

BT Protection Plans

Adviser Guide

20 May 2013

Prepare for the best.





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The BT Adviser Guide makes Life Insurance easier

▶ **In this guide you'll find tools to help you with the smooth running of your business.**

There's essential underwriting information at your fingertips for the efficient processing and assessment of risk.

Plus you'll have the latest information to use with clients where you need it most — right at the point of sale, including:

- ▶ A Product Summary
- ▶ Premium Options and Discounts
- ▶ Medical and Financial Underwriting
- ▶ Loadings and Exclusions
- ▶ A comprehensive Occupation Listing, and
- ▶ Remuneration Options.

This guide will make it easier to assess applications, manage expectations, and avoid uncertainty — whether you're on the phone, at your desk, or in the field.

Welcome to BT Protection Plans. We look forward to working with you.

If you have any questions, please speak to your Business Development Manager.



1 Introduction

- ▶ **BT Protection Plans provides a comprehensive range of insurance solutions that offer protection no matter the situation or life stage of your client.**

Death Benefit	Pays a lump sum benefit if the Insured Person dies or is diagnosed with a terminal illness.
TPD Benefit	Pays a lump sum benefit where the Insured Person, depending on the TPD definition selected, is unlikely to work again, perform household duties again, or suffer a loss of ability due to a permanent disability.
Living Benefit	Pays a lump sum benefit if the Insured Person suffers from one of a range of specific medical events such as cancer, a heart condition or the loss of a limb.
Income Protection	Pays a monthly benefit where the Insured Person is unable to work at their full capacity due to sickness or injury. There are also non-occupation based definitions available for those who may not be eligible for occupationally based IP. These benefits are based on their inability to perform all normal household duties or the activities of daily living.
Business Overheads	Pays a monthly benefit to help cover the costs of running a business where the Insured Person cannot work at their full capacity due to sickness or injury.
Needlestick Benefit	Provides a lump sum benefit if the Insured Person who is a medical professional contracts HIV or Hepatitis B or C while performing the duties of their usual occupation.
Children's Benefit	Pays a lump sum benefit if your client's child suffers from one of a range of specified conditions.

BT Protection Plans policies also provide the following features, to ensure that your client is receiving the most value out of their policy:

- ▶ CPI Increases
- ▶ Guaranteed Renewable
- ▶ Guaranteed Upgrade
- ▶ Loyalty Benefit
- ▶ Multi-Policy Discount
- ▶ Wrap and Platform Super Discount
- ▶ Premium Holiday
- ▶ Cover Continuation
- ▶ Worldwide cover.



AB&F Insurance Industry
Awards 2012
Innovation of the Year
Income Cover for Homemakers

1.1 Benefit Fundamentals

The following table summarises the eligibility criteria for each of the benefits available under BT Protection Plans. For information about the features and benefits available under each of the policies in BT Protection Plans, please refer to the BT Protection Plans Product Disclosure Statement and Policy Document (PDS).

Cover type	Entry ages	Expiry age (review date following the Insured Person's birthday)	Maximum initial sum insured [#]
Death Benefit	15–69 (Stepped premiums) 15–59 ('Level 65' premiums) 15–49 ('Level 55' premiums)	99	Any financially justifiable amount.
TPD Benefit	15–59 (Stepped and 'Level 65' premiums) 15–49 ('Level 55' premiums)	99 From age 65, the General Cover TPD definition will apply. Where applicable, the TPD Continuation Benefit allows the Insured Person to continue cover under the Any Occupation TPD definition to age 70. After this time the definition reverts to General Cover TPD.	<p>Own Occupation TPD:</p> <ul style="list-style-type: none"> ▶ Occupation A: \$5 million ▶ Occupation B: \$5 million, consisting of \$3 million under Own Occupation and \$2 million under General Cover TPD definition <p>Any Occupation TPD:</p> <ul style="list-style-type: none"> ▶ Occupation A: \$5 million. ▶ Occupation B & C: \$5 million, consisting of \$3 million under 'Any Occupation' and \$2 million under 'General Cover TPD' definition. <p>Home Duties TPD:</p> <ul style="list-style-type: none"> ▶ \$1.5 million. <p>General Cover TPD:</p> <ul style="list-style-type: none"> ▶ Occupation A, B & C: \$5 million. <p>All other occupations:</p> <ul style="list-style-type: none"> ▶ \$1 million.
Living Benefit	15–59 (Stepped and 'Level 65' premiums) 15–49 ('Level 55' premiums)	75	<p>\$2 million.</p> <p>Home Duties:</p> <ul style="list-style-type: none"> ▶ \$750,000.

Cover type	Entry ages	Expiry age (review date following the Insured Person's birthday)	Maximum initial sum insured [#]
Income Protection	17–59 (Stepped and 'Level 65' premiums) 17–49 ('Level 55' premium and benefit period to age 55) 17–69 (benefit period to age 80)	55 (to age 55 benefit period) 65 (2 years, 5 years, and to age 65 benefit period) 70 (to age 70 benefit period) 80 (to age 80 benefit period)	Occupation AA & P: ▶ \$60,000 per month. [~] Occupation A, S, BB, B & C: ▶ \$30,000 per month. Occupation E: ▶ \$10,000 per month. Home duties: ▶ \$5,000 per month for Home Duties/Housewife/Homemaker occupations. General Cover^{^^}: ▶ \$5,000 per month where the Insured Person is not working.
Business Overheads	17–59 for (Stepped and 'Level 65' premiums)	65	Any financially justifiable amount (ie the allowable business expenses at the time of application).
Needlestick Benefit	15–59	65	\$1,000,000*
Children's Benefit	2–14	16	\$200,000

* A maximum amount of \$2 million (plus CPI increases) will be paid in total in the event that the Insured Person is eligible to claim on both the Needlestick Benefit and the Living Benefit.

Including cover with BT and any other insurer.

^ For benefit period 2, 5, to age 65 and to age 70.

^^ General cover IP is only available in superannuation if you are gainfully employed.

~ The portion of any benefit amount in excess of \$30,000 per month is limited to a 2 year benefit period. The amount up to \$30,000 is covered for the nominated benefit period.

Note

BT Protection Plans Reserve provides cover in excess of that available under BT Protection Plans, for further information please refer to the BT Reserve Reference Document available on LifeCENTRAL.

1.2 Ownership Options

BT Protection Plans can be structured to individually tailor the Policy to your client's needs. This includes deciding on the best person to own the Policy as well as the option of having benefits split between superannuation and non-superannuation ownership.

BT Protection Plans can be owned in the following structures:

- ▶ non-superannuation ownership (i.e. an individual, company or trust); or
- ▶ superannuation ownership, i.e.:
 - a self-managed superannuation fund (SMSF); or
 - a Super Fund, which includes:
 1. Westpac MasterTrust (for Term Life as Superannuation and Income Protection as Superannuation); and
 2. Platform Super.

Note

For Income Protection, Income Protection Plus, Business Overheads and all policies owned through superannuation, only one life can be insured per Policy. For all other policies, up to five lives can be insured per policy.

The client can also structure their policy using a combination of these ownership options with Flexible Linking Plus and Income Linking Plus.

Flexible Linking Plus

Flexible Linking Plus provides you the flexibility to structure your client's insurance inside and outside superannuation.

Living Benefit, TPD Benefit, and Super Plus TPD Benefit

Flexible Linking Plus allows your client to attach:

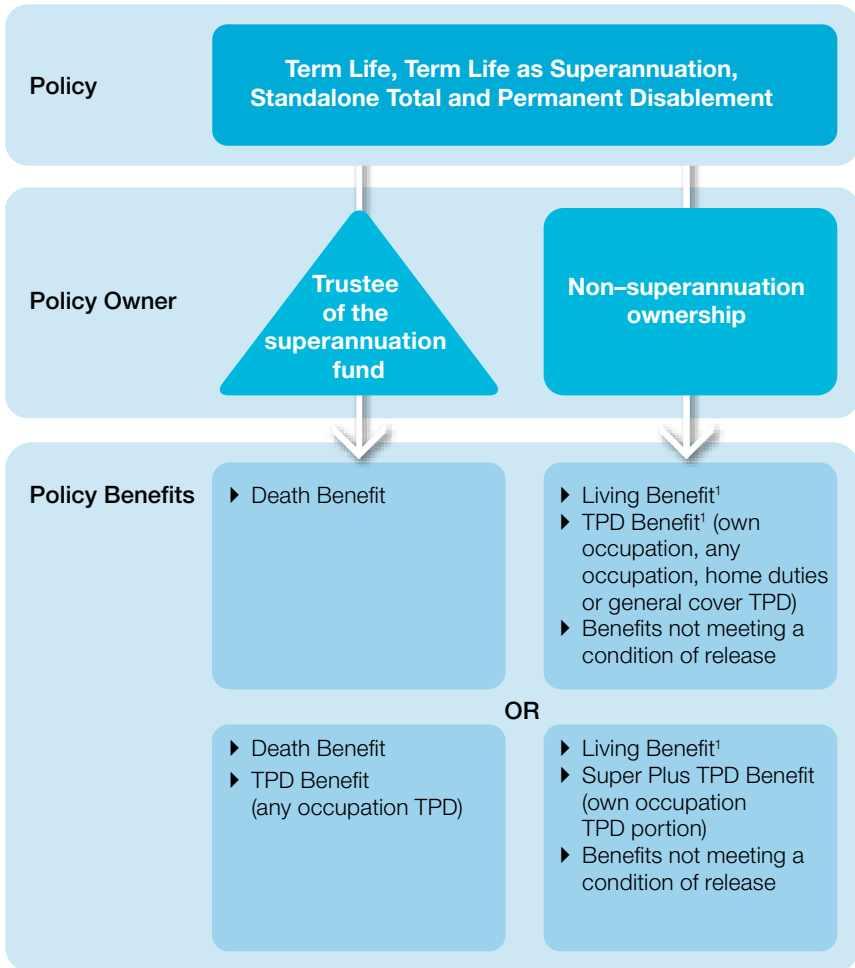
- ▶ a Living Benefit,
- ▶ the own occupation portion of a TPD Benefit, or
- ▶ an entire TPD Benefit

to their policy. The added benefit will be held outside of the superannuation fund. If your client is paid a benefit within a Flexible Linking Plus policy, it will be paid directly to your client. However, for other benefits owned by the trustee of the superannuation fund, the benefit will be paid to the trustee.

The benefits within a Flexible Linking Plus policy work in the same way as a benefit rider within a Term Life policy in relation to how it is priced and how it functions. Because it is considered part of the Term Life policy, it is priced lower than the equivalent benefit in a Standalone policy.

In the event of a claim under a Flexible Linking Plus policy, the sum insured of all other benefits on the Policy will be reduced by the amount paid.

Here's how Flexible Linking Plus works:

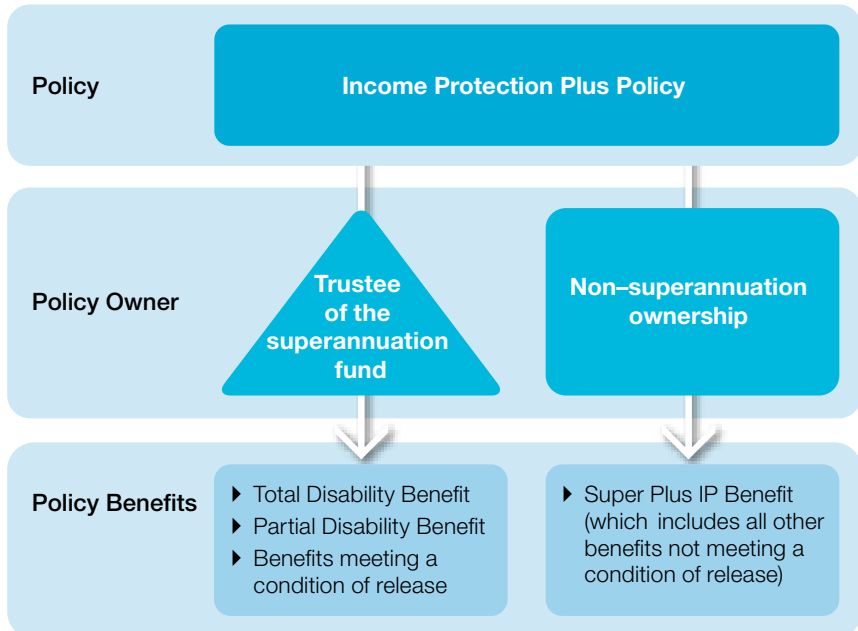


1. Only available with Term Life and Term Life as Superannuation

Income Linking Plus

Income Linking Plus provides the option to structure Income Protection Plus so that the benefits meeting a condition of release are provided through superannuation and the remaining benefits are funded outside of superannuation.

Here's how Income Linking Plus works:



Super Plus IP Benefit

If we pay a Super Plus IP Benefit it will be paid directly to the Insured Person. However, for benefits owned by the trustee of the superannuation fund, the benefit will be paid to the trustee of the fund.

1.3 Premiums and Policy Discounts

BT Protection Plans offer a range of premium options to allow you to further tailor the policy to your client's needs. In addition, there are a number of discounts offered to reward loyal customers.

Premium Options

BT Protection Plans offers the choice between stepped and level premiums. Your client can also select a combination of both stepped and level premiums within their policy.

Stepped premiums are re-calculated each year in line with the Insured Person's age.

Level premiums stay the same for a specified period of time. This specified period of time can either be:

- ▶ to the review date on or following age 55 for 'Level 55' premium option, or
- ▶ to the review date on or following age 65 for 'Level 65' premium option.

When the specified period of time has elapsed, the premiums will revert to a stepped structure.

Under both structures, the premium will increase with CPI, with sum insured increases and when we increase the policy fee.

There are minimum premium requirements, and a policy fee is payable on each BT Protection Plans policy — the amounts are dependent on the premium frequency selected and are outlined in the following table (as at 1 October 2012):

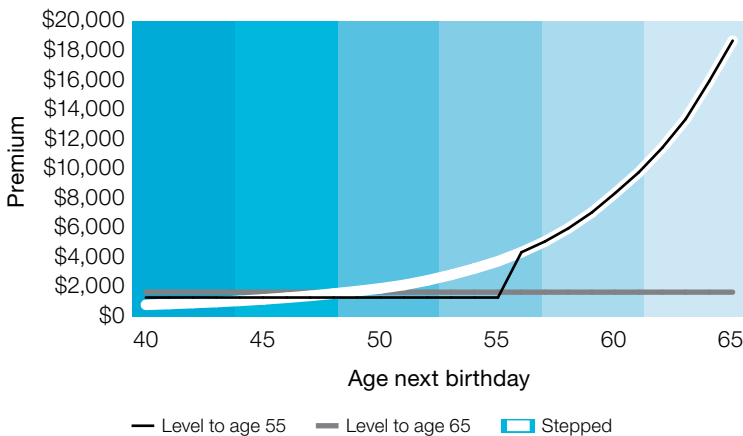
Premium Frequency	Minimum Premium	Policy Fee
Monthly	\$14	\$7.58
Quarterly	\$42	\$22.75
Half-Yearly	\$84	\$45.49
Yearly	\$150	\$83.50

Stepped and Level premium examples

For example, Joe is a 29 year old plumber. His financial adviser takes Joe through his options and they both agree on the types and amount of cover. After considering many factors, Joe decides on a level premium cover so that he will have a steady insurance premium all the way to retirement.

In another example, Mark has recently had a child, and his wife is not working. With this in mind, and to make sure Mark has all the facts to make an informed decision, his financial adviser takes the time to explain clearly the level and stepped premium options. After the discussion Mark decides to take up a stepped premium contract as he is focusing on his short-term requirements to provide the largest possible cover over the next couple of years. Having had this discussion however, Mark is interested in other premium options and both he and the financial adviser agree to review the structure of his premiums in the next few years when Mark's wife returns to work.

Stepped v Level premiums for a 40 year old¹



1. Assumptions: Premiums shown are for a 40 year old (at commencement), male non-smoker taking out a Term Life policy with a Death Benefit sum insured of \$500,000 and an "any occupation" TPD Benefit with a sum insured of \$500,000 as a rider. There is no indexation of the sum insured and no loadings on the policy.

