | A | A |
| Artificial Insemination Technical Officer | C | C | C | C |
| Artist [commercial] | B | B | B | B |
| Artist [fine/visual arts – commercial] | B | B | B | B |
| Artistic Director | A | A | A | A |
| Arts Administrator | A | A | A | A |
| Arts Administrator/Manager | A | A | A | A |
| Arts and Cultural Planner | A | A | A | A |
| Asbestos Removalist | E | E | E | E |
| Asphalt Layer | NA | NA | E | E |
| Assayer | B | B | B | B |
| Assayer [mining] | B | B | B | B |
| Assayer [oil/gas industry] | B | B | B | B |
| Assembler | E | E | E | E |
| Assembly Line Worker | E | E | E | E |
| Assessor & Adjuster [insurance] | A | A | A | A |
| Associate Editor | A | A | A | A |
| Astronomer | AAA | AAA | AAA | AAA |
| Astrophysicist | AAA | AAA | AAA | AAA |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Atmospheric and Environmental Physicist | AAA | AAA | AAA | AAA |
| Atomic and Molecular Physicist | AAA | AAA | AAA | AAA |
| Attendant Care Worker [not qualified] | D | D | D | D |
| Attendant Care Worker [qualified] | C | C | C | C |
| Auctioneer | A | A | A | A |
| Audio Engineer | B | B | B | B |
| Audiologist | A | A | A | A |
| Audiometrist | A | A | A | A |
| Audiovisual Technician | B | B | B | B |
| Auditor [not qualified – office only] | A | A | A | A |
| Auditor [qualified] | AAA | AAA | AAA | AAA |
| Australian Federal Police Officer | NA | IC | A | A |
| Author | IC | IC | A | A |
| Auto Electrician [not qualified] | D | D | D | D |
| Auto Electrician [qualified] | C | C | C | C |
| Autoglazier | C | C | C | C |
| Automotive Airconditioning Fitter | C | C | C | C |
| Automotive Body Maker [qualified – trade certificate] | D | D | D | D |
| Automotive Body Repairer [not qualified] | D | D | D | D |
| Automotive Body Repairer [qualified – trade certificate] | C | C | C | C |
| Automotive Electrical Fitter [qualified – trade certificate] | C | C | C | C |
| Automotive Electrical Mechanic [qualified – trade certificate] | C | C | C | C |
| Automotive Electrician [qualified – trade certificate] | C | C | C | C |
| Automotive Mechanic [not qualified] | D | D | D | D |
| Automotive Mechanic [qualified – trade certificate] | C | C | C | C |
| Automotive Motorcycle Mechanic [not qualified] | D | D | D | D |
| Automotive Motorcycle Mechanic [qualified – trade certificate] | C | C | C | C |
| Automotive Parts Interpreter | B | B | B | B |
| Automotive Spray Painter [not qualified] | D | D | D | D |
| Automotive Spray Painter [qualified – trade certificate] | C | C | C | C |
| Automotive Technician [qualified – trade certificate] | C | C | C | C |
| Automotive Trimmer | D | D | D | D |
| Aviation [Instructor] | NA | NA | IC | NA |
| Aviation [agricultural – crop dusting etc] | NA | NA | NA | NA |
| Aviation Firefighter | NA | NA | D | D |
| Awnings Installer | D | D | D | D |
| B&B Operator | B | B | B | B |
| Backhoe Operator | E | E | E | E |
| Baggage Handler | NA | NA | D | D |
| Bailiff | B | B | B | B |
| Baker [qualified] | C | C | C | C |
| Baker Assistant | D | D | D | D |
| Ballerina | NA | NA | B | B |
| Ballet Dancer | NA | NA | B | B |
| Bank – Customer Service Officer | A | A | A | A |
| Bank Clerk | A | A | A | A |
| Bank Manager | A | A | A | A |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Bank Officer | A | A | A | A |
| Bank Teller | A | A | A | A |
| Bank Worker | A | A | A | A |
| Bar Attendant | NA | NA | B | B |
| Bar Manager | NA | NA | B | B |
| Bar Tender | NA | NA | B | B |
| Barber | B | B | B | B |
| Barista | B | B | B | B |
| Barman | NA | NA | B | B |
| Barperson | NA | NA | B | B |
| Barrister | AAA | AAA | AAA | AAA |
| Beach Patrol Lifeguard | NA | NA | C | C |
| Beautician [not working at home] | B | B | B | B |
| Beautician [working at home] | IC | B | B | B |
| Beauty Consultant [not working at home] | B | B | B | B |
| Beauty Consultant [working at home] | IC | B | B | B |
| Beauty Therapist [not working at home] | B | B | B | B |
| Beauty Therapist [working at home] | IC | B | B | B |
| Bed and Breakfast Operator | B | B | B | B |
| Beef Cattle Farm Worker | NA | NA | E | E |
| Beef Cattle Farmer | NA | NA | E | E |
| Beekeeper | C | C | C | C |
| Betting Agency Counter Clerk | B | B | B | B |
| Betting Agency Manager | A | A | A | A |
| Bicycle Courier | NA | NA | C | C |
| Bicycle Mechanic | B | B | B | B |
| Bicycle Repairer | B | B | B | B |
| Bicycle Shop Employee | B | B | B | B |
| Bicycle Shop Manager/Proprietor | B | B | B | B |
| Bicycle Technician | B | B | B | B |
| Binder and Finisher | C | C | C | C |
| Bindery Assistant | C | C | C | C |
| Biochemist | AAA | AAA | AAA | AAA |
| Bio-engineer | AAA | AAA | AAA | AAA |
| Biological Scientist [no field work] | AAA | AAA | AAA | AAA |
| Biological Scientist [with field work] | IC | IC | A | A |
| Biological/Physical Anthropologist | A | A | A | A |
| Biologist [marine] | IC | IC | B | B |
| Biologist [no special hazards] | A | A | A | A |
| Biologist [other] | IC | IC | B | B |
| Biomechanist | A | A | A | A |
| Biomedical Engineer [office/lab work only] | AAA | AAA | AAA | AAA |
| Bioprocess Engineer [office/lab work only] | AAA | AAA | AAA | AAA |
| Biostatistician | AAA | AAA | AAA | AAA |
| Biotechnologist [office/lab work only] | AAA | AAA | AAA | AAA |
| Blacksmith | E | E | E | E |
| Blaster/Explosives Handler | NA | NA | IC | IC |
| Blind Installer | D | D | D | D |
| Blind/Awnings/Screen [quotes & measurement, no installation] | B | B | B | B |
| Blind/Awnings/Screen Installer | D | D | D | D |
| Boarding House Proprietor | B | B | B | B |
| Boarding Kennel or Cattery Operator | D | D | D | D |
| Boarding School Supervisor | B | B | B | B |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Boat Builder/shipwright [qualified] | C | C | C | C |
| Boat Repairer [qualified] | C | C | C | C |
| Boating and Fisheries Patrol Officer | D | D | D | D |
| Bob Cat/Back Hoe Operator | E | E | E | E |
| Body Artist [qualified – not at home] | NA | B | B | B |
| Body Corporate Manager [office only] | A | A | A | A |
| Bodyguard [within Australia] | NA | NA | D | D |
| Bogger Operator [mining] | E | E | E | E |
| Boiler Attendant | D | D | D | D |
| Boiler Inspector [qualified] | C | C | C | C |
| Boiler Operator | D | D | D | D |
| Boilermaker/Welder [qualified] | D | D | D | D |
| Boilermaker/Welder [qualified – mining] | D | D | D | D |
| Boilermaker/Welder [qualified – oil.gas industry no off shore] | D | D | D | D |
| Boilermaker/Welder [qualified – oil/gas industry off shore] | NA | NA | D | D |
| Bomb Disposal Experts | NA | NA | IC | IC |
| Boner [abattoir] | NA | NA | E | E |
| Book Binder | C | C | C | C |
| Book Editor | A | A | A | A |
| Book Finisher | C | C | C | C |
| Bookbinder | C | C | C | C |
| Bookkeeper | A | A | A | A |
| Bookmaker | NA | NA | A | A |
| Bookmaker's Agent | NA | NA | B | B |
| Bookmaker's Clerk | NA | NA | B | B |
| Botanist | B | B | B | B |
| Bottleshop Attendant [no bar work] | B | B | B | B |
| Bouncer | NA | NA | D | D |
| Brake Mechanic | C | C | C | C |
| Brake Technician | C | C | C | C |
| Brand/Product Manager | A | A | A | A |
| Bread/Cake Shop Employee [no baking] | B | B | B | B |
| Brewery Chemist [lab only] | A | A | A | A |
| Brewery Worker | E | E | E | E |
| Brick Cleaner | E | E | E | E |
| Bricklayer | D | D | D | D |
| Bridge Builder | NA | NA | C | C |
| Bridge Engineer | IC | IC | AAA | AAA |
| Broadcast Transmitter Operator | B | B | B | B |
| Broadcaster | NA | NA | A | A |
| Broadcasting Technician | B | B | B | B |
| Broker [finance & insurance] | A | A | A | A |
| Broker [finance] | A | A | A | A |
| Broker [insurance] | A | A | A | A |
| Builder [licensed but not qualified] | C | C | C | C |
| Builder [qualified & licensed] | C | C | C | C |
| Builders Labourer | E | E | E | E |
| Builder's Labourer | E | E | E | E |
| Building and Plumbing Supplies Representative | A | A | A | A |
| Building Certifier | B | B | B | B |
| Building Contractor [qualified and licensed] | C | C | C | C |
| Building Designer | A | A | A | A |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Building Drafter | A | A | A | A |
| Building Foreman – Supervisor [licensed, minimal manual work] | B | B | B | B |
| Building Inspector | B | B | B | B |
| Building Insulation Installer [not asbestos] | E | E | E | E |
| Building Maintenance Worker | D | D | D | D |
| Building Site Manager | B | B | B | B |
| Building Surveyor | B | B | B | B |
| Bulk Materials Handling Plant Operator | E | E | E | E |
| Bulldozer Driver/Operator | E | E | E | E |
| Bungy Jump Master | NA | NA | IC | IC |
| Bursar | A | A | A | A |
| Bus Driver [interstate] | D | D | D | D |
| Bus Driver [local only] | C | C | C | C |
| Bushland Regenerator | D | D | D | D |
| Business Analyst [not tertiary qualified] | A | A | A | A |
| Business Analyst [tertiary qualified] | AAA | AAA | AAA | AAA |
| Business Broker | A | A | A | A |
| Business Equipment Serviceperson | C | C | C | C |
| Business Equipment Technician | C | C | C | C |
| Business Machine Mechanic | C | C | C | C |
| Business Services Representative | A | A | A | A |
| Business Systems Analyst [not tertiary qualified] | A | A | A | A |
| Business Systems Analyst [tertiary qualified] | AAA | AAA | AAA | AAA |
| Business Systems Planner | A | A | A | A |
| Butcher [retail] | C | C | C | C |
| Butcher [slaughterman] | NA | NA | E | E |
| Butler | IC | B | B | B |
| Buyer [admin only] | A | A | A | A |
| Buyer [other] | B | B | B | B |
| Cabin Attendant | NA | NA | D | D |
| Cabinet Maker [other] | D | D | D | D |
| Cabinet Maker [qualified] | C | C | C | C |
| Cable Jointer | E | E | E | E |
| Cable Maker/Wire Maker | E | E | E | E |
| Cabler [data & telecommunications] | E | E | E | E |
| CAD Designer | A | A | A | A |
| Cadastral | B | B | B | B |
| Cafe Manager/Proprietor | B | B | B | B |
| Cafe Worker | B | B | B | B |
| Cake Decorator [not working from home] | B | B | B | B |
| Cake Decorator [working from home] | NA | NA | B | B |
| Call Centre Operator | A | A | A | A |
| Call or Contact Centre Information Clerk | A | A | A | A |
| Call or Contact Centre Manager | A | A | A | A |
| Call or Contact Centre Operator | A | A | A | A |
| Call or Contact Centre Team Leader | A | A | A | A |
| Camera Operator [film, television or video] | C | C | C | C |
| Cameraman [film/television] | C | C | C | C |
| Canvas Goods Maker | C | C | C | C |
| Captioner | A | A | A | A |
| Car Carrier Driver [<500km radius] | E | E | E | E |
| Car Carrier Driver [>500km radius] | NA | NA | E | E |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|----|
| Car Detailer | D | D | D | D |
| Car Mechanic | C | C | C | C |
| Car Park Attendant | E | E | E | E |
| Car Parts Interpreter | B | B | B | B |
| Car Rental Officer | A | A | A | A |
| Car Salesman | A | A | A | A |
| Car Salesperson | A | A | A | A |
| Car Wash Attendant | NA | NA | D | D |
| Caravan Park and Camping Ground Manager | B | B | B | B |
| Caravan Park Attendant | E | E | E | E |
| Caravan Park Employee | E | E | E | E |
| Caravan Park Owner/Proprietor | B | B | B | B |
| Card Shop Employee | B | B | B | B |
| Card Shop Manager/Proprietor | B | B | B | B |
| Cardiac Technician | A | A | A | A |
| Cardiac Technologist | A | A | A | A |
| Cardiologist | AA | AA | AA | AA |
| Cardiothoracic Surgeon | AA | AA | AA | AA |
| Careers Advisor | A | A | A | A |
| Careers Counsellor | A | A | A | A |
| Carer [not qualified – aged/disabled care] | D | D | D | D |
| Carer [qualified – aged/disabled care] | C | C | C | C |
| Caretaker | E | E | E | E |
| Carpenter [not qualified] | D | D | D | D |
| Carpenter [qualified] | C | C | C | C |
| Carpenter [qualified – mining] | C | C | C | C |
| Carpenter [qualified – oil/gas industry] | C | C | C | C |
| Carpet Cleaner | D | D | D | D |
| Carpet Layer | E | E | E | E |
| Cartographer | A | A | A | A |
| Cartographic Drafter | A | A | A | A |
| Cartographic Technician | A | A | A | A |
| Cartographic Tracer | A | A | A | A |
| Cartoonist | NA | NA | A | A |
| Cashier | B | B | B | B |
| Casino Croupier [gov't & lic'd] | B | B | B | B |
| Casino Manager [gov't & lic'd] | A | A | A | A |
| Caterer | C | C | C | C |
| Caterer [management – admin/office only] | A | A | A | A |
| Catering Manager [admin/office only] | A | A | A | A |
| Cellarhand [min 2 years experience] | D | D | D | D |
| Cement and Concrete Plant Worker | E | E | E | E |
| Cement Production Plant Operator | E | E | E | E |
| Cement Renderer | E | E | E | E |
| Cemetery & Crematory Worker | D | D | D | D |
| Cemetery & Crematory Worker – Grave Digger | E | E | E | E |
| Chainperson | C | C | C | C |
| Chair and Couchmaker | C | C | C | C |
| Charter and Tour Bus Driver [interstate] | D | D | D | D |
| Charter and Tour Bus Driver [local only] | C | C | C | C |
| Chauffeur | B | B | B | B |
| Checkout Operator | B | B | B | B |
| Cheesemaker | C | C | C | C |

| JOB DESCRIPTION | IP/ BE | TPD/ WOP | Life | CR |
|--|-----------|-------------|------|-----|
| Chef [qualified] | C | C | C | C |
| Chef [qualified – mining] | C | C | C | C |
| Chef [qualified – oil/gas industry] | C | C | C | C |
| Chef de Cuisine [qualified] | C | C | C | C |
| Chef de Partie [qualified] | C | C | C | C |
| Chemical Engineer [qualified – hazardous materials] | IC | IC | IC | IC |
| Chemical Engineer [qualified – <10% fieldwork] | AAA | AAA | AAA | AAA |
| Chemical Engineer [qualified – >10% fieldwork non hazardous] | B | B | B | B |
| Chemical Engineer [qualified – <10% lab work] | AAA | AAA | AAA | AAA |
| Chemical Engineer [qualified – more than 10% lab work] | B | B | B | B |
| Chemical Plant Operator | E | E | E | E |
| Chemical Plant Worker | E | E | E | E |
| Chemical Process Engineer [qualified <10% site visits] | AAA | AAA | AAA | AAA |
| Chemical Production Machine Operator | E | E | E | E |
| Chemical Sales Representative | A | A | A | A |
| Chemical Technician | C | C | C | C |
| Chemist [analytical – not explosives, office only] | AAA | AAA | AAA | AAA |
| Chemist [industrial – not explosives] | B | B | B | B |
| Chemist [manufacturing] | B | B | B | B |
| Chemist [qualified pharmacist] | AAA | AAA | AAA | AAA |
| Chemistry Technician [no explosives] | B | B | B | B |
| Chief Editor | AAA | AAA | AAA | AAA |
| Chief Executive Officer | A | A | A | A |
| Chief Executive Officer [tertiary qualified/admin only/income >\$100k] | AAA | AAA | AAA | AAA |
| Chief Financial Officer | A | A | A | A |
| Chief Financial Officer [tertiary qualified/admin only/income >\$100k] | AAA | AAA | AAA | AAA |
| Chief Information Officer | A | A | A | A |
| Chief Information Officer [tertiary qualified/admin only/income >\$100k] | AAA | AAA | AAA | AAA |
| Chief Mate | NA | NA | IC | IC |
| Chief Operating Officer | A | A | A | A |
| Chief Operating Officer [tertiary qualified/admin only/income >\$100k] | AAA | AAA | AAA | AAA |
| Child Care Centre Manager [admin role] | A | A | A | A |
| Child Care Coordinator | A | A | A | A |
| Child Care Worker [not qualified, not working from home] | D | D | D | D |
| Child Care Worker [qualified and registered] | B | B | B | B |
| Child Care Worker [working from home] | NA | NA | D | D |
| China/Glassware Shop [employee] | B | B | B | B |
| China/Glassware Shop [manager/proprietor] | B | B | B | B |
| Chiropodist | A | A | A | A |
| Chiropractor | A | A | A | A |
| Chiropractor [degree qualified] | AA | AA | AA | AA |
| Chocolatier | B | B | B | B |
| Choreographer | NA | NA | B | B |
| Cinema Manager | A | A | A | A |
| Cinema Projectionist | B | B | B | B |