The stepped premium option is initially less expensive than taking a level premium. However, the longer the policy is in force and the older the Insured Person becomes, the more expensive the stepped premiums are for the Policy Owner. The increase in the cost of the stepped premiums effectively reflects the increased chance of a claim under the policy.

In contrast to the ever increasing nature of the stepped premiums, the level premium remains constant up until the target age on the policy, at which time it converts to a stepped premium. The level to age 55 option for example, incurs the same cost each year up until the Insured Person reaches age 55, at which point the premium reverts to be calculated on a stepped basis. Effectively, the higher cost of the level premium at inception factors in the increase in risk associated as the Insured Person gets older.

Policy Discounts

Multi-Policy Discount

If the Insured Person is covered by more than one Policy (Term Life, Term Life as Superannuation, Standalone Total and Permanent Disability, Standalone Living Insurance, Income Protection, Income Protection as Superannuation, Income Protection Plus or Business Overheads) they will be eligible for a 5% multi-policy discount on their premiums (excluding policy fee and stamp duty).

Wrap/Platform Super Discount

A 10% discount on premiums (excluding policy fee and stamp duty) is available where premiums are paid through an eligible Wrap or Platform Super account.

Large Sum Insured Discounts

To further reward clients who qualify for higher sums insured, we offer a range of large sum insured discounts:

Death Benefit and TPD Benefit* sum insured	Discount
0–\$249,999	Nil
\$250,000–\$499,999	10%
\$500,000–\$999,999	20%
\$1,000,000 and over	30%

Living Benefit sum insured	Discount
0–\$249,999	Nil
\$250,000–\$499,999	10%
\$500,000–\$999,999	15%
\$1,000,000 and over	20%

Income Products* sum insured (per month)	Discount
0–\$3,999	Nil
\$4,000–\$7,499	10%
\$7,500–\$9,999	12.5%
\$10,000 and over	15%

* Benefits issued under different TPD definitions or Waiting Period/Benefit Period combinations are classified as separate benefits for sum insured banding purposes.

Premium Calculation

The premium calculation for each benefit/option is as follows:

$$\begin{aligned} & [\text{Base Rate} \quad \times \text{Sum Insured/divisional factor}^* \\ & \quad \times (1 - \text{large sum insured discount}) \\ & \quad \times (1 - \text{multi-policy discount}) \\ & \quad \times (1 - \text{Wrap/Platform Super discount}) \\ & \quad \times \text{underwriting loadings (ie \% health/pastime loadings and} \\ & \quad \quad \text{occupational loadings)} \\ & \quad + \text{Per Mille Loadings} \times \text{sum insured/divisional factor}^* \\ & \quad \times (1 - \text{commission dial down discount}) \\ & \quad \times (1 + \text{frequency loading}) \\ & \quad + \text{Policy Fee} \end{aligned}$$

* Divisional factor = 1000 for Lump Sum products, and 100 for Income products

Stamp Duty is applied following the above calculation to particular policies (all Income Products, Standalone Total and Permanent Disablement, Standalone Living Insurance, Flexible Linking Plus and Needlestick Benefit). The amount depends on the Policy Owner's state of residence.

If the Waiver of Life Premium Benefit is selected, the sum of all Term Life policy premiums above are multiplied by 5% for males and 8% for females, to derive the applicable premium for this benefit.

1.4 Adviser Remuneration

BT Protection Plans offer a choice of a number of remuneration options depending on how you wish to structure your business. You can choose between the traditional commission options, and fee based remuneration.



Plan For Life / AFA Risk Insurance
Innovation Award 2011
Adviser Remuneration

Commission

BT Protection Plans offers the choice of four commission options. The following amounts are inclusive of GST:

Commission Structure	Initial (Year 1)	Renewal (Year 2 +)
Upfront	121.0%	11.0%
Level	33.0%	33.0%
Hybrid Option 1	69.3%	23.1%
Hybrid Option 2	89.1%	18.7%

Commission may be split between two advisers, and in any percentage that you nominate. If no split percentage is nominated on the application form, the commission will be paid to the primary adviser. If you choose to be paid only the 'Initial' commission under an upfront or hybrid structure, your client's premium will be reduced by the same percentage of renewal commission you would have received in year 2 onwards (excluding GST). Other things to note on commission calculations and payments:

Commission Type	Calculation	Payment
Initial Commission for Upfront and Hybrid	<ul style="list-style-type: none"> ▶ Percentage of annual premium on new or voluntary increases in benefits and sum insured ▶ Includes all underwriting loadings (ie health/pastime loadings and occupational loadings) and discounts (including multi-policy, Wrap/Platform Super, large sum insured and commission dial down discounts) ▶ Excludes policy fee, stamp duty and frequency loadings ▶ No initial commission is payable on increases due to CPI, age and replacing existing Protection Plan Policies 	Paid as a lump sum when the policy goes into force.
Renewal Commission for Upfront and Hybrid	<ul style="list-style-type: none"> ▶ Percentage of the premium received from year 2 onwards ▶ Includes increases due to CPI, age, and frequency loadings ▶ Includes all underwriting loadings and all discounts (except the commission dial down discount) ▶ Excludes policy fee and stamp duty 	Paid on the frequency that the premium is received.

1 Introduction (Continued)

Commission Type	Calculation	Payment
Level Commission	<ul style="list-style-type: none"> ▶ Percentage of all premiums received before applying any commission dial down discount ▶ Includes all underwriting loadings and all discounts (except the commission dial down discount) ▶ Includes increases due to CPI, age, and frequency loadings ▶ Excludes policy fee and stamp duty 	Paid on the frequency that the premium is received.

No Initial Commission will be paid for the re-purchase of the:

- ▶ Death Benefit using the Living Buy Back Benefit
- ▶ Death Benefit using the TPD Buy Back Benefit
- ▶ Death Benefit using the Double Living Benefit
- ▶ Death Benefit using the Double TPD Benefit
- ▶ Living Benefit using the Living Reinstatement Benefit.

Commission Dial Down

BT Protection Plans offer you the ability to reduce the premiums your clients pay by reducing the remuneration you will receive. You are able to discount the premiums by any whole percentage up to 30%. If this decision is made in consultation with your client, you need to consider whether this payment should be disclosed in the annual Fee Disclosure Statement that you provide to your client. The following table outlines the effect on commission percentage when utilising the dial down facility.

Premium Discount	Dialled Down Commission (including GST)						
	Upfront		Hybrid Option 1		Hybrid Option 2		Level
	Initial	Renewal	Initial	Renewal	Initial	Renewal	
0%	121.00%	11.00%	69.30%	23.10%	89.10%	18.70%	33.00%
5%	100.83%	9.17%	57.75%	19.25%	74.25%	15.58%	27.50%
10%	80.67%	7.33%	46.20%	15.40%	59.40%	12.47%	22.00%
15%	60.50%	5.50%	34.65%	11.55%	44.55%	9.35%	16.50%
20%	40.33%	3.67%	23.10%	7.70%	29.70%	6.23%	11.00%
30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

For Flexible Linking Plus and Income Linking Plus policies, remuneration on the portion paid from superannuation can be automatically dialled down to zero by selecting the 'Commission — Non Super only' or 'Ins Admin Fee — Non Super only' option in LifeCENTRAL+ (as applicable).

If you choose to be paid only the 'Initial' commission under an upfront or hybrid structure, your client's premium will be reduced by the same percentage of renewal commission you would have received in year 2 onwards (excluding GST).

This means remuneration on the portion of premium paid outside of superannuation can continue to be dialled up or down between 0% and 30% (depending on the remuneration option chosen).

Commission Rebates

For your clients with an existing BT Protection Plans policy, should you wish to cease receiving renewal commission payments from us, you have the option to reduce your clients' premium by the amount of commission you were due (excluding GST). This option is available to you while you continue to be the servicing agent on the policy.

When is commission paid?

Initial commission for upfront and hybrid commission structures are payable as a lump sum when the policy goes into force.

Level Commission and Renewal Commission for Upfront and Hybrid commission structures are payable at the frequency that the premium is received.

For policies where the client has selected a non-Wrap/SuperWrap payment method, all remuneration payments accrued within a calendar month will be processed for payment on or around the 5th of the following month.

For policies where the client has selected a Wrap/SuperWrap payment method, all remuneration payments accrued within a calendar month will be processed for payment on or around the 15th of the following month.

Commission Responsibility Period

On the lapse or cancellation of a policy within one year of a policy's risk commencement date, initial commission which has been paid in the first year is written back according to the following scale:

Time from risk commencement	Writeback of Commission
0–6 months	100%
6–9 months	50%
9–12 months	25%

On the cancellation of policy from inception that results in a refund of premiums, the initial and renewal commission is written back.

A writeback will be reversed on the reinstatement of a policy following the lapse of the policy.

Advice Service Fee

We recognise that each adviser has different needs, and may require a different method of remuneration depending on the client, their policy, or the needs of the dealergroup.

The Advice Service Fee is a flexible and transparent remuneration option which allows you and your client to openly discuss the fee you will receive. This fee will have no bearing on the premium the client is paying.

The Advice Service Fee has the following features:

- ▶ you and your client can negotiate any dollar value for the services you provide. The fee is not linked to the premium payable, and is paid as an amount in excess of the premium.
- ▶ the Advice Service Fee paid during the first year (initial fee) may differ from the fee which is paid for ongoing services (ongoing fee).
- ▶ the initial fee will be defaulted to upfront, however may be paid at a different frequency. The ongoing fee is paid at any frequency selected by the client.
- ▶ you and your client may elect to increase the ongoing fee with CPI.
- ▶ the Advice Service Fee will be set out in a separate schedule for the client which will be provided each year on the review date. This schedule will itemise the amount payable by the client (inclusive of GST).

Insurance Administration Fee

The Insurance Administration Fee is a percentage-based remuneration option which allows the adviser to adjust the client's premium to match the adviser's effort.

You can select any whole percentage between 0–30% and the fee is calculated as a percentage of premium paid (excluding policy fee and stamp duty) starting in the first year of the policy. The fee is included in the premium paid by the client and affects the total premium payable. If this decision is made in consultation with your client, you need to consider whether this payment should be disclosed in the annual Fee Disclosure Statement that you provide to your client.

The Insurance Administration Fee works in the opposite way to commission dial down. Therefore, if the fee selected is 30%, the client will pay the retail premium rate (or the premium payable without dial down). If the Insurance Administration Fee selected is 0%, the client will pay the retail premium rate discounted by 30%.

The following table shows the effect of the Insurance Administration Fee on a \$700 base insurance premium before fees or commission:

Insurance Administration Fee	Insurance Premium	Insurance Administration Fee Payable (including GST)						
		Upfront		Hybrid Option 1		Hybrid Option 2		Level
		Initial	Renewal	Initial	Renewal	Initial	Renewal	
30%	\$1,000	\$1,210	\$110	\$693	\$231	\$891	\$187	\$330
25%	\$950	\$958	\$87	\$549	\$183	\$705	\$148	\$261
20%	\$900	\$726	\$66	\$416	\$139	\$535	\$112	\$198
15%	\$850	\$514	\$47	\$295	\$98	\$379	\$79	\$140
10%	\$800	\$323	\$29	\$185	\$62	\$238	\$50	\$88
0%	\$700	\$0	\$0	\$0	\$0	\$0	\$0	\$0

1.5 Underwriting Philosophy and Service Proposition

BT's underwriters are a highly skilled team with an enormous amount of experience. Our philosophy is underpinned by our core commitments which ensure you have a smooth experience every time.

Core commitments	We will:
Communication	<ul style="list-style-type: none"> ▶ 'tele-underwrite' in every instance where your client has provided us with permission. ▶ call you with both standard and non-standard underwriting outcomes. ▶ explain each adverse outcome to you in order to assist you in 'selling' any non-standard underwriting decision to your client.
Best underwriting outcome	<ul style="list-style-type: none"> ▶ only ask for non-mandatory requirements if it will make a difference to the final underwriting decision. ▶ only decline as an absolute last resort after every other outcome has been evaluated.
Ownership	<ul style="list-style-type: none"> ▶ be accountable for all our underwriting decisions and own the final outcome — our case, our decision.
Accountability	<ul style="list-style-type: none"> ▶ deliver on our promises and will do what we say we are going to do. ▶ deliver on the communicated service standards.
Accessibility	<ul style="list-style-type: none"> ▶ be accessible to you by phone, email or face to face — we will set clear expectations as to when we will reply to your enquiry. ▶ advise you when an individual is away/not available — and also inform you who the buddy underwriter is.
Pre-assessments	<ul style="list-style-type: none"> ▶ ensure we have explored every opportunity to offer underwriting terms, and honour any pre-assessment offer made based on full disclosure.

We are committed to making the application process as simple as possible. Where further underwriting information is required, we will do our best to process the application in the quickest and simplest way.

Tele-Underwriting

BT's Tele-Underwriting service focuses on getting applications in force faster by reducing the need to obtain information from third parties. This service is conducted by our skilled underwriters or Tele-Interviewers and delivers a wide range of benefits including:

- ▶ improved revenue through higher acceptance rates;
- ▶ less time wasted due to faster underwriting decisions and fewer requirements;
- ▶ reduced non-disclosure providing greater certainty at claim;
- ▶ enhanced customer experience.

Tele-Interviewing

BT's Tele-Interview service saves you time as we complete the medical and lifestyle information of the personal statement on your behalf at a time and place convenient for your client — either in the comfort of their own home, at their workplace or wherever they have access to a phone. This service is conducted by one of our skilled Tele-Interviewers in a comfortable one to one environment. All our Tele-Interviewers are medically trained to provide your client with the reassurance that they are talking with a professional guiding them through the application process in a friendly, helpful and sensitive manner.

The Tele-Interviewing service allows you more time for advising, which means less time on completing application forms. No forms need to be filled in or signed as our calls are recorded, which minimises disputes at claims stage.

Contacts

If you want to find out how BT underwriting can make a difference in your business, please contact your respective State Underwriting Manager:

State Underwriting Manager	State	Direct line
Blair Oliver	VIC/TAS	03 9242 4556
Gemma Wheeler	NSW/ACT	02 8253 9353
Peter Crawford	QLD	07 3119 9057
Samantha Rae	SA/WA/NT	08 9415 5860



2 Medical Underwriting

► **Medical underwriting is the process we use to assess your client's medical history.**

All medical information gathered is strictly confidential and is only viewed by yourself and those who have a direct role in assessing your client's application.

In cases of higher benefit amounts, we require your client to undertake medical tests — these are called mandatory medical requirements.

Calculating the mandatory medical requirements for your client can be confusing — especially when there are multiple policies and existing benefits. LifeCENTRAL+ makes your life easier by automatically determining the relevant medical requirements based on the individual circumstances of your client. This saves you the hassle of adding, multiplying and subtracting benefit amounts to get to the assessable figure.

2.1 Calculating Mandatory Medical Requirements

While LifeCENTRAL+ will do all the hard work for you by automatically calculating the requirements, it is also good to understand the specifics of the mandatory medical calculations.

This calculation is based on the benefit amount being applied for, your client's age, and any existing cover that your client has with us that is not being replaced. For the purposes of this calculation, any existing benefits held with another insurer will not be included in the calculation.

If medical evidence has been obtained in the past six months then we may be able to use this, depending on the cover being applied for, your client's age and pre-existing conditions.

Lump Sum Benefits

To illustrate the calculation of requirements most effectively, let's use an example. John is a 49 year old male who is applying for a Term Life Policy and a Standalone Living Insurance Policy. John already holds a Standalone TPD Policy with us that he is looking to keep:

Proposed Cover	Existing Cover (with the Insurer)
Term Life Policy <ul style="list-style-type: none"> ▶ Death Benefit = \$1,000,000 ▶ TPD Benefit = \$1,000,000 ▶ Living Benefit = \$500,000 ▶ Business Cover Benefit selected on the Death Benefit. Standalone Living Insurance Policy <ul style="list-style-type: none"> ▶ Living Benefit = \$1,000,000 	Standalone TPD Policy <ul style="list-style-type: none"> ▶ TPD Benefit = \$500,000

Step 1: Calculate the total benefit amounts	John's example
Add together the: <ul style="list-style-type: none"> ▶ Death Benefits (both proposed and existing) ▶ TPD Benefits (within Standalone TPD and Term Life Policies, proposed and existing), and ▶ Living Benefits (within Standalone Living Insurance and Term Life Policies, both proposed and existing). <p>Please note: Where the Business Cover Benefit has been selected, the appropriate benefit amount must be multiplied by 3.</p>	<ul style="list-style-type: none"> ▶ Death Benefit = $\\$1,000,000 \times 3 = \\$3,000,000$ ▶ TPD Benefit = $\\$1,000,000 + \\$500,000 = \\$1,500,000$ ▶ Living Benefit = $\\$1,000,000 + \\$500,000 = \\$1,500,000$
Step 2: Select the largest benefit	
Select the highest of the: <ul style="list-style-type: none"> ▶ Death Benefit ▶ TPD Benefit, and ▶ Living Benefit. 	<ul style="list-style-type: none"> ▶ Death Benefit = \$3,000,000

Step 3: Refer to the medical requirements table

Refer to the tables in section 2.2 to identify mandatory medical requirements by looking up the age and using the benefit amount determined in step 2.

- ▶ MBA20
- ▶ QCHECK

Step 4: Living Benefit Requirements

Determine additional medical requirements for any Living Benefits being applied for.

Refer to the tables in section 2.2 to identify mandatory medical requirements by looking up the age and using the Living Benefit amount determined in step 1.

- ▶ Living Benefit = \$1,500,000
- Requirements:
- ▶ MBA20
- ▶ QCHECK

Step 5: Consolidate the medical requirements

Add the requirements determined in Step 3 to those determined in Step 4.

Any duplicated requirements only need to be requested once.

Some requirements do not need to be requested if a more comprehensive requirement is already listed. For instance:

- ▶ an ECG_R can be replaced by an ECG_EX
- ▶ a QCHECK can be replaced by either a MEDXAM or MEDXOD
- ▶ a MEDXAM and a MEDXOD can be replaced by an SPX

- ▶ MBA20
- ▶ QCHECK

For the purpose of calculating mandatory medical requirements, all optional benefits (excluding the Business Cover Benefit) are excluded from the calculations. In addition, the Needlestick Benefit will not be added to the mandatory medical requirements calculations.

Income Products

John has now decided to take out an Income Protection Policy as well as a Business Overheads Policy. John already has an Income Protection Policy with us, held within his superannuation fund which he wishes to keep:

Proposed Cover	Existing Cover (with the Insurer)
<ul style="list-style-type: none"> ▶ Income Protection = \$5,000 per month ▶ Business Overheads = \$10,000 per month 	<ul style="list-style-type: none"> ▶ Income Protection = \$4,000 per month

Step 1: Calculate the total benefit amount	
Add together the: <ul style="list-style-type: none"> ▶ Income Protection monthly benefits (both proposed and existing); and ▶ Business Overheads monthly benefits (both proposed and existing) 	<ul style="list-style-type: none"> ▶ Income Protection = \$5,000 + \$4,000 = \$9,000 per month ▶ Business Overheads = \$10,000 per month
Step 2: Select the highest benefit	
Select the highest of the: <ul style="list-style-type: none"> ▶ Income Protection monthly benefit, and ▶ Business overheads monthly benefit 	<ul style="list-style-type: none"> ▶ Business Overheads = \$10,000
Step 3: Refer to the medical requirements table	
Refer to the tables in section 2.2 to identify mandatory medical requirements by looking up the age and using the benefit amount determined in step 2.	<ul style="list-style-type: none"> ▶ MBA20 ▶ QCHECK

2.2 Mandatory Medical Requirements

To help you understand the medical acronyms and how to calculate the requirements, we have put this table together:

CXR	Chest X-ray.
ECG_EX	Stress (exercise) Electrocardiogram.
ECHOEX	Stress Echocardiogram.
EMAR	Extended Medical Attendants Report.
FBC	Full Blood Count
HEP B & C	Hepatitis B & C antibodies and antigens
HIV	Human Immunodeficiency Virus antibodies
MAM	Mammogram test or latest mammogram test results acquired within the last 12 months (females only).
MBA20	Multiple Biochemical Analysis.
MEDXAM	Medical Examination.
MEDXOD	Medical Examination (for the applicant's own GP to do the exam).
MSU	Microscopic Urinalysis.
PSA	Prostate Specific Antigen (PSA) test or latest PSA test results acquired within the last 12 months (males only).
QCHECK	Quick Check.
SPX	Specialist Physician Exam.

2 Medical Underwriting (Continued)

Sum Insured	Death, TPD and Living Benefit Requirements					
	Age next Birthday					
	Up to 45	46–50	51–55	56–60	61–65	66–70
\$0–\$100,000	—	—	—	—	—	—
\$100,001–\$350,000	—	—	—	—	—	—
\$350,001–\$500,000	—	—	—	—	—	QCHECK
\$500,001–\$750,000	—	—	—	—	QCHECK	MBA20, QCHECK
\$750,001–\$1,000,000	—	—	—	MBA20, QCHECK	MBA20, QCHECK	MBA20, QCHECK
\$1,000,001–\$1,500,000	—	—	MBA20, QCHECK	MBA20, QCHECK	MBA20, QCHECK	MBA20, QCHECK
\$1,500,001–\$2,000,000	—	MBA20, QCHECK	MBA20, QCHECK	MBA20, QCHECK	MBA20, QCHECK	MBA20, QCHECK
\$2,000,001–\$2,500,000	—	MBA20, QCHECK	MBA20, QCHECK	MBA20, QCHECK	MBA20, QCHECK	MBA20, QCHECK
\$2,500,001–\$3,000,000	MBA20, QCHECK	MBA20, QCHECK	MBA20, QCHECK	MBA20, QCHECK	MBA20, QCHECK	MBA20, QCHECK
\$3,000,001–\$5,000,000	MBA20, QCHECK, EMAR*	MBA20, QCHECK, EMAR*	MBA20, QCHECK, EMAR*	MBA20, QCHECK, EMAR*	MBA20, QCHECK, EMAR*	MBA20, QCHECK, EMAR*
\$5,000,001–\$10,000,000	MBA20, FBC, SPX, EMAR, ECG_EX, MSU	MBA20, FBC, SPX, EMAR, ECG_EX, MSU	MBA20, FBC, SPX, EMAR, ECG_EX, MSU, PSA	MBA20, FBC, SPX, EMAR, ECG_EX, MSU, PSA	MBA20, FBC, SPX, EMAR, ECG_EX, MSU, PSA	MBA20, FBC, SPX, EMAR, ECG_EX, MSU, PSA
\$10,000,001+	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, MSU, ECHOEX, PSA or MAM	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, MSU, ECHOEX, PSA or MAM	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, MSU, ECHOEX, PSA or MAM	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, MSU, ECHOEX, PSA or MAM	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, MSU, ECHOEX, PSA or MAM	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, MSU, ECHOEX, PSA or MAM

* EMAR: only mandatory for TPD benefits greater than \$3 million.

Sum Insured	Additional Living Benefit Requirements				
	Age next Birthday				
	Up to 40	41–45	46–50	51–55	56–60
\$0–\$1,000,000					
\$1,000,001–\$1,500,000	QCHECK	QCHECK	MBA20, QCHECK	MBA20, QCHECK	MBA20, QCHECK, ECG_EX
\$1,500,001–\$2,000,000	MBA20, FBC, QCHECK	MBA20, FBC, QCHECK	MBA20, FBC, MEDXAM	MBA20, FBC, MEDXAM, PSA or MAM	MBA20, FBC, MEDXAM, ECG_EX, PSA or MAM

Sum Insured	Income Protection and Business Overheads Requirements		
	Age next Birthday		
	Up to 45	46–50	> 50
\$0–\$7,500	–	–	–
\$7,501–\$10,000	–	–	–
\$10,001–\$15,000	QCHECK	MBA20, QCHECK	MBA20, QCHECK
\$15,001–\$20,000	MBA20, QCHECK	MBA20, QCHECK	MBA20, QCHECK
\$20,001–\$30,000	MBA20, FBC, QCHECK, EMAR	MBA20, FBC, QCHECK, EMAR	MBA20, FBC, QCHECK, EMAR
\$30,001+	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, ECG_EX, MSU	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, ECG_EX, MSU	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, ECG_EX, MSU

2.3 Arranging Medical Requirements

You can choose to arrange the medical requirements on behalf of your client, or we can organise these for you.

If you choose to arrange the medical requirements, ensure that you know which examinations to order, and the appropriate examiner to perform these tests. The medical requirements will be shown on the LifeCENTRAL+ application output if submitting electronically, otherwise a guideline of the requirements will be available on the LifeCENTRAL+ quote.

We offer a choice of providers for both medical and paramedical services:

UHG (our preferred service provider)	
Services:	Mobile pathology services, paramedical services, and medical practitioner exams.
Telephone:	1800 101 984
Website:	www.uhg.com.au

Health Predictions	
Services:	Mobile pathology, paramedical services, medical practitioner and specialist practitioner exams, resting ECGs, stress (exercise) ECGs, lung function tests, and echocardiograms.
Telephone:	1800 003 224
Website:	www.healthpredictions.com

Lifescreeen	
Services:	Mobile pathology, paramedical services, ECG, spirometry, and medical practitioner exams.
Telephone:	1800 673 123
Website:	www.sonichealthcare.com.au/lifescreeen

2.4 Understanding Medical Requirements

Understanding the different types of tests your client has to undergo, and the reasons for taking them can prove to be a challenge. To help demystify the requirements, we've explained what happens, and what is required of your client for each of these tests.

Please note that irrespective of the doctor or service provider used, the medical costs are paid by the Insurer.

Medical Requirement	May be required due to:	What is involved?
<p>Blood Tests (MBA20, HEP B & C, FBC, HIV)</p>	<ul style="list-style-type: none"> ▶ mandatory requirements based on the level of cover being applied for, ▶ the client's medical history (particularly if the client has had high cholesterol, diabetes, liver abnormalities, or hepatitis), ▶ the client's BMI, or ▶ results of a medical examination or EMAR. 	<p>A blood sample is taken and then analysed by a pathology lab. For more accurate results, particularly for cholesterol and glucose readings, the client should fast for 8 hours before the blood test unless there are medical reasons otherwise.</p> <p>The sample can be taken by either:</p> <ul style="list-style-type: none"> ▶ The client's doctor (who is not a family member). We will mail an Information and Request Form to the client to read, sign and take to their doctor. The doctor will then send this form, together with the blood sample, to a pathology practice. ▶ One of the paramedical service providers in section 2.3. They will supply the consent form directly to the client for completion. <p>Types of Blood Tests</p> <ul style="list-style-type: none"> ▶ Full Blood Count (FBC) and Hepatitis B & C — a single test with a broader analysis that checks the types and numbers of blood cells and Hepatitis B & C antibodies and antigens. ▶ Multiple Biochemical Analysis (MBA20) — primarily examines glucose, liver function, renal function and cholesterol. ▶ Human Immunodeficiency Virus (HIV) — checks for HIV antibodies and can usually be done at the same time as the MBA20.
<p>Chest X-ray (CXR)</p>	<ul style="list-style-type: none"> ▶ mandatory requirements based on the level of cover being applied for, or ▶ the client's medical history. 	<p>This is an x-ray, typically with two views of the chest. One view is taken from the back, and the other from the side as the client stands against the image recording plate.</p> <p>An abnormal result may indicate possible lung or heart disease.</p>

2 Medical Underwriting (Continued)

Medical Requirement	May be required due to:	What is involved?
Electro-cardiogram (ECG_EX)	<ul style="list-style-type: none"> ▶ mandatory requirements based on the level of cover being applied for, or ▶ the client's medical history (eg heart disease). 	<p>Leads are placed on the chest, wrist and ankles to record the transmission of the electrical impulses of the heart. The test is to determine whether these impulses are normal or not.</p> <p>Stress ECG (ECG_EX) — the test is performed at authorised medical centres or hospitals, when exercising on a treadmill or bike.</p> <p>An abnormal result may indicate possible heart disease.</p>
Stress Echocardiogram (ECHOEX)	<ul style="list-style-type: none"> ▶ mandatory requirements based on the level of cover applied for, or ▶ the client's medical history (eg heart disease). 	<p>This is a sonogram, or cardiac ultrasound, of the heart. It uses standard ultrasound techniques to image two-dimensional slices of the heart (the latest ultrasound systems now employ 3D real-time imaging as well).</p> <p>An abnormal result may indicate possible cardiovascular disease.</p>
Extended Medical Attendant's Report (EMAR)	<ul style="list-style-type: none"> ▶ mandatory requirements based on the level of cover being applied for, or ▶ the client's medical history. 	<p>A report completed by the client's usual doctor, or a doctor who has treated the client for a particular condition. The client is not required to visit their doctor for this report.</p> <p>We will write directly to the doctor requesting an EMAR. If the client has not known their doctor for more than two years, or has not consulted a doctor within two years, a MEDXAM may be required.</p>
Mammogram (MAM)	<ul style="list-style-type: none"> ▶ mandatory requirements based on the level of cover being applied for, ▶ the client's medical history, or ▶ the client's family history. 	<p>This is an x-ray performed on the breast. The client will be asked to change positions between images. The routine views are a top-to-bottom view and an oblique side view.</p> <p>Mammograms are most often used to detect breast cancer or other benign breast lumps.</p>

Medical Requirement	May be required due to:	What is involved?
Medical Examination (MEDXAM, MEDXOD)	<ul style="list-style-type: none"> ▶ mandatory requirements based on the level of cover being applied for, ▶ the client's medical history, ▶ the client's BMI, or ▶ the client not attending a doctor for a long period of time. The length of time will depend on the client's age and/or medical history. <p>If the applicant has a pre-existing or current condition, it is usually preferable for their own GP to do the exam.</p>	<p>This is a physical examination which includes recording information such as client's height and weight, blood pressure, pulse rate, heart rate, and any indication of a physical abnormality. Other tests may be conducted with a urine sample.</p> <p>The examination can be done by either:</p> <ul style="list-style-type: none"> ▶ The client's doctor (who is not a family member). We will mail a medical examination form to the client to take to their doctor, and the doctor will then send the completed form to us, together with an invoice for their fee. ▶ One of the paramedical service providers in section 2.3. They will supply the medical examination form.
Microscopic Urinalysis (MSU)	<ul style="list-style-type: none"> ▶ mandatory requirements based on the level of cover being applied for, or ▶ the client's medical history. 	<p>A urine sample is taken and then analysed by a pathology lab.</p> <p>The sample can be collected by either:</p> <ul style="list-style-type: none"> ▶ The client's doctor (who is not a family member). We will mail an Information and Request Form to the client to read, sign and take to their doctor. The doctor will then send this form, together with the urine sample, to a pathology lab. ▶ One of the paramedical service providers in section 2.3. They will supply the consent form directly to the client for completion.

2 Medical Underwriting (Continued)

Medical Requirement	May be required due to:	What is involved?
Prostate Specific Antigen Test (PSA)	<ul style="list-style-type: none"> ▶ mandatory requirement based on the level of cover being applied for, or ▶ the client's medical history 	<p>A blood sample is taken and then analysed by a pathology lab.</p> <p>The sample can be taken by either:</p> <ul style="list-style-type: none"> ▶ The client's doctor (who is not a family member). We will mail a Blood Test Information and Request Form to the client to read, sign and take to their doctor. The doctor will then send this form, together with the blood sample, to a pathology practice. ▶ One of the paramedical service providers in section 2.3. They will supply the consent form directly to the client for completion.
Quick Check (QCHECK)	<ul style="list-style-type: none"> ▶ mandatory requirements based on the level of cover being applied for, ▶ the client's BMI, or ▶ the client's medical history. 	<p>This is a series of simple medical tests to be taken by the client. Brief details of the client's medical history will also be collected.</p> <p>The examination can be done by either:</p> <ul style="list-style-type: none"> ▶ The client's doctor (should not be a family member). We will mail a medical examination form to the client for them to be able to take it to their doctor, and the doctor will then send the completed form to us, along with an invoice for their fee. ▶ One of the paramedical service providers in section 2.3. The provider will supply the medical examination form.
Specialist Physician Exam (SPX)	<ul style="list-style-type: none"> ▶ mandatory requirements based on the level of cover being applied for, or ▶ the client's medical history. 	<p>This is an exam performed by a specialist, preferably a cardiologist.</p>

2.5 Other Medical Underwriting Guidelines

Obtaining a Medical Pre-assessment

A medical pre-assessment will assist you in identifying the probable underwriting assessment and requirements for cases where the client has disclosed pre-existing medical conditions on their personal statement.