| JOB DESCRIPTION | IP/ BE | TPD/ WOP | Life | CR |
|--|-----------|-------------|------|-----|
| Cinema Ticket Seller | B | B | B | B |
| Circus Performer | NA | NA | D | D |
| Civil and Structural Engineering Associate [no manual work] | A | A | A | A |
| Civil and Structural Engineering Technician [no manual work] | A | A | A | A |
| Civil Celebrant | A | A | A | A |
| Civil Construction Worker | E | E | E | E |
| Civil Engineer | AAA | AAA | AAA | AAA |
| Civil Engineering Design Drafter | A | A | A | A |
| Civil Engineering Draftsperson | A | A | A | A |
| Civil Engineering Technician [no manual work] | A | A | A | A |
| Civil Engineering Technologist | A | A | A | A |
| Claims Officer | A | A | A | A |
| Clairvoyant | NA | NA | A | A |
| Classical Musician | NA | NA | A | A |
| Classified Advertising Clerk | A | A | A | A |
| Cleaner [brick] | E | E | E | E |
| Cleaner [carpet] | D | D | D | D |
| Cleaner [factory] | E | E | E | E |
| Cleaner [household] | D | D | D | D |
| Cleaner [office] | D | D | D | D |
| Cleaner [school] | D | D | D | D |
| Cleaner [street] | E | E | E | E |
| Cleaner [window – over 10m] | NA | NA | E | E |
| Cleaner [window – under 10m] | E | E | E | E |
| Clergyman [no overseas work] | A | A | A | A |
| Clergyman [with overseas work] | IC | IC | A | A |
| Clerical and Administrative Worker | A | A | A | A |
| Clerical and Office Support Worker | A | A | A | A |
| Clerical Worker | A | A | A | A |
| Clerk | A | A | A | A |
| Clerk [mining] | A | A | A | A |
| Clerk [oil/gas industry] | A | A | A | A |
| Clerk of Court | A | A | A | A |
| Clicker | C | C | C | C |
| Clinical Audiometrist | A | A | A | A |
| Clinical Biochemist | AAA | AAA | AAA | AAA |
| Clinical Coder | A | A | A | A |
| Clinical Engineer | AAA | AAA | AAA | AAA |
| Clinical Haematologist | AA | AA | AA | AA |
| Clinical Neuropsychologist | AA | AA | AA | AA |
| Clinical Nurse Consultant | B | B | B | B |
| Clinical Oncologist | AA | AA | AA | AA |
| Clinical Psychologist | AA | AA | AA | AA |
| Clothing and Soft Furnishing Production Worker | D | D | D | D |
| Clothing Cutter [not working from home] | D | D | D | D |
| Clothing Cutter [working from home] | NA | NA | C | C |
| Clothing Designer | A | A | A | A |
| Clothing Machinist [not working from home] | C | C | C | C |
| Clothing Machinist [working from home] | NA | NA | C | C |
| Clothing Patternmaker | B | B | B | B |
| Clothing Salesperson | B | B | B | B |
| Clothing Shop Employee | B | B | B | B |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Clothing Shop Manager/Proprietor | B | B | B | B |
| Club Administrator | A | A | A | A |
| Club Barman | NA | NA | C | C |
| Club Bouncer | NA | NA | D | D |
| Club Caterer | C | C | C | C |
| Club Cleaner | D | D | D | D |
| Coach [sport] | NA | NA | B | B |
| Coach Driver [interstate] | D | D | D | D |
| Coach Driver [local only] | C | C | C | C |
| Coach Tour Driver [interstate] | D | D | D | D |
| Coach Tour Driver [local only] | C | C | C | C |
| Coding Clerk | A | A | A | A |
| Coil winder | D | D | D | D |
| Collection Officer | A | A | A | A |
| College Lecturer | A | A | A | A |
| Columnist | A | A | A | A |
| Combustion Engineer [no manual duties] | AAA | AAA | AAA | AAA |
| Comedian | NA | NA | A | A |
| Commercial Artist | B | B | B | B |
| Commis Chef | C | C | C | C |
| Commissioned Defence Force Officer | NA | NA | IC | IC |
| Commissioned Fire Officer | NA | NA | C | C |
| Commissioned Police Officer | NA | NA | C | C |
| Commodities Agent | A | A | A | A |
| Commodities Trader | A | A | A | A |
| Communication Systems Programmer [qualified] | AAA | AAA | AAA | AAA |
| Communications Controller [non military] | A | A | A | A |
| Communications Operator [non military] | A | A | A | A |
| Community Carer | D | D | D | D |
| Community Corrections Worker | B | B | B | B |
| Community Health Nurse | C | C | C | C |
| Community Health Nursing Aide | D | D | D | D |
| Community Pharmacist | AAA | AAA | AAA | AAA |
| Community Psychologist | AA | AA | AA | AA |
| Company Secretary [qualified] | AAA | AAA | AAA | AAA |
| Compliance Analyst | A | A | A | A |
| Compliance Officer | A | A | A | A |
| Composer | NA | NA | A | A |
| Compositor | C | C | C | C |
| Computer Analyst [qualified] | AAA | AAA | AAA | AAA |
| Computer Consultant [not qualified] | A | A | A | A |
| Computer Consultant [qualified] | AAA | AAA | AAA | AAA |
| Computer Data Entry Operator | A | A | A | A |
| Computer Hardware Service Technician | B | B | B | B |
| Computer Network and Systems Engineer [qualified] | AAA | AAA | AAA | AAA |
| Computer Programmer [not qualified] | A | A | A | A |
| Computer Programmer [qualified] | AAA | AAA | AAA | AAA |
| Computer Salesperson | A | A | A | A |
| Computer Systems Analyst [qualified] | AAA | AAA | AAA | AAA |
| Computer Systems Analyst/Auditor/Engineer [not qualified] | A | A | A | A |
| Computer Systems Auditor [qualified] | AAA | AAA | AAA | AAA |
| Computer Systems Engineer [qualified] | AAA | AAA | AAA | AAA |
| Computer Systems Officer | A | A | A | A |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Computer Technician | B | B | B | B |
| Computer Tester | A | A | A | A |
| Computer-based Graphic Designer | A | A | A | A |
| Concierge | B | B | B | B |
| Concrete Agitator Operator | E | E | E | E |
| Concrete Batching Plant Operator | E | E | E | E |
| Concrete Layer | E | E | E | E |
| Concrete Products Machine Operator | E | E | E | E |
| Concrete Pump Operator | E | E | E | E |
| Concrete Worker | E | E | E | E |
| Concreter | E | E | E | E |
| Condensed Matter Physicist | AAA | AAA | AAA | AAA |
| Conductor [music] | NA | NA | A | A |
| Confectioner | D | D | D | D |
| Confectionery Maker | D | D | D | D |
| Conference and Event Organiser | A | A | A | A |
| Conservator | A | A | A | A |
| Construction Engineer | AAA | AAA | AAA | AAA |
| Construction Equipment Driver | E | E | E | E |
| Construction Project Manager | C | C | C | C |
| Construction Project Manager [minimal manual work] | B | B | B | B |
| Construction Rigger [over 10m] | NA | NA | E | E |
| Construction Rigger [up to 10m] | E | E | E | E |
| Construction Shotfirer | NA | NA | IC | IC |
| Construction Worker | E | E | E | E |
| Consultant Analyst [computer – qualified] | AAA | AAA | AAA | AAA |
| Consultant Pharmacist | AAA | AAA | AAA | AAA |
| Consulting Engineer [qualified – office only] | AAA | AAA | AAA | AAA |
| Consulting Engineer [qualified – other] | IC | IC | A | A |
| Consumer Scientist | A | A | A | A |
| Convention Coordinator | A | A | A | A |
| Conveyancer | A | A | A | A |
| Cook [not qualified] | D | D | D | D |
| Cook [qualified] | C | C | C | C |
| Cookery Demonstrator | NA | C | B | B |
| Cooper | C | C | C | C |
| Copywriter | A | A | A | A |
| Coroner | AAA | AAA | AAA | AAA |
| Corporate Treasurer | A | A | A | A |
| Correctional Officer | NA | NA | C | C |
| Cosmetic Consultant | B | B | B | B |
| Cosmologist | AAA | AAA | AAA | AAA |
| Cost Accountant [not qualified] | A | A | A | A |
| Cost Accountant [qualified] | AAA | AAA | AAA | AAA |
| Cost Clerk | A | A | A | A |
| Costume Maker [not working from home] | B | B | B | B |
| Costume Maker [working from home] | NA | NA | B | B |
| Cotton Grower | NA | NA | E | E |
| Council Worker – Outdoor | E | E | E | E |
| Counselling Psychologist | AA | AA | AA | AA |
| Counsellor | A | A | A | A |
| Courier [cars and vans under 1 tonne] | D | D | D | D |
| Courier [motorcycle] | E | E | E | E |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Court Bailiff | B | B | B | B |
| Court Officer | A | A | A | A |
| Court Recorder | A | A | A | A |
| Court Registrar | A | A | A | A |
| Crane Chaser | E | E | E | E |
| Crane Driver | E | E | E | E |
| Crane Driver [mining] | E | E | E | E |
| Crane Driver [oil/gas industry] | E | E | E | E |
| Crane Operator | E | E | E | E |
| Crane Operator [mining] | E | E | E | E |
| Crane Operator [oil/gas industry] | E | E | E | E |
| Cray Fisherman | NA | NA | IC | IC |
| Creche Attendant | D | D | D | D |
| Credit and Loans Officer | A | A | A | A |
| Credit Manager | A | A | A | A |
| Credit Officer | A | A | A | A |
| Criminologist | AAA | AAA | AAA | AAA |
| Crop Duster/Sprayer | NA | NA | NA | NA |
| Crop Farm Workers | NA | NA | E | E |
| Crop Farmer | NA | NA | E | E |
| Crossing Supervisor | NA | NA | C | C |
| Croupier [licensed casino] | B | B | B | B |
| Crowd Controller | NA | NA | D | D |
| Curator [art gallery] | A | A | A | A |
| Curator [museum] | A | A | A | A |
| Curtain Installer | D | D | D | D |
| Custodial Correctional Officer | NA | NA | C | C |
| Customer Service Manager | A | A | A | A |
| Customs officer [land based] | B | B | B | B |
| Customs Officer [office work only] | A | A | A | A |
| Customs officer [sea going] | NA | NA | D | D |
| Dairy Deliveryman/Driver | D | D | D | D |
| Dairy Farm Hand/Worker | NA | NA | E | E |
| Dairy Farmer [owner/proprietor] | NA | D | D | D |
| Dairy Process Worker | E | E | E | E |
| Dairy Produce Inspector | B | B | B | B |
| Dairy Products Maker | C | C | C | C |
| Dairy Technologist | A | A | A | A |
| Dance Teacher | NA | NA | B | B |
| Dancer | NA | NA | B | B |
| Data Entry Clerk | A | A | A | A |
| Data Entry Operator | A | A | A | A |
| Data Modeller | A | A | A | A |
| Data Processing Operator | A | A | A | A |
| Database Administrator | A | A | A | A |
| Debt Collector [not repossessing – office only] | A | A | A | A |
| Deck Officer | NA | NA | IC | IC |
| Deckhand | NA | NA | IC | IC |
| Decorator [interior, manual work] | C | C | C | C |
| Deer Farmer | NA | NA | E | E |
| Defence Force Member | NA | NA | D | D |
| Delicatessen Assistant | B | B | B | B |
| Delicatessen Employee | B | B | B | B |
| Delicatessen Proprietor/Owner | B | B | B | B |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|----|
| Demi Chef [qualified] | C | C | C | C |
| Dental Assistant | B | B | B | B |
| Dental Hygienist | A | A | A | A |
| Dental Mechanic | B | B | B | B |
| Dental Nurse | B | B | B | B |
| Dental Practitioner | AA | AA | AA | AA |
| Dental Prosthetist | B | B | B | B |
| Dental Specialist | AA | AA | AA | AA |
| Dental Surgeon | AA | AA | AA | AA |
| Dental Technician | B | B | B | B |
| Dentist | AA | AA | AA | AA |
| Department Store Manager [admin only] | A | A | A | A |
| Department Store Manager [including sales] | B | B | B | B |
| Department Store Salesperson | B | B | B | B |
| Dermatologist | AA | AA | AA | AA |
| Derrick Driver | E | E | E | E |
| Derrick Driver [oil/gas industry – no offshore] | E | E | E | E |
| Derrick Driver [oil/gas industry – offshore] | NA | NA | E | E |
| Derrickman | E | E | E | E |
| Derrickman [oil/gas industry – no offshore] | E | E | E | E |
| Derrickman [oil/gas industry – offshore] | IC | IC | E | E |
| Designer Interior [design only, no manual work] | A | A | A | A |
| Designer Interior [minimal manual work] | B | B | B | B |
| Desktop Publisher | A | A | A | A |
| Detailer | D | D | D | D |
| Detective [Police] | NA | IC | A | A |
| Developmental Care Worker | C | C | C | C |
| Diagnostic Radiographer | A | A | A | A |
| Diemaker | D | D | D | D |
| Diesel Fitter | C | C | C | C |
| Diesel Fitter [mining] | C | C | C | C |
| Diesel Fitter [oil/gas industry] | C | C | C | C |
| Diesel Mechanic [qualified] | C | C | C | C |
| Diesel Mechanic [qualified – mechanic] | C | C | C | C |
| Diesel Mechanic [qualified – oil/gas industry] | C | C | C | C |
| Diesel Motor Mechanic [qualified] | C | C | C | C |
| Dietician | A | A | A | A |
| Digital Video-sound Editor | A | A | A | A |
| Diplomat | A | A | A | A |
| Director [film/stage] | IC | IC | A | A |
| Director [television/radio] | A | A | A | A |
| Director of Photography | IC | IC | A | A |
| Disabilities Services Officer | B | B | B | B |
| Disability Services Instructor | B | B | B | B |
| Disc Jockey | NA | NA | A | A |
| Dispatch Clerk [counter work only] | B | B | B | B |
| Dispatch Clerk [storeman duties] | E | E | E | E |
| Dispatching and Receiving Clerk [no manual work] | A | A | A | A |
| Dispensary Technician | B | B | B | B |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|----|
| Disposals Shop Employee | B | B | B | B |
| Disposals Shop Manager/Proprietor | B | B | B | B |
| Dive Shop Employee [no instructing] | B | B | B | B |
| Diver | NA | NA | IC | IC |
| Diversional Therapist | A | A | A | A |
| Diving Instructor | NA | NA | IC | IC |
| DJ | NA | NA | B | B |
| Dock Worker/Stevedore/Labourer | E | E | E | E |
| Docker | E | E | E | E |
| Dockside Rigger | E | E | E | E |
| Doctor [medical] | AA | AA | AA | AA |
| Dog Care Worker | D | D | D | D |
| Dog Clipper/Groomer | D | D | D | D |
| Dog Handler or Trainer | C | C | C | C |
| Dog or Horse Racing Official | B | B | B | B |
| Dog Trainer | C | C | C | C |
| Dogger | E | E | E | E |
| Dogman | E | E | E | E |
| Domestic Cleaner | D | D | D | D |
| Domestic Housekeeper | D | D | D | D |
| Doorman | B | B | B | B |
| Drafting Officer | A | A | A | A |
| Draftsman | A | A | A | A |
| Draftsman [mining] | A | A | A | A |
| Draftsman [oil/gas industry] | A | A | A | A |
| Draftsperson | A | A | A | A |
| Draftsperson [mining] | A | A | A | A |
| Draftsperson [oil/gas industry] | A | A | A | A |
| Dragline Operator [mining] | C | C | C | C |
| Dragline Operator [oil/gas industry – no offshore] | C | C | C | C |
| Dragline Operator [oil/gas industry – offshore] | NA | NA | C | C |
| Drainage, Sewerage and Stormwater Labourer | E | E | E | E |
| Drainer/Drainage Contractor | D | D | D | D |
| Drama Teacher [not working from home, not freelance] | B | B | B | B |
| Drama Teacher [private tuition] | IC | B | B | B |
| Dressmaker [not working from home] | D | D | D | D |
| Dressmaker [working from home] | NA | NA | D | D |
| Driller Operator [mining] | E | E | E | E |
| Driller Operator [oil/gas industry – no offshore] | E | E | E | E |
| Driller Operator [oil/gas – offshore] | NA | NA | E | E |
| Driller's Assistant | NA | NA | IC | IC |
| Driver [ambulance] | D | D | D | D |
| Driver [armoured car] | NA | NA | D | D |
| Driver [bulldozer] | E | E | E | E |
| Driver [bus – interstate] | D | D | D | D |
| Driver [bus – local only] | C | C | C | C |
| Driver [chauffeur] | B | B | B | B |
| Driver [coach – interstate] | D | D | D | D |
| Driver [coach – not interstate] | C | C | C | C |
| Driver [crane] | E | E | E | E |
| Driver [earthmoving equipment] | E | E | E | E |
| Driver [forklift] | D | D | D | D |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Driver [garbage truck] | D | D | D | D |
| Driver [instructor – cars only] | B | B | B | B |
| Driver [logging] | NA | NA | D | D |
| Driver [long distance <500km radius] | E | E | E | E |
| Driver [long distance >500km radius] | NA | NA | E | E |
| Driver [removalist] | E | E | E | E |
| Driver [tanker <500km radius daily] | E | E | E | E |
| Driver [tanker >500km radius daily] | NA | NA | E | E |
| Driver [taxi – other] | D | D | D | D |
| Driver [taxi – owner/operators] | C | C | C | C |
| Driver [tow truck] | E | E | E | E |
| Driver [train] | NA | NA | D | D |
| Driver [tram] | D | D | D | D |
| Driver [truck-local not mines – 200km radius] | D | D | D | D |
| Driveway Attendant | D | D | D | D |
| Driving Instructor [cars only] | B | B | B | B |
| Drover | NA | NA | E | E |
| Drug and Alcohol Counsellor | A | A | A | A |
| Dry Cleaner | B | B | B | B |
| Dump Truck Operator [mining] | D | D | D | D |
| Dump Truck Operator [oil/gas] | D | D | D | D |
| Dye Technician | B | B | B | B |
| Early Childhood (Pre-primary School) Teacher | B | B | B | B |
| Earthmoving Equipment Driver | E | E | E | E |
| Econometrician | A | A | A | A |
| Economist [qualified] | AAA | AAA | AAA | AAA |
| Editor [chief] | AAA | AAA | AAA | AAA |
| Editor [other] | A | A | A | A |
| Education Adviser | A | A | A | A |
| Education Reviewer | A | A | A | A |
| Education Worker [Indigenous Affairs] | A | A | A | A |
| Educational and Developmental Psychologist | AA | AA | AA | AA |
| Educational Psychologist | AA | AA | AA | AA |
| Educator [nurse] | A | A | A | A |
| Electorate Officer | A | A | A | A |
| Electrical and Electronic Equipment Assembler | C | C | C | C |
| Electrical Engineer [not qualified or manual work] | C | C | C | C |
| Electrical Engineer [qualified – office only] | AAA | AAA | AAA | AAA |
| Electrical Engineering Draftsperson | A | A | A | A |
| Electrical Engineering Technician | C | C | C | C |
| Electrical Fitter | C | C | C | C |
| Electrical Goods Sales Assistant | B | B | B | B |
| Electrical Linesman/Power Lines [over 10m] | NA | NA | E | E |
| Electrical Linesman/Power Lines [up to 10m] | E | E | E | E |
| Electrical Linesworker [over 10m] | NA | NA | E | E |
| Electrical Linesworker [up to 10m] | E | E | E | E |
| Electrical Mechanic | C | C | C | C |
| Electrical Motor Winding Tradesperson | C | C | C | C |
| Electrical or Electronics Engineering Technologist | B | B | B | B |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Electrical or Telecommunications Trades Assistant | D | D | D | D |
| Electrical Powerline Tradesperson [over 10m] | NA | NA | E | E |
| Electrical Powerline Tradesperson [up to 10m] | E | E | E | E |
| Electrical/Electronics Engineering Technician | B | B | B | B |
| Electrical/Electronics Technical Officer | B | B | B | B |
| Electrician [apprentice] | D | D | D | D |
| Electrician [qualified] | C | C | C | C |
| Electrician [qualified – mining] | C | C | C | C |
| Electrician [qualified – oil/gas industry] | C | C | C | C |
| Electronic Commerce Manager | A | A | A | A |
| Electronic Data Processing (EDP) Auditor | A | A | A | A |
| Electronic Data Processing Auditor | A | A | A | A |
| Electronic Engineering Draftsperson | A | A | A | A |
| Electronic Engineering Technician | B | B | B | B |
| Electronic Equipment Technician | B | B | B | B |
| Electronic Instrument Tradesperson | C | C | C | C |
| Electronic Technician | B | B | B | B |
| Electronic Technician [mining] | B | B | B | B |
| Electronic Technician [oil/gas industry] | B | B | B | B |
| Electronics Engineer [not qualified or manual work] | C | C | C | C |
| Electronics Engineer [qualified – office only] | AAA | AAA | AAA | AAA |
| Electronics Engineering Technician | B | B | B | B |
| Electronics Technical Officer | B | B | B | B |
| Electroplater | C | C | C | C |
| Electrotechnology Assembler | C | C | C | C |
| Electrotechnology Communications Technicians | B | B | B | B |
| Electrotechnology Data Communications Technician | B | B | B | B |
| Electrotechnology Instrumentation Tradesperson | C | C | C | C |
| Electrotechnology Systems Electrician | C | C | C | C |
| Elevator/Lift Mechanic/Installer | C | C | C | C |
| Embalmer | C | C | C | C |
| Emergency Services Worker | IC | IC | D | D |
| Employee Relations Officer | A | A | A | A |
| Employment Agent | A | A | A | A |
| Endocrinologist | AA | AA | AA | AA |
| Endodontist | AA | AA | AA | AA |
| Engine Operator | IC | IC | D | D |
| Engine Reconditioner | C | C | C | C |
| Engineer [film/television/radio] | A | A | A | A |
| Engineer [other – not qualified] | IC | IC | A | A |
| Engineer [degree qualified – bridge or height] | IC | IC | AAA | AAA |
| Engineer [degree qualified – <10% fieldwork] | AAA | AAA | AAA | AAA |
| Engineer [degree qualified – >10% fieldwork] | B | B | B | B |
| Engineer [degree qualified – manual work] | IC | IC | C | C |
| Engineer [degree qualified – office only] | AAA | AAA | AAA | AAA |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Engineer Aeronautical [qualified – office only] | AAA | AAA | AAA | AAA |
| Engineer Civil [qualified – office only] | AAA | AAA | AAA | AAA |
| Engineer Consulting [qualified – office only] | AAA | AAA | AAA | AAA |
| Engineer Electrical [qualified – office only] | AAA | AAA | AAA | AAA |
| Engineering Associate – Civil and Structural | B | B | B | B |
| Engineering Associate – Electrical | B | B | B | B |
| Engineering Associate – Electronics | B | B | B | B |
| Engineering Associate – Industrial | B | B | B | B |
| Engineering Associate – Mechanical | B | B | B | B |
| Engineering Associate – Refrigeration and Airconditioning | B | B | B | B |
| Engineering Geologist [field work] | IC | B | B | B |
| Engineering Geologist [office only] | AAA | AAA | AAA | AAA |
| Engineering Patternmaker | E | E | E | E |
| Engineering Surveyor [field work] | B | B | B | B |
| Engineering Surveyor [office work only] | A | A | A | A |
| Engineering Technical Officer | B | B | B | B |
| Engineering Technician [mechanical] | C | C | C | C |
| Engineering Technologist | B | B | B | B |
| Engineering Tradesperson – Electrical/Electronics | C | C | C | C |
| Engineering Tradesperson – Fabrication | C | C | C | C |
| Engineering Tradesperson – Mechanical | C | C | C | C |
| Engineering Tradesperson [heavy vehicle mechanic] | D | D | D | D |
| Engraver | C | C | C | C |
| Enroute Controller [air traffic] | NA | NA | A | A |
| Entertainer | NA | NA | A | A |
| Entomologist [qualified] | B | B | B | B |
| Environmental Chemist | AAA | AAA | AAA | AAA |
| Environmental Consultant | A | A | A | A |
| Environmental Economist | AAA | AAA | AAA | AAA |
| Environmental Engineer | AAA | AAA | AAA | AAA |
| Environmental Field Officer | D | D | D | D |
| Environmental Geographer | B | B | B | B |
| Environmental Geologist | IC | B | B | B |
| Environmental Health Officer | B | B | B | B |
| Environmental Officer | D | D | D | D |
| Environmental Planner [office only] | A | A | A | A |
| Environmental Research Scientist [no field work] | A | A | A | A |
| Environmental Scientist [no field work] | A | A | A | A |
| Environmentalist | B | B | B | B |
| Ergonomist | A | A | A | A |
| Events Coordinator | B | B | B | B |
| Excavator | E | E | E | E |
| Excavator [mining] | E | E | E | E |
| Excavator [oil/gas industry] | E | E | E | E |
| Excavator Operator | E | E | E | E |
| Excavator Operator [mining] | E | E | E | E |
| Excavator Operator [oil/gas industry] | E | E | E | E |
| Exhaust and Muffler Fitter | D | D | D | D |
| Exhaust Fitter and Repairer | D | D | D | D |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Exploration Engineer [qualified – <10% fieldwork] | AAA | AAA | AAA | AAA |
| Exploration Engineer [qualified – >10% fieldwork] | B | B | B | B |
| Export/Import Admin Manager | A | A | A | A |
| Export/Import Distribution Manager | A | A | A | A |
| Export/Import Sales/Marketing Manager | A | A | A | A |
| Exporter and Importer | B | B | B | B |
| External Auditor | AAA | AAA | AAA | AAA |
| Fabric and Textile Factory Worker | E | E | E | E |
| Facilities Manager [admin only] | A | A | A | A |
| Factory Cleaner | E | E | E | E |
| Factory Hand/Worker [light industry only] | E | E | E | E |
| Faculty Head | AAA | AAA | AAA | AAA |
| Family and Marriage Counsellor [not tertiary qualified] | A | A | A | A |
| Family and Marriage Counsellor [tertiary qualified] | AA | AA | AA | AA |
| Family Care Worker [not qualified] | D | D | D | D |
| Family Care Worker [qualified] | C | C | C | C |
| Family Counsellor [not tertiary qualified] | A | A | A | A |
| Family Counsellor [tertiary qualified] | AA | AA | AA | AA |
| Farm Labourer | NA | NA | E | E |
| Farm Manager | NA | NA | E | E |
| Farm Overseer | NA | NA | E | E |
| Farm Products Inspector | C | C | C | C |
| Farm Supervisor | NA | NA | E | E |
| Farm Worker | NA | NA | E | E |
| Farmer [owner/proprietor] | IC | D | D | D |
| Farmhand | NA | NA | E | E |
| Farrier | E | E | E | E |
| Fashion Coordinator | A | A | A | A |
| Fashion Designer [not working from home] | A | A | A | A |
| Fashion Designer [working from home] | NA | IC | A | A |
| Fashion Sales Assistant | B | B | B | B |
| Fast Food Cook | D | D | D | D |
| Fast Food Proprietor | B | B | B | B |
| Fast Food Sales Assistant | B | B | B | B |
| Feature Writer | NA | NA | A | A |
| Federal Police Officer | NA | NA | C | C |
| Fencer | D | D | D | D |
| Fencing Contractor | D | D | D | D |
| Ferry Hand | NA | NA | C | C |
| Ferry Master | C | C | C | C |
| Fibre Optics Cable Splicer | C | C | C | C |
| Fibre Textile Factory Worker | E | E | E | E |
| Fibreglass Moulder/Fabrication | D | D | D | D |
| Fibreglass Worker | D | D | D | D |
| Fibrous Plasterer | D | D | D | D |
| Field Hydrologist | B | B | B | B |
| Field/Exploration Geologist | IC | IC | IC | IC |
| Fighter Pilot | NA | NA | IC | IC |
| Filing or Registry Clerk | A | A | A | A |
| Film Administrator | A | A | A | A |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Film Cameraman [no special hazards or overseas work] | C | C | C | C |
| Film Cameraman [other] | IC | IC | C | C |
| Film Director | IC | IC | A | A |
| Film Director/Producer | IC | IC | A | A |
| Film Distributor | A | A | A | A |
| Film Editor [admin only] | A | A | A | A |
| Film Engineer | A | A | A | A |
| Film Make Up Artist | B | B | B | B |
| Film Producer | IC | IC | A | A |
| Film Projectionist | B | B | B | B |
| Film Technician | B | B | B | B |
| Film Wardrobe Assistant | B | B | B | B |
| Finance Broker | A | A | A | A |
| Finance Manager | A | A | A | A |
| Financial Economist | AAA | AAA | AAA | AAA |
| Financial Institution Branch Manager | A | A | A | A |
| Financial Investment Adviser | A | A | A | A |
| Financial Investment Manager | A | A | A | A |
| Financial Market Dealer | IC | A | A | A |
| Financial Planner/Adviser [other] | A | A | A | A |
| Financial Planner/Adviser [tertiary qualified] | AAA | AAA | AAA | AAA |
| Fine Artist | NA | NA | B | B |
| Fine Artist [commercial] | B | B | B | B |
| Fire Extinguisher Servicer | B | B | B | B |
| Firefighter | NA | NA | C | C |
| Fireman | NA | NA | C | C |
| Fireworks Specialist | NA | NA | D | IC |
| Fish Export Inspector | B | B | B | B |
| Fish Farmer [inshore or inland] | D | D | D | D |
| Fish Processor | E | E | E | E |
| Fisheries Observer | C | C | C | C |
| Fisheries Officer [inshore or inland only] | C | C | C | C |
| Fisheries Technical Officer | B | B | B | B |
| Fisherman [inland only] | E | E | E | E |
| Fisherman [offshore] | NA | NA | E | E |
| Fishing Guide | D | D | D | D |
| Fishing Hand | NA | NA | E | E |
| Fishing Inspector | C | C | C | C |
| Fishmonger [other] | D | D | D | D |
| Fishmonger [shop only] | C | C | C | C |
| Fitness and Sports Centre Manager [admin only] | A | A | A | A |
| Fitness Centre Manager [admin only] | A | A | A | A |
| Fitness Instructor | NA | NA | B | B |
| Fitter [qualified] | C | C | C | C |
| Fitter And Turner [qualified] | C | C | C | C |
| Fitter/Welder | D | D | D | D |
| Fleet Manager | A | A | A | A |
| Flight Attendant | NA | NA | A | A |
| Flight Data Officer | NA | NA | A | A |
| Floor Coverer [not carpet] | D | D | D | D |
| Floor Finisher | D | D | D | D |
| Floor Layer [not carpet] | D | D | D | D |
| Floor Sander | D | D | D | D |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Floor Surfer | D | D | D | D |
| Floor Tiler | D | D | D | D |
| Floriculturist [qualified] | C | C | C | C |
| Florist | B | B | B | B |
| Flower Grower | NA | NA | C | C |
| Flying Instructor | NA | NA | B | B |
| Food and Beverage Attendant [no bar work] | B | B | B | B |
| Food and Nutrition Consultant [qualified & registered] | A | A | A | A |
| Food Consultant [qualified & registered] | A | A | A | A |
| Food Process Worker | E | E | E | E |
| Food Processing Technician | C | C | C | C |
| Food Standards Officer | B | B | B | B |
| Food Technologist | A | A | A | A |
| Footballer | NA | NA | B | B |
| Footwear Factory Worker | E | E | E | E |
| Footwear Machinist | E | E | E | E |
| Footwear Maker | E | E | E | E |
| Footwear Production Machine Operator | E | E | E | E |
| Footwear Repairer | C | C | C | C |
| Footwear Worker | E | E | E | E |
| Foreign Affairs and Trade Officer | A | A | A | A |
| Foreman | IC | C | C | C |
| Forensic Accountant | AAA | AAA | AAA | AAA |
| Forensic Psychologist | AA | AA | AA | AA |
| Forensic Scientist | B | B | B | B |
| Forest Ranger | D | D | D | D |
| Forest Ranger/Warden | D | D | D | D |
| Forest Technical Officer | D | D | D | D |
| Forest Worker | NA | NA | D | D |
| Forester [no manual work] | B | B | B | B |
| Forestry Worker | NA | NA | D | D |
| Forklift Driver | D | D | D | D |
| Forklift Operator | D | D | D | D |
| Fortune Teller | NA | NA | A | A |
| Foundry Worker | E | E | E | E |
| Freight Handler | E | E | E | E |
| Freight Traffic Controller | B | B | B | B |
| French Polisher | C | C | C | C |
| Front-end Loader Operator | E | E | E | E |
| Fruit and Vegetable Factory Worker | E | E | E | E |
| Fruit and Vegetable Farm Hand | NA | NA | D | D |
| Fruit and Vegetable Packer | E | E | E | E |
| Fruit and Vegetable Picker | NA | NA | E | E |
| Fruit and Vegetable Process Worker | E | E | E | E |
| Fruit Merchant | C | C | C | C |
| Fruit or Nut Farm Worker | NA | NA | D | D |
| Fruit or Nut Grower | NA | NA | D | D |
| Fruit or Nut Picker | NA | NA | D | D |
| Fruit Picker | NA | NA | E | E |
| Fruiterer [retail] | C | C | C | C |
| Fumigator | D | D | D | D |
| Functions Coordinator | B | B | B | B |
| Funeral Attendant [admin only] | A | A | A | A |
| Funeral Director [admin only] | A | A | A | A |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Funeral Director's Assistant [admin only] | A | A | A | A |
| Funeral Parlour [driver/pallbearer] | C | C | C | C |
| Funeral Parlour [embalmer] | B | B | B | B |
| Furnace Operator | E | E | E | E |
| Furniture Delivery | E | E | E | E |
| Furniture Designer | B | B | B | B |
| Furniture Finisher | C | C | C | C |
| Furniture Manufacturer | C | C | C | C |
| Furniture Polisher | C | C | C | C |
| Furniture Removalist | E | E | E | E |
| Furniture Restorer | C | C | C | C |
| Furrier [shop only] | B | B | B | B |
| Furrier Manager/Proprietor | B | B | B | B |
| Futures Trader [not self employed or working from home] | IC | A | A | A |
| Gaffer | C | C | C | C |
| Gallery or Museum Attendant/Guide | A | A | A | A |
| Gallery or Museum Curator | A | A | A | A |
| Gallery or Museum Technician | C | C | C | C |
| Games Developer [not working from home] | A | A | A | A |
| Games Developer [working from home] | NA | NA | A | A |
| Games Programmer [not working from home] | A | A | A | A |
| Games Programmer [working from home] | NA | NA | A | A |
| Gaming Attendant [no bar work] | B | B | B | B |
| Gaming Dealer [gov't & lic'd] | B | B | B | B |
| Gaming Inspector | B | B | B | B |
| Garage Door Installer | D | D | D | D |
| Garage Mechanic [qualified] | C | C | C | C |
| Garage Proprietor [no manual work] | B | B | B | B |
| Garage Proprietor [with manual work] | C | C | C | C |
| Garage Worker [driveway/workshop] | D | D | D | D |
| Garage Worker [shop only] | B | B | B | B |
| Garbage Collector | E | E | E | E |
| Garbage Contractor | E | E | E | E |
| Garbage Truck Driver | D | D | D | D |
| Garden Labourer | E | E | E | E |
| Gardener | D | D | D | D |
| Gardener [lawn mowing/gardening] | D | D | D | D |
| Gas Fitter [qualified] | C | C | C | C |
| Gas Meter Reader | B | B | B | B |
| Gas or Petroleum Operator [offshore] | NA | NA | IC | IC |
| Gas or Petroleum Operator [onshore] | IC | IC | C | C |
| Gastroenterologist | AA | AA | AA | AA |
| Gemmologist | B | B | B | B |
| General Practitioner | AA | AA | AA | AA |
| General Store Employee | B | B | B | B |
| General Store Manager/Proprietor | B | B | B | B |
| Geneticist | AAA | AAA | AAA | AAA |
| Geochemist [field work] | A | A | A | A |
| Geochemist [lab or office only] | AAA | AAA | AAA | AAA |
| Geochemist/Mineralogist/Petrologist [field work] | A | A | A | A |
| Geochemist/Mineralogist/Petrologist [lab or office only] | AAA | AAA | AAA | AAA |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Geodetic Surveyor | A | A | A | A |
| Geographer [no special hazards] | A | A | A | A |
| Geological Engineer [field work] | B | B | B | B |
| Geological Engineer [office only] | AAA | AAA | AAA | AAA |
| Geological Technician | B | B | B | B |
| Geologist [<10% fieldwork] | AAA | AAA | AAA | AAA |
| Geologist [>10% fieldwork] | B | B | B | B |
| Geologist [field work] | B | B | B | B |
| Geologist [office only] | AAA | AAA | AAA | AAA |
| Geomatic Engineer [office only] | AAA | AAA | AAA | AAA |
| Geophysicist [office only] | AAA | AAA | AAA | AAA |
| Geoscience Field Officer | B | B | B | B |
| Geoscience Technician | B | B | B | B |
| Geoscientist [office only] | A | A | A | A |
| Geotechnical Engineer [qualified, minimal field work] | AAA | AAA | AAA | AAA |
| Geotechnical/Soil Engineer | B | B | B | B |
| Gift Shop Employee | B | B | B | B |
| Gift Shop Manager/Proprietor | B | B | B | B |
| Glass and Glazing Tradesperson | C | C | C | C |
| Glass and Stone Processing Machine Operators | E | E | E | E |
| Glass Beveller | C | C | C | C |
| Glass Craftsperson | IC | C | C | C |
| Glass Cutter | C | C | C | C |
| Glass Embosser | C | C | C | C |
| Glass Processing Worker | E | E | E | E |
| Glass Production Machine Operator | E | E | E | E |
| Glass Production Worker | E | E | E | E |
| Glass Silverer | C | C | C | C |
| Glass Worker [not factory] | IC | C | C | C |
| Glazier | C | C | C | C |
| Glazier Installer | C | C | C | C |
| Glazier/Structural Glass Tradesperson | C | C | C | C |
| Goat Farmer | NA | NA | C | C |
| Gold and Silversmith | B | B | B | B |
| Goldsmith | B | B | B | B |
| Golf Instructor | NA | NA | B | B |
| Golf Professional | NA | NA | B | B |
| Golfer | NA | NA | B | B |
| GP | AA | AA | AA | AA |
| Grader Operator | D | D | D | D |
| Grain Mill Worker | E | E | E | E |
| Grain, Oilseed or Pasture Farm Worker | NA | NA | C | C |
| Grain, Oilseed or Pasture Grower | NA | NA | C | C |
| Grape Grower | NA | C | C | C |
| Graphic Artist | A | A | A | A |
| Graphic Designer | A | A | A | A |
| Grave Digger | E | E | E | E |
| Grazier | NA | NA | E | E |
| Greengrocer | C | C | C | C |
| Greenkeeper [not qualified] | D | D | D | D |
| Greenkeeper [qualified] | C | C | C | C |
| Groom [stablehand] | NA | NA | D | D |
| Groundsman | D | D | D | D |
| Groundsperson | D | D | D | D |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Guards [railway] | D | D | D | D |
| Guidance Officer | A | A | A | A |
| Guide Dog Instructor | C | C | C | C |
| Gunsmith | C | C | C | C |
| Gym Instructor [not qualified] | NA | NA | D | D |
| Gym Instructor [qualified] | D | D | D | D |
| Gym Owner/Proprietor | D | D | D | D |
| Gym Owner/Proprietor [<20% instructing] | B | B | B | B |
| Gymnastics Coach or Instructor | NA | NA | B | B |
| Gynaecologist | AA | AA | AA | AA |
| Haberdasher | B | B | B | B |
| Hair or Beauty Salon Assistant | B | B | B | B |
| Hair or Beauty Salon Manager | B | B | B | B |
| Hairdresser | B | B | B | B |
| Hand Engraver | C | C | C | C |
| Handyman | E | E | E | E |
| Handyperson | E | E | E | E |
| Hansard Reporter | A | A | A | A |
| Harbour Engineer [qualified – admin only] | AAA | AAA | AAA | AAA |
| Harbour Engineer [unqualified or onsite] | C | C | C | C |
| Harbour Pilot [local harbour only – min. 90dw] | IC | IC | D | D |
| Hard Floor Finisher | D | D | D | D |
| Hardware Design Engineer | B | B | B | B |
| Hardware Merchant [including yard work] | D | D | D | D |
| Hardware Merchant [no yard work] | B | B | B | B |
| Hardware Sales Assistant [including yard work] | D | D | D | D |
| Hardware Sales Assistant [no yard work] | B | B | B | B |
| Hardware Shop Employee [including yard work] | D | D | D | D |
| Hardware Shop Employee [no yard work] | B | B | B | B |
| Hardware Shop Manager/Proprietor | B | B | B | B |
| Harvesting Contractor | NA | NA | D | D |
| Hat Maker | B | B | B | B |
| Haul Pack Driver/Operator [mining] | D | D | D | D |
| Head Master/Head Mistress | AAA | AAA | AAA | AAA |
| Health and Physical Education Teacher | B | B | B | B |
| Health Food Shop Employee | B | B | B | B |
| Health Food Shop Manager/Proprietor | B | B | B | B |
| Health Inspector | B | B | B | B |
| Health Insurance Assessor | A | A | A | A |
| Health Practice Manager | A | A | A | A |
| Health Promotion Officer | A | A | A | A |
| Health Worker | A | A | A | A |
| Health/Hospital Executive | AAA | AAA | AAA | AAA |
| Hearing Aid Audiometrist | A | A | A | A |
| Heating and Ventilation Plumber | C | C | C | C |
| Heavy Haulage Driver [<500km radius] | E | E | E | E |
| Heavy Haulage Driver [>500km radius] | NA | NA | E | E |
| Heavy Truck Driver [<500km radius] | E | E | E | E |
| Heavy Truck Driver [>500km radius] | NA | NA | E | E |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Heavy Vehicle Mobile Equipment Mechanic [qualified] | C | C | C | C |
| Heavy Vehicle Motor Mechanic [qualified] | C | C | C | C |
| Heavy Vehicle Road Transport Mechanic [qualified] | C | C | C | C |
| Helicopter Pilot | NA | NA | IC | IC |
| Help Desk Operator | A | A | A | A |
| Herbalist [other] | IC | B | B | B |
| Herbalist [qualified] | B | B | B | B |
| Hide and Skin Processing Machine Operator | E | E | E | E |
| Hide and Skin Processing Worker | E | E | E | E |
| High School Teacher | A | A | A | A |
| Historian | A | A | A | A |
| Hoist Driver | E | E | E | E |
| Home Care Worker | D | D | D | D |
| Home Duties | NA | B | B | B |
| Home Economics Teacher | B | B | B | B |
| Home Support Worker | D | D | D | D |
| Homeopath [not working from home] | A | A | A | A |
| Homeopath [working from home] | NA | NA | A | A |
| Horse Breeder | NA | NA | C | C |
| Horse Racing/Trotting Breeder/Trainer | NA | NA | C | C |
| Horse Racing/Trotting Instructor | NA | NA | C | C |
| Horse Racing/Trotting Jockey | NA | NA | D | D |
| Horse Racing/Trotting Strapper | NA | NA | D | D |
| Horse Riding Coach or Instructor | NA | NA | C | C |
| Horse Trainer | NA | NA | C | C |
| Horticultural Assistant | D | D | D | D |
| Horticultural Nursery Assistant | D | D | D | D |
| Horticultural Scientist | C | C | C | C |
| Horticultural Technical Officer | C | C | C | C |
| Horticultural Tradesperson | C | C | C | C |
| Horticulturist [qualified] | C | C | C | C |
| Hospital Administrator [admin only] | A | A | A | A |
| Hospital Aide | D | D | D | D |
| Hospital Diet Supervisor | A | A | A | A |
| Hospital Domestic | D | D | D | D |
| Hospital Food Service Manager | B | B | B | B |
| Hospital Orderly | D | D | D | D |
| Hospital Pharmacist | AAA | AAA | AAA | AAA |
| Hospital Wardsman | D | D | D | D |
| Hospital/Hostel Cleaner | D | D | D | D |
| Hotel and Motel Front Office Attendant | A | A | A | A |
| Hotel Barman | NA | NA | B | B |
| Hotel Barperson | NA | NA | B | B |
| Hotel Bottleshop Attendant [no bar work] | B | B | B | B |
| Hotel Bouncer | NA | NA | D | D |
| Hotel Caterer | C | C | C | C |
| Hotel Chef | C | C | C | C |
| Hotel Cleaner | D | D | D | D |
| Hotel Concierge | B | B | B | B |
| Hotel Housekeeper/Chambermaid | D | D | D | D |
| Hotel Kitchen Hand | D | D | D | D |
| Hotel Manager [admin only] | A | A | A | A |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Hotel Manager [bar work included] | NA | NA | B | B |
| Hotel or Motel Manager | A | A | A | A |
| Hotel or Motel Receptionist | A | A | A | A |
| Hotel Porter | D | D | D | D |
| Hotel Proprietor [admin only] | A | A | A | A |
| Hotel Proprietor [bar work included] | NA | NA | B | B |
| Hotel Receptionist | A | A | A | A |
| Hotel Service Manager | B | B | B | B |
| Household Cleaner | D | D | D | D |
| Househusband | NA | B | B | B |
| Housemaid/man | D | D | D | D |
| Houseperson | NA | B | B | B |
| Housewife | NA | B | B | B |
| Human Geographer | A | A | A | A |
| Human Resource Adviser | A | A | A | A |
| Human Resource Clerk | A | A | A | A |
| Human Resource Manager | A | A | A | A |
| Human Resources Consultant | A | A | A | A |
| Human Resources Officer | A | A | A | A |
| Hunter-Trapper | NA | NA | IC | IC |
| Hunting Guide | NA | NA | IC | IC |
| Hydraulic/Water Resources Engineer | A | A | A | A |
| Hydrogeologist/Hydrologist | A | A | A | A |
| Hydrographer | A | A | A | A |
| Hypnotherapist [qualified] | A | A | A | A |
| Illustrator [freelance] | NA | NA | A | A |
| Illustrator [not freelance] | IC | IC | A | A |
| Immigration Officer [admin only] | A | A | A | A |
| Import/Export Admin Manager | A | A | A | A |
| Import/Export Distribution Manager | A | A | A | A |
| Import/Export Sales/Marketing Manager | A | A | A | A |
| Importer & Exporter | B | B | B | B |
| Indigenous Affairs Administrator | A | A | A | A |
| Indigenous Affairs Community Liaison Officer | A | A | A | A |
| Indigenous Affairs Education Worker | A | A | A | A |
| Indigenous Affairs Health Worker | A | A | A | A |
| Indigenous Affairs Hospital Liaison Officer | A | A | A | A |
| Industrial Biochemist | AAA | AAA | AAA | AAA |
| Industrial Chemist [qualified – hazardous material] | IC | IC | IC | IC |
| Industrial Chemist [qualified – non hazardous <10% fieldwork] | AAA | AAA | AAA | AAA |
| Industrial Chemist [qualified – non hazardous >10% fieldwork] | B | B | B | B |
| Industrial Cleaner | E | E | E | E |
| Industrial Engineer [qualified] | AAA | AAA | AAA | AAA |
| Industrial Engraver | C | C | C | C |
| Industrial Pharmacist | AAA | AAA | AAA | AAA |
| Industrial Relations Officer | A | A | A | A |
| Industrial Screening Audiometrist | A | A | A | A |
| Industrial Spray Painter | D | D | D | D |
| Industrial Textiles Fabricator | C | C | C | C |
| Information Technology Administrator | A | A | A | A |
| Information Technology Customer Support Officer | A | A | A | A |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Information Technology Lecturer | AAA | AAA | AAA | AAA |
| Information Technology Manager [not tertiary qualified] | A | A | A | A |
| Information Technology Manager [tertiary qualified] | AAA | AAA | AAA | AAA |
| Information Technology Project Manager [tertiary qualified] | AAA | AAA | AAA | AAA |
| Information Technology Quality Assurance Engineer | AAA | AAA | AAA | AAA |
| Information Technology Sales Assistant | A | A | A | A |
| Information Technology Sales Consultant | A | A | A | A |
| Information Technology Support Technician | A | A | A | A |
| Information Technology Training Consultant | AAA | AAA | AAA | AAA |
| Inspector [buildings] | B | B | B | B |
| Inspector [health] | B | B | B | B |
| Inspector [mining] | IC | IC | B | B |
| Inspector [other] | IC | IC | B | B |
| Instructional Designer | A | A | A | A |
| Instructor [golf] | NA | NA | B | B |
| Instructor [sports – unspecified] | NA | NA | B | B |
| Instructor [swimming] | NA | B | B | B |
| Instructor [tennis] | NA | NA | B | B |
| Instrument Maker | C | C | C | C |
| Instrument Manufacturer | C | C | C | C |
| Instrument Technician | B | B | B | B |
| Instrument Technician [mining] | B | B | B | B |
| Instrument Technician [oil/gas industry] | B | B | B | B |
| Insulation Contractor | E | E | E | E |
| Insulation Installer | E | E | E | E |
| Insurance Adviser | A | A | A | A |
| Insurance Agent | A | A | A | A |
| Insurance Assessor/Adjuster | A | A | A | A |
| Insurance Broker | A | A | A | A |
| Insurance Clerk | A | A | A | A |
| Insurance Investigator [interviews & surveillance] | B | B | B | B |
| Insurance Manager | A | A | A | A |
| Insurance Officer | A | A | A | A |
| Insurance Surveyor | A | A | A | A |
| Integration Aide | A | A | A | A |
| Intellectual Disability Services Officer | A | A | A | A |
| Intensive Care Ambulance Paramedic | D | D | D | D |
| Intensive Care Specialist | AA | AA | AA | AA |
| Interior decorator [manual work] | C | C | C | C |
| Interior decorator [no manual work/sales only] | A | A | A | A |
| Interior Designer | A | A | A | A |
| Internal Auditor [not qualified] | A | A | A | A |
| Internal Auditor [qualified] | AAA | AAA | AAA | AAA |
| Internet Services and Support Person | A | A | A | A |
| Interpreter | A | A | A | A |
| Investment Adviser [qualified] | AAA | AAA | AAA | AAA |
| Investment Analyst [qualified] | AAA | AAA | AAA | AAA |
| Investment Banker [qualified] | AAA | AAA | AAA | AAA |
| Jackeroo | NA | NA | E | E |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Janitor [not factory] | D | D | D | D |
| Jazz Musician | NA | NA | A | A |
| Jeweller | B | B | B | B |
| Jewellery Cutter/Polisher/Setter | B | B | B | B |
| Jewellery Designer | B | B | B | B |
| Jillaroo | NA | NA | E | E |
| Jockey [jumps] | NA | NA | IC | IC |
| Jockey [not jumps] | NA | NA | D | D |
| Joiner [qualified] | C | C | C | C |
| Joinery Worker [qualified] | C | C | C | C |
| Journalist [not salaried – freelance] | NA | IC | B | B |
| Journalist [salaried – no special hazards] | IC | B | B | B |
| Journalist [salaried – office/admin only] | A | A | A | A |
| Judge | AAA | AAA | AAA | AAA |
| Jumbo Operator | E | E | E | E |
| Kennel Hand | E | E | E | E |
| Kennel Proprietor | C | C | C | C |
| Key Punch Operator | A | A | A | A |
| Kiln Operator | E | E | E | E |
| Kindergarten Teacher | B | B | B | B |
| Kitchen Attendant | D | D | D | D |
| Kitchen Hand | D | D | D | D |
| Kitchen Hand [mining] | D | D | D | D |
| Kitchen Hand [oil/gas industry] | D | D | D | D |
| Knitting Machine Operator [not working from home or factory] | C | C | C | C |
| Lab Assistant | B | B | B | B |
| Lab Assistant [mining] | B | B | B | B |
| Lab Assistant [oil/gas industry] | B | B | B | B |
| Laboratory Assistant | B | B | B | B |
| Laboratory Assistant [mining] | B | B | B | B |
| Laboratory Assistant [oil/gas industry] | B | B | B | B |
| Laboratory Manager | A | A | A | A |
| Laboratory Manager [mining] | A | A | A | A |
| Laboratory Manager [oil/gas industry] | A | A | A | A |
| Laboratory Technician | B | B | B | B |
| Laboratory Technician [mining] | B | B | B | B |
| Laboratory Technician [oil/gas industry] | B | B | B | B |
| Laboratory Worker | B | B | B | B |
| Laboratory Worker [mining] | B | B | B | B |
| Laboratory Worker [oil/gas industry] | B | B | B | B |
| Labour Market Economist | A | A | A | A |
| Labourer [building industry] | E | E | E | E |
| Labourer [mining] | E | E | E | E |
| Labourer [oil/gas industry – no offshore] | E | E | E | E |
| Labourer [oil/gas industry – offshore] | NA | NA | E | E |
| Laminator | C | C | C | C |
| Land Broker [admin only] | A | A | A | A |
| Land Economist | A | A | A | A |
| Land Hydrographer | C | C | C | C |
| Land Information Officer | A | A | A | A |
| Land Information Systems Officer | A | A | A | A |
| Land Surveyor | B | B | B | B |
| Landcare Worker | D | D | D | D |
| Landscape Architect [manual work] | D | D | D | D |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Landscape Architect [no manual work] | A | A | A | A |
| Landscape Gardener | D | D | D | D |
| Lapidarist | B | B | B | B |
| Laser Operator – Engineering Fabrication | C | C | C | C |
| Laser Operator – Engineering Mechanical | C | C | C | C |
| Lathe Operator [trade qualified] | C | C | C | C |
| Laundry Worker | D | D | D | D |
| Laundry/Laundromat Staff | D | D | D | D |
| Law Clerk | A | A | A | A |
| Lawn-mower Mechanic | C | C | C | C |
| Lawnmower Sales & Service | B | B | B | B |
| Lawnmowing Contractor | D | D | D | D |
| Lawyer | AAA | AAA | AAA | AAA |
| Leadlight Worker | C | C | C | C |
| Leaflet or Newspaper Deliverer | NA | NA | B | B |
| Leather Craftsperson | B | B | B | B |
| Leather Goods Maker | B | B | B | B |
| Lecturer [university] | AAA | AAA | AAA | AAA |
| Legal Secretary | A | A | A | A |
| Lending Officer [credit/loans officer] | A | A | A | A |
| Liaison Officer [admin only] | A | A | A | A |
| Librarian | A | A | A | A |
| Library Assistant | A | A | A | A |
| Library Technician | A | A | A | A |
| Licensed Club Manager [admin only] | A | A | A | A |
| Licensed Club Manager [bar work included] | NA | NA | B | B |
| Life Science Technician | B | B | B | B |
| Life Scientist | B | B | B | B |
| Lifeguard | NA | NA | B | B |
| Lifesaver | NA | NA | B | B |
| Lift Electrician | C | C | C | C |
| Lift Installer [trade qualified] | C | C | C | C |
| Lift Mechanic [trade qualified] | C | C | C | C |
| Lighting Designer | B | B | B | B |
| Lighting Technician | C | C | C | C |
| Linemarker | D | D | D | D |
| Linesman [<10m] | E | E | E | E |
| Linesman [>10m] | NA | NA | E | E |
| Lineworker [<10m] | E | E | E | E |
| Lineworker [>10m] | NA | NA | E | E |
| Linguistic Anthropologist | A | A | A | A |
| Linoleum & Carpet Layer | E | E | E | E |
| Linotype Operator | C | C | C | C |
| Liquidator & Receiver [admin only] | A | A | A | A |
| Lithographer | B | B | B | B |
| Livestock Transport Driver | E | E | E | E |
| Loader Operator | E | E | E | E |
| Loans Officer | A | A | A | A |
| Locksmith | C | C | C | C |
| Logger | NA | NA | E | E |
| Logging Plant Operator | NA | NA | E | E |
| Logging Truck Driver [<500k radius] | E | E | E | E |
| Logging Truck Driver [>500k radius] | NA | NA | E | E |
| Logistics Officer [admin only] | A | A | A | A |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Long Wall Co-ordinator [mining <10% fieldwork] | A | A | A | A |
| Long Wall Co-ordinator [mining >10% fieldwork] | B | B | B | B |
| Loss Adjuster/Assessor | A | A | A | A |
| Loss Assessor/Adjuster | A | A | A | A |
| Lotteries Agent | B | B | B | B |
| Luggage Porter | D | D | D | D |
| Machine Operator [factory] | NA | NA | E | E |
| Machinery Agent & Merchant | B | B | B | B |
| Machinist [clothing – not working from home] | C | C | C | C |
| Machinist [clothing – working from home] | NA | NA | C | C |
| Machinist [trade qualified – metal/wood] | C | C | C | C |
| Magician | NA | NA | A | A |
| Magistrate | AAA | AAA | AAA | AAA |
| Mail Contractor/Sorter | B | B | B | B |
| Maintenance Planner [mining <10% fieldwork] | A | A | A | A |
| Maintenance Planner [mining >10% fieldwork] | B | B | B | B |
| Maintenance Planner [oil/gas industry <10% fieldwork] | A | A | A | A |
| Maintenance Planner [oil/gas industry >10% fieldwork] | B | B | B | B |
| Maintenance Superintendent [<20% manual] | B | B | B | B |
| Maintenance Superintendent [>20% manual] | D | D | D | D |
| Maintenance Superintendent [mining <20% manual] | B | B | B | B |
| Maintenance Superintendent [mining >20% manual] | D | D | D | D |
| Maintenance Superintendent [oil/gas industry <20% manual] | B | B | B | B |
| Maintenance Superintendent [oil/gas industry >20% manual] | D | D | D | D |
| Maintenance Supervisor [<20% manual] | B | B | B | B |
| Maintenance Supervisor [>20% manual] | D | D | D | D |
| Maintenance Supervisor [mining <20% manual] | B | B | B | B |
| Maintenance Supervisor [mining >20% manual] | D | D | D | D |
| Maintenance Supervisor [oil/gas industry <20% manual] | B | B | B | B |
| Maintenance Supervisor [oil/gas industry >20% manual] | D | D | D | D |
| Maitre d' | B | B | B | B |
| Make Up Artist | IC | B | B | B |
| Management Accountant [degree qualified] | AAA | AAA | AAA | AAA |
| Management Consultant | A | A | A | A |
| Management Rights Owner [office only] | A | A | A | A |
| Manager [admin – office only] | A | A | A | A |
| Manager [admin only/tertiary qualified/income >\$100k] | AAA | AAA | AAA | AAA |
| Managing Director [admin only/tertiary qualified/income >\$100k] | AAA | AAA | AAA | AAA |
| Manicurist [not working from home] | B | B | B | B |
| Manicurist [working from home] | NA | NA | B | B |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Marine Botanist | B | B | B | B |
| Marine Engineer | IC | IC | C | C |
| Marine Scientist | A | A | A | A |
| Marine Surveyor | B | B | B | B |
| Marine Underwriter | A | A | A | A |
| Marine/Shipping Crew | NA | NA | IC | IC |
| Marine/Shipping Dockworkers | E | E | E | E |
| Maritime Engineer [qualified – land based] | AAA | AAA | AAA | AAA |
| Market Analyst [not interviewing – tertiary qualified] | AAA | AAA | AAA | AAA |
| Market Gardener | D | D | D | D |
| Market Research Analyst [not interviewing – tertiary qualified] | AAA | AAA | AAA | AAA |
| Market Research Interviewer [office only] | A | A | A | A |
| Market Researcher [office only] | A | A | A | A |
| Marketing Coordinator | A | A | A | A |
| Marketing Manager [not tertiary qualified] | A | A | A | A |
| Marketing Manager [tertiary qualified] | AAA | AAA | AAA | AAA |
| Marriage Counsellor | A | A | A | A |
| Massage Therapist [remedial or other – not working from home] | D | D | D | D |
| Massage Therapist [remedial or other – working from home] | NA | NA | E | E |
| Masseur [not working from home] | D | D | D | D |
| Masseur [working from home] | NA | NA | E | E |
| Masseuse [not working from home] | D | D | D | D |
| Masseuse [working from home] | NA | NA | E | E |
| Mathematical Geologist | AAA | AAA | AAA | AAA |
| Mathematical Statistician | AAA | AAA | AAA | AAA |
| Mathematician | AAA | AAA | AAA | AAA |
| Matron [senior nurse] | B | B | B | B |
| Meat Boner and Slicer | NA | NA | E | E |
| Meat Inspector | B | B | B | B |
| Meat Packer | NA | NA | E | E |
| Meat Process Worker | NA | NA | E | E |
| Meat Retailer | B | B | B | B |
| Meat Worker | NA | NA | E | E |
| Mechanic – Apprentice | D | D | D | D |
| Mechanic [qualified] | C | C | C | C |
| Mechanic [qualified – mining] | C | C | C | C |
| Mechanic [qualified – oil/gas industry] | C | C | C | C |
| Mechanic [trade qualified] | C | C | C | C |
| Mechanical Engineer [tertiary qualified] | AAA | AAA | AAA | AAA |
| Mechanical Engineering Draftsperson | A | A | A | A |
| Mechanical Engineering Technician | B | B | B | B |
| Mechanical Fitter | C | C | C | C |
| Mechanical Fitter [mining] | C | C | C | C |
| Mechanical Fitter [oil/gas industry] | C | C | C | C |
| Media Presenter | NA | NA | A | A |
| Media Producer | A | A | A | A |
| Medical Administrator | A | A | A | A |
| Medical and Health Physicist | AAA | AAA | AAA | AAA |
| Medical Diagnostic Radiographer | A | A | A | A |
| Medical Imaging Technologist | A | A | A | A |
| Medical Laboratory Scientist | AAA | AAA | AAA | AAA |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Medical Laboratory Technician | B | B | B | B |
| Medical Practitioner | AA | AA | AA | AA |
| Medical Radiation Therapist | A | A | A | A |
| Medical Receptionist | A | A | A | A |
| Medical Record Coder | A | A | A | A |
| Medical Records Administrator | A | A | A | A |
| Medical Registrar | AA | AA | AA | AA |
| Medical Scientist | AAA | AAA | AAA | AAA |
| Medical Secretary | A | A | A | A |
| Medical Therapeutic Radiographer | A | A | A | A |
| Member of Parliament | A | A | A | A |
| Merchant Banker [tertiary qualified] | AAA | AAA | AAA | AAA |
| Merchant Mariner | NA | NA | IC | IC |
| Merchant Seafarer | NA | NA | IC | IC |
| Metal Fabricator | D | D | D | D |
| Metal Industry [scrap dealer] | E | E | E | E |
| Metal Industry [sheet metal workers] | D | D | D | D |
| Metal Industry [skilled supervisor – trade qualified] | C | C | C | C |
| Metal Press Operator | NA | NA | E | E |
| Metallurgical Engineer [tertiary qualified] | AAA | AAA | AAA | AAA |
| Metallurgical Technician | B | B | B | B |
| Metallurgist [qualified – <10% field work] | AAA | AAA | AAA | AAA |
| Metallurgist [qualified – >10% field work] | B | B | B | B |
| Meteorological Technical Officer | A | A | A | A |
| Meteorologist [minimal field work] | AAA | AAA | AAA | AAA |
| Meter Reader | B | B | B | B |
| Methods Engineer | AAA | AAA | AAA | AAA |
| Microbiological Engineer | AAA | AAA | AAA | AAA |
| Microbiologist | AAA | AAA | AAA | AAA |
| Midwife | B | B | B | B |
| Migration Agent | A | A | A | A |
| Military Personnel [all ranks] | NA | NA | D | IC |
| Milk Bar Employee | B | B | B | B |
| Milk Bar Manager/Proprietor | B | B | B | B |
| Milk Man | D | D | D | D |
| Milk Vendor | D | D | D | D |
| Mill Operator [mining] | E | E | E | E |
| Milliner | B | B | B | B |
| Mine Deputy | B | B | B | B |
| Mine Manager [degree qualified – <10% fieldwork] | AAA | AAA | AAA | AAA |
| Mine Manager [degree qualified – >10% fieldwork] | B | B | B | B |
| Mine Manager [<10% fieldwork] | A | A | A | A |
| Mine Manager [>10% fieldwork] | B | B | B | B |
| Mine Site Geologist [<10% fieldwork] | AAA | AAA | AAA | AAA |
| Mine Site Geologist [>10% fieldwork] | AAA | AAA | AAA | AAA |
| Miner [no face work] | E | E | E | E |
| Minerals Process Engineer [tertiary qualified] | AAA | AAA | AAA | AAA |
| Mining [admin only] | A | A | A | A |
| Mining Inspector | B | B | B | B |
| Mining Driver | D | D | D | D |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Mining Electrician | C | C | C | C |
| Mining Engineer [<10% field work] | AAA | AAA | AAA | AAA |
| Mining Engineer [>10% field work] | B | B | B | B |
| Mining Mechanic | C | C | C | C |
| Mining Supervisor | C | C | C | C |
| Mining Surface Worker [no explosives] | E | E | E | E |
| Mining Surveyor | B | B | B | B |
| Minister of Religion [no overseas work] | A | A | A | A |
| Mixed Crop and/or Livestock Farmer | NA | NA | E | E |
| Mobile Patrol Guard | NA | NA | D | D |
| Mobile Plant Operator | E | E | E | E |
| Mobile Plant Operator [mining] | E | E | E | E |
| Mobile Plant Operator [oil/gas industry] | E | E | E | E |
| Mobile Plant Supervisor [<20% manual] | C | C | C | C |
| Mobile Plant Supervisor [>20% manual] | E | E | E | E |
| Mobile Plant Supervisor [mining <20% manual] | C | C | C | C |
| Mobile Plant Supervisor [mining >20% manual] | E | E | E | E |
| Mobile Plant Supervisor [oil/gas industry <20% manual] | C | C | C | C |
| Mobile Plant Supervisor [oil/gas industry >20% manual] | E | E | E | E |
| Model | NA | NA | A | A |
| Model Maker | B | B | B | B |
| Molecular Biologist | AAA | AAA | AAA | AAA |
| Motel Cleaner | D | D | D | D |
| Motel Manager [admin only] | A | A | A | A |
| Motel Proprietor [admin only] | A | A | A | A |
| Motel Staff [admin] | A | A | A | A |
| Motel Staff [office] | A | A | A | A |
| Motel Staff [other] | D | D | D | D |
| Motor Body Builder [qualified] | C | C | C | C |
| Motor Cycle Courier | E | E | E | E |
| Motor Industry Spare Parts & Salesperson | B | B | B | B |
| Motor Vehicle Assembly Line Worker | E | E | E | E |
| Motor Vehicle Dealer | A | A | A | A |
| Motor Vehicle Detailer | D | D | D | D |
| Motor Vehicle Licence Examiner | B | B | B | B |
| Motor Vehicle Parts and Accessories Representative | B | B | B | B |
| Motor Vehicle Parts Interpreter | B | B | B | B |
| Motorcycle Mechanic | C | C | C | C |
| Moulder/Coremaker | D | D | D | D |
| Movie Director | NA | NA | A | A |
| Multimedia Designer | A | A | A | A |
| Multimedia Developer | A | A | A | A |
| Multimedia Programmer [not qualified] | A | A | A | A |
| Multimedia Programmer [qualified] | AAA | AAA | AAA | AAA |
| Museum Attendant | B | B | B | B |
| Museum Curator | A | A | A | A |
| Museum Officer | B | B | B | B |
| Museum Technician | B | B | B | B |
| Music Arranger | IC | IC | A | A |
| Music Director | IC | IC | A | A |
| Music Teacher [private] | NA | B | B | B |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Music Teacher [school] | B | B | B | B |
| Musical Instrument Maker & Repairer | C | C | C | C |
| Musical Instrument Repairer | C | C | C | C |
| Musician [other] | NA | NA | A | A |
| Musterer | NA | NA | E | E |
| Myotherapist | A | A | A | A |
| Nail Technician | B | B | B | B |
| Nanny | IC | IC | B | B |
| Nanotechnologist | AAA | AAA | AAA | AAA |
| Narrator | IC | IC | A | A |
| National Parks and Wildlife Ranger | D | D | D | D |
| Natural Medicine Practitioner | A | A | A | A |
| Natural Resource Manager | A | A | A | A |
| Natural Therapist | A | A | A | A |
| Naturopath | A | A | A | A |
| Navy Officer | NA | NA | IC | IC |
| Navy Personnel [seagoing] | NA | NA | IC | IC |
| Navy Personnel [shore duties only] | IC | IC | A | A |
| Navy Pilot – Officer | NA | NA | IC | IC |
| Navy Pilot – Sailor | NA | NA | IC | IC |
| Navy Sailor | NA | NA | IC | IC |
| Network Administrator | A | A | A | A |
| Network Analyst [qualified] | AAA | AAA | AAA | AAA |
| Network Designer [qualified] | AAA | AAA | AAA | AAA |
| Network Programmer [qualified] | AAA | AAA | AAA | AAA |
| Network Support Person | A | A | A | A |
| Network/Systems Engineer [qualified] | AAA | AAA | AAA | AAA |
| Neurologist | AA | AA | AA | AA |
| Neurosurgeon | AA | AA | AA | AA |
| News Reader | NA | NA | A | A |
| News Reporter [salaried – no special hazards] | NA | NA | B | B |
| Newsagent | B | B | B | B |
| Newsagent Employee | B | B | B | B |
| Newsagent Manager/Proprietor | B | B | B | B |
| Newspaper or Periodical Editor | A | A | A | A |
| Night Club Manager/Owner | IC | B | B | B |
| Not working | NA | NA | A | A |
| Novelist | NA | NA | A | A |
| Noxious Weeds and Pest Inspector | B | B | B | B |
| Nuclear Medicine Technologist | A | A | A | A |
| Nuclear/Particle Physicist | AAA | AAA | AAA | AAA |
| Nurse – Division 1 | C | C | C | C |
| Nurse – Division 1/Registered Nurse | C | C | C | C |
| Nurse – Division 2 | D | D | D | D |
| Nurse [aide] | D | D | D | D |
| Nurse [dental] | B | B | B | B |
| Nurse [educator – fully qualified: admin only] | A | A | A | A |
| Nurse [general – division 1 qualified] | C | C | C | C |
| Nurse [general – enrolled] | D | D | D | D |
| Nurse [geriatric] | C | C | C | C |
| Nurse [matron] | B | B | B | B |
| Nurse [midwife – qualified] | B | B | B | B |
| Nurse [other] | IC | C | C | C |
| Nurse [psychiatric/mental care] | NA | C | C | C |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|----|
| Nurse [Royal Flying Doctor Service] | NA | NA | C | C |
| Nurse [theatre only] | B | B | B | B |
| Nurse Manager | B | B | B | B |
| Nurse Researcher | B | B | B | B |
| Nursery Assistant | D | D | D | D |
| Nursery Worker | D | D | D | D |
| Nurseryman [qualified] | C | C | C | C |
| Nurseryperson [qualified] | C | C | C | C |
| Nursing Assistant | D | D | D | D |
| Nursing Clinical Director | B | B | B | B |
| Nursing Support Worker | D | D | D | D |
| Nutrition Assistant | B | B | B | B |
| Nutritionist | A | A | A | A |
| Obstetrician | AA | AA | AA | AA |
| Obstetrician and Gynaecologist | AA | AA | AA | AA |
| Obstetrician/Gynaecologist | AA | AA | AA | AA |
| Occupational Health and Safety Adviser | A | A | A | A |
| Occupational Health and Safety Coordinator [<20% field work] | A | A | A | A |
| Occupational Health and Safety Coordinator [>20% field work] | B | B | B | B |
| Occupational Health and Safety Coordinator [mining <20% field work] | A | A | A | A |
| Occupational Health and Safety Coordinator [mining >20% field work] | B | B | B | B |
| Occupational Health and Safety Coordinator [oil/gas industry <20% field work] | A | A | A | A |
| Occupational Health and Safety Coordinator [oil/gas industry >20% field work] | B | B | B | B |
| Occupational Health and Safety Officer [<20% field work] | A | A | A | A |
| Occupational Health and Safety Officer [>20% field work] | B | B | B | B |
| Occupational Health and Safety Officer [mining <20% field work] | A | A | A | A |
| Occupational Health and Safety Officer [mining >20% field work] | B | B | B | B |
| Occupational Health and Safety Officer [oil/gas industry <20% field work] | A | A | A | A |
| Occupational Health and Safety Officer [oil/gas industry >20% field work] | B | B | B | B |
| Occupational Therapist | A | A | A | A |
| Occupational Therapy Aide | A | A | A | A |
| Occupational/Industrial Hygienist | A | A | A | A |
| Ocean Engineer | IC | IC | A | A |
| Ocean Hydrographer | IC | IC | A | A |
| Oenologist | A | A | A | A |
| Office Administrator | A | A | A | A |
| Office Cashier | A | A | A | A |
| Office Cleaner | D | D | D | D |
| Office Equipment & Machine Repairer | C | C | C | C |
| Office Equipment & Machine Supplier | B | B | B | B |
| Office Machine Technician | C | C | C | C |
| Office Manager [>10% supervision of manual workers] | B | B | B | B |
| Office Manager [admin duties only] | A | A | A | A |
| Office Worker [>10% manual duties] | B | B | B | B |
| Office Worker [admin duties only] | A | A | A | A |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Offset Printer | C | C | C | C |
| Offshore Construction Diver | NA | NA | IC | IC |
| Offshore Engineer | IC | IC | IC | IC |
| Onshore Construction Diver | NA | NA | IC | IC |
| Open-cut Miner | E | E | E | E |
| Operating Theatre Technician | B | B | B | B |
| Ophthalmologist | AA | AA | AA | AA |
| Optical Dispenser | B | B | B | B |
| Optical Mechanic | B | B | B | B |
| Optical Physicist | AAA | AAA | AAA | AAA |
| Optical Technician | B | B | B | B |
| Optician | A | A | A | A |
| Optometrist | AAA | AAA | AAA | AAA |
| Oral/Maxillofacial Surgeon | AA | AA | AA | AA |
| Orchardist | NA | C | C | C |
| Order Clerk | A | A | A | A |
| Organisation and Methods Analyst | A | A | A | A |
| Organisational Psychologist | AA | AA | AA | AA |
| Orientation and Mobility (Guide Dog) Instructor | B | B | B | B |
| Orientation and Mobility Instructor | B | B | B | B |
| Orientation and Mobility Teacher | B | B | B | B |
| Orthodontist | AA | AA | AA | AA |
| Orthopaedic Surgeon | AA | AA | AA | AA |
| Orthoptist | AA | AA | AA | AA |
| Orthotist/Prosthetist | B | B | B | B |
| Osteopath [tertiary qualified] | AA | AA | AA | AA |
| Osteopath [other] | A | A | A | A |
| Otorhinolaryngologist | AA | AA | AA | AA |
| Out of School Hours Care Worker | NA | NA | B | B |
| Outboard Motor Mechanic | C | C | C | C |
| Outdoor Adventure Instructor | NA | NA | IC | IC |
| Outdoor Adventure Leader | NA | NA | IC | IC |
| Outdoor Power Equipment Mechanic | C | C | C | C |
| Out-of-school Services Worker | NA | NA | B | B |
| PA | A | A | A | A |
| Paediatric Dentist | AA | AA | AA | AA |
| Paediatric Surgeon | AA | AA | AA | AA |
| Paediatrician | AA | AA | AA | AA |
| Painter [>10m] | NA | NA | C | C |
| Painter [fine arts] | IC | IC | B | B |
| Painter [not qualified up to 10m] | D | D | D | D |
| Painter [qualified up to 10m] | C | C | C | C |
| Painter [visual arts] | IC | IC | B | B |
| Painter and Decorator [>10m] | NA | NA | C | C |
| Painter and Decorator [up to 10m] | C | C | C | C |
| Palaeontologist | B | B | B | B |
| Panel Beater [not qualified] | D | D | D | D |
| Panel Beater [qualified] | C | C | C | C |
| Paper and Pulp Mill Operator | E | E | E | E |
| Paper and Pulp Mill Worker | E | E | E | E |
| Paper Machine Operator | E | E | E | E |
| Paper Products Machine Operator | E | E | E | E |
| Para Planner | A | A | A | A |
| Paralegal | A | A | A | A |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Paramedic/Advanced Life Support Officer | D | D | D | D |
| Parcel Post Officer | C | C | C | C |
| Park Ranger | D | D | D | D |
| Parking Attendant [car park] | E | E | E | E |
| Parking Enforcement Officers | D | D | D | D |
| Parking Inspector | D | D | D | D |
| Parking/Ticket Inspector | D | D | D | D |
| Parliamentarian | A | A | A | A |
| Parole or Probation Officer | B | B | B | B |
| Passenger Coach Driver [interstate] | D | D | D | D |
| Passenger Coach Driver [local] | C | C | C | C |
| Passenger Service Assistant | B | B | B | B |
| Pastry Cook [qualified] | C | C | C | C |
| Pastry Cook's Assistant | D | D | D | D |
| Patent Examiner | A | A | A | A |
| Pathologist | AA | AA | AA | AA |
| Pathology Technical Officer | A | A | A | A |
| Pathology Technician | A | A | A | A |
| Patient Service Assistant | D | D | D | D |
| Pattern Maker [footwear] | B | B | B | B |
| Pattern Maker [foundry moulds etc.] | E | E | E | E |
| Paver | E | E | E | E |
| Paving and Surfacing Labourer | E | E | E | E |
| Paving Contractor | E | E | E | E |
| Paving Plant Operator | E | E | E | E |
| Pawnbroker | B | B | B | B |
| Payroll Clerk | A | A | A | A |
| Periodontist | AA | AA | AA | AA |
| Personal Assistant | A | A | A | A |
| Personal Care Assistant | D | D | D | D |
| Personal Care Worker [not qualified] | D | D | D | D |
| Personal Care Worker [qualified] | C | C | C | C |
| Personal Computer (PC) User Support Person | A | A | A | A |
| Personal Trainer [not qualified] | NA | NA | D | D |
| Personal Trainer [qualified] | D | D | D | D |
| Personnel Clerk | A | A | A | A |
| Personnel Manager | A | A | A | A |
| Personnel Officer | A | A | A | A |
| Pest and Weed Controller | D | D | D | D |