If a pre-assessment is required, please contact our underwriting team to discuss. A pre-assessment reference number will be provided to confirm the underwriting advice given. This reference number can be recorded on the personal statement using LifeCENTRAL+ or writing it on the paper form.

Depression, Anxiety and Stress

Depression, anxiety and stress are becoming more and more common in today's society. So, it is important that you understand our philosophy.

For Death and Living Benefits, depression, anxiety and stress usually don't pose much of a concern to underwriting, unless the condition is severe, long standing, or if suicidal tendencies are shown.

When considering a client for Income Protection, Business Overheads and TPD Benefits, we consider the underlying reasons for the depression, anxiety or stress, anytime required away from work, the type and duration of treatment, and their doctor's diagnosis.

We understand that some of your clients may have suffered a reaction to a difficult situation in their lives, and have subsequently been given a diagnosis of depression by their doctor. Generally, we can consider a depression/ anxiety exclusion in these circumstances if:

- ▶ the last symptoms occurred at least a year ago,
- ▶ the treatment ceased at least a year ago,
- ▶ the time the client was away from work was less than a month,
- ▶ any treatment was received for less than a month, and
- ▶ a full recovery has been made.

Back Problems

It is very common for clients to disclose a history or current symptoms of a back disorder on their personal statement. For Income Protection, Business Overheads and TPD Benefits, when a pre-existing back condition has been disclosed, the client needs to complete a Back and Neck Questionnaire so that we can get all the information regarding the extent of the problem.

Based on this information, we will assess the likelihood of an exclusion applying based on:

- ▶ the diagnosis given,
- ▶ how long the client has had symptoms,
- ▶ the date of the last symptom,
- ▶ the type of treatment given,
- ▶ the amount of time the client was away from work,
- ▶ results of tests performed (eg X-rays), and
- ▶ duties performed by the client in their occupation.

Where an exclusion is applied, we will try to limit it to the area of the back affected. An exclusion will usually be offered in the following circumstances:

- ▶ the client has permanent damage to the spine (eg a prolapsed disc),
- ▶ the client has had surgery to the back (e.g. laminectomy),
- ▶ there has been a long history of back problems,
- ▶ the client is undergoing regular maintenance to the spine for a previous condition, or a lump sum has been paid to the client for a back injury.

If a client has suffered from back strain in the past year, a back exclusion may also apply.

We may not be able to offer cover in the following circumstances;

- ▶ the client is currently off work for back pain, injury or surgery
- ▶ the client has severe back problems and works in a heavy manual occupation.

Combined Risk Factors

Sometimes you may receive an assessment that has a loading and an exclusion when you expected the application to be accepted at standard rates. Often this is due to the combination of medical factors, which on their own may not incur a loading or exclusion, but in combination increase the insurers risk considerably, particularly for a Living Benefit. Therefore, a loading or exclusion may be applicable.

Example

James has high cholesterol that is well controlled and therefore not expected to incur a loading. James is also overweight, but again not to a degree that would incur a loading on its own. However, when these two risk factors are considered together, James has a higher than normal risk of heart disease which may therefore incur a loading.

Pregnancy

Expecting a child is often the trigger for many people to sort out their life insurance. However, we need to consider specific risks when assessing women who are pregnant.

For Death, TPD and Living benefits, unless there has been a history of complications, cover will usually be considered at standard rates. Where there have been serious complications in either a previous pregnancy or the current pregnancy an EMAR may be requested. Please note that this does not include side effects of routine screening tests or procedures such as Caesarean section.

Where your client is more than 30 weeks pregnant, the “home duties” definition will be applied for TPD Benefits. Once your client returns to full-time employment after the child is born, she can apply for occupationally based cover.

If your client is more than 30 weeks pregnant, Income Protection (Own Occupation) Benefits will generally be declined. The application can be reviewed after your client returns to full-time employment.

Smoking

According to the ABS, 23% of men and 19% of women currently classify themselves as a smoker*. From a life insurance perspective, anyone who has smoked within the last 12 months, or used a nicotine replacement treatment within the last 3 months, will be rated as a smoker. Pipe and cigar smokers will also be rated as smokers, however a client who smokes the occasional celebratory cigar may be rated as a non-smoker.

For clients who smoke over 30 cigarettes a day, we will usually request relevant medical evidence. Depending on the period of time they have smoked and other health factors, a loading may apply in addition to the normal smoker rates.

If your client has stopped smoking in the last 12 months, they will be rated as a smoker until the full 12 months has elapsed. After this time they may apply for non-smoker status on their policy by completing a Smoking Questionnaire and returning it to us.

* ABS, 2008, Australian social trends.



3 Financial Underwriting

- ▶ **Financial underwriting involves consideration of relevant information to assess the appropriateness of the levels of cover proposed, and alignment to the advice provided by the financial adviser.**

3.1 Assessing Financials for Lump Sum Benefits

Each and every one of your clients will be different. Some will be looking to protect their personal position, while others will be looking for protection for their business. Some of your clients will be working, while others may be performing equally important unpaid duties within the home. The following information provides a guideline of the lump sum benefit limits we would normally consider under these different circumstances.

Personal Insurance

A personal insurance need exists where clients wish to protect their lifestyle, their level of income, and their personal debts in the event of death, disability or trauma. The benefit amount will be based on the client's income, with further allowances given to cover the personal debt.

The following multiples of annual income can be used as a guide to indicate the maximum level of cover that would usually be considered. Where income has fluctuated over the last few years, it is advisable to take an average of that income. As each person's financial circumstances differ, the amount of cover may vary from the maximums shown below.

Age next birthday	Multiple of Income		
	Death Benefit & TPD Benefit (up to \$3m)	TPD Benefit (over \$3m)	Living Benefit*
Up to 40	30	15	20
41 to 45	25	15	15
46 to 50	20	12	12
51 to 55	15	10	8
56 to 60	12	8	4
61 to 65	8	—	—

* If a Living Benefit is being applied for as a rider benefit within Term Life, then the multiples used will be the ones based on the Death Benefit

Homemakers/Non-Income Producing Spouse

The need to cover the non-income producing spouse can often be overlooked. Their contribution to the day-to-day running of the household will become clear should they suffer a sickness or injury. An appropriate level of cover will be based on:

- ▶ the cost of medical care (for TPD Benefits and Living Benefits),
- ▶ the cost of a nanny/housekeeper, and
- ▶ the income lost if the surviving spouse has to take time off work to care for dependants.

We will assume that the income producing spouse will return to work, especially if a benefit has already been set aside to cover the cost of a nanny/housekeeper.

Please note: Where a Death or TPD Benefit in excess of \$1 million (or a Living Benefit in excess of \$750,000) is requested for a non-income producing spouse, we will require evidence as to why the additional cover is required. Generally we will need to see details of the level of family debt, earnings of the spouse, number of dependants, and age of the youngest child.

Business Debt Protection

Many businesses have a number of debts and other liabilities which are used to fund their ongoing operation. The owners of the business may wish to protect their position by covering these liabilities in the event of death or disablement of one of the owners.

Generally, we will not restrict the benefit amount to the liability drawn down, but allow the business to insure the entire debt facility in addition to any personal guarantees for the debts. It is important to note however that the availability of business debt protection will be dependent on the level of the debt, and the credit rating of those debts.

Key Person Revenue Protection

It is not uncommon for a business to have a number of key personnel who are vital to its going concern. Where it is likely that the business will suffer a financial loss if a key person was not able to be active in their role, key person revenue protection may be considered.

We will assess the benefit amount by calculating the:

- ▶ cost and time associated with recruiting and training a replacement person,
- ▶ loss of net profit while the replacement is working towards their predecessors' previous capabilities, and
- ▶ key person's income in proportion to the net worth and profit of the business, taking into account their age and current duties.

Alternatively, we may allow a benefit calculation based on the remuneration of a key person; between 5 to 10 times for the purposes of Death and TPD Benefits, and between 3 to 5 times for Living Benefits. Please note, these multiples will only apply where remuneration is in line with current market rates.

Key Person Capital Protection

Where it is likely that a business loan would be partially (or totally) called in, or the business would suffer a capital loss due to the death, disablement, sickness or injury of an individual, key person capital protection may be considered.

We will assess the benefit amount by considering:

- ▶ the skill, knowledge and expertise of the key person that makes them a vital part of the business, and whether the ability of the business to continue servicing the loan in the key person's absence would be compromised, and
- ▶ whether the lending institution has requested the key person be insured as a condition of lending. The key person may not be the owner of a business.

If there are several key people in the business, then the level of cover will be apportioned between them accordingly.

Shareholder Protection (Buy/Sell — Share Purchase)

Insurance for the purposes of shareholder protection enables the business to continue with minimal disruption in the event of death, disability, sickness or injury of a business partner.

The benefit provides an amount to purchase the partners' share in the business, so the underlying basis for underwriting the appropriate level of cover is based on the value of the business and the individual's shareholding in the business.

Estate Equalisation

Estate equalisation allows the business or farm to be inherited by chosen beneficiaries while the other beneficiaries will receive funds from the life insurance proceeds. This is to ensure a fair distribution of the estate to all beneficiaries.

Normal mandatory financial requirements in addition to a copy of a fully executed will and a copy of the independent valuation report of the estate will be required to assess the application.

Liquidity in Super

This type of cover is to ensure that there are sufficient liquid funds available for distribution at the time of death, or in the event of permanent disability, without the need to sell illiquid assets (such as property). Insurance taken out for this purpose requires changes to the Trust Deed in relation to the proceeds from insurance which need to be clearly specified.

3.2 Assessing Financials for Income Benefits

Assessing your clients for income benefits requires analysis of different factors. Obviously the primary driver is the income of your client; however other elements will often need to be taken into account, including the type of cover being applied for, and other sources of income that may continue in the event of disablement.

Types of Income

In some cases, the income of your client will not be limited to the pay cheque they take home at the end of the month. All the different types of income may be treated differently depending on the circumstances of your client.

Insurable Income — Employee

An employee's insurable income will be their base salary before tax plus any additional benefits, such as superannuation and other contracted package items. These include (but are not limited to):

- ▶ motor vehicle lease costs (unless vehicle is purely for work and is not available for personal use),
- ▶ any regular overtime,
- ▶ any regular commission payments, and
- ▶ bonus payments.

<p>Insurable Income — Self-employed</p>	<p>A person is deemed to be 'self-employed' if the individual is a sole trader, a partner in a business, or an employee of their own company or trust. The insurable income will be calculated from the:</p> <ul style="list-style-type: none"> ▶ total income generated from the business, less ▶ expenses incurred in generating that income, plus ▶ expenses that can be added back. <p>This calculation is based on your client's share in the business. Certain expenses charged in the profit and loss statement can be added back in calculating insurable income. Examples include:</p> <ul style="list-style-type: none"> ▶ personal salary, ▶ personal superannuation (for the client and non-income producing spouse), ▶ a percentage of motor vehicle lease and expenses, ▶ director's fees (to the extent that they relate to your client), ▶ depreciation (which is generally restricted to a maximum of 10% of adjusted net profit), ▶ donations, and ▶ salary for a non-income producing spouse. <p>Insurable income is determined before taking into account taxation.</p>
<p>Ongoing Business Income</p>	<p>In certain circumstances where your client is an owner in their business, the business may continue to generate some income for your client even though they may no longer be able to work. In assessing your client's insurable income in these circumstances, consideration will be given to any dividends, salary, wages and profit participation that will be received or is entitled to be received.</p>
<p>Benefits exceeding \$20,000 per month</p>	<p>If the client is applying for a benefit of more than \$20,000 per month, and has</p> <ul style="list-style-type: none"> ▶ a net investment income greater than \$250,000 per year, or ▶ net assets exceeding \$5 million, excluding the family home and superannuation, <p>we will review the need for Income Protection benefit on a case by case basis.</p>

Investment Income

Investment income is the income that is generated as a result of non-business activities that will continue to be paid to your client, even in the event of their disablement. This includes interest payments, rental income, royalties, annuities and/or dividend payment.

Net investment income is investment income less all related expenses (or eligible tax deductions) associated with this investment income.

Example 1: Rental Investment Income

Rental Income:		\$4,000.00
Less expenses:	Interest, maintenance, etc.	-\$2,500.00
	Council rates & other expenses	-\$240.00
	Building allowances (depreciation)	-\$150.00
Net Rental Investment Income:		\$1,110.00

Example 2: Share Investment Income

Total value of share portfolio:		\$2,000,000.00
Dividends received:		\$100,000.00
Less interest received:		-\$80,000.00
Net Dividend Investment Income:		\$20,000.00

Net Assets

Net assets refer to the total assets after taking into account all loans and liabilities.

The principal residence and accumulated superannuation are not included in the individual's assets.

Homemakers/Non-Income Producing Spouse

Home duties IP is also available and provides a regular monthly benefit when the homemaker becomes severely disabled because of sickness or injury, and is unable to perform normal household duties.

Non Working Clients and Previously Uninsurable Occupations

Non working clients and clients with previously uninsurable occupations, can apply to be covered for income protection under General Cover IP.

Calculating the Monthly Benefit

Now that you have worked through the amounts that count towards your client's insurable income, you are able to work out the monthly benefit.

The maximum monthly benefit available under Income Protection, Income Protection as Superannuation and Income Protection Plus is subject to the income replacement ratios shown below.

Insurable annual income	Replacement Ratio
Up to \$320,000	75%
From \$320,001–\$560,000	\$20,000 monthly benefit + 50% of each \$1 over \$320,000
From \$560,001–\$2,360,000	\$30,000 monthly benefit + 20% of each \$1 over \$560,000

Different occupation categories are subject to different maximum benefit amounts on top of the income replacement ratios given above;

Occupation Category	Maximum Benefit
AA, P	\$60,000 per month*
S, A, BB, B, C	\$30,000 per month
E	\$10,000 per month
General	\$5,000 per month
Home	\$5,000 per month

* Benefit amounts above \$30,000 per month will be restricted to a 2 year benefit period.

For Business Overheads, the benefit will cover your client's share of most fixed business expenses for up to 12 months if they are unable to work at their full capacity due to sickness or injury. In assessing the level of cover being applied for, we need to differentiate between who is generating the income, and who is paying the bills. Please note, category 'E' occupations are not eligible for Business Overheads.

Endorsed Agreed Value, Agreed Value and Indemnity Contracts

Income Protection contracts can be issued on an endorsed agreed value, agreed value or indemnity basis.

Type of Contract	Description	Considerations
Endorsed Agreed Value	Full financial underwriting will be done at application stage. No further financials will be requested or reviewed at claim time.	Benefits may be considered under any contract type if your client has a: <ul style="list-style-type: none"> ▶ steady income, where income for the last 2 financial years is reasonable and consistent, or ▶ reasonable explanation regarding fluctuating income, for example job promotion or had 3 months leave in the previous year.
Agreed Value	If financial underwriting was performed at the time of application (i.e. proof of income was verified) then this is the only time we will require financial justification. However, if we have not verified the income at application, we will do so at claim time. Proof is required to verify the level of income disclosed at application time.	
Indemnity	Financial underwriting is performed at the time of claim based on your client's recent income. However, for higher sums insured we will perform financial underwriting at the time of application to ensure that the level of cover is financially justified.	In some cases, benefits will only be considered on an indemnity basis. Examples include: <ul style="list-style-type: none"> ▶ newly self employed, ▶ decreasing income, or ▶ self employed, but business income can't be reliably estimated if disabled.

3.3 Mandatory Financial Requirements

As with medical requirements, LifeCENTRAL+ will automatically calculate the mandatory financial requirements for your client. This calculation is based on the benefit amount being applied for, the clients age, and any existing cover the client may have — this includes policies with us and any other insurer that is not being replaced.

The following tables show the financial information that must be supplied to support the type of cover and total sum insured being applied for.

There are a number of abbreviations used in this section:

BETR	Last 2 years Business Entities Taxation Returns, including Profit & Loss and Balance Sheets for each entity.
Buy-sell Agreement	Partnership or Buy-Sell agreement.
Evidence of Loan	Signed letter of offer from the financial institution, or a loan schedule (including details of the lender, borrower, purpose, type, amount, term, interest rate and credit rating).
FINQ	Financial Questionnaire (which can be signed by the Insured Person, Accountant or Business Banking Manager).
Key Person Statement	For a key person who is an employee, a statement from Employer/ Accountant regarding salary package, role, skills and duties which makes them a key person, and how the potential loss was calculated in determining the benefit amount. For a key person who is self employed, a statement outlining skills and duties, loss of earnings, in addition to the length of time it is anticipated for the key person to be replaced, and the cost of training and recruiting for a replacement.
PTR	Last 2 years Personal Taxation Returns.
Reason for cover	Statement outlining the reason for cover, and how benefit was calculated if not already supplied in the SOA or FINQ.
SOA	Statement of Advice (photocopy or electronic).
Valuation	A copy of the most recent business valuation, partnership/share purchase agreement, or buy/sell agreement. This document needs to outline the valuation methodology used to determine the business value and the level of cover.

Lump Sum Financial Requirements

These requirements are based on cumulative amounts, irrespective of the purpose of cover. For example, if a self-employed person applies for \$1 million personal cover and \$2 million buy-sell cover, financial requirements will be based on the total benefit of \$3 million. Other requirements may be required subject to individual consideration.

Death Benefit	Personal	Business		
		Debt Protection	Key Person Revenue or Capital	Shareholder Protection
\$0–\$2,500,000	Nil	Nil	Nil	Nil
\$2,500,001–\$7,500,000	<ul style="list-style-type: none"> ▶ FINQ or SOA 	<ul style="list-style-type: none"> ▶ FINQ or SOA ▶ BETR ▶ Evidence of Loan 	<ul style="list-style-type: none"> ▶ FINQ or SOA ▶ BETR ▶ Key Person Statement 	<ul style="list-style-type: none"> ▶ FINQ or SOA ▶ BETR ▶ Valuation ▶ Buy-Sell Agreement
\$7,500,000 +	<ul style="list-style-type: none"> ▶ FINQ or SOA ▶ Reason for cover ▶ BETR ▶ PTR 	As above	As above	As above

TPD Benefit	Personal*	Business		
		Debt Protection	Key Person Revenue or Capital	Shareholder Protection
\$0–\$2,000,000	Nil	Nil	Nil	Nil
\$2,000,001–\$3,000,000	<ul style="list-style-type: none"> ▶ FINQ or SOA 	<ul style="list-style-type: none"> ▶ FINQ or SOA ▶ BETR ▶ Evidence of Loan 	<ul style="list-style-type: none"> ▶ FINQ or SOA ▶ BETR ▶ Key Person Statement 	<ul style="list-style-type: none"> ▶ FINQ or SOA ▶ BETR ▶ Valuation
\$3,000,001–\$5,000,000	<ul style="list-style-type: none"> As above plus ▶ PTR ▶ For self-employed: last 2 years annual accounts, last 2 years company tax returns 	As above	As above	As above

* For personal cover, there is no financial requirement for applicants up to age 45 applying for a TPD Benefit up to \$2.5 million.

Living Benefit	Personal	Business		
		Debt Protection	Key Person Revenue or Capital	Shareholder Protection
\$0–\$1,500,000	Nil	Nil	Nil	Nil
\$1,500,001–\$2,000,000	▶ FINQ or SOA	▶ FINQ or SOA ▶ Evidence of Loan	▶ FINQ or SOA ▶ Key Person Statement	▶ FINQ or SOA ▶ Valuation

Income Product Requirements

Financial requirements will ordinarily only be required for monthly benefits equal to or above those listed in the table below. Please note that complete financials will be required for endorsed agreed value contracts irrespective of the monthly benefit applied for.

	Occupation Category							
	P	AA	S	A	BB	B	C	E
Agreed Value								
Employed	\$15,000	\$15,000	\$12,500	\$10,000	\$7,500	\$5,000	\$5,000	N/A
Self Employed	\$15,000	\$12,500	\$12,500	\$10,000	\$7,500	\$5,000	\$5,000	N/A
Indemnity								
Employed	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$5,000
Self Employed	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$5,000

Monthly Benefit	Income Protection		Business Overheads
	Employees	Self-Employed	
Benefit as per table on page 49	<ul style="list-style-type: none"> ▶ FINQ or SOA (for cover over \$20,000) ▶ PTR or letter from employer 	<ul style="list-style-type: none"> ▶ FINQ or SOA (for cover over \$20,000) ▶ PTR ▶ BETR <p>These will also be required of the spouse if income splitting is used.</p>	<ul style="list-style-type: none"> ▶ BETR
\$30,001–\$60,000	<ul style="list-style-type: none"> ▶ FINQ ▶ PTR ▶ BETR ▶ Partnership agreements (as applicable) <p>Please note:</p> <ul style="list-style-type: none"> ▶ There may be instances where investment income will need to be offset. ▶ There may be instances where potential income derived from assets will need to be offset. ▶ Your client must earn at least the required income for the last 2 years. 		

3.4 Other Financial Underwriting Guidelines

Multi-Link Benefit

In a majority of cases, business loan insurance is provided to each of the business owners based on their proportionate share of a business loan. However, most business loans are established as 'jointly and severally liable', meaning that each individual borrower or guarantor is liable for the entire amount of the loan. In these cases where there are two business partners, it is most appropriate to cover each partner for the full amount of the loan that is guaranteed.

The Multi-link Benefit is suitable for the purpose of business debt protection for three or more business owners where the loan is 'jointly and severally liable'. It enables each business owner to be insured for the entire amount of a business loan. When the Multi-link Benefit is selected, on the payment of a benefit for one of the partners, the amount of every other benefit for all the other business partners under the policy will be reduced by the amount that has been paid.

Provided the financial need continues to exist, when the benefit payment occurs, the benefit for the business partners who did not claim can be reinstated without evidence of health. However, to illustrate that the financial need continues, financial evidence will be required.

Limited Policy Term

In cases where business loans are of a short term nature, we may not be able provide cover to your clients for the usual policy term, but we may be able to offer cover for a shorter period of time. 'Limited Term' contracts simply mean the benefit ends when the specified term ends. Where the limited term is applied in a business loan situation, the revised contract conditions will include a continuation option triggered at the end of the limited term that enables the client to apply to continue their benefits for another period of time subject to financial assessment.

We are also able to apply 'split' benefit terms on a single policy — for example issuing some benefit amounts on standard policy terms, and others with a limited term. This will accommodate those clients who have a combination of both short and long term business debt. The need to apply a limited term to a benefit or policy will be determined during the underwriting process and does not need to be established at the time of submitting your client's application.

Bankruptcy

Bankruptcy is a significant issue that requires careful consideration in the financial assessment of both TPD Benefits and all income products.

In considering clients who have disclosed a history of bankruptcy, we will require the completion of a Bankruptcy Questionnaire. Depending on the information provided, and the situation of your client, we may be able to provide the cover.

We will also require an Extended Medical Attendants Report (EMAR) from your client's usual doctor to exclude any health problems that arose from a financial crisis, for instance stress, anxiety or hypertension.

3.5 Professionals Package

We recognise that some professionals progress from being employed to self-employed at differing stages of their career. As a result of this transition, quite often these clients will not have the financial evidence to support their income. However the professionals in some specific occupational groups do have significant earning capacity above the levels that their limited financials may support. It is also widely acknowledged that their earnings have a tendency to increase significantly over the early period of their working lives, especially from the time they become self-employed.

The Professionals Package is a financial underwriting solution for qualified, registered (or licensed), practicing/working professionals. This offer provides higher benefit limits on both lump sum and income products without the usual financial underwriting requirements.

This offer applies to professionals in the occupational groups listed in the table opposite who are:

- ▶ recent graduates who have worked for less than 3 years, or professionals currently registered or licensed to practice with the appropriate State, Territory, or National authority,
- ▶ currently working or practicing in this field on a full time, permanent basis, and
- ▶ less than 40 years old.

The mandatory financial evidence requirements for the Professionals Package are waived up to the maximum amounts for Income Protection, Death Benefits, TPD Benefits and Living Benefits listed in the table opposite. Clients applying under the Professionals Package are still subject to the underwriting and disclosures requested in their application.

Please note that there are some restrictions on quoting for the maximum benefit amounts through LifeCENTRAL+. For more information or assistance, please speak to your BDM.

Profession	Maximum Monthly Income Protection Benefit		Maximum Death Benefit	Maximum TPD Benefit	Maximum Living Benefit
	Agreed Value	Indemnity			
Medical Intern	\$10,000	\$2,500	\$3,000,000	\$2,000,000	\$1,000,000
Doctor (GP)	\$10,000	\$5,000	\$4,000,000	\$2,500,000	\$1,500,000
Specialist Doctor	\$15,000	\$5,000	\$5,000,000	\$3,000,000	\$2,000,000
Dentist	\$10,000	\$5,000	\$4,000,000	\$2,500,000	\$1,500,000
Dental Specialist	\$15,000	\$5,000	\$5,000,000	\$3,000,000	\$2,000,000
Pharmacist	\$6,000	\$4,000	\$3,000,000	\$2,000,000	\$1,000,000
Chiropractor	\$6,000	\$4,000	\$3,000,000	\$2,000,000	\$1,000,000
Optometrist	\$6,000	\$4,000	\$3,000,000	\$2,000,000	\$1,000,000
Veterinarian	\$6,000	\$4,000	\$3,000,000	\$2,000,000	\$1,000,000
Physiotherapist	\$4,000	\$4,000	\$3,000,000	\$2,000,000	\$1,000,000
Accounting Graduate	\$4,000	\$4,000	\$4,000,000	\$2,000,000	\$1,000,000
Accountant – CPA/CA	\$6,000	\$6,000	\$5,000,000	\$2,500,000	\$1,500,000
Actuarial Graduate	\$5,000	\$5,000	\$3,000,000	\$2,000,000	\$1,000,000
Actuarial Fellow	\$8,000	\$6,000	\$4,000,000	\$3,000,000	\$2,000,000
Solicitor	\$5,000	\$5,000	\$3,000,000	\$2,000,000	\$1,000,000
Barrister	\$5,000	\$5,000	\$4,000,000	\$3,000,000	\$2,000,000
Engineer	\$5,000	\$5,000	\$3,000,000	\$2,000,000	\$1,000,000
Architect	\$5,000	\$5,000	\$3,000,000	\$2,000,000	\$1,000,000
Quantity Surveyor	\$5,000	\$5,000	\$3,000,000	\$2,000,000	\$1,000,000

3 Financial Underwriting (Continued)

The following table outlines the list of eligible professional occupations and the relevant eligibility criteria.

Medical Interns and Dental Graduates	<p>Includes all:</p> <ul style="list-style-type: none">▶ medical interns, residents or registrars, and▶ dental graduates <p>who are currently generating an income, and practicing on a full time basis.</p> <p>These clients must have graduated within the last 3 years with the appropriate medical or dental degree (or higher qualification) and completed (or is in the process of completing for medical interns) the approved training program and practical experience requirements. In addition, they must be registered to practice with either the:</p> <ul style="list-style-type: none">▶ Australian Medical Council (AMC), or Australian Dental Council (ADC), and▶ appropriate State or Territory medical or dental board, <p>and have been working for less than 3 years.</p> <p>Alternatively, clients who are qualified overseas and working as a trained practitioner may also apply. The client must:</p> <ul style="list-style-type: none">▶ have graduated with the appropriate medical or dental degree (or higher qualification),▶ completed the requirements for the AMC or ADC and the appropriate State or Territory registration, and▶ satisfy BT's residency guidelines.
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General Practitioners and Dentists

Includes all:

- ▶ General Practitioners, and
- ▶ Dentists

who are currently generating an income, and practicing on a full time basis.

These clients must have graduated from an Australian medical or dental school with the appropriate medical or dental degree (or higher qualification) and completed the approved training program and practical experience requirements. In addition, they must be registered to practice with either the:

- ▶ Australian Medical Council (AMC), or Australian Dental Council (ADC), and
- ▶ appropriate State or Territory medical or dental board.

Alternatively, clients who are qualified overseas and working as a trained practitioner may also apply. The client must:

- ▶ be qualified as a fellow of the appropriate school,
- ▶ completed the requirements for the AMC or ADC and the appropriate State or Territory registration, and
- ▶ satisfy BT's residency guidelines.

Specialists Medical and Dental Practitioners

Includes all Specialist Medical and Dental Practitioners who are currently generating an income, and practicing on a full time basis.

These clients must have graduated from an Australian medical or dental school with the appropriate medical or dental degree (or higher qualification) and completed the approved training program and practical experience requirements to be a specialist. In addition,

- ▶ they must be a qualified fellow of a specialty college,
- ▶ they must be registered to practice with either the Australian Medical Council (AMC), or Australian Dental Council (ADC), and
- ▶ they must be registered to practice with the appropriate State or Territory medical or dental board.

Alternatively, clients who are qualified overseas and working as a trained practitioner may also apply. The client must:

- ▶ be qualified as a fellow of an Australian specialty college,
- ▶ completed the requirements for the AMC or ADC and the appropriate State or Territory registration, and
- ▶ satisfy BT's residency guidelines.

Barristers and Solicitors	<p>Includes all Barristers and Solicitors who are currently generating an income, and working/practicing on a full time basis.</p> <p>These clients must have graduated from an Australian law school with the appropriate law degree (or higher qualification) and completed the approved program of practical legal training. In addition, the client must be registered to practice:</p> <ul style="list-style-type: none">▶ as a Barrister with the appropriate State or Territory Bar Association, or▶ as a Solicitor with the appropriate State or Territory Law Society. <p>Alternatively, clients who are qualified overseas and working as a trained Barrister or Solicitor may also apply. The client must be registered to practice:</p> <ul style="list-style-type: none">▶ as a Barrister with the appropriate State or Territory Bar Association, or▶ as a Solicitor with the appropriate State or Territory Law Society. <p>and satisfy BT's residency guidelines.</p>
CPA/CA Accountants and Actuarial Fellows	<p>Includes all:</p> <ul style="list-style-type: none">▶ CPA's,▶ CA's, and▶ Actuarial Fellows <p>who are currently generating an income, and working on a full time basis.</p> <p>These clients must have:</p> <ul style="list-style-type: none">▶ graduated with the appropriate bachelor degree (or higher qualification),▶ completed the approved training program and practical experience requirements for qualification as a CPA, CA or FIAA, and▶ be registered to practice as a CPA, CA or FIAA in Australia. <p>Alternatively, clients who are qualified overseas and working as a trained Accountant or Actuary may also apply. The client must:</p> <ul style="list-style-type: none">▶ have completed the approved training program and practical experience requirements for qualification as a CPA, CA or FIAA,▶ be registered to practice as a CPA, CA or FIAA in Australia, and▶ satisfy BT's residency guidelines.

Other Graduates and Professionals

Includes all other graduates and professionals listed who are currently generating an income, and working on a full time basis.

These clients must have graduated from an Australian Tertiary Institution with the appropriate bachelor degree (or higher qualification, be registered to practice with the appropriate State, Territory or National registration board, and:

- ▶ have completed the appropriate training program and practical experience requirements, or
- ▶ in the case of Legal, Accounting and Actuarial graduates, is in the process of completing the appropriate training program and practical experience requirements.

Alternatively, clients who qualified overseas and working as a trained practitioner in their field of study may also apply. The client must:

- ▶ have completed the appropriate Australian accreditation as set out by the appropriate Australian authority,
- ▶ be registered to practice with the appropriate State, Territory or National registration board, and
- ▶ satisfy BT's residency guidelines.