| Pest Controller | D | D | D | D |
| Pest Exterminator | D | D | D | D |
| Pest Management Technician | D | D | D | D |
| Pest or Weed Controller | D | D | D | D |
| Pet Groomer | D | D | D | D |
| Pet Shop Attendant | B | B | B | B |
| Pet Shop Owner/Dealer [domestic pets only – not exotic] | B | B | B | B |
| Petfood Processing Machine Operator | E | E | E | E |
| Petroleum and Gas Plant Operator [offshore] | NA | NA | IC | IC |
| Petroleum and Gas Plant Operator [onshore] | IC | IC | E | E |
| Petroleum Engineer [other] | IC | IC | IC | IC |
| Petroleum Engineer [qualified/onshore/office only] | AAA | AAA | AAA | AAA |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Petroleum Geologist [onshore/office only] | AAA | AAA | AAA | AAA |
| Petroleum Geologist [other] | IC | IC | IC | IC |
| Pharmaceutical Representative | B | B | B | B |
| Pharmacist | AAA | AAA | AAA | AAA |
| Pharmacologist | AAA | AAA | AAA | AAA |
| Pharmacy Assistant | B | B | B | B |
| Pharmacy Sales Assistant | B | B | B | B |
| Phlebotomist | A | A | A | A |
| Photoengraver | B | B | B | B |
| Photographer [aerial photographer] | NA | NA | IC | IC |
| Photographer [mainly studio] | A | A | A | A |
| Photographer [other – no special hazards] | IC | B | B | B |
| Photographic Dealer | B | B | B | B |
| Photographic Developer | B | B | B | B |
| Photographic Developer and Printer | B | B | B | B |
| Photographic Processor | B | B | B | B |
| Phys Ed Teacher | B | B | B | B |
| Physical Education Teacher | B | B | B | B |
| Physical Fitness Instructor | NA | NA | B | B |
| Physical Geographer | AAA | AAA | AAA | AAA |
| Physician | AA | AA | AA | AA |
| Physicist | AAA | AAA | AAA | AAA |
| Physiologist | AAA | AAA | AAA | AAA |
| Physiotherapist | AA | AA | AA | AA |
| Physiotherapy Aide | B | B | B | B |
| Piano Manufacturer & Repairer | C | C | C | C |
| Piano Repairer | C | C | C | C |
| Piano Technician | C | C | C | C |
| Piano Tuner | B | B | B | B |
| Picture Framer | C | C | C | C |
| Pig Farmer | NA | NA | C | C |
| Piggery Worker | NA | NA | C | C |
| Pilot [commercial airline] | NA | NA | A | A |
| Pilot [other] | NA | NA | IC | IC |
| Pilot [RFDS] | NA | NA | A | A |
| Pilot Vehicle Operator | C | C | C | C |
| Pipelayer [onshore only] | E | E | E | E |
| Pipeline Supervisor | D | D | D | D |
| Pipeline Supervisor [mining] | D | D | D | D |
| Pipeline Supervisor [oil/gas industry – no offshore] | D | D | D | D |
| Pipeline Supervisor [oil/gas industry – offshore] | NA | NA | D | D |
| Pipeline Worker | E | E | E | E |
| Pipeline Worker [oil/gas industry – no offshore] | E | E | E | E |
| Pipeline Worker [oil/gas industry – offshore] | NA | NA | E | E |
| Plant Ecologist | B | B | B | B |
| Plant Operator [equipment] | E | E | E | E |
| Plant Pathologist | A | A | A | A |
| Plant Physiologist | A | A | A | A |
| Plant Scientist | A | A | A | A |
| Plant Taxonomist | A | A | A | A |
| Plasterer [not qualified] | E | E | E | E |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|----|
| Plasterer [qualified] | D | D | D | D |
| Plastic and Reconstructive Surgeon | AA | AA | AA | AA |
| Plastic Processing Machine Operator | NA | NA | E | E |
| Plastics and Composites Processor | NA | NA | E | E |
| Plastics Assembler | NA | NA | E | E |
| Plastics Fabricator or Welder | D | D | D | D |
| Plastics Factory Worker | NA | NA | E | E |
| Plastics Technician | C | C | C | C |
| Plumber [apprentice] | D | D | D | D |
| Plumber [qualified – not roof] | C | C | C | C |
| Plumber [qualified – mining] | C | C | C | C |
| Plumber [qualified – oil/gas industry] | C | C | C | C |
| Plumber [roof] | E | E | E | E |
| Plumbing Inspector | B | B | B | B |
| Podiatrist | A | A | A | A |
| Police | NA | NA | B | B |
| Police Liaison Officer [office only] | A | A | A | A |
| Police Officer | NA | NA | B | B |
| Police Officer – Australian Federal Police | NA | NA | B | B |
| Policy Analyst | A | A | A | A |
| Policy and Planning Manager | A | A | A | A |
| Political Scientist | A | A | A | A |
| Politician | A | A | A | A |
| Pool Attendant | D | D | D | D |
| Porter – Hotel/Motel | D | D | D | D |
| Porter [airline] | NA | NA | D | D |
| Porter [not airline] | D | D | D | D |
| Post Office Manager | A | A | A | A |
| Postal Delivery Officer | C | C | C | C |
| Postal Services Clerk [admin only] | A | A | A | A |
| Postal Services Officer | B | B | B | B |
| Postal Sorting Officer | B | B | B | B |
| Postal Transport Officer | C | C | C | C |
| Postman | C | C | C | C |
| Potter or Ceramic Artist | NA | NA | B | B |
| Potter/Ceramicist | NA | NA | B | B |
| Poultry Farm Hand | NA | NA | C | C |
| Poultry Farm Worker | NA | NA | C | C |
| Poultry Farmer | NA | NA | C | C |
| Poultry Process Worker | E | E | E | E |
| Poultry Processor | E | E | E | E |
| Powder Coater | D | D | D | D |
| Power Generation Plant Operator | D | D | D | D |
| Practice Nurse | B | B | B | B |
| Precision Instrument Maker and Repairer | C | C | C | C |
| Precision Instrumentation Tradesperson | C | C | C | C |
| Pre-primary School Teacher | B | B | B | B |
| Preschool Aide | B | B | B | B |
| Preschool Teacher | B | B | B | B |
| Pressure Welder | D | D | D | D |
| Priest [no overseas work] | A | A | A | A |
| Priest [overseas work] | IC | IC | IC | IC |
| Primary Health Organisation Manager | A | A | A | A |
| Primary Metallurgical Technician | B | B | B | B |
| Primary Products Inspector | B | B | B | B |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Primary School Teacher | A | A | A | A |
| Primary Teacher | A | A | A | A |
| Principal [teacher] | AAA | AAA | AAA | AAA |
| Print Finisher | C | C | C | C |
| Print Finishing Artist | C | C | C | C |
| Printer | C | C | C | C |
| Printer's Assistant | D | D | D | D |
| Printing Hand | D | D | D | D |
| Printing Machinist | C | C | C | C |
| Printmaker | C | C | C | C |
| Prison Officer | NA | NA | C | C |
| Prison Warden/Guard | NA | NA | C | C |
| Private Art Teacher | NA | NA | A | A |
| Private Detective [other] | NA | NA | B | B |
| Private Detective [surveillance & interviews only] | B | B | B | B |
| Private Investigator [other] | NA | NA | B | B |
| Private Investigator [surveillance & interviews only] | B | B | B | B |
| Private Music Teacher | NA | B | B | B |
| Probation Officer/Parole Officer | B | B | B | B |
| Process Server [courts] | B | B | B | B |
| Process Technician | B | B | B | B |
| Process Worker | E | E | E | E |
| Produce Merchant | C | C | C | C |
| Producer [film/stage] | IC | IC | A | A |
| Producer [television/radio] | A | A | A | A |
| Product Assembler | E | E | E | E |
| Product Designer | A | A | A | A |
| Product Examiner | B | B | B | B |
| Product Grader | B | B | B | B |
| Production Assistant [film/stage] | IC | IC | A | A |
| Production Assistant [television/radio] | A | A | A | A |
| Production Crew Member | IC | IC | D | D |
| Production Manager [manufacturing] | B | B | B | B |
| Production Manager [mining] | IC | IC | B | B |
| Production or Plant Engineer | B | B | B | B |
| Production Supervisor or Manager [clothing/soft furnishing] | B | B | B | B |
| Production Tooling Designer | B | B | B | B |
| Production Worker | E | E | E | E |
| Professional Sports Coach | NA | NA | B | B |
| Professional Sportsperson | NA | NA | B | B |
| Professor [university] | AAA | AAA | AAA | AAA |
| Program Director [television/radio] | A | A | A | A |
| Program or Project Administrator | A | A | A | A |
| Programmer [games development] | A | A | A | A |
| Programmer [not qualified – information technology] | A | A | A | A |
| Programmer [not qualified – computer] | A | A | A | A |
| Programmer [qualified – information technology] | AAA | AAA | AAA | AAA |
| Programmer [qualified – computer] | AAA | AAA | AAA | AAA |
| Programmer/Analyst [not qualified – computer] | A | A | A | A |
| Programmer/Analyst [qualified – computer] | AAA | AAA | AAA | AAA |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Project Engineer | IC | IC | B | B |
| Project Manager [office only] | A | A | A | A |
| Projectionist [film/television] | B | B | B | B |
| Proof Reader | A | A | A | A |
| Property Broker | A | A | A | A |
| Property Conveyancer | A | A | A | A |
| Property Developer | IC | IC | A | A |
| Property Manager [admin only] | A | A | A | A |
| Property Manager [other] | B | B | B | B |
| Property Valuer | A | A | A | A |
| Prosthetic/Orthotic Technician | B | B | B | B |
| Prosthetist/Orthotist | B | B | B | B |
| Prosthodontist | AA | AA | AA | AA |
| Psychiatrist | AA | AA | AA | AA |
| Psychologist | AA | AA | AA | AA |
| Psychotherapist | AA | AA | AA | AA |
| Public Affairs Officer | A | A | A | A |
| Public Health Consultant | A | A | A | A |
| Public Relations Manager | A | A | A | A |
| Public Relations Officer | A | A | A | A |
| Public Servant – Australian Public Service | A | A | A | A |
| Public Servant – State Government | A | A | A | A |
| Publican [bar work] | NA | NA | C | C |
| Publican [no bar work] | B | B | B | B |
| Publicity Agent | A | A | A | A |
| Publicity Officer | A | A | A | A |
| Publisher | A | A | A | A |
| Pulp Mill Operator | E | E | E | E |
| Puppeteer/Ventriloquist | NA | NA | B | B |
| Purchasing Officer | A | A | A | A |
| Pyrotechnician | NA | NA | D | IC |
| Quality Assurance Inspector | B | B | B | B |
| Quality Control Officer | B | B | B | B |
| Quantity Surveyor [admin/office only] | A | A | A | A |
| Quarantine Inspector | B | B | B | B |
| Quarantine Officer | B | B | B | B |
| Quarry Manager [<10% fieldwork] | A | A | A | A |
| Quarry Manager [>10% fieldwork] | B | B | B | B |
| Quarry Manager [degree qualified <10% fieldwork] | AAA | AAA | AAA | AAA |
| Quarry Manager [degree qualified >10% fieldwork] | B | B | B | B |
| Quarry Worker | E | E | E | E |
| Quarry Worker [mining] | E | E | E | E |
| Radiation Therapist | A | A | A | A |
| Radiator Fitter | D | D | D | D |
| Radiator Repairer | D | D | D | D |
| Radio Administrator | A | A | A | A |
| Radio Announcer | NA | NA | A | A |
| Radio Despatcher [non military] | A | A | A | A |
| Radio Director | A | A | A | A |
| Radio Engineer [office] | A | A | A | A |
| Radio Presenter | NA | NA | A | A |
| Radio Producer | A | A | A | A |
| Radio Technician | B | B | B | B |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Radiographer | A | A | A | A |
| Radiologist | AA | AA | AA | AA |
| Railway Inspector [ticket only] | B | B | B | B |
| Railway Maintenance Worker | E | E | E | E |
| Railway Worker [guard] | D | D | D | D |
| Railway Worker [shunter] | E | E | E | E |
| Railway Worker [station assistant] | B | B | B | B |
| Railway Worker [station master] | B | B | B | B |
| Railway Worker [ticket collector] | B | B | B | B |
| Railway Worker [track laying] | E | E | E | E |
| Railway Worker [train driver] | NA | NA | D | D |
| Real Estate Agent | A | A | A | A |
| Real Estate Auctioneer | A | A | A | A |
| Real Estate Consultant | A | A | A | A |
| Real Estate Principal | A | A | A | A |
| Real Estate Property Manager [office only] | A | A | A | A |
| Real Estate Valuer | A | A | A | A |
| Receptionist | A | A | A | A |
| Records Manager | A | A | A | A |
| Recruitment Consultant | A | A | A | A |
| Refinery Supervisor [oil/gas industry – no offshore] | E | E | E | E |
| Refinery Supervisor [oil/gas industry – offshore] | NA | NA | E | E |
| Refrigeration Mechanics | C | C | C | C |
| Refrigeration Repairer | C | C | C | C |
| Refrigeration Technician | C | C | C | C |
| Rehabilitation Counsellor | A | A | A | A |
| Remedial Therapist [massage & other – not at home] | D | D | D | D |
| Remote Sensing Surveyor | B | B | B | B |
| Removalist | E | E | E | E |
| Renal Physician | AA | AA | AA | AA |
| Renderer [cement] | E | E | E | E |
| Repairer [television/radio] | C | C | C | C |
| Repairman [television/radio] | C | C | C | C |
| Reporter [no overseas work] | NA | NA | B | B |
| Repossession Agent | C | C | C | C |
| Research Analyst | A | A | A | A |
| Research and Development Manager | A | A | A | A |
| Research Biochemist | AAA | AAA | AAA | AAA |
| Research Chemist | AAA | AAA | AAA | AAA |
| Resident Medical Officer | AA | AA | AA | AA |
| Residential Care Worker [not qualified] | D | D | D | D |
| Residential Care Worker [qualified] | C | C | C | C |
| Resort Manager [no manual duties] | A | A | A | A |
| Resource Economist | AAA | AAA | AAA | AAA |
| Restaurant Manager | B | B | B | B |
| Restaurant Proprietor | B | B | B | B |
| Re-stumper | E | E | E | E |
| Retail Buyer | A | A | A | A |
| Retail Manager [no manual duties] | A | A | A | A |
| Retail Pharmacist | AAA | AAA | AAA | AAA |
| Retail Supervisor | B | B | B | B |
| Rheumatologist | AA | AA | AA | AA |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Rigger [building industry – up to 10 metres] | E | E | E | E |
| Road construction worker | E | E | E | E |
| Road Roller Operator | E | E | E | E |
| Roadie/Stage Hand [bands] | NA | NA | D | D |
| Roof Plumber | E | E | E | E |
| Roof Tiler | E | E | E | E |
| Roof Worker | E | E | E | E |
| Roustabout [oil & gas] | NA | NA | IC | IC |
| Rubber Factory Worker | E | E | E | E |
| Rubbish Collector | E | E | E | E |
| Saddler | C | C | C | C |
| Safety Engineer | B | B | B | B |
| Safety Inspector | B | B | B | B |
| Sailmaker | C | C | C | C |
| Sailor | NA | NA | IC | IC |
| Sales Assistant [retail] | B | B | B | B |
| Sales Demonstrator | B | B | B | B |
| Sales Manager [office only] | A | A | A | A |
| Sales Representative [office only] | A | A | A | A |
| Sales Representative [other] | B | B | B | B |
| Salesman [admin/office only] | A | A | A | A |
| Salesman [other] | B | B | B | B |
| Sandblaster | E | E | E | E |
| Saturation Diver | NA | NA | IC | IC |
| Saw Doctor | D | D | D | D |
| Saw Maker & Repairer | D | D | D | D |
| Sawmill worker | E | E | E | E |
| Scaffolder [> 10m] | NA | NA | E | E |
| Scaffolder [up to 10m] | E | E | E | E |
| School Cleaner | D | D | D | D |
| School Counsellor | A | A | A | A |
| Scientific Diver | NA | NA | IC | IC |
| Scientist [field work] | IC | IC | B | B |
| Scientist [research – lab or office only] | AAA | AAA | AAA | AAA |
| Scrap Metal Dealer | E | E | E | E |
| Scraper Operator [grader] | D | D | D | D |
| Screen Printer | C | C | C | C |
| Script Editor | A | A | A | A |
| Scriptwriter | IC | IC | A | A |
| Sculptor | IC | IC | C | C |
| Sea Pilot [local harbour only] | D | D | D | D |
| Seafood Packer | E | E | E | E |
| Seafood Process Worker | E | E | E | E |
| Seaman | NA | NA | IC | IC |
| Second Hand Dealer | B | B | B | B |
| Second Hand Shop Employee | B | B | B | B |
| Second Hand Shop Manager/Proprietor | B | B | B | B |
| Secondary School Teacher | A | A | A | A |
| Secretary | A | A | A | A |
| Security Guard [armed/clubs/hotels] | NA | NA | D | D |
| Security Guard [unarmed/not clubs/not hotels] | D | D | D | D |
| Security System Installer | C | C | C | C |
| Seismic Blaster | NA | NA | IC | IC |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Senior Laboratory Technician/Technical Officer | B | B | B | B |
| Service Station Attendant [shop only] | B | B | B | B |
| Service Station Cashier | B | B | B | B |
| Service Station Mechanic [qualified] | C | C | C | C |
| Service Station Proprietor | B | B | B | B |
| Service Station Worker [driveway/workshop] | D | D | D | D |
| Set Designer | B | B | B | B |
| Sex Worker | NA | NA | IC | IC |
| Sharebroker [not self employed or at home] | IC | A | A | A |
| Shearer/Shearing Contractor | NA | NA | E | E |
| Sheep Farmer | NA | NA | E | E |
| Sheep/Cattle Station Hand | NA | NA | E | E |
| Sheet Metal Worker | D | D | D | D |
| Shelf Filler | E | E | E | E |
| Sheriff [court] | B | B | B | B |
| Shingler | E | E | E | E |
| Ship's Captain | NA | NA | IC | IC |
| Ship's Catering Attendant | NA | NA | IC | IC |
| Ship's Deck Officer | NA | NA | IC | IC |
| Ship's Engineer | NA | NA | IC | IC |
| Ship's Master | NA | NA | IC | IC |
| Ship's Mate | NA | NA | IC | IC |
| Ship's Officer/Crew | NA | NA | IC | IC |
| Ship's Pilot [local harbour only] | D | D | D | D |
| Ship's Surveyor | B | B | B | B |
| Shipwright/Boat Builder [qualified] | C | C | C | C |
| Shipyards Worker | E | E | E | E |
| Shoe Repairer | C | C | C | C |
| Shop Assistant [retail] | B | B | B | B |
| Shop Cashier | B | B | B | B |
| Shop Fitter [carpentry qualifications] | C | C | C | C |
| Shorthand Reporter | A | A | A | A |
| Shot Firer | NA | NA | IC | IC |
| Shunters [railway] | E | E | E | E |
| Signwriter [> 10 metres] | NA | NA | C | C |
| Signwriter [up to 10 metres] | C | C | C | C |
| Silversmith | B | B | B | B |
| Singer | NA | NA | A | A |
| Slater | E | E | E | E |
| Slaughterman | NA | NA | E | E |
| Slicer [Abattoir] | NA | NA | E | E |
| Smallgoods Maker | E | E | E | E |
| Smelter worker | E | E | E | E |
| Snowsport Instructor | NA | NA | B | B |
| Social Security Assessor | A | A | A | A |
| Social Worker | A | A | A | A |
| Social/Cultural Anthropologist | A | A | A | A |
| Sociologist | A | A | A | A |
| Soft Drink Delivery Driver | D | D | D | D |
| Soft Furnishing Maker | C | C | C | C |
| Software Consultant [not qualified] | A | A | A | A |
| Software Consultant [qualified] | AAA | AAA | AAA | AAA |
| Software Designer | AAA | AAA | AAA | AAA |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Software Engineer [not qualified] | A | A | A | A |
| Software Engineer [qualified] | AAA | AAA | AAA | AAA |
| Soil Scientist [field visits, no manual work] | A | A | A | A |
| Soil Scientist [field visits, with manual work] | B | B | B | B |
| Soil Scientist [no field visits, no manual work] | AAA | AAA | AAA | AAA |
| Soldier | NA | NA | D | D |
| Solicitor | AAA | AAA | AAA | AAA |
| Sonographer | A | A | A | A |
| Sound Technician | B | B | B | B |
| Sous/Second Chef | C | C | C | C |
| Special Education Teacher | A | A | A | A |
| Special Needs Teacher | A | A | A | A |
| Specialist Physician | AA | AA | AA | AA |
| Speech Pathologist | A | A | A | A |
| Speech Therapist [qualified] | A | A | A | A |
| Sports Administrator | A | A | A | A |
| Sports Centre Manager [admin only] | A | A | A | A |
| Sports Coach [professional] | NA | NA | B | B |
| Sports Commentator | NA | NA | A | A |
| Sports Development Manager | B | B | B | B |
| Sports Development Officer | B | B | B | B |
| Sports Dietitian | A | A | A | A |
| Sports Doctor | AA | AA | AA | AA |
| Sports Facility Manager [admin only] | A | A | A | A |
| Sports Instructor [unspecified] | NA | NA | B | B |
| Sports Marketing Manager | A | A | A | A |
| Sports Physiotherapist | AA | AA | AA | AA |
| Sports Psychologist | AA | AA | AA | AA |
| Sports Scientist | A | A | A | A |
| Sports Umpire | NA | NA | B | B |
| Sportsperson | NA | NA | B | B |
| Spray Painter – motor vehicles [not qualified] | D | D | D | D |
| Spray Painter – motor vehicles [qualified] | C | C | C | C |
| Sprinkler Fitter | C | C | C | C |
| Stablehand | NA | NA | E | E |
| Stage Designer | IC | IC | B | B |
| Stage Manager | IC | IC | A | A |
| Stagehand/Roadie [bands] | NA | NA | D | D |
| State Public Servant | A | A | A | A |
| Station Hand [farm] | NA | NA | E | E |
| Station Master [railways] | B | B | B | B |
| Statistician | A | A | A | A |
| Steel Erector/Fixer [>10m] | NA | NA | E | E |
| Steel Erector/Fixer [up to 10m] | E | E | E | E |
| Steeplejack | NA | NA | IC | IC |
| Steering and Suspension Serviceperson | C | C | C | C |
| Stenographer | A | A | A | A |
| Sterilisation Technician | B | B | B | B |
| Stevedore/Dock Worker | E | E | E | E |
| Stock and Station Agent | C | C | C | C |
| Stockbroker [not self employed or at home] | IC | A | A | A |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Stockman | NA | NA | E | E |
| Stonemason | E | E | E | E |
| Store Assistant | B | B | B | B |
| Storeman | D | D | D | D |
| Storeman & Packer | D | D | D | D |
| Strapper | NA | NA | E | E |
| Strata Managing Agent | A | A | A | A |
| Street Cleaner | E | E | E | E |
| Street Vendor | NA | NA | D | D |
| Streetsweeper Operator | D | D | D | D |
| Structural Engineer | AAA | AAA | AAA | AAA |
| Structural Geologist | AAA | AAA | AAA | AAA |
| Structural Steel Erector [>10m] | NA | NA | E | E |
| Structural Steel Erector [up to 10m] | E | E | E | E |
| Student | NA | NA | A | A |
| Student Counsellor | A | A | A | A |
| Stuntperson | NA | NA | IC | IC |
| Sub Editor | A | A | A | A |
| Sub-editor | A | A | A | A |
| Surface Worker [mining] | E | E | E | E |
| Sugar Cane Grower | NA | NA | E | E |
| Sugar Mill Worker | E | E | E | E |
| Superannuation Fund Administrator | A | A | A | A |
| Supermarket Delivery Driver | D | D | D | D |
| Supervisor [admin only] | A | A | A | A |
| Supervisor/Administrator [office only] | A | A | A | A |
| Supply and Distribution Manager | A | A | A | A |
| Support Teacher | A | A | A | A |
| Surgeon | AA | AA | AA | AA |
| Surveyor [field work] | B | B | B | B |
| Surveyor [office only] | A | A | A | A |
| Surveyor's Assistant | B | B | B | B |
| Swimming Instructor | B | B | B | B |
| Swimming Pool Attendant/Cleaner | D | D | D | D |
| Swimming Pool Builder | D | D | D | D |
| Swimming Pool Builder [<20% manual] | B | B | B | B |
| Swimming Pool Proprietor/Manager | B | B | B | B |
| Switchboard Operator | A | A | A | A |
| Systems Administrator | A | A | A | A |
| Systems Analyst [computer qualified] | AAA | AAA | AAA | AAA |
| Systems Analyst [not computer qualified] | A | A | A | A |
| TAB Agent | B | B | B | B |
| TAFE Teacher [other] | A | A | A | A |
| TAFE Teacher [trades] | C | C | C | C |
| Tailor | B | B | B | B |
| Take Away Food Shop Employee | B | B | B | B |
| Take Away Food Shop Proprietor/Manager | B | B | B | B |
| Tanker Driver [<500km radius daily] | E | E | E | E |
| Tanker Driver [>500km radius daily] | NA | NA | E | E |
| Tanner | E | E | E | E |
| Tarot Reader | NA | NA | A | A |
| Tattooist [qualified – not at home] | B | B | B | B |
| Taxation Accountant [not qualified] | A | A | A | A |
| Taxation Accountant [qualified] | AAA | AAA | AAA | AAA |
| Taxation Agent [not qualified] | A | A | A | A |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|-----|
| Taxation Agent [qualified] | AAA | AAA | AAA | AAA |
| Taxation Consultant [not qualified] | A | A | A | A |
| Taxation Consultant [qualified] | AAA | AAA | AAA | AAA |
| Taxation Economist | AAA | AAA | AAA | AAA |
| Taxation Inspector | A | A | A | A |
| Taxi Driver [not owner operator] | D | D | D | D |
| Taxi Driver [owner operators] | C | C | C | C |
| Taxidermist | D | D | D | D |
| Teacher [adult migrant education] | A | A | A | A |
| Teacher [art] | A | A | A | A |
| Teacher [dance] | NA | NA | B | B |
| Teacher [drama, music – not at home/ not freelance] | B | B | B | B |
| Teacher [early childhood] | B | B | B | B |
| Teacher [gymnasium] | NA | B | B | B |
| Teacher [music – not working from home/no freelance] | B | B | B | B |
| Teacher [physical education] | B | B | B | B |
| Teacher [pre-school/kindergarten] | B | B | B | B |
| Teacher [primary/secondary school] | A | A | A | A |
| Teacher [secondary] | A | A | A | A |
| Teacher [special education] | A | A | A | A |
| Teacher [trades] | C | C | C | C |
| Teacher [visual arts] | A | A | A | A |
| Teacher of the Hearing Impaired | A | A | A | A |
| Teacher of the Sight Impaired | A | A | A | A |
| Teacher's Aide | A | A | A | A |
| Technical Writer | A | A | A | A |
| Technician [computer] | B | B | B | B |
| Technician [dental] | B | B | B | B |
| Technician [film/television/radio] | B | B | B | B |
| Technician [refrigeration] | C | C | C | C |
| Technician [stage/theatre] | C | C | C | C |
| Technician [telephone] | C | C | C | C |
| Technician [x-ray] | B | B | B | B |
| Telecommunications Cable Jointer | E | E | E | E |
| Telecommunications Engineer [other] | IC | IC | A | A |
| Telecommunications Engineer [qualified – office only] | AAA | AAA | AAA | AAA |
| Telecommunications Engineering Technician | C | C | C | C |
| Telecommunications Field Engineer | C | C | C | C |
| Telecommunications Line and Cable Worker [>10m] | NA | NA | E | E |
| Telecommunications Line and Cable Worker [up to 10m] | E | E | E | E |
| Telecommunications Linesworker [>10m] | NA | NA | E | E |
| Telecommunications Linesworker [up to 10m] | E | E | E | E |
| Telecommunications Network Engineer [qualified] | AAA | AAA | AAA | AAA |
| Telecommunications Technician | C | C | C | C |
| Telemarketer | A | A | A | A |
| Telephone Betting Clerk [call centre operator] | A | A | A | A |
| Telephone Consultant | A | A | A | A |
| Telephonist | A | A | A | A |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|--|-------|---------|------|----|
| Television Announcer | NA | IC | A | A |
| Television Camera Operator | C | C | C | C |
| Television Cameraman | C | C | C | C |
| Television Director | A | A | A | A |
| Television Journalist | IC | B | B | B |
| Television Presenter | NA | NA | A | A |
| Television Producer | A | A | A | A |
| Television Reporter [no overseas work] | IC | B | B | B |
| Television Technician/Repairman | C | C | C | C |
| Teller | A | A | A | A |
| Tennis Coach | NA | NA | B | B |
| Tennis Instructor | NA | NA | B | B |
| Terminal Area Controller | NA | NA | A | A |
| Test Pilot | NA | NA | IC | NA |
| Textile Designer | B | B | B | B |
| Textile Dyeing and Finishing Machine Operator | D | D | D | D |
| Textile Mechanic | C | C | C | C |
| Textile Technician | C | C | C | C |
| Textile, Clothing and Footwear Mechanic | C | C | C | C |
| Theatre Attendant/Orderly [hospital] | D | D | D | D |
| Theatre Director | A | A | A | A |
| Theatre Lighting Technician | B | B | B | B |
| Theatre Manager | A | A | A | A |
| Theatre Mechanist | C | C | C | C |
| Theatre Producer | A | A | A | A |
| Theatre Ticket Seller | B | B | B | B |
| Theatre Usher | B | B | B | B |
| Theatrical Costume Maker and Designer | C | C | C | C |
| Theatrical Director | A | A | A | A |
| Thermoplastic Fabricator | D | D | D | D |
| Thoracic Medicine Specialist | AA | AA | AA | AA |
| Ticket Collector [railway] | B | B | B | B |
| Ticket Collector/Usher | B | B | B | B |
| Ticket Inspector [railway] | B | B | B | B |
| Ticket Seller | B | B | B | B |
| Ticket/Parking Inspector | D | D | D | D |
| Tiler [floor/wall only] | D | D | D | D |
| Tiler [roof] | E | E | E | E |
| Tiler/Slater [floor/wall only] | D | D | D | D |
| Tiler/Slater [roof] | E | E | E | E |
| Timber Merchant [factory – manual work] | E | E | E | E |
| Timber Merchant [no manual work] | B | B | B | B |
| Timber Mill Worker | E | E | E | E |
| Timber Yard Worker | E | E | E | E |
| Timberyard Worker | E | E | E | E |
| Time Technologist | B | B | B | B |
| Tip Truck Operator | D | D | D | D |
| Tissue Culture Technician | A | A | A | A |
| Tobacconist | B | B | B | B |
| Tool and Die Setter | D | D | D | D |
| Toolmaker | D | D | D | D |
| Tool Pusher [oil/gas industry – no offshore] | E | E | E | E |
| Tool Pusher [oil/gas industry – offshore] | NA | NA | E | E |
| Topographic Surveyor | IC | IC | B | B |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Tour Guide [including recreational or hazardous activities] | NA | NA | IC | IC |
| Tour Guide [no recreational or hazardous activities] | B | B | B | B |
| Tourist Information Officer [office only] | A | A | A | A |
| Tow Truck Driver | E | E | E | E |
| Tower Controller [airline] | NA | NA | A | A |
| Town Planner | A | A | A | A |
| Toxicologist | AAA | AAA | AAA | AAA |
| Toy Shop Employee | B | B | B | B |
| Toy Shop Manager/Proprietor | B | B | B | B |
| Track Layer/Maintenance [railway] | E | E | E | E |
| Trade Supervisor [mining <20% manual] | B | B | B | B |
| Trade Supervisor [mining >20% manual] | C | C | C | C |
| Trade Supervisor [oil/gas industry <20% manual] | B | B | B | B |
| Trade Supervisor [oil/gas industry >20% manual] | C | C | C | C |
| Trade Union Official | A | A | A | A |
| Trades Teacher | C | C | C | C |
| Traditional Chinese Medicine Practitioner | A | A | A | A |
| Train Controller | A | A | A | A |
| Train Driver | NA | NA | D | D |
| Training and Development Officer | A | A | A | A |
| Training and Development Professional | A | A | A | A |
| Training Officer | A | A | A | A |
| Tram Driver | D | D | D | D |
| Transcript Typist | A | A | A | A |
| Transit Service Officer | B | B | B | B |
| Translator | A | A | A | A |
| Transport Administrator | A | A | A | A |
| Transport Clerk | A | A | A | A |
| Transport Company Manager | A | A | A | A |
| Transport Conductor | B | B | B | B |
| Transport Customer Service Assistant | B | B | B | B |
| Transport Customer Services and Security Officer | D | D | D | D |
| Transport Designer | A | A | A | A |
| Transport Economist | A | A | A | A |
| Transport Engineer [qualified – no manual work] | AAA | AAA | AAA | AAA |
| Transport Operations Inspector | B | B | B | B |
| Transport Services Officer | B | B | B | B |
| Transportation Planner | A | A | A | A |
| Travel Agency Manager | A | A | A | A |
| Travel Agent | A | A | A | A |
| Travel Consultant | A | A | A | A |
| Treasurer | A | A | A | A |
| Tree Feller | NA | NA | D | D |
| Tree Surgeon [consulting/no tree felling] | B | B | B | B |
| Tree Surgeon [tree felling] | NA | NA | D | D |
| Trekking Guide | NA | NA | IC | IC |
| Trench Digger | E | E | E | E |
| Trichologist | A | A | A | A |
| Trolley Collector | NA | NA | D | D |
| Truck Despatcher | B | B | B | B |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Truck Driver [garbage truck] | D | D | D | D |
| Truck Driver [logging] | NA | NA | D | D |
| Truck Driver [long distance <500km radius] | E | E | E | E |
| Truck Driver [long distance >500km radius] | NA | NA | E | E |
| Truck Driver [removalist] | E | E | E | E |
| Truck Driver [tanker <500km radius daily] | E | E | E | E |
| Truck Driver [tanker >500km radius daily] | NA | NA | E | E |
| Truck Driver [tow truck] | E | E | E | E |
| Truck Driver [truck-local not mines – 200km radius] | D | D | D | D |
| Truck Driver's Offsider | NA | NA | E | E |
| Truck Mechanic | C | C | C | C |
| Trust Officer | A | A | A | A |
| Tufting Mechanic | D | D | D | D |
| Tugboat Captain [local harbour] | D | D | D | D |
| Tunnelling and Underground Mining Shotfirer | NA | NA | IC | IC |
| Turf Grower | D | D | D | D |
| Turf Keeper | D | D | D | D |
| Turner [qualified] | C | C | C | C |
| Turner [unqualified] | D | D | D | D |
| Tutor [not working from home] | A | A | A | A |
| TV Announcer | NA | IC | A | A |
| TV Camera Operator | C | C | C | C |
| TV Cameraman | C | C | C | C |
| TV Director | A | A | A | A |
| TV Journalist | IC | B | B | B |
| TV Presenter | NA | NA | A | A |
| TV Producer | A | A | A | A |
| TV Reporter [no overseas work] | IC | B | B | B |
| TV Technician/Repairman | C | C | C | C |
| Typist | A | A | A | A |
| Tyre Fitter | D | D | D | D |
| Tyre Fitter and Repairer | D | D | D | D |
| Tyre Production Machine Operator | E | E | E | E |
| Tyre Retreader | D | D | D | D |
| Underground Miner | NA | NA | IC | IC |
| Underground Plant Operator | NA | NA | IC | IC |
| Underground Workers | NA | NA | IC | IC |
| Undertaker | B | B | B | B |
| Underwater Divers/Workers | NA | NA | IC | IC |
| Underwriter | A | A | A | A |
| Unemployed | NA | NA | B | B |
| Union Organiser | A | A | A | A |
| University Administrator | A | A | A | A |
| University Lecturer | AAA | AAA | AAA | AAA |
| University Professor | AAA | AAA | AAA | AAA |
| University Tutor [not working from home] | A | A | A | A |
| Upholsterer | C | C | C | C |
| Urban and Regional Planner | A | A | A | A |
| Urologist | AA | AA | AA | AA |
| Usher | B | B | B | B |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Valuer [licensed] | A | A | A | A |
| Vascular Surgeon | AA | AA | AA | AA |
| Vegetable Farm Worker | NA | NA | E | E |
| Vegetable Grower | NA | D | D | D |
| Vegetable Picker | NA | NA | E | E |
| Vehicle Assembler | E | E | E | E |
| Vehicle Body Builder [qualified] | C | C | C | C |
| Vehicle Detailer | D | D | D | D |
| Vehicle Dismantler [wrecker] | E | E | E | E |
| Vehicle Glazer | C | C | C | C |
| Vehicle Mechanic | C | C | C | C |
| Vehicle Painter [qualified] | C | C | C | C |
| Vehicle Rental Consultant | A | A | A | A |
| Vehicle Trimmer | C | C | C | C |
| Vehicle Upholsterer | C | C | C | C |
| Vehicle Wrecker | E | E | E | E |
| Vending Machine [stock supplier] | C | C | C | C |
| Vending Machine Attendant | C | C | C | C |
| Vending Machine Repairer | C | C | C | C |
| Vending Machine Serviceman | C | C | C | C |
| Veterinarian [domestic/small animals] | AA | AA | AA | AA |
| Veterinarian [rural] | B | B | B | B |
| Veterinary Nurse | B | B | B | B |
| Veterinary Surgeon [domestic/small animals] | AA | AA | AA | AA |
| Veterinary Surgeon [rural] | B | B | B | B |
| Video Coding Officer [data entry] | A | A | A | A |
| Video Library Proprietor | B | B | B | B |
| Video Shop Employee | B | B | B | B |
| Video Shop Manager/Proprietor | B | B | B | B |
| Vigneron | B | B | B | B |
| Vineyard Hand | E | E | E | E |
| Vineyard Worker | E | E | E | E |
| Vinyl Layer | D | D | D | D |
| Visitor Information Officer | A | A | A | A |
| Visual Arts Teacher | A | A | A | A |
| Visual Merchandiser | B | B | B | B |
| Viticulturalist | C | C | C | C |
| Vocalist | NA | NA | B | B |
| Vocational Education Teacher | A | A | A | A |
| Waiter | B | B | B | B |
| Waitress | B | B | B | B |
| Wall and Ceiling Fixer [up to 10m] | D | D | D | D |
| Ward Assistant [hospital] | D | D | D | D |
| Washing Machine Repairer | C | C | C | C |
| Waste Collector | E | E | E | E |
| Waste Water or Water Plant Operator | D | D | D | D |
| Watch Repairer | B | B | B | B |
| Watchmaker | B | B | B | B |
| Watchmaker & Repairer | B | B | B | B |
| Watchman | NA | NA | D | D |
| Water and Wastewater Plant Operator | D | D | D | D |
| Water Inspector | B | B | B | B |
| Water Services Officer | B | B | B | B |
| Water Treatment Engineer [qualified] | AAA | AAA | AAA | AAA |