Other conditions of this offer include:

For the Indemnity component of Income Protection contracts, financial evidence will be required in the event of a claim. This means that your client may be unable to claim a benefit under the Indemnity Income Protection contract until they are able to justify the benefit financially.

The Indemnity component of Income Protection contracts can be converted to an Agreed Value contract at any future date without further medical underwriting. However, your client will be subject to the usual financial underwriting requirements.

Where this special offer is taken as a "top up" to existing IP, Death, TPD and/or Living benefit cover with another insurer the total must not exceed the maximum levels of cover outlined in the table otherwise usual financial underwriting will apply.



4 Occupation Guidelines

- ▶ **The assessment of an occupation is based on the actual duties performed by the particular client, rather than their job title.**

It is important that your client provides a full description of the duties they perform in their occupation.

Many self-employed tradespeople are the 'company director' of their own business, and the duties they actually perform will provide the basis of determining their occupation category. So if a client is a 'business owner' or 'company director', but 90% of their duties are as a plumber, then they should be rated as a plumber.

Some occupation titles may appear to be similar but have different ratings. Often the difference may be due to the environment in which duties are carried out or qualifications that are required for a specific role (eg carers who tend to work in private homes, nurse assistants/aides who work in medical facilities).

A comprehensive list of occupations and their relevant ratings for Term Life, Living, TPD, Income Protection and Needlestick cover is provided in section 4.3.

TIP

If you are having difficulty understanding a client's particular duties, it is sometimes a good idea to ask them what they wear to work, how they get to work, or where their worksite is. This will also help the underwriter obtain a clear picture of the client's role when you call for a pre-assessment number.

4.1 Occupation Categories

Death Benefit

Most occupations do not generally affect an application for a Death Benefit, except those of a hazardous nature where an extra increase in premium of a \$ amount per \$1,000 sum insured normally applies (eg underground miners, professional divers, oil riggers). Refer to the Occupation Guide in section 4.3 for more detail.

Living Benefit

The same occupational rating will generally apply for the Death Benefit and Living Benefit, except for those occupations of a hazardous nature. For some occupations there may be an increased risk of suffering one of the specified conditions such as major head trauma, paralysis or severe burns (eg occupations exposed to explosives). For these occupations a possible exclusion of the specific trauma condition may apply. Please refer to our underwriting team for individual consideration.

TPD Benefit, Income Protection and Business Overheads

TPD Benefits, Income Protection (Own Occupation) and Business Overheads cover provide financial protection if a client is unable to perform their occupation due to sickness or injury. Because of this, occupations are classified into occupation categories to determine what cover can be offered and at what premium rate. These occupation categories are provided in the table below. Please note for TPD Benefits, only the first letter of the occupation category is used (eg 'AA' occupation classification for Income Protection is shown as 'A' for TPD).

Occupation category	Description
P	University degree qualified medical, dental or legal professional (ie MBBS or BSc). Eligible for "Own Occupation" TPD.
AA	University degree qualified white collar professional (excluding medical, dental or legal professional) eg chartered or associate accountant. Eligible for "Own Occupation" TPD.
S	Executive or senior manager or white collar office worker, earning an average of \$125,000 over the last three years and performing less than 20% manual work. Eligible for "Own Occupation" TPD.
A	White collar office worker performing less than 20% manual work. Eligible for "Own Occupation" TPD.
BB	<ul style="list-style-type: none"> ▶ Blue collar worker performing specialised or technical tasks and performing less than 20% manual work. ▶ A retail shop owner or business proprietor who performs less than 20% manual work (no deliveries), a supervisor of TAFE qualified licensed tradespeople performing less than 20% work. Eligible for "Own Occupation" TPD.

Occupation category	Description
B	<ul style="list-style-type: none"> ▶ Fully qualified and licensed tradespeople who have completed a minimum of 3 years TAFE qualification (eg carpenter, electrician) or non qualified tradespeople with a minimum of 10 years experience working in a trade where the above TAFE trade qualifications and licensing is mandatory for new tradespeople. ▶ Qualified Skilled workers (eg registered nurse). For certain occupations, a maximum benefit period of 2 or 5 years will apply (shown as B2 or B5 in the occupation guide). Eligible for "Own Occupation" TPD.
C	Tradespeople who have completed less than 3 years of TAFE or equivalent or skilled or semi skilled workers in occupations with entry level requirements in terms of experience, qualifications and training (eg bricklayer, welder). For certain occupations, a maximum benefit period of 2 or 5 years will apply (shown as C2 or C5 in the occupation guide).
E	Semi skilled or non-qualified workers performing heavy manual work or operating heavy machine or plant equipment. Exposed to hazardous conditions or activities (shown as C2 or C5 on the occupation guide). Note: Category E occupations are not eligible for Business Overheads.
D	Declined occupations.

4.2 Special Consideration

There are a number of other factors and specific duties that need to be considered when assessing the occupation and eligibility for Income Protection, Business Overheads or TPD Benefits. We have explored a number of these in the following section, including:

- ▶ the number of hours worked
- ▶ apprentices
- ▶ unqualified trades people
- ▶ newly self-employed
- ▶ recent change of occupation
- ▶ second occupation
- ▶ seasonal work
- ▶ clients working from home
- ▶ homemakers
- ▶ offshore workers
- ▶ underground workers.

If you require further information on any of these items, or wish to discuss your client's case, please contact the underwriting team.

Number of Hours Worked

The table below provides a snapshot of the required number of hours needed for eligibility for all TPD and IP benefits.

Definition	TPD	
	Number of hours worked	
	0-19	20+
Own/Any	x	✓
General	✓	✓
Home duties	✓	x

Definition	Income Protection	
	Number of hours worked	
	0-19	20+
Own/Any	x	✓
General	✓	✓
Home duties*	x	x

* Home duties means household duties normally performed by a person who remains at home and is not working in a regular occupation including part time and/or voluntary work, for income.

For more information about how your client qualifies for Income Protection under home duties, contact your Life Business Development Manager.

We will review clients with excessive working hours, taking into account the industry in which the Insured Person works. Income Protection cover is not available for those working in multiple part-time positions which add up to 20 hours a week or more.

Apprentices

Income Protection and TPD Benefits can be considered for 3rd and 4th year apprentices. Please note we may restrict the benefit period available on Income Protection, however this may be extended on the completion of the apprenticeship.

Unqualified Trades People

If your client has been working in a trade (for example as a carpenter) but has no formal trade certificate or qualifications, cover can be considered if they have at least 3 years continuous experience in that occupation. Please refer to the Occupation Guide in section 4.3 for further details.

Newly Self-Employed

Unfortunately, a large percentage of small businesses fail in the first 12 months due to cash flow problems, so the insurance industry tends to adopt a conservative approach to applications for Income Protection from those who have just entered a new business or become self-employed.

Each case will be assessed on its own merits, however we will generally consider income protection cover in the following scenarios:

Scenario	General Guide to Terms	Notes
Less than 6 months in an industry unrelated to previous occupation or experience.	<ul style="list-style-type: none"> ▶ Indemnity option only. ▶ Benefit period restricted to maximum of 5 years. ▶ Monthly benefit to be based on reasonable projected income, but not exceeding previous income. 	<ul style="list-style-type: none"> ▶ Maximum \$4,000 monthly benefit for blue collar occupations. ▶ Maximum \$6,000 monthly benefit for white collar occupations. ▶ Indemnity, benefit period and monthly benefit restrictions can be reviewed after 12 months, with proof of earnings.
Less than 6 months, but in an industry related to previous occupation or experience.	<ul style="list-style-type: none"> ▶ Indemnity option only. ▶ Monthly benefit to be based on reasonable projected earnings, but not exceeding previous income. 	<ul style="list-style-type: none"> ▶ Indemnity and monthly benefit restriction can be reviewed after 12 months, with proof of earnings.
More than 6 months but less than 12 months.	<ul style="list-style-type: none"> ▶ Indemnity option only. ▶ Monthly benefit to be based on reasonable projected income. 	<ul style="list-style-type: none"> ▶ Indemnity and monthly benefit restriction can be reviewed after 12 months, with proof of earnings.
Moving from a previously uninsurable occupation to self-employed.	<ul style="list-style-type: none"> ▶ No cover available until after 12 months of business operation. 	

Change of Occupation

Where a client has completely changed their type of occupation within the last 12 months, the type of policy (indemnity basis), monthly benefit, waiting period, benefit period and the occupation category may be restricted. In determining whether policy terms are available, consideration will be based on whether the:

- ▶ new occupation is similar in duties/industry to the previous occupation;
- ▶ previous occupation was a different occupation category than the new position;
- ▶ client has had previous experience in the new occupation.

Terms may be reviewed upon request, 12 months after the client has been in their new occupation.

Second Occupation

In most cases, we will not insure the income derived from a second occupation. This is because an individual will often work in a second occupation for a short period of time to provide additional income. This is unlikely to reflect the true future earnings of the client.

If a client has been generating income from a second occupation for a number of years, and this income has remained fairly constant, we can consider including it. Please contact our Underwriting team for individual consideration.

Please note that if the duties of a second occupation are more hazardous than the client's usual job, we may alter the occupation category. If the client stops working in the second occupation for at least a year, the occupation category may be reviewed.

Seasonal Work

Seasonal work does not generally offer the client continuous employment. It is usually unreliable and depends on conditions outside the control of the client. It would also be difficult to know at the time of claim whether the client is supposed to be working or what their income is at any given time. For these reasons, we are unable to offer either Income Protection or TPD cover to seasonal workers.

Note: Some circumstances may warrant individual consideration. Please contact our Underwriting team for more information.

Clients Working From Home

Clients working from home present difficulties at the underwriting and claims stage for Income Protection and TPD Benefits. One of the challenges encountered is the inability to determine if the business will continue (or is continuing to run), even if the client is disabled.

Eligibility for cover will depend on the following:

- ▶ nature and industry of the occupation
- ▶ business set-up or business structure
- ▶ stated income and proof of income
- ▶ if there is a separate office/work area with separate phone lines
- ▶ if there is constant contact with clients
- ▶ degree of establishment (ie period of time that the Insured Person has been working from home)
- ▶ percentage of time that the Insured Person works in the home office, and
- ▶ percentage of time with client contact.

If clients working from home are eligible for cover after consideration of the above factors, terms of offer may vary depending on the occupation of the Insured Person. White collar occupation categories may be eligible for benefit period to age 65. Occupation categories BB, B and C may be offered a 90 day waiting period and/or a reduced benefit period.

Please note that any additional information that can be provided by the Insured Person will assist in assessing and providing the best terms for the client. If you have a client that fits this criterion, please contact our Underwriting team to discuss their eligibility.

Homemakers

TPD cover is available for homemakers, with the 'home duties' definition applicable. Generally, the maximum allowable sums insured are restricted (refer to section 3.1), however higher amounts can be considered where justified.

Income Protection cover is available under the 'Home Duties' or 'General Cover' definition up to a maximum \$5,000 per month.

Offshore Workers

We require further details of the offshore site, location at which the client is working, nature of duties, any site aviation, percentage of time spent offshore and work roster.

Assessments for Death, TPD, Living Benefits and Income Protection can be between occupation category 'A' and a Decline, subject to the above details. Please note that territorial exclusion may also apply on final assessment.

Underground Workers

Details of underground duties, percentage of time spent underground and any explosive handling are needed to assess this type of occupation.

Assessments for Death and Living Benefits can range from an occupation category 'A' to a \$5 per mille loading. Income Protection and TPD Benefits can be between an occupation category 'B' and a Decline.

4.3 Occupation Guide

This is a general guide only. Any additional information or a description of the exact duties performed would assist our Underwriting team in their assessment.

Please note that the assessment listed for Income Protection (IP) also applies to Business Overheads.

If your client's occupation is not listed, or you think that the category is inappropriate, please contact our Underwriting team to discuss your client's specific occupational duties in more detail. A pre-assessment reference number will then be provided to confirm the underwriting advice provided. This reference number should be recorded in LifeCENTRAL+, or displayed on the Personal Statement when submitted.

Abbreviations used in the Occupation Guide:

\$2.00, \$5.00 etc	Extra Premium or Loading per \$1,000 of sum insured pa.
90 day	Minimum of 90 day waiting period applies automatically to E2, E5 and GEN.
C2, C5, E2, E5, etc	Limited to a 2 or 5 year benefit period.
D	Decline.
GEN	TPD General Cover definition. These occupations are not eligible for the 'Own Occupation', 'Any Occupation', or 'Home Duties' definitions.
GEN 100%	Some occupations where GEN is available will have an additional 100% loading applied.
HDPT	TPD Home Duties definition. These occupations are not eligible for the 'Own Occupation' or 'Any Occupation' TPD definitions.
IC	Individual consideration.
Max \$10,000	Maximum of \$10,000 monthly benefit.
NS	Needlestick Benefit.

Occupation		Life/ Living	TPD	IP	NS
Abalone Diver	Deep or open water	\$5.00	D	GEN – 100%	N
	Shallow water 30 metres or less	\$2.50	D	GEN – 100%	N
Abattoir Worker	Butcher Trade qualified	A	B	B	N
	Supervisor	A	B	B	N
	Not qualified Butcher or Supervisor	A	GEN	E2	N
Accountant	Graduate, less than 3 years experience	A	A	AA	N
	Certified or chartered, less than 3 years experience	A	A	AA	N
	Certified or chartered, minimum 3 years experience	A	A	AA	N
	Non certified or non chartered Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Non certified or non chartered	A	A	A	N
Acrobat	Not performing at heights	A	D	GEN	N
	Performing at heights with adequate safety precautions	\$2.00	D	GEN – 100%	N
Actor		A	GEN	GEN	N
Actuary	Graduate, less than 3 years experience	A	A	AA	N
	Minimum 3 years experience	A	A	AA	N
	Fellow, less than 3 years experience	A	A	AA	N
Acupuncturist	Member of Australian Acupuncturist Association	A	A	P	Y
	Not a Member of Australian Acupuncturist Association	A	GEN	GEN	N
Advertising	Agent	A	A	A	N
	Agent Earning an average of \$125,000 over the last 3 years	A	A	S	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Advertising Executive	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Aerial/Antennae Erector	Over 10 metres	\$2.00	D	GEN – 100%	N
	Up to 10 metres	A	C	C2	N
Aerobics Instructor	Full time Minimum 3 years experience	A	GEN	E5	N
Agronomist	Less than 40% field work No hazardous chemicals	A	A	AA	N
	More than 40% field work No hazardous chemicals	A	A	A	N
Air Conditioning	Engineer Consultant, degree qualified and office only	A	A	AA	N
	Supervisor Qualified	A	B	B	N
	Qualified Installer/Repairer Up to 10 metres	A	B	B	N
	Qualified Installer/Repairer Over 10 metres	\$2.00	D	GEN – 100%	N
Airline Staff of Major Airlines Only	Office workers	A	A	A	N
	Office workers Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Pilot Aircrew or Flight Attendant	A	D	GEN	N
	Truck drivers	A	C	C2	N
Airline Staff of Minor/Charter Airlines	Pilot Aircrew or Flight Attendant	\$2.50	D	GEN – 100%	N
	Truck drivers	A	C	C2	N
Ambulance Officer/ Paramedical		A	B	B5	Y
Amway Seller/ Distributor	Full time Established minimum 3 years	A	B	BB	N
	Part time	A	D	GEN	N

Occupation		Life/ Living	TPD	IP	NS
Anaesthetist	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Antique Dealer	Deliveries	A	B	BB	N
	Sales and office only	A	B	BB	N
Apprentice	Not in final year	A	GEN	E2	N
Archaeologist	Unqualified	A	IC	IC	N
	Qualified More than 40% field work	A	A	A	N
	Qualified Office, less than 40% field work	A	A	AA	N
Architect	University qualified Less than 40% field work	A	A	AA	N
	University qualified More than 40% field work	A	A	A	N
	University qualified Less than 40% field work Less than 3 years experience	A	A	AA	N
	University qualified Less than 40% field work Minimum 3 years experience	A	A	AA	N
	University qualified More than 40% field work Earning an average of \$125,000 over the last 3 years	A	A	S	N
Architectural Draftsperson	Earning an average of \$125,000 over the last 3 years	A	A	S	N
Armed Services	Air Force all ranks Office duties, Civilian	A	A	A	N
	Air Force all ranks Office duties, Civilian Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Air Force Pilots and Crew	\$5.00	D	GEN – 100%	N
	Air Force Volunteer Reserve	A	IC	IC	N
	Army all ranks Office duties only	A	D	GEN	N
	Army Bomb disposal	\$5.00	D	GEN – 100%	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Armed Services (continued)	Army Pilots & Crew	\$5.00	D	GEN – 100%	N
	Army Special Air Services/ Commando	\$5.00	D	GEN – 100%	N
	Army Volunteer Reserve	A	IC	IC	N
	Navy all ranks Office duties only	A	D	GEN	N
	Navy Bomb Disposal	\$5.00	D	GEN – 100%	N
	Navy Divers No special hazards	\$5.00	D	GEN – 100%	N
	Navy Reserve	A	IC	IC	N
Art Dealer/ Proprietor	Not working from home	A	A	A	N
Artist/Painter	Commercial, qualified and office only No set production work Not working from home	A	B	BB	N
	Freelance, commercial, qualified and office only No set production work Not working from home	A	D	GEN	N
Asbestos Worker		A	D	GEN	N
Asphalt layer		A	GEN	E5	N
Assembly Line Worker		A	C	C5	N
Astronomer	Fully qualified	A	A	AA	N
Auctioneer	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Livestock	A	B	B	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Audiologist		A	A	P	Y
Auditor	Qualified	A	A	AA	N
	Other Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Other	A	A	A	N

Occupation		Life/ Living	TPD	IP	NS
Author/Writer		A	GEN	GEN	N
Auto – Electrician		A	B	B	N
Aviation Industry	Ground staff Air Traffic Controller	A	GEN	E2	N
	Ground staff Aircraft Engineer, qualified, flying	A	D	GEN	N
	Ground staff Cleaner	A	C	C5	N
	Ground staff Management and Administration	A	A	A	N
	Ground staff Management and Administration Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Ground staff Refuellers	A	C	C2	N
	Ground staff Security (unarmed)	A	C	C2	N
	Ground staff Aircraft Maintenance, qualified/ skilled	A	C	C5	N
Awning/Blind/ Screen Installer	Installer	A	B	B	N
	Sales and Quoting only	A	A	A	N
	Supervisor	A	B	BB	N
Baggage handlers/ Porters		A	C	C2	N
Bailiff	Armed	A	D	GEN – 100%	N
	Unarmed	A	B	B	N
Baker	Shop counter	A	B	BB	N
	Trade qualified	A	B	BB	N
	Unqualified Minimum 3 years experience	A	C	C5	N
Bank Senior Manager	Degree qualified	A	A	S	N
Bank Manager	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Bank Officer	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Bar Attendant		A	GEN	E5	N
Bar Manager	Less than 10% bar work	A	B	B	N
	Less than 40% bar work	A	B	B5	N
	More than 40% bar work	A	GEN	E5	N
Barber/Hairdresser	Not working from home	A	B	BB	N
	Working from home	A	GEN	GEN	N
Barrister/Solicitor	Graduate Less than 3 years experience	A	A	P	N
	Minimum 3 years experience	A	A	P	N
Battery Fitter/ Repairer	Qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C2	N
Beach Inspector	Permanent, full time Minimum 2 years experience	A	GEN	E5	N
Beautician	Qualified Salon only	A	B	BB	N
	Working from home/mobile	A	B	B	N
Beekeeper/Apiarist		A	C	C5	N
Biochemist		A	A	AA	Y
Biologist	Marine Less than 40% field work	A	A	AA	N
	Marine More than 40% field work Diving more than 40m	A	D	GEN – 100%	N
	Marine More than 40% field work Diving up to 40m	A	B	BB	N
	Not marine	A	A	AA	Y
Blacksmith/Farrier	Less than 3 years experience	A	D	GEN	N
	Minimum 3 years experience	A	C	C2	N
Blaster/Explosives Handler		\$2.00 or \$5.00	D	GEN – 100%	N

Occupation		Life/ Living	TPD	IP	NS
Boarding House Proprietor/Bed and Breakfast Proprietor		A	C	C	N
Boat Builder	Qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C5	N
Boat operator	Charter, deep sea	A	C	C5	N
	Charter, harbour and inlets	A	C	C5	N
Body Piercer		A	C	C2	N
Boilermaker	Qualified	A	C	C	N
	Unqualified Minimum 3 years experience	A	C	C5	N
Bookkeeper	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Bookmaker/Betting		A	D	GEN	N
Bootmaker	Less than 3 years experience	A	C	C5	N
	Minimum 3 years experience	A	B	BB	N
Botanist	Qualified Less than 40% field work	A	A	AA	N
	Qualified More than 40% field work	A	A	A	N
Bouncer/Crowd control		A	D	GEN	N
Boxer	Professional	NA	D	D	N
Bricklayer	Qualified	A	C	C	N
	Unqualified	A	C	C5	N
Brickpaver		A	C	C5	N
Broker	Insurance Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Insurance Not earning an average of \$125,000 over the last 3 years	A	A	A	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Builder	Foreman/Supervisor	A	B	BB	N
	Labourer	A	GEN	E2	N
	Licensed Fully qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	B	B	N
Business Consultant	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Butcher	Retail Trade qualified	A	B	B	N
	Retail Unqualified Minimum 3 years experience	A	C	C	N
	Slaughterman	A	GEN	E2	N
Butler	Qualified	A	B	BB	N
	Unqualified Minimum 3 years experience	A	C	C5	N
Buyer	Retail store Office only	A	A	A	N
	Retail store Office only Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Retail store Other than office only	A	B	BB	N
Cabinet Maker	Trade qualified	A	B	B	N
	Unqualified Less than 4 years experience	A	C	C2	N
	Unqualified Minimum 4 years experience	A	B	B	N
Cable Maker/Wire Maker		A	GEN	E5	N
Cafe/Coffee Lounge	Proprietor Less than 20% light manual work	A	B	BB	N
	Proprietor More than 20% light manual work	A	B	B	N
Cake decorator	Minimum 3 years experience	A	B	B	N

Occupation		Life/ Living	TPD	IP	NS
Cameraman	Aerial	\$5.00	D	GEN – 100%	N
	On location Australia only	A	B	B	N
	Studio only	A	B	BB	N
Cane Farmer	Cane Labourer/Worker/Harvester	A	GEN	E2	N
	Owner/Manager	A	C	C2	N
Canteen Work	Manager Less than 20% light manual work	A	B	BB	N
	Manager More than 20% light manual work	A	B	B	N
	Not manager	A	C	C2	N
Car Detailer	Less than 3 years in occupation	A	D	GEN	N
	Minimum 3 years in occupation	A	C	C2	N
Car Salesperson	Office only	A	A	A	N
	Office only Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Yard sales Minimum 2 years experience	A	B	BB	N
Car Wrecker	Other	A	GEN	E5	N
	Foreman no manual	A	C	C2	N
Caravan Park Owner		A	C	C	N
Caravan park worker/ employee		A	GEN	E2	N
Carer		A	GEN	E5	N
Caretaker	Living on premises	A	D	GEN	N
	Not living on premises	A	C	C2	N
Carpenter	Foreman/Supervisor	A	B	BB	N
	Trade qualified or	A	B	B	N
	Unqualified Less than 3 years experience	A	C	C2	N
Carpet Cleaner		A	C	C5	N
Carpet/Linoleum Layer		A	C	C5	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Cartographer	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Cartoonist	Employed full time Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Employed full time	A	A	A	N
	Freelance/self employed	A	A	A5	N
Carver	Wood Minimum 3 years experience	A	C	C2	N
Casino Employee	Cashier	A	B	BB	N
	Cleaner/maintenance	A	C	C5	N
	Croupier	A	B	B5	N
	Management/Clerical	A	A	A	N
	Management/Clerical Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Security	A	D	GEN – 100%	N
	Supervisor	A	B	BB	N
Caterer	Qualified Minimum 3 years experience	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C5	N
Ceiling Fixer	Trade qualified plasterer	A	C	C5	N
	Unqualified Minimum 3 years experience	A	C	C2	N
	Unqualified Less than 3 years experience	A	D	GEN	N
Cellarman		A	D	GEN	N
Chauffeur		A	B	B	N
Chef/Cook	Qualified	A	B	BB	N
	Unqualified	A	C	C5	N

Occupation		Life/ Living	TPD	IP	NS
Chemist - Industrial	Hazardous	A	D	GEN	N
	Lab Assistant	A	B	BB	N
	Lab Technician — Qualified	A	A	A	N
	Lab Technician — Qualified Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Non-hazardous	A	A	A	N
	Non-hazardous Earning an average of \$125,000 over the last 3 years	A	A	S	N
Chemist - Retail	Pharmacist	A	A	AA	N
	Shop Assistant	A	A	A	N
Childcare	At home	A	GEN	GEN	N
	Proprietor	A	B	BB	N
	Qualified and registered Not at home	A	B	B	N
	Unqualified Not at home	A	B	B	N
Chimney Sweep		A	D	GEN	N
Chiropodist/ Podiatrist	Less than 3 years experience	A	A	P	Y
	Qualified and registered Minimum 3 years experience	A	A	P	Y
Chiropractor	Less than 3 years experience	A	A	P	N
	Minimum 3 years experience	A	A	P	N
Choreographer		A	D	GEN	N
Claims/Loss Adjustor	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Cleaner	Brick	A	GEN	E5	N
	Carpet	A	C	C5	N
	Department Store	A	C	C5	N
	Domestic	A	C	C5	N
	Mobile car Established minimum 3 years	A	C	C5	N
	Office, Industrial, School	A	C	C5	N
	Proprietor	A	C	C5	N
	Street	A	D	GEN	N
Cleaner (continued)	Window Home or shops, less than 10 metres	A	GEN	E2	N
	Window Hazardous, or abseiling from building	\$5.00	D	GEN – 100%	N
	Window Outdoors, or more than 10 metres	\$2.00	D	GEN – 100%	N
Clergy (sole occupation)	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Clerk	Administration only	A	A	A	N
	Administration only Earning an average of \$125,000 over the last 3 years	A	A	S	N
Clerk/Bookkeeper	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Clothing Industry	Clothing Machinist Not working from home	A	C	C5	N
	Clothing/Fashion Designer Qualified, not based at home	A	A	A	N
	Clothing/Fashion Designer Qualified, working from home	A	GEN	GEN	N
	Clothing/Fashion Designer Unqualified, not working from home	A	C	C5	N
	Clothing/Fashion Designer Qualified, not based at home Earning an average of \$125,000 over the last 3 years	A	A	S	N

Occupation		Life/ Living	TPD	IP	NS
Clothing Industry (continued)	Dressmaker Trade qualified, not working from home	A	B	BB	N
	Dressmaker Working from home	A	GEN	GEN	N
	Management and administration No manual work	A	A	A	N
	Management and administration No manual work Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Pattern Maker Trade qualified, not working from home	A	B	BB	N
	Pattern Maker Working from home	A	D	GEN	N
	Tailor Working from home	A	GEN	GEN	N
	Tailor Trade qualified, not working from home	A	B	BB	N
Club/Bar Attendant		A	GEN	E5	N
Club/Bar Staff		A	GEN	E5	N
Coach (sports)	Employed by the Australian Institute of Sport	A	B	BB	N
	Other than swimming or tennis	A	D	GEN	N
	Swimming Full time, with multiple clients/ squads	A	B	B5	N
	Tennis Full time, with multiple clients/ squads	A	B	B5	N
Coach Builder	Qualified	A	C	C5	N
	Unqualified	A	D	GEN	N
Commentator	Radio / television	A	C	C2	N
Composer	Computer work only Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Computer work only	A	A	A	N
	Qualified	A	B	BB	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Computer Industry	Analyst/Programmer/Consultant Not university qualified	A	A	A	N
	Analyst/Programmer/Consultant Not university qualified Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Analyst/Programmer/Consultant University qualified	A	A	AA	N
	Maintenance Engineer	A	B	BB	N
	Sales Earning an average of \$125,000 over the last 3 years	A	A	S	N
Computer Industry (continued)	Sales Not earning an average of \$125,000 over the last 3 years	A	A	A	N
	Technician No manual work	A	A	A	N
	Technician No manual work Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Technician Manual work	A	B	BB	N
Computer Operator	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Concrete contractor		A	C	C5	N
Concrete form worker	Up to 10 meters	A	GEN	E5	N
Concrete steel fixer	Up to 10 meters	A	GEN	E5	N
Concretor worker	Concretor	A	GEN	E5	N
	Concretor/Finisher/Stamper No concreting or formwork	A	C	C2	N
Control Panel Operator	Less than 20% manual work	A	B	B	N
	More than 20% manual work	A	C	C2	N
	No manual work	A	A	A	N
	No manual work Earning an average of \$125,000 over the last 3 years	A	A	S	N

Occupation		Life/ Living	TPD	IP	NS
Conveyancer		A	A	P	N
Coroner		A	A	P	Y
Crane labourer or hooker on		A	GEN	E5	N
Crane Operator/ Derrickman	Offshore	\$2.00	GEN	E2	N
	Onshore	A	GEN	E5	N
Cray Fisherman	Skipper only Less than 20% manual work	A	C	C2	N
	Skipper only More than 20% manual work	A	GEN	E2	N
Crematorium/ cemetery worker	Not grave digger	A	C	C	N
Curator (museum, art gallery, library)	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Curtain/Blind Installer		A	B	B	N
Customs Agent/ Officer	Clerical/office only	A	A	A	N
	Clerical/office only Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Investigations/offsite	A	B	BB	N
Dairy Industry	Farmer/Proprietor	A	C	C5	N
	Milk delivery Local rounds	A	C	C5	N
	Process worker	A	C	C5	N
Dancer		A	D	GEN	N
Dancing Instructor	Full time Not working from home	A	B	B5	N
Data Entry Operator	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Dealer	Money Market	A	A	A	N
	Money Market Earning an average of \$125,000 over the last 3 years	A	A	S	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Debt Collector	Field work	A	D	GEN	N
	Office only	A	A	A	N
	Office only Earning an average of \$125,000 over the last 3 years	A	A	S	N
Decorator/Designer	Decorator, exterior Over 10 metres	\$2.00	D	GEN – 100%	N
	Decorator, exterior Up to 10 metres Qualified	A	C	C5	N
	Interior Designer No manual work Qualified	A	A	A	N
	Interior Designer No manual work Unqualified, minimum 3 years experience	A	A	A	N
Decorator/Designer (continued)	Interior Designer No manual work Unqualified, minimum 3 years experience Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Interior Designer No manual work Qualified, earning an average of \$125,000 over the last 3 years	A	A	S	N
	Interior Designer Unqualified, less than 3 years experience or more than 20% manual work	A	D	GEN	N
	Interior Designer Unqualified, minimum 3 years experience Less than 20% manual work	A	B	BB	N
Delicatessen	Proprietor	A	B	BB	N
	Shop Assistant	A	B	B	N
Delivery Person	Grocery, milk	A	C	C2	N
	Whitegoods, furniture etc	A	GEN	E5	N
Demolition supervisor	No explosives	A	C	C2	N
Demolition worker	No explosives	\$2.50	D	GEN – 100%	N