| JOB DESCRIPTION | IP/BE | TPD/WOP | Life | CR |
|---|-------|---------|------|-----|
| Waterproofers [showers/baths – not swimming pools] | D | D | D | D |
| Waterside Worker | E | E | E | E |
| Weather Forecaster [qualified – minimal field work] | AAA | AAA | AAA | AAA |
| Weaving Machine Operator | E | E | E | E |
| Web Administrator | A | A | A | A |
| Web Designer/Developer | A | A | A | A |
| Weighbridge Operator | B | B | B | B |
| Weight Loss Consultant | A | A | A | A |
| Weights and Measures Inspector | B | B | B | B |
| Welder/Boilermaker [qualified] | D | D | D | D |
| Welder/Boilermaker [qualified – mining] | D | D | D | D |
| Welder/Boilermaker [qualified – oil/gas industry] | D | D | D | D |
| Welfare Centre Manager | A | A | A | A |
| Welfare Officer | A | A | A | A |
| Welfare Worker | A | A | A | A |
| Wharf Labourer | E | E | E | E |
| Wharf Worker | E | E | E | E |
| Wheel Aligner | D | D | D | D |
| Window Cleaner [> 10m] | NA | NA | E | E |
| Window Cleaner [up to 10m] | E | E | E | E |
| Window Dresser | B | B | B | B |
| Window Tinter | C | C | C | C |
| Windscreen Fitter | C | C | C | C |
| Wine Maker | B | B | B | B |
| Wine/Spirit Merchant | B | B | B | B |
| Winery Supervisor | C | C | C | C |
| Winery Worker | E | E | E | E |
| Wireless Communications Technician | C | C | C | C |
| Wood and Wood Products Factory Worker | E | E | E | E |
| Wood Carver/Turner | C | C | C | C |
| Wood Machinist | E | E | E | E |
| Wood Processing Machine Operator | E | E | E | E |
| Wood Products Assembler | E | E | E | E |
| Wool Broker | A | A | A | A |
| Wool Buyer | B | B | B | B |
| Wool Classer | B | B | B | B |
| Wool Handler | NA | NA | D | D |
| Wool Presser | NA | NA | D | D |
| Word Processing Operator | A | A | A | A |
| Workplace Relations Adviser | A | A | A | A |
| Wrecker [auto] | E | E | E | E |
| Wrecker [building] | E | E | E | E |
| Writer | IC | IC | A | A |
| X-ray Technician | B | B | B | B |
| Yarn Carding and Spinning Machine Operator | E | E | E | E |
| Youth Worker | B | B | B | B |
| Zoo attendant | D | D | D | D |
| Zookeeper [qualified – no overseas field work] | B | B | B | B |
| Zoologist | B | B | B | B |

Section C – Premiums and Premium Discounts

1. Multi-plan discounts*

If your client is the life insured under multiple plans and at least 2 of these plans have premiums of \$500 or more per year, the plans will be eligible for a multi-plan discount as outlined in the table below:

| Number of plans with premiums \$500 or more per year. | Premium discount |
|---|------------------|
| 3 or more plans | 10% |
| 2 plans | 5% |
| 1 plan | Nil |

This discount does not apply to any policy fee that applies to your client's policy. If your client qualifies for a multi-plan discount, the discount will apply to all plans under the policy, including plans with premiums of less than \$500 per year.

If a policy includes two qualifying plans a 5% premium discount will apply; if a policy includes three or more qualifying plans a 10% premium discount will apply.

The minimum yearly premium of \$500 will apply to stepped, optimum and level premium cases for qualification purposes.

A plan may change from being a non-qualifying plan to a qualifying plan as a result of the premium increasing due to a CPI increase (stepped, optimum and level premium bases), an increase in the age of the life insured (stepped and optimum premium bases), the addition of a new benefit or the voluntary increase in a benefit at the next policy anniversary. Conversely, the deletion of a benefit from a qualifying plan or the voluntary decrease in a benefit under a qualifying plan may result in the plan being re-classified as a non-qualifying plan.

Where the addition or deletion of a benefit or the voluntary increase or decrease in a benefit occurs during a policy year and results in a change to the plan's qualifying status, then the multi-plan discount will change from the effective date of the change in benefit (e.g. the voluntary increase in a benefit or the addition of a new benefit).

We can vary at any time the rules for this premium discount, including the discount percentages, for both new policies and policies in-force at the time of variation.

*Multi-plan discounts will apply across multiple policies where they are Priority Protection policies issued after 1 December 2008.

2. Qualifying plans

The multi-plan discount applies to the following qualifying plans:

- Life Cover Plan
- Crisis Recovery Stand Alone Plan
- Income Protection Plan
- Business Expenses Plan
- Superannuation Life Cover Plan
- Superannuation Income Protection Plan

Please note: the multi-plan discount can be applied to a benefit such as the Accidental Death benefit or the Total and Permanent Disablement Stand Alone benefit under the Life Cover Plan even if the Life Cover benefit isn't purchased

The multi-plan discount **doesn't** apply to the following:

- When two or more of the same qualifying plan are purchased with the same life insured e.g. Two Life Cover Plans each with a Life Cover sum insured of \$500,000 on the same life insured are treated as one qualifying plan and not two. Please note: the premiums are combined to determine eligibility for the multi-plan discount if other possible qualifying plans are applied for.

In eApp[®] Express software there is an option to select a number in the No. of Other Qualifying Plans field.

The No. of Other Qualifying Plans allows the user to apply a discount if the client has an existing Priority Protection policy that commenced after 1 January 2009.

The qualifying criteria, a premium greater than \$500 per year for at least 2 of the plans, must be met in order for the discount to be applicable.

3. Premiums

The premiums your client pays may depend on their age, sex, smoking status, occupation category, pastimes, waiting and benefit periods and state of health. If your client is purchasing the Family Protection benefit, their premiums will depend on the child's age.

4. Premium bases

When applying for cover your client can select from one of three premium bases.

| | |
|----------------|--|
| Stepped | Your client's premiums will increase at each policy anniversary in line with their age until the benefit expiry date. |
| Level | Your client's premiums will remain constant each year up to the latest policy anniversary date prior to their 65th birthday or expiry date of benefit if earlier. After this time, their premiums may continue on a stepped premium basis until the benefit expiry date. |
| Optimum | Your client's premiums will commence on a stepped basis and automatically convert to the level basis once the stepped premium is greater than the level premium. Level premiums will remain constant each year up to their 65th birthday or expiry date of benefit if earlier. This option is available only when the life insured is age 35 years next birthday or older. A loading according to your client's age at inception of their optimum premium basis will be charged up until their 65th birthday. |

If your client wishes to alter from stepped to level premium basis and maintain their current sum insured, please submit the following requirements to our New Business department:

- Sections A, B, C, D and G 1(a) of the current Application
- Adviser Declaration
- Life Insured Declaration (Section X)
- A Direct Debit Authority and where applicable, Private/Self-Managed Superannuation Fund or AIA Superannuation Fund – Membership Application (sections V or W)
- A signed quote.

5. Minimum premium

The minimum premium is \$300 per year per policy. This includes the premium for all benefits chosen, the policy fee, any premium frequency charge and any stamp duty.

6. Initial selection discount

All policies purchased on a stepped premium basis will receive a discount for the first 2 years of the policy.

| Year | Discount |
|----------------|----------|
| Year 1 | 6% |
| Year 2 | 3% |
| Year 3 onwards | 0% |

7. Large sum insured discount

Your client may be eligible for a premium discount at the time the policy is taken out.

If your client adds a new benefit at a later stage, and is eligible for a large sum insured discount, the discount will only apply to the new benefit.

Please note that a large sum insured discount does not apply to the policy fee or other charges.

To find out if your client is eligible, please refer to the tables below.

Life Cover and Term Cover benefit

The discounts below apply to the Life Cover and Term Cover benefits only.

| Sum Insured | Large Sum Insured discount for all ages |
|------------------------|---|
| Up to \$249,999 | 0% |
| \$250,000 to \$499,999 | 10% |
| \$500,000 to \$999,999 | 20% |
| \$1,000,000 or greater | 30% |

Please note that the large sum insured discount is not available for the Accidental Death benefit.

Total & Permanent Disablement benefit (Rider)

| Sum Insured | Large Sum Insured discount for all ages |
|------------------------|---|
| Up to \$999,999 | 0% |
| \$1,000,000 or greater | 5% |

Total & Permanent Disablement Stand Alone benefit

| Sum Insured | Large Sum Insured discount for all ages |
|------------------------|---|
| Up to \$249,999 | 0% |
| \$250,000 to \$499,999 | 0% |
| \$500,000 to \$999,999 | 5% |
| \$1,000,000 or greater | 10% |

Crisis Recovery Stand Alone benefit

| Sum Insured | Large Sum Insured discount for all ages |
|------------------------|---|
| Up to \$299,999 | 0% |
| \$300,000 to \$499,999 | 3% |
| \$500,000 or greater | 5% |

Income Protection and Business Expenses Plan

| Sum Insured | Large Sum Insured discount for all ages |
|---------------------|---|
| Up to \$2,999 | 0% |
| \$3,000 to \$4,999 | 5% |
| \$5,000 to \$9,999 | 10% |
| \$10,000 or greater | 15% |

The same large sum insured discounts will apply to the Claim Escalation benefit, PLUS Optional benefit, Advantage Optional benefit, Day 1 Accident benefit and Incorporated Business Expenses when selected.

Please note that the large sum insured discount is automatically calculated on the eApp[®] Express software.

8. Lifestyle Advantage

AIA Australia is now offering a 10% discount to those applicants who meet certain criteria indicating they have excellent health and a lifestyle supporting this.

In addition to the normal application questions AIA Australia asks up to 9 extra questions to further assess a person's lifestyle.

| Life/Crisis/TPD Questions | Rationale |
|--|--|
| Non Smokers only – Have you ever smoked? Yes When did you cease? How many did you smoke? | We want to be sure that anyone who has smoked is highly unlikely to take it up again, we need a 5 year smoke free history. Anyone who has smoked heavily in the past is likely to have done permanent damage. |
| If drinking 5 to 10 alcoholic drinks per week – on average how many days per week do you drink? | Moderate drinking is not damaging and current recommendation is to have at least 2 alcohol free days per week. |
| Within the past 10 years has your driving licence been suspended or disqualified? | Speeding and drink driving increases the chance of accident. |
| In the past 5 years have you engaged in abseiling, aviation (other than as a fare paying passenger), scuba diving, motor racing, hang gliding, parachuting, power boat racing or mountaineering? | Hazardous sports increase the chance of accident resulting in disability or death. |

| TPD Questions | Rationale |
|--|---|
| In the past 2 years have your work duties been restricted or modified for more than 10 days due to sickness or injury? | Is there anything in a person's recent history that may cause disablement? |
| On average do you drive more than 30,000 km for business per annum? | Statistics show that people driving more than 30,000 km per annum for business are a greater accident risk. |
| In the past 5 years have you engaged in any form of contact sports (e.g. football, martial arts)? | Contact sports increase the accident/injury risk. We want to be sure anyone who has participated in such sports in the past is highly unlikely to take them up again. |

Your clients must meet the following requirements:

| Occupation class | AAA, AA and A |
|---------------------|---|
| Premium type | Optimum and Level premiums only. Stepped premium is excluded. |
| Loadings | The policy must be accepted at Standard Rates. No loadings, no exclusions, no rateable occupations and no participation in hazardous sports and none anticipated in the future. |
| Minimum premium | \$330 per annum (for the policy before the discount is applied). |
| Minimum Sum Insured | \$250,000 for each eligible benefit selected. See table above. |
| Exclusions | The discount will exclude the policy fee. |
| Personal Statement | The applicant must complete a Personal Statement via eApp® Express. |

9. Payment of premiums

Premiums can be paid monthly, half-yearly or yearly. Premium payments (including policy fee) made more frequently than yearly are subject to a premium frequency charge.

| Premium payment frequency | Charge as a percentage of yearly premium |
|---------------------------|--|
| Yearly | 0% |
| Half-yearly | 5% |
| Monthly | 8% |

10. Premium payment methods

Your client can pay their premiums by MasterCard, Visa Card, Diners Card and American Express or via Direct Debit from their financial institution. BPAY and POSTbillpay are available for future half-yearly and yearly premium payments only. The deposit premium must be paid in advance and submitted together with the application form.

11. Guarantee of continuation for level premium

Life Cover Plan, Crisis Recovery Stand Alone Plan and Superannuation Life Cover Plan – This guarantee applies only to benefits continuing beyond the life insured's 65th birthday. Where the policy has remained in force to the latest policy anniversary prior to the life insured's 65th birthday, these benefits (excluding the Accidental Death, Needlestick Injury and Family Protection benefits) will continue on a stepped premium basis until the expiry date of the benefit. The stepped premium will reflect the life insured's age at each policy anniversary, sex and smoking status and original terms of acceptance of the benefits. For the Accidental Death, Needlestick Injury and Family Protection benefits, premiums will instead continue on a level premium basis until the expiry date of the benefit.

12. Premium guarantees

The premium rates under the policy are guaranteed for at least one year. We guarantee that any increase or reduction in a table of stepped or level premium rates will not take effect in respect of a benefit until the first anniversary of the policy commencement date or the next policy anniversary following the latest increase or reduction in the table of premium rates for that benefit, if later. Notwithstanding the 1-year premium rates guarantee, the premiums may be varied from time to time. Different premium rates apply to males and females, to smokers and non-smokers and to different occupations. The premium rates for Priority Protection allow for the cost of insurance and our expenses, including commission payable to an adviser.

Premium rates may not be altered individually but only for all policies in a group. Your client's policy cannot be singled out for an increase.

13. Policy fee

The policy fee is currently \$72 per year per life insured regardless of the number of plans, benefits or policies purchased.

This fee is charged in addition to the premiums applicable per benefit and any other fees and charges that apply to your client's policy.

14. Government stamp duty

Stamp duty is an additional charge under the Crisis Recovery Stand Alone Plan, Income Protection Plan (Agreed Value or Indemnity), Business Expenses Plan and the Total & Permanent Disablement Stand Alone benefit under the Life Cover Plan and the Superannuation Life Cover Plan.

Stamp duty is a government charge that varies depending on the state/territory of residence of the life insured.

Stamp duty is calculated as a percentage of the total premium, including the policy fee and any premium frequency charge. The government may change the rate of stamp duty from time to time.

In Western Australia and South Australia stamp duty is charged on all benefits other than Life Cover and Term Cover.

Section D – Modified Underwriting (Takeover Terms)

For the replacement of policies within the parameters below.

Your client's existing policy/policies with another insurer must be for the same cover and must have been fully underwritten (previous application form and standard health and medical evidence requirements), within the last 5 years.

- The Modified Underwriting (Takeover Terms) form is to be used to transfer insurance cover from another insurance provider to one of AIA Australia's Priority Protection insurance plans.

| | Life Cover | Total and Permanent Disablement | Crisis Recovery | Income Protection | Business Expenses |
|--|------------------------|--|--|--|--|
| | Criteria | | | | |
| Maximum Sum Insured <i>(total cover all policies with AIA Australia)</i> | \$3M | \$2M | \$1M | \$15,000** | \$20,000 |
| Maximum Age <i>(next birthday)</i> | 60 | 55 | 55 | 55 | 55 |
| Loadings & Exclusions | Up to +50% (health) | Up to +50% or 1 exclusion (health) | Up to +50% or 1 exclusion (health) | Up to +50% or 1 exclusion (health) | Up to +50% or 1 exclusion (health) |

Underwriting requirements

To enable your client's application to be processed:

- Complete the **short form** Application for Priority Protection, and complete the questions (shown in the boxes below) on the Modified Underwriting (Takeover Terms) form (if applicable);
- Provide a copy of your original policy schedule(s) for your existing policy/policies; and
- Provide documentation such as a renewal notice, showing that the life insured is currently covered by that/those policy/policies.

****For Income Protection cover between \$10,001 – \$15,000 a full application (not short form) and a short Medical Exam is also required.**

For Income Protection Only:

- (i) My existing policy is for:
 'Agreed Value' or 'Indemnity' cover
- (ii) The benefit period and waiting period under my existing policy is:
 2 years or 5 years or to age 65 or to age 70
- Waiting Period: days

For Total & Permanent Disablement Only:

- My existing policy is for:
 'own' definition of disablement
 or
 'any' definition of disablement
 or
 'other' definition (please specify)

Section E – Policy Services Procedures

1. Policy Services contact details

Phone: 1800 033 490 (option 2)

Fax: (03) 9009 4824

Fax: 1800 832 266

Email: au.customer@aia.com

Policy Services functions

The following alterations are serviced by our Policy Services team.

- Increase/Decrease in sum insured
- Adding a new benefit
- Deletion of a rider
- Changing mode of payment
- Altering premium rates from smoker to non smoker
- Cancellation from inception
- Change of ownership
- Premium payments
- Change of address
- Alterations within the cooling-off period

Website information

www.aia.com.au contains information about new and existing policies and many commonly used forms you may require.

Existing Business

The 'Policy Services' section contains:

- Current details of existing policies
 - current premium
 - current benefits
- Commonly used reports
 - premium due
 - premium overdue – reminder
 - upcoming renewals
 - lapses
- Policy Services procedures and commonly used forms

2. Replacement Policy FAQ

1. What is a Replacement Policy?

A Replacement Policy is issued when the policyholder decides to cancel or terminate an existing AIA policy that has been in-force for less than 10 years and to replace it with a new AIA policy that provides a similar level of cover.

The issue date of the Replacement Policy must be earlier than the cancellation or termination date of the policy being replaced (i.e. 'old policy').

(Please refer to Item 4 for examples.)

2. Who decides it is a Replacement Policy?

AIA Australia's Underwriting Department will decide if a particular policy is a 'Replacement Policy'. The Adviser Remuneration Team ('ART') will be notified of this decision and commissions will be adjusted accordingly.

3. How do commission rules apply to a Replacement Policy?

If the old policy has been in-force for less than 12 months, any new business commission paid on the old policy will be clawed back and new business commission will be paid on the Replacement Policy.

If the old policy has been in-force for at least 12 months the commission payable on the Replacement Policy will be as follows:

| | New Business Commission | Renewal Commission |
|--------------------------------|-------------------------|--|
| Old policy in-force ≥ 10 years | ✓ | Normal renewal commission rules will apply from year 2 onwards |
| Old policy in-force <10 years | ✗ | Only renewal commission will be paid |

New business commission, where payable, will be paid on the premium for the new policy.

The new business commission rate applicable will be the Year 1 rate for the commission type (i.e. Upfront, Hybrid or Level) and the Premium Discount level chosen (refer Table 1 overleaf).

The renewal commission rate applicable will generally be the Year 2+ rate for the commission type (i.e. Upfront, Hybrid or Level) and the Premium Discount level chosen (refer Table 1 overleaf). If the +5% Premium Discount level is chosen the renewal commission rate will be the Year 3+ rate for the commission type (i.e. Upfront, Hybrid or Level) chosen (refer Table 1 overleaf).

If the sum insured of the Replacement Policy is equal to or lower than the sum insured of the old policy, only renewal commission will be payable for the new policy.

4. Examples – Calculating Replacement Policy Commission

In the following four examples it has been assumed that the old policy being replaced has been in-force for at least 12 months. Please note, 'Term Life' is now referred to as 'Life Cover'.

Example 1: Sum insured for new policy (Replacement Policy) and old policy are exactly the same.

| Old Policy 'A' | New Policy 'B' |
|-----------------------|------------------------|
| Term Life = \$100,000 | Life Cover = \$100,000 |

If the old policy has been in-force for less than 10 years and the sum insured under the old policy is the same as under the new policy, the Distributor is entitled to receive the renewal commission only under the new policy.

*Note: New policy renewal commission rate for the commission plan chosen will be applied to calculate the renewal commission.

Example 2: Sum insured for new policy (Replacement Policy) is lower than for the old policy.

| Old Policy 'A' | New Policy 'B' |
|-----------------------|-----------------------|
| Term Life = \$100,000 | Life Cover = \$80,000 |

If the old policy has been in-force for less than 10 years, and the sum insured for the new policy is lower than for the old policy, the Distributor is entitled to receive renewal commission only under the new policy.

*Note: New policy renewal commission rate for the commission plan chosen will be applied to calculate the renewal commission.

Example 3: New policy has an extra benefit as compared to the old policy.

| Old Policy 'A' | New Policy 'B' |
|-----------------------|---|
| Term Life = \$100,000 | Life Cover = \$80,000 Crisis Recovery = \$10,000 |

Because there is an extra benefit, i.e. Crisis Recovery, under the new policy, the Distributor will be entitled to receive the full new business commission for Crisis Recovery, regardless of how long the old policy has been in force.

Renewal commission will be payable to the Distributor for Life Cover based on the premium for the decreased Life Cover sum insured (\$80,000).

*Note: New policy renewal commission rate for the commission plan chosen will be applied to calculate the renewal commission.

Example 4: Sum insured for new policy is greater than for the old policy.

| Old Policy 'A' | New Policy 'B' |
|-----------------------|------------------------|
| Term Life = \$300,000 | Life Cover = \$400,000 |

Regardless of how long the old policy has been in force, if there is an increase to the sum insured for the new policy, the Distributor is entitled to receive new business commission on the increased portion of the sum insured (\$100,000) and new policy renewal commission for the commission plan chosen on the original cover (\$300,000).

3. Alterations to policies

Increase in sum insured

Requirements:

- A completed Application for Increases/Additions (or Supplementary Personal History Statement for Income Protection if the increase relates to an Income Protection policy) signed by the policy owner
- Balance of premium if required

If increasing a rider benefit, please specify on Supplementary Personal Statement.

An Endorsement will be sent to the policy owner upon completion, with a copy mailed to the adviser.

Adding a new benefit

Requirements:

- A completed Supplementary Personal Statement (or Supplementary Personal History Statement for Income Protection if the increase relates to an Income Protection policy)
- Balance of premium if required

An Endorsement will be sent to the policy owner upon completion, with a copy mailed to the adviser.

Decrease in sum insured

Requirements:

- Request for Alteration signed by the policy owner. (Please specify the benefit you wish to decrease)

An Endorsement will be sent to the policy owner upon completion, with a copy mailed to the adviser.

Deletion of a rider

Requirements:

- Request for Alteration signed by the policy owner

An Endorsement will be sent to the policy owner upon completion, with a copy mailed to the adviser.

Changing mode of payment

Requirements:

- Request for Alteration signed by the policy owner
- A Direct Debit Request form is required, if altering to monthly bank deductions
- A Monthly Periodical Credit Card Authority form is required, if altering to monthly credit card deductions
- Balance of premium if required

A confirmation letter will be sent to the policy owner upon completion, with a copy mailed to the adviser.

Altering premium rates from smoker to non smoker

Requirements:

- Application for Non Smoker Rates
 - Note: A change from smoker to non-smoker rates:
 - can be at any time, and
 - is subject to underwriting.

An Endorsement will be sent to the policy owner upon completion, with a copy mailed to the adviser.

Use the following forms for the below scenarios

- Request for Alteration
- Application for Increases/Additions
- Application for Non Smoker Rates

Request for Alteration

- Change of definition (i.e for TPD (any, own, all duties) or IP (agreed value, indemnity))
- Removing a benefit
- Decreasing sum insured cover
- Change of premium mode from Monthly to Yearly or Yearly to Monthly (also available for Super PLUS policies only once the policy is INFORCE)
- Change of bank details (DDR/CCA/CHQ/B-PAY)
- Title change

Application for Increases/Additions

- Adding on a benefit
- Increasing sum insured cover

Application for Non Smoker Rates

- Changing to smoker rates or to non-smoker rates

Cancel & Replace

- Change of Ownership
- Change of premium type from Stepped to Level or Level to Stepped (Optimum included)
- Change of plan from Super Life Cover Plan to Life Cover Ordinary (*and vice versa*)
- Maximiser: Both the TPD and linked Maximiser benefit must be on the same premium mode. Can change Monthly to Yearly or Yearly to Monthly for both TPD and Maximiser policies ONLY. No option is available to have the TPD benefit and the Maximiser benefit on different premium modes.
- Upgrade Special Limited Campaign Offers – Depending on the offer this will be specified at each occurrence but may also be a **Request for Alteration**

4. Billing process

Policies paid yearly or half-yearly**35 days prior to renewal**

- A Notice of Premium Due is mailed to the policy owner. (This will only be issued where the client has elected to receive a Notice to pay their premium.)
- A Premium Due Report is available to the adviser via the AIA Australia Adviser Site.

This report shows the adviser which policies have been billed. (An email notification will be issued to the adviser at the same time with a hyperlink to the Adviser Site where the adviser can obtain further details.)

On the premium due date

- A Reminder Notice of Premium Due is mailed to the policy owner.
- An Overdue Premium Report is produced for the adviser via the AIA Australia Adviser Site.

This report shows the adviser which policy owners have not paid their premiums. (An email notification will be issued to the adviser at the same time with a hyperlink to the Adviser Site where the adviser can obtain further details.)

At the expiration of the 60-day grace period (60 days after the due date)

- The policy is renewed if premiums are paid.

If premiums are not paid, the policy will lapse.

- A Lapse letter will be mailed to the policy owner.
- A Lapse report is available to the adviser via the AIA Australia Adviser Site. This report shows which policies have lapsed.

(An email notification will be issued to the adviser at the same time with a hyperlink to the Adviser Site where the adviser can obtain further details.)

Within 90 days after the premium due date

- The policy may be reinstated without the need for any additional health evidence if all the outstanding premiums are paid.

Over 90 days after the premium due date

- The policy can only be reinstated upon receipt of an Application for Reinstatement form.
 - Receipt of all outstanding premiums.
- Reinstatement is subject to underwriting.

Note: A policy may only be considered for reinstatement if it has not remained lapsed for longer than 12 months. However, Cashback Flexi policies must be reinstated within 6 months.

Policies paid via direct debit**Renewal Certificate**

A Renewal Certificate is issued for all policies paid via direct debit arrangement 35 days prior to the policy anniversary. The Renewal Certificate informs the policy owner of the new premium and the new sum insured. (An email notification will be issued to the adviser at the same time with a hyperlink to the Adviser Site where the adviser can obtain further details.)

Direct Debit Request (DDR)

A fully completed DDR is required in order to deduct premiums from a client's account with a financial institution. The DDR is always accompanied by a Service Agreement, which must be retained by the client.

All DDRs must be sent direct to AIA Australia's Policy Services Department.

1. The date a policy owner's account is billed is dependent on when the policy was issued. The debit will occur on or around the billing cycle dates noted below.

| Policy Issue Date | Billing Cycle |
|-------------------|---------------|
| 1st – 7th | 28th |
| 8th – 15th | 7th |
| 16th – 22nd | 15th |
| 23rd – 28th | 22nd |

2. The correct premium must be in the nominated bank account by the billing cycle dates, otherwise the client may incur a dishonour fee.
3. When a premium dishonours, the policy owner will receive from AIA Australia, a letter advising them of the dishonour. If the reason for the dishonour is '**Refer to Customer**' the policy owner will be advised that we will double debit their account at the same billing cycle in the following month. If the double debit subsequently dishonours the policy will lapse 60 days from the date the policy is paid to.

4. A lapse letter is produced and mailed to the policy owner approximately 60 days from the date the policy is paid to.
5. If a dishonour occurs for any other reason, such as '**Account Closed**', a letter will be sent to the policy owner advising them that billing details have been removed. We will request 2 months premiums and enclose a new DDR for completion. We will also provide the policy owner with the option of altering to a different mode of payment or paying by monthly credit card.
6. If we do not receive any feedback or outstanding premiums, the policy will lapse 60 days from the date the policy is paid to.

Regular credit card deductions

A fully completed Periodical Debit Credit Card Authority (PDCCA) is required in order to deduct premiums from a client's credit card account.

All PDCCAs must be sent direct to AIA Australia's Policy Services Department.

1. Refer point 1 under DDR.
2. A credit balance, at least equal to the premium, must be in a client's credit card account on the billing cycle dates.
3. When the credit card issuer declines the premium debit, a letter will be sent to the policyholder, similar to the dishonour letter. (Refer point 3 under DDR).
4. Refer point 4 under DDR.
5. Refer point 5 under DDR.
6. Refer point 6 under DDR.

5. Cancellation from inception

The following is the procedure to enable a policy to be cancelled within the cooling-off period.

1. The cooling-off period starts from when the client receives the Policy Document from us or from the end of the 5th day after the day on which we sent the Policy Document to your client, whichever is the earlier to occur.
2. A request to cancel the policy within the cooling-off period can be made by letter.
3. A cancellation request may be sent direct to Head Office by the policy owner.
4. For superannuation policies issued under the AIA Superannuation Fund where the Trustee is CCSL, if your client cancels the policy during the cooling-off period, the premium already paid is considered a superannuation contribution and is not refundable because the money is typically preserved under superannuation law. Preserved money can be rolled into another eligible superannuation fund. (For further information, please refer to the section under Superannuation.)

6. Lost or destroyed policy document

If a policy document has been lost or destroyed, the following procedure will apply.

1. The policy owner must complete a Lost Policy Declaration.
2. An amount of \$100.00 is required from the policy owner to cover advertising and administration expenses. This may be waived at the discretion of AIA Australia.
3. AIA Australia must give notice of its intention to issue a replacement policy document at least 10 days prior, in a newspaper circulating in the district in which AIA Australia considers the original policy document to have been lost or destroyed.
4. AIA Australia will issue a replacement policy document, which must:
 - a) Be a copy of the original
 - b) Contain a copy of every endorsement
 - c) State the reason why a replacement document was issued.
5. After a replacement policy document has been issued, AIA Australia will enter the following in its Lost Policy Register:
 - a) The fact that a replacement policy document has been issued
 - b) The reason for the issue of the replacement policy document.

7. Change of ownership

To effect a change in ownership of a policy, the current policy owner and the new policy owner must complete the **MEMORANDUM of TRANSFER (MOT)** attached to the policy document.

If the client is unable to locate their original Policy Document the 'Lost or Destroyed Policy Document procedure' must first apply.

In all instances, when changing ownership between Super and Ordinary policies or vice versa, a new policy will need to be issued and therefore a new application is required and a completed MOT will not suffice.

Please refer to the below table to see if the MOT can be completed:

| | |
|--|------------------------|
| Ordinary to Self Managed Super Fund | New application |
| Ordinary to CCSL | New application |
| Self Managed Super Fund to Ordinary | New application |
| CCSL to Ordinary | New application |
| CCSL to Self Managed Super Fund | Memorandum of Transfer |
| Self Managed Super Fund to CCSL | New application |
| Ordinary to Ordinary | Memorandum of Transfer |
| Self Managed Super Fund to Self Managed Super Fund | Memorandum of Transfer |

Policy Owners are now required to cancel their existing policy and replace it under the most current products. If the policy being replaced is a Priority Protection product and if there is no further increase in risk to the policy, no underwriting is required.

Please refer to the following example.

DATE OF TRANSFER – Must be dated by the current policy owner.

SIGNATURE OF TRANSFEROR – Must be signed by the current policy owner. If the policy is jointly owned, all owners must sign.

WITNESS – This section may be signed by any person with legal capacity (i.e. over the age of 18 and of sound mind) who has seen the policy owner/s sign the Memorandum of Transfer.

TRANSFEREE'S FULL NAME – The name of the new policy owner must be entered in this section. If the policy is to be owned by more than one person, all names must be entered.

TRANSFEREE'S ADDRESS – The address of the new owner/s must be entered in this section.

TRANSFEREE'S OCCUPATION – The occupation of the new owner/s must be entered in this section.

SIGNATURE OF TRANSFEREE – Must be signed by the new policy owner/s.

WITNESS – This section may be signed by any person with legal capacity (i.e. over the age of 18 and of sound mind) who has seen the policy owner/s sign the Memorandum of Transfer.

DATE OF REGISTRATION OF TRANSFER BY COMPANY – After the transfer has been completed to this point, the policy document, together with the Memorandum of Transfer, must be forwarded to AIA Australia Policy Services Department.

SIGNATURE OF PRINCIPAL OFFICER OF COMPANY OR AUTHORISED PERSON – Must be completed by AIA Australia.

It is important to note that the assignment is invalid unless the last two sections above are completed by AIA Australia. After completion, AIA Australia will record details in its assignment register.

OWNERSHIP OF A SUPERANNUATION POLICY – Ownership can only be transferred from the trustee of one eligible superannuation fund to another.

OWNERSHIP OF THE SUPERANNUATION PLUS BENEFITS – Ownership of the benefits cannot be transferred.

8. Premium payments

Premium payments may be made

- Monthly by Direct Debit Request (DDR).
- Monthly by credit card deductions (PDCCA).
- Half-yearly by cheque, single credit card and periodical direct debit and credit card deductions.
- Yearly by cheque, single credit card and periodical direct debit and credit card deductions.

Note: For direct debit and credit card payments, both single and regular deductions, Visa card, MasterCard, Diners Club and American Express may be used.

Yearly and half-yearly premiums can also be paid by BPAY and POSTbillpay.

9. Change of address

A policy owner's change of address must be notified to us. This can be done either over the phone or in writing, as soon as you or your client is aware of the change. The notification can be from the policy owner, Power of Attorney, servicing adviser or a representative from the adviser's office.

10. Alterations within the cooling-off period

Any alterations made to policies within the cooling-off period must be accompanied by the original Policy Document and forwarded to the Policy Services Department and not the New Business Department.

11. Forms

Forms required for policy alterations may be obtained from the AIA Australia Adviser Site: <https://aia.com.au/AdviserSite> under the heading Procedures & Forms/Policy Services.

12. Superannuation policies under AIA Superannuation Fund

In this section we have listed the exceptions in processing Policy Alterations specific to Superannuation policies.

For other details please refer to the relevant sections within the guide.

The Trustee of the AIA Superannuation Fund is CCSL Limited located at Suite 710/Level 7, 530 Little Collins Street, Melbourne Victoria 3000. Postal address is GPO Box 3001, Melbourne Victoria 3001.

For details of the Administrator for the AIA Superannuation Fund, please call 1800 333 613.

The Administrator of the AIA Superannuation Fund is responsible in issuing to the member the following:

- Section 290-170 after each financial year
- Member Annual Statement for the period ending 30th November each year
- Annual Report to Members
- Welcome letter for any new member who joins the Superannuation Fund
- Ad-hoc communication.

To address member related enquiries relating to the above points please call 1800 333 613 for the contact details of the Administrator for the AIA Superannuation Fund.

Cancellation from Inception

The following is the procedure to enable a policy to be cancelled within the cooling-off period.

The cooling-off period starts from when your client receives the Policy Document or from the end of the 5th day after the day on which we sent the Policy Document to your client, whichever is the earlier to occur.

A request to cancel the policy during the cooling-off period can either be by letter, fax or email or in any other manner permitted by law.

To proceed with the cancellation we require the member to return the original policy document.

If your client cancels the policy during the cooling-off period, all premiums already paid will be treated as a superannuation contribution and will not be refundable because the money is typically preserved under superannuation law. Preserved money can be rolled into another complying superannuation fund.

Reinstatement

The requirements to reinstatement a policy within the AIA Superannuation Fund:

- Reinstatement form
- a Member Declaration form signed and witnessed with a current date
- a current Direct Debit Request or Credit Card Authority form
- all outstanding premiums.

Payment of premiums as Eligible Termination Payment (ETP)

ETPs can be accepted as insurance premiums into the Fund provided the ETP is equal to or less than the premium amount. Where an ETP amount is less than the premium due, it is expected that the balance of premium is paid in conjunction with the ETP. Where an ETP payment is above the premium amount, the total ETP will be returned to the issuing superannuation fund.

Tax File Number

A valid Tax File Number must be provided at the time of application when joining the AIA Superannuation Fund, otherwise the policy will be cancelled and all contributions received returned.

Co-contribution

The Fund does not accept superannuation co-contribution. If the member of the Fund (life insured) is eligible for co-contribution, the member will need to nominate another superannuation fund or retirement savings account to receive any superannuation entitlement the Australian Taxation Office is holding for the member.

Change of ownership

To effect a change in ownership from the Trustee of the AIA Superannuation Fund to a trustee of a Self Managed Superannuation Fund, the new policy owner must complete the MEMORANDUM of TRANSFER ('MOT') attached to the policy document.

Effective date of transfer will generally be immediately after both trustees sign the MOT.

Alterations within the cooling-off period

Any alterations made to policies within the cooling-off period of 28 days must be forwarded to the Policy Services Department. Any refund due as a result of the alteration will be refunded as an ETP and paid into a compliant superannuation fund nominated by the member.

Forms

Forms for Nomination of Beneficiary AIA Superannuation Fund required for policy alterations may be obtained from the AIA Australia Adviser Site: <https://aia.com.au/AdviserSite> under the heading Procedures & Forms/Policy Services.

Section F – New Business Process

1. New Business contact details

All applications should be sent to:

AIA Australia
PO Box 6111
St Kilda Rd Central, VIC 8008

Or emailed to infohub@aia.com

For all adviser enquiries and updates on the progress of new applications please call 1800 033 490 (option 1).

2. AIA Australia's New Business process

- Once an application has been assessed by an underwriter it is passed to New Business to manage the administration requirements. When the status of an application changes, AIA Australia may notify you via the Proposal in Progress (PIP) email asking you to log into the Adviser Site. However, we ask that you refer to the Adviser Site at any time for all outstanding application requirements.
- If outstanding requirements are not met within the specified time the application will be cancelled, with notification sent to you and your client. A refund cheque will be issued where payment has been made.

3. eApp® – Signature free applications

- Where the option for a signature free application is selected you will no longer be required to provide the following declaration:
 - Client Declaration
 - Adviser Declaration
 - SMSF declaration
 - AIA Superannuation Fund – Membership application
 - DDR/CC Authority (if provided at time of application).

If payment details are not provided at the time of submitting the eApp®, then an DDR and/or Credit Card authority is required to be duly completed.

Important information

If the owner of a policy is the AIA Superannuation Fund and a BINDING nomination for a beneficiary is made, a signed Beneficiary form must be provided.

New Business functions:

- Processing of policy acceptances leading to the issue of the policy and finally, generation and dispatch of the clients' policy document.
- PMAR Requests.
- Sending medical information to a client's doctor and other insurers as requested.
- Preparation and sending of 'Special Acceptance Term' letters.
- Authorisation of medical invoice payments.
- Issue of cancellation/withdrawn, decline/defer letters.
- Proposal updates.

New Business Process Table

| Item | eApp® Express | Email scanning (including interactive PDF) | Hard copy by post |
|-------------------------------------|---------------|--|-------------------|
| Receipt to AIA Australia | Same day | Same day | up to 7 days |
| Scanning and data entry | N/A | 1 day | 1 day |
| Initial UW review | 2 days | 2 days | 2 days |
| Administration and follow up | 2 days | 2 days | 2 days |
| Additional administration follow up | 2 days | 2 days | 2 days |
| Further UW reviews | 2 days | 2 days | 2 days |
| Terms offered | 2 days | 2 days | 2 days |
| Further administration to complete | 2 days | 2 days | 2 days |
| Documents posted to client | 2 days | 2 days | 2 days |

Section G – Claims Procedures

1. Claims contact details

Phone: 1800 033 490 (option 3)
Fax: (03) 9009 4127
Email: au.claims@aia.com
Postal Address: Claims Team
 AIA Australia
 PO Box 6111
 St Kilda Rd Central VIC 8008

2. How to make a claim

All claims

1. Notify the claims team by email, fax, phone or post.

Procedure for death claims

1. On receiving notification of the insured's death we will write to the claimant/solicitor/executor to advise them about what requirements we need, with a copy to the adviser.
Service Level Standard (SLS): 5 working days.
2. When full documentation is received a response to the claimant/solicitor/executor with a copy to the adviser either accepting/declining the claim or detailing any additional evidence that we may require.
SLS: 5 working days.

Claim Forms are issued either by mail or email or fax.
SLS: Within 24 hours of claim notification.
3. The initial follow-up for additional evidence we may require is 30 days with further follow-ups occurring at 14 day intervals. The insured and the adviser will be kept informed regarding the status of the claim.

Procedure for Income Protection and Business Expenses claims

1. Claim Forms are issued either by mail or email or fax.
SLS: Within 24 hours of claim notification.

Upon receipt of the completed claim forms a response, via email or mail, will be sent to the insured with a copy to the adviser:
 - a) accepting/declining the claim or
 - b) detailing any other evidence that we may require.
 SLS: 5 working days.
2. If we need to write for further medical/other information/medical examination etc this will be arranged. The insured and adviser will be kept informed by either email or mail.
SLS: 5 working days.
3. The initial follow-up for this type of information is arranged for 30 days with further follow-ups occurring at 14 day intervals. The insured and the adviser will be kept informed regarding the status of the claim.
4. Upon acceptance of a claim, payments are made as contracted by the policy via EFT or cheque subject to receiving satisfactory proofs of ongoing disablement. These ongoing payments are given priority. Supplementary Report Forms will be issued to the claimant either by mail or email

Procedure for Total & Permanent Disablement, Waiver of Premium and Crisis Recovery claims

1. Claim Forms are issued either by mail or email or fax.
SLS: Within 24 hours of claim notification.
2. Upon receipt of the completed claim forms a response, via email or mail, will be sent to the insured with a copy to the adviser:
 - a) accepting (including payment)/declining the claim or
 - b) detailing any other evidence that we may require.
 SLS: 5 working days.
3. The initial follow-up for other evidence we may require is 30 days with further follow-ups occurring at 14 day intervals. The insured and the adviser will be kept informed regarding the status of the claim.

If a claim is declined or the sum insured is reduced for any reason a full explanation will be provided to the claimant as to why this has been done and their right of review.

3. Partial payments

The following table outlines AIA Australia's Priority Protection partial payment amounts under Lump Sum benefits.

| | Benefit | Amount |
|--|--|--|
| Life Cover, Term Cover, Accidental Death | Final Expenses Benefit | 10% of the sum insured with a maximum of \$25,000. |
| | Partial and Permanent Disablement | 25% of the sum insured with a maximum of \$750,000 for the loss of use of one arm/leg/sight in one eye. |
| Total and Permanent Disablement, Double Total and Permanent Disablement, Total and Permanent Disablement Stand Alone | Carcinoma in Situ of the Breast | The greater of 10% of the sum insured and \$10,000 where no mastectomy or other surgery and adjuvant therapy (such as radiotherapy and/or chemotherapy) is performed. The sum insured cannot be exceeded. |
| | Carcinoma in Situ: Female Cancers (vagina, ovary, vulva, fallopian tube and cervix-uteri) | The greater of 10% of the sum insured and \$10,000. The sum insured cannot be exceeded. |
| | Carcinoma in Situ: Male Cancers (penis and testicle) | The greater of 10% of the sum insured and \$10,000. The sum insured cannot be exceeded. |
| | Skin Cancer | The greater of 15% of the sum insured and \$10,000 for any melanoma without ulceration and measuring less than 1mm in Breslow's depth of invasion and less than Clark Level 3. The sum insured cannot be exceeded. |
| | Cutaneous Squamous Cell Carcinoma | 10% of the sum insured where the tumour is diagnosed stage T3N0M0 under the TNM Classification system. |
| | Coronary Artery Angioplasty | 1 coronary artery corrected or up to 2 stents inserted = 25% of the sum insured with a maximum of \$25,000. 2 coronary arteries corrected or more than 2 stents inserted = 50% of the sum insured with a maximum of \$50,000. |
| | Loss of use of one hand/foot/sight in one eye | The greater of 25% of the sum insured and \$10,000 The sum insured cannot be exceeded. |
| | Chronic Diagnosis Advancement | 25% of the sum insured with a maximum of \$25,000 where the life insured is suffering from, or has been diagnosed with one of the following crisis events but has not yet met the definition for that crisis event: <ul style="list-style-type: none"> • Motor Neurone • Multiple Sclerosis • Muscular Dystrophy • Parkinson's Disease |
| | Crisis Reinstatement | Second Heart Attack or second Cancer Crisis Event (following reinstatement of the crisis benefit) related to, or caused by, the medical condition resulting in the original claim: The lower of 10% of the reinstated crisis sum insured and \$50,000 |

Section H – Remuneration Procedures

1. Remuneration Team contact details

Phone: 1800 033 490 (option 4)
Fax: 1800 832 266
Fax: (03) 9009 4149
Email: au.adviserservices@aia.com

2. Remuneration (commission payments)

Remuneration is generated in accordance with the Distribution Agreement, which governs the relationship between you (or your dealer group) and AIA Australia. Please refer to your Distribution Agreement or to your dealer group for further details regarding levels of commission.

3. What is payable as remuneration?

All remuneration calculations are based on the premium amounts payable by the applicant (e.g. Life Cover, Income Protection, any health or pastimes loadings). AIA Australia does not pay remuneration on the policy fee, stamp duty, frequency/modal loadings or other statutory charges and taxes.

GST* is added to the remuneration payment and will be shown separately on the commission statement.

For any Policies submitted by the Distributor or its Distribution Channels which are to insure a family member of the Distributor or its Representatives, only the Level Commission rates are available for calculating the Remuneration payable to the Distributor.

*Goods and Services Tax is not determined by AIA Australia and may vary in future at the discretion of the ATO.

4. Products and Remuneration Schedule



Products and Remuneration Schedule

Part A – Products

Priority Protection
Term Cover (10-year)
Term Cover (5-year)

Part B – Remuneration

Commission percentages given in the Standard Remuneration Table are inclusive of GST. They apply to the premiums payable in a policy year excluding any policy fees, premium frequency charges and Government stamp duty.

Table 1 – Standard Remuneration

The remuneration rates shown below apply to the Priority Protection range of products and are effective as at 4 July 2012.

| Premium Discount | | Upfront | Hybrid | Level |
|------------------|----------|---------|--------|--------|
| +5% | Year 1 | 110.0% | 92.0% | 31.13% |
| | Year 2 | 33.0% | 22.0% | 31.13% |
| | Year 3 + | 11.0% | 22.0% | 31.13% |
| Standard | Year 1 | 110.0% | 80.0% | 30.00% |
| | Year 2 + | 11.0% | 22.0% | 30.00% |
| – 5% | Year 1 | 83.6% | 38.0% | 23.10% |
| | Year 2 + | 11.0% | 22.0% | 23.10% |
| – 10% | Year 1 | 55.0% | 0.0% | 18.37% |
| | Year 2 + | 11.0% | 22.0% | 18.37% |
| – 15% | Year 1 | 22.0% | 0.0% | 12.87% |
| | Year 2 + | 11.0% | 0.0% | 12.87% |
| – 20% | Year 1 | 0.0% | 0.0% | 9.13% |
| | Year 2 + | 11.0% | 0.0% | 9.13% |
| – 25% | Year 1 | 0.0% | 0.0% | 0.00% |
| | Year 2 + | 0.0% | 0.0% | 0.00% |

| | | Upfront | Hybrid | Level |
|-----------------------------|----------|---------|--------|--------|
| Term Cover (10-year) | Year 1 | 110.0% | 55.0% | 27.50% |
| | Year 2 + | 11.0% | 22.0% | 27.50% |
| Term Cover (5-year) | Year 1 | 66.0% | 44.0% | 22.00% |
| | Year 2 + | 6.6% | 14.3% | 22.00% |

- (i) If the annualised Premium received by the Product Issuer for a life insured is in excess of \$25,000, only Hybrid Commission or Level Commission rates are available for calculating the Remuneration payable to the Distributor.
- (ii) For any Policies submitted by the Distributor or its Distribution Channels which are to insure a family member of the Distributor or its Representatives, only the Level Commission rates are available for calculating the Remuneration payable to the Distributor.
- (iii) If the Policy is a Replacement Policy, then only Replacement Policy commission will be payable (see Replacement Policy FAQ overleaf).

Clawback of Remuneration

Any Remuneration payments made by Us to the Distributor in respect of a policy which is canceled or lapses during the first 12 months of its currency will be clawed back.

This Products and Remuneration Schedule is subject to the terms and conditions of the Distribution Agreement between AIA Australia Limited and the relevant AFSL holder.

Replacement Policy FAQ

1. What is a Replacement Policy?

A Replacement Policy is issued when the policyholder decides to cancel or terminate an existing AIA policy that has been in-force for less than 10 years and to replace it with a new AIA policy that provides a similar level of cover.

The issue date of the Replacement Policy must be earlier than the cancellation or termination date of the policy being replaced (i.e. 'old policy').

(Please refer to Item 4 for examples.)

2. Who decides whether it is a Replacement Policy?

AIA Australia's Underwriting Department will decide if a particular policy is a 'Replacement Policy'. The Adviser Remuneration Team ('ART') will be notified of this decision and commissions will be adjusted accordingly.

3. How do commission rules apply to a Replacement Policy?

If the old policy has been in-force for less than 12 months, any new business commission paid on the old policy will be clawed back and new business commission will be paid on the Replacement Policy.

If the old policy has been in-force for at least 12 months the commission payable on the Replacement Policy will be as follows:

| | New Business Commission | Renewal Commission |
|--------------------------------|-------------------------|--|
| Old policy in-force ≥ 10 years | ✓ | Normal renewal commission rules will apply from year 2 onwards |
| Old policy in-force < 10 years | ✗ | Only renewal commission will be paid |

New business commission, where payable, will be paid on the premium for the new policy.

The new business commission rate applicable will be the Year 1 rate for the commission type (i.e. Upfront, Hybrid or Level) and the Premium Discount level chosen (refer Table 1 overleaf).

The renewal commission rate applicable will generally be the Year 2+ rate for the commission type (i.e. Upfront, Hybrid or Level) and the Premium Discount level chosen (refer Table 1 overleaf). If the +5% Premium Discount level is chosen the renewal commission rate will be the Year 3+ rate for the commission type (i.e. Upfront, Hybrid or Level) chosen (refer Table 1 overleaf).

If the sum insured of the Replacement Policy is equal to or lower than the sum insured of the old policy, only renewal commission will be payable for the new policy.

4. Examples – Calculating Replacement Policy Commission

In the following four examples it has been assumed that the old policy being replaced has been in-force for at least 12 months. Please note, 'Term Life' is now referred to as 'Life Cover'.

Example 1: Sum insured for new policy (Replacement Policy) and old policy are exactly the same.

| Old Policy 'A' | New Policy 'B' |
|-----------------------|------------------------|
| Term Life = \$100,000 | Life Cover = \$100,000 |

If the old policy has been in-force for less than 10 years and the sum insured under the old policy is the same as under the new policy, the Distributor is entitled to receive the renewal commission only under the new policy.

*Note: New policy renewal commission rate for the commission plan chosen will be applied to calculate the renewal commission.

Example 2: Sum insured for new policy (Replacement Policy) is lower than for the old policy.

| Old Policy 'A' | New Policy 'B' |
|-----------------------|-----------------------|
| Term Life = \$100,000 | Life Cover = \$80,000 |

If the old policy has been in-force for less than 10 years, and the sum insured for the new policy is lower than for the old policy, the Distributor is entitled to receive renewal commission only under the new policy.

*Note: New policy renewal commission rate for the commission plan chosen will be applied to calculate the renewal commission.

Example 3: New policy has an extra benefit as compared to the old policy.

| Old Policy 'A' | New Policy 'B' |
|-----------------------|---|
| Term Life = \$100,000 | Life Cover = \$80,000 Crisis Recovery = \$10,000 |

Because there is an extra benefit, i.e. Crisis Recovery, under the new policy, the Distributor will be entitled to receive the full new business commission for Crisis Recovery, regardless of how long the old policy has been in force.

Renewal commission will be payable to the Distributor for Life Cover based on the premium for the decreased Life Cover sum insured (\$80,000).

*Note: New policy renewal commission rate for the commission plan chosen will be applied to calculate the renewal commission.

Example 4: Sum insured for new policy is greater than for the old policy.

| Old Policy 'A' | New Policy 'B' |
|-----------------------|------------------------|
| Term Life = \$300,000 | Life Cover = \$400,000 |

Regardless of how long the old policy has been in force, if there is an increase to the sum insured for the new policy, the Distributor is entitled to receive new business commission on the increased portion of the sum insured (\$100,000) and new policy renewal commission for the commission plan chosen on the original cover (\$300,000).

This publication has been prepared for distribution to professional financial advisers only and is intended to provide general information only. AIA Australia does not authorise the distribution of this publication to or use by existing or potential policyholders.

**If you have any questions or queries, please contact the Adviser Remuneration Team by email:
au.adviserremuneration@aia.com**

5. Types of remuneration

Upfront, Hybrid and Level remuneration

AIA Australia will pay remuneration based on the yearly premium at the agreed percentage, only after acceptance of the application by the New Business Department and, receipt of the first premium by AIA Australia.

Please note that Advance Remuneration is subject to a 12 month remuneration clawback period should the policy lapse or cancel during that time.

* AIA Australia may enter into an advance remuneration arrangement normally at the time the Distribution Agreement is entered into but is not obliged to do so and may decline to offer such an arrangement for any reason whatsoever.

Frequency of payment from AIA Australia

Remuneration is payable in accordance with the Distribution Agreement and may vary depending on your or your Dealership's payment preferences. AIA Australia will issue New Business remuneration on completion* of an application from our New Business and Underwriting Department.†

Once the policy has been completed our systems will be activated to generate commission for the policy and this will then be forwarded to the nominated bank account that has been supplied to AIA Australia by the holder of the distribution agreement.

* Completion is defined as:

1. Application being accepted by the New Business/Underwriting Department,
2. AIA Australia has received the First Premium Payment; and
3. Policy Documents have been issued.

† AIA Australia reserves the right to withhold or delay any remuneration should there be delay in completion, any failure or discrepancy in the information requirements to complete the application or other similar grounds to do so.

Frequency of commission statements

The commission statements will be issued mid month and at end of month in electronic format.

Continuous updates of your commission statements will be available on the Adviser Site: <https://aia.com.au/AdviserSite>.

Please call 1800 033 490 (option 4) if you have not yet been provided with access and password details to the website.

Questions in relation to remuneration

Should you wish to query any commission payments, raise any other remuneration issues or need further information, please contact our Sales Support Team on 1800 033 490 (option 4) or contact your dealer group.

Section I – Group Insurance Services and Administration

The AIA Australia Group Insurance channel is a specialist provider of group risk products and solutions and is responsible for managing the relationships of over 380 superannuation funds and corporate schemes across the country. Our technology resources and expert staff have become a competitive advantage for us in the market as more funds recognise how our fresh and intelligent approach can add value and efficiency to their business.

If you would like to speak with our Group Insurance Distribution team please contact 1800 333 613.

Continuation Options

A unique offering between our Group Business Partners and AIA Australia allows a fund member who leaves their employment and or ceases cover with AIA Australia GIS, and, meets the eligibility criteria, to apply for an AIA Australia retail 'Priority Protection' life insurance policy, which is known as a **Continuation Option**.

Please contact our Group Insurances Services Administration team on 1800 238 728 or at continuationoption.aus@aia.com

Our Administration team will complete all eligibility checks on your behalf and provide you with the following:

- A fully completed Validation Form which covers entitlement and expiry date of the offer
- A 'GIS Priority Protection' short form application for completion and PDS
- A Priority Protection Quotation based on the benefits and level of cover under the policy

Once the application is completed in full and continues to fall within the eligibility period, it can be returned to AIA Australia where it will be processed as a retail policy.

The eligibility criteria applies on all Continuation Options based on the Product offering unique to each Business Partner.





AIA Australia

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