Occupation		Life/ Living	TPD	IP	NS
Dental Surgeon	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Dental Worker	Dental Hygienist	A	A	A	Y
	Dental Nurse	A	B	BB	Y
	Dental Prosthetist/Technician	A	A	A	Y
	Dental Receptionist No dental work	A	A	A	N
	Dental Receptionist No dental work Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Student With dental work	A	GEN	GEN	Y
Dentist	Graduate, less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Department Store	Deliveries	A	C	C5	N
	Detective/Security	A	D	GEN – 100%	N
	Sales No lifting No deliveries	A	A	A	N
	Sales Lifting No deliveries	A	B	B	N
Dermatologist	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Detective		A	D	GEN	N
Diamond Cutter/ Polisher/Setter	Qualified	A	B	BB	N
	Unqualified, minimum 3 years experience	A	B	B5	N
Die Maker	Qualified	A	B	BB	N
	Unqualified, minimum 3 years experience	A	B	B5	N
Diesel Mechanic	Qualified	A	B	B	N
	Unqualified, minimum 3 years experience	A	C	C2	N
Dietician		A	A	A	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Disc Jockey		A	D	GEN	N
Distillery Worker		A	GEN	E5	N
Diver	Not Abalone or Navy Qualified	\$5.00	D	GEN – 100%	N
Dock worker		A	GEN	E5	N
Doctor	Graduate (Medical Intern, Resident, Registrar)	A	A	P	Y
	GP, less than 3 years experience	A	A	P	Y
	GP, minimum 3 years experience	A	A	P	Y
	Specialist, less than 3 years experience	A	A	P	Y
	Specialist, minimum 3 years experience	A	A	P	Y
Dog Breeder	No racing involvement	A	GEN	GEN	N
Dog Groomer	Owner Minimum 3 years	A	C	C2	N
Dogman/ Steeplejack		\$2.00	D	GEN – 100%	N
Doorman	Hotel/shop	A	C	C2	N
Draftsperson	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Draper		A	B	BB	N
Dredge Operator	Harbour or river	A	C	C5	N
Driller	Water, oil, minerals, quarry Offshore	\$3.00	GEN	E2	N
	Water, oil, minerals, quarry Onshore	A	C	C2	N
Driver	Armoured car	A	GEN	E5	N
	Bakery Van	A	C	C5	N
	Bicycle, motorbike (including courier)	A	D	GEN	N
	Bobcat/Bulldozer/Backhoe Driver	A	GEN	E5	N
	Bread Carter/Vendor	A	C	C5	N
	Bus driver, local	A	C	C5	N

Occupation		Life/ Living	TPD	IP	NS
Driver (continued)	Bus/coach driver, long distance Less than 1,000km per day, daily return	A	C	C2	N
	Bus/coach driver, long distance/ interstate	A	GEN	E5	N
	Car, courier	A	C	C2	N
	Concrete mixer	A	C	C5	N
	Driving instructor	A	B	B	N
	Driving test examiner	A	B	B	N
	Fork lift driver	A	C	C2	N
	Hazardous Goods Explosives, toxic chemicals etc	\$2.50	D	GEN – 100%	N
	Local Heavy goods, including deliveries	A	C	C2	N
	Local Light goods, including deliveries	A	B	B	N
	Logging Driver	A	GEN	E5	N
	Long distance Heavy goods, including deliveries	A	GEN	E2	N
	Milkman/Vendor	A	C	C2	N
	Petrol truck driver	\$2.50	D	GEN – 100%	N
	Removalist driver	A	GEN	E2	N
	Taxi driver Full time owner driver	A	C	C5	N
	Taxi driver Not owner and full time	A	GEN	E2	N
	Tow Truck Driver	A	GEN	E2	N
	Truck Driver Less than 100km radius from base Local deliveries No loading or unloading	A	C	C5	N
	Truck Driver More than 100km radius from base Minimum 2 years experience Regular contracts	A	GEN	E2	N
Dry Cleaner	Employee Not proprietor	A	B	B	N
	Proprietor	A	B	BB	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Earthmoving Contractor	Bobcat/Bulldozer/Backhoe Owner Established minimum 3 years, employees Less than 20% manual work/ driving	A	B	B5	N
	Bobcat/Bulldozer/Backhoe Owner Established minimum 3 years, employees Less than 40% manual work/ driving	A	C	C5	N
Editor	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Electrical inspector	Working at heights	A	C	C5	N
Electrician	Qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C	N
Electroplater	Qualified	A	B	BB	N
	Unqualified Minimum 3 years experience	A	C	B	N
Elevator Installer	Trade qualified	A	C	C2	N
	Unqualified	A	D	GEN	N
Employment Consultant	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Enameller	Qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C2	N
Endodontist	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Engineer	University qualified More than 40% field work or working underground	A	A	A	N
	University qualified Office/consulting Up to 40% field work or underground Less than 3 years experience	A	A	AA	N

Occupation		Life/ Living	TPD	IP	NS
Engineer (continued)	University qualified Office/consulting Up to 40% field work or underground Minimum 3 years experience	A	A	AA	N
	University qualified More than 20% manual work	A	B	BB	N
Engraver/Etcher	University qualified More than 20% manual work	A	B	BB	N
Estimator		A	B	BB	N
Explosives Maker		\$2.50	D	GEN – 100%	N
Exporter/Importer	Handling goods	A	D	GEN	N
	Not handling goods, clerical only Earning and average of \$125,000 in the last 3 years	A	A	S	N
	Not handling goods, clerical only	A	A	A	N
Factory Worker		A	GEN	E5	N
Farm labourer/ employee	Permanent employee	A	GEN	E2	N
Farm Proprietor	More than 5 staff	A	B	B5	N
	Up to 5 staff	A	C	C5	N
Farming Industry (proprietor/owner/ manager)	Beef Cattle	A	C	C5	N
	Dairy	A	C	C5	N
	Farmer/Grazier owner	A	C	C5	N
	Fruit/vegetables grower Orchardist	A	C	C2	N
	Grain/wheat	A	C	C2	N
	Grape grower	A	C	C2	N
	Mixed farming	A	C	C2	N
	Orchardist Qualified	A	C	C2	N
	Oyster	A	D	GEN	N
	Poultry/pig	A	C	C5	N
	Sugarcane	A	C	C2	N
	Farrier/Blacksmith	Less than 3 years experience	A	D	GEN
Minimum 3 years experience		A	C	C2	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Fast Food/ Takeaway	Employee	A	C	C5	N
	Owner/Manager	A	B	B	N
Fencing Contractor	Agricultural/rural	A	GEN	E5	N
	Domestic/suburban	A	C	C5	N
Ferry/Harbour Pilot		A	C	C5	N
Fibre Glass Moulder		A	C	C5	N
Film Industry – Non-studio	Cameraman On location, Australia only	A	B	B	N
	Cameraman (aerial)	\$5.00	D	GEN – 100%	N
	Director	A	IC	GEN	N
	Editor	A	IC	GEN	N
	Engineer	A	IC	GEN	N
	Producer	A	IC	GEN	N
	Sound/Lighting/Electrical	A	IC	GEN	N
Film Industry – Studio Only	Cameraman	A	B	BB	N
	Director	A	B	BB	N
	Editor	A	A	A	N
	Editor Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Engineer (heights)	A	C	C2	N
	Engineer (no heights)	A	B	BB	N
	Lighting (heights)	A	C	C2	N
	Lighting (no heights)	A	B	BB	N
	Producer	A	A	A	N
	Producer Earning an average of \$125,000 over the last 3 years	A	A	S	N
Sound	A	B	BB	N	
Financial Adviser/ Planner/Consultant		A	A	AA	N
Firefighter	Chief firefighter/station officer	A	B	B	N
	Fireman, not senior officer	A	GEN	E2	N

Occupation		Life/ Living	TPD	IP	NS
Fisherman	Captain, no manual work	A	C	C2	N
	Manual work	A	GEN	E2	N
Fishmonger		A	C	C2	N
Fitness Centre	Administration only	A	A	A	N
	Administration only Earning an average of \$125,000 over the last 3 years	A	A	S	N
Fitness Centre (continued)	Instructors	A	GEN	E5	N
	Manager Less than 10% classes	A	B	B5	N
Fitter and Turner	Trade qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C	N
Floor Coverer/Layer		A	C	C5	N
Floor Sander		A	D	GEN	N
Floor/Wall Tiler	Not qualified	A	C	C2	N
	Trade qualified No roof tiling or paving	A	C	C5	N
Florist	Deliveries	A	C	C2	N
	Sales	A	B	BB	N
	Shop proprietor No deliveries	A	A	A	N
Food Technologist	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Footballer	Professional	A	D	GEN – 100%	N
Forest Ranger	Trade qualified	A	C	C5	N
	Unqualified	A	D	GEN	N
Forester	Supervisory	A	C	C	N
	Tree felling	A	GEN	E5	N
Form worker/ Concretor		A	GEN	E5	N
Foundry Worker		A	GEN	E5	N
Freezing works	Employee	A	GEN	E5	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
French Polisher	Qualified	A	B	B	N
	Unqualified Less than 3 years experience	A	D	GEN	N
	Unqualified Minimum 3 years experience	A	C	C2	N
Fruit Packer/Picker		A	D	GEN	N
Fruiterer/ Greengrocer		A	B	B	N
Funeral Parlour	Director	A	A	A	N
	Director Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Driver/pallbearer	A	B	B	N
	Embalmer	A	B	B	N
	Undertaker	A	B	B	N
Furnaceman		A	GEN	E5	N
Furniture Dealer	Deliveries	A	C	C5	N
	Sales Less than 20% light manual work	A	B	BB	N
	Sales More than 20% light manual work	A	B	B	N
	Sales No manual	A	A	A	N
Furniture Removalist		A	GEN	E5	N
Furniture Restorer	Trade qualified	A	B	B	N
	Unqualified Less than 3 years experience	A	D	GEN	N
	Unqualified Minimum 3 years experience	A	C	C2	N
Furrier		A	B	B	N
Garage/Service Station	Console Operator	A	B	BB	N
	Mechanic	A	B	B	N
	Proprietor	A	B	BB	N
	Pump attendant/operator	A	C	C2	N

Occupation		Life/ Living	TPD	IP	NS
Garbage Collector		A	GEN	E5	N
Gardener	Trade qualified	A	C	C	N
	Unqualified	A	GEN	E5	N
Gas Fitter	Trade qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C2	N
	Unqualified Less than 3 years experience	A	D	GEN	N
Gas Meter Reader/ Tester		A	B	BB	N
Gas Pipelayer		A	GEN	E5	N
Geologist/ Geophysicist	University qualified Less than 40% field, underground or offshore work	A	A	AA	N
	University qualified Greater than 40% field, underground or offshore work	A	A	A	N
Glass Blower		A	D	GEN	N
Glazier	Trade qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C5	N
Goldsmith	Trade qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	B	B	N
Golf Professional	Tournaments	A	D	GEN	N
	Tuition	A	B (90 day)	B	N
Government Employees	Clerical only	A	A	A	N
	Clerical only Earning an average of \$125,000 over the last 3 years	A	A	S	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Graphic Designer	Not qualified	A	D	GEN	N
	Qualified Not working from home	A	A	A	N
	Qualified Not working from home Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Qualified Working from home	A	GEN	GEN	N
Grave Digger		A	GEN	E5	N
Greenkeeper/ Groundsman	Qualified	A	C	C	N
	Unqualified	A	GEN	E5	N
Greyhound Trainer		A	D	GEN	N
Grocer		A	B	B	N
Guest House Proprietor		A	B	B	N
Gunsmith		A	B	B	N
Gynaecologist	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Gyprock Fixer	Trade qualified	A	C	C5	N
	Unqualified Less than 3 years experience	A	D	GEN	N
	Unqualified Minimum 3 years experience	A	C	C2	N
Haberdasher		A	B	BB	N
Handyman	Full time Not self employed	A	C	C2	N
	Self employed or part time	A	D	GEN	N
Harbour Pilot		A	C	C5	N
Hardware Retailer		A	B	BB	N
Health Inspector		A	A	A	N
Helicopter Pilot/ Crew	TV/Radio	IC	D	GEN – 100%	N
	Westpac Rescue	A	B	B5 (90 day, max \$10,000)	N

Occupation		Life/ Living	TPD	IP	NS
Home Duties/ Housewife/ Homemaker		A	HDPT	HDPT	N
Homoeopath	Not qualified or working from home	A	D	GEN	N
	Qualified Not working from home	A	A	A	N
	Qualified Not working from home Earning an average of \$125,000 over the last 3 years	A	A	S	N
Horse Riding Instructor		A	D	GEN	N
Horse Strappers/ Trainers		A	D	GEN	N
Horticulturalist	Qualified	A	B	B	N
	Unqualified	A	C	C5	N
Hospital Orderly/ Porter		A	C	C5	N
Hotel/Motel	Administration only	A	A	A	N
	Administration only Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Bellboy	A	D	GEN	N
	Concierge	A	A	A	N
	Concierge Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Laundry Staff	A	GEN	GEN	N
	Maid Minimum 2 years experience	A	C	C2	N
	Maintenance Qualified	A	C	C2	N
	Manager/Proprietor	A	A	A	N
	Porter	A	GEN	E2	N
Security (unarmed)	A	C	C2	N	
House reblocker/ restumper		A	GEN	E5	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Human Resources	Manager Not university qualified	A	A	A	N
	Manager Not university qualified Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Manager University qualified	A	A	AA	N
	Officer Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Officer Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Hydraulic hose fitter		A	C	C2	N
Hypnotherapist	Qualified Member of Australian Hypnotherapist Society	A	A	A	N
	Qualified Member of Australian Hypnotherapist Society Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Unqualified or not Member of Australian Hypnotherapist Society	A	D	GEN	N
Ice Cream vendor	Working from van	A	C	C2	N
Instrument maker	Qualified	A	B	BB	N
	Unqualified Minimum 3 years experience	A	B	B	N
Insulation Installer	Minimum 3 years experience	A	C	C2	N
Insurance Agent/ Broker/Planner/ Consultant	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
	Earning an average of \$125,000 over the last 3 years	A	A	S	N
Insurance Assessor/ Adjustor	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Insurance Clerk	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N

Occupation		Life/ Living	TPD	IP	NS
Insurance Investigator	No surveillance work/ administration only	A	A	A	N
	No surveillance work/ administration only Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Surveillance work	A	D	GEN	N
Insurance Management/ Executive	University qualified	A	A	AA	N
Interpreter	Not working from home	A	A	A	N
	Not working from home Earning an average of \$125,000 over the last 3 years	A	A	S	N
Investment Banker	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Iridologist	Qualified Not working from home	A	A	A	N
	Qualified Not working from home Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Unqualified or working from home	A	D	GEN	N
Ironing contractor		A	GEN	E5	N
Ironmonger		A	GEN	E5	N
Irrigation/drainage worker		A	C	C5	N
Jackeroo/Jillaroo		A	D	GEN	N
Jeweller	Sales retail store	A	A	A	N
	Trade Qualified Cutter/Polisher/ Repairs	A	B	BB	N
	Unqualified Cutter/Polisher Minimum 2 years experience	A	C	C2	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Jockey	Harness racing	A	D	GEN – 100%	N
	Other	A	D	GEN – 100%	N
	Steeple/jump racing	\$2.00	D	GEN – 100%	N
Joiner	Trade qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C2	N
Journalist	Employed No overseas assignments No unusual hazards	A	A	A	N
	Employed No overseas assignments No unusual hazards Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Freelance Not at home, no overseas, regular work	A	A	A	N
Judge		A	A	P	N
Judges Clerk		A	A	A	N
Kennel/Cat Homes	Owner/Proprietor	A	B	B	N
	Worker	A	C	C2	N
Kiln Operator		A	C	C2	N
Kitchen hand		A	C	C5	N
Laboratory Assistant		A	B	BB	N
Laboratory Technician	Qualified Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Qualified Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Labourer		A	D	GEN	N

Occupation		Life/ Living	TPD	IP	NS
Landscape worker	Landscape architect University qualified	A	A	A	N
	Landscape architect University qualified Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Trade qualified with minimum 3 years experience	A	C	C	N
	Unqualified or less than 3 years experience	A	GEN	E5	N
Lathe Operator	Not trade qualified	A	D	GEN	N
	Trade qualified	A	C	C5	N
Laundry/ Laundromat	Owner	A	C	C5	N
	Staff	A	D	GEN	N
Law Clerk		A	A	A	N
Lawn Mowing Contractor	Less than 3 years experience	A	D	GEN	N
	Minimum 3 years experience	A	C	C2	N
	Sales/Service	A	B	BB	N
Lawyer	Graduate Less than 3 years experience	A	A	P	N
	Minimum 3 years experience	A	A	P	N
Leather Worker		A	D	GEN	N
Lecturer (university or equivalent)		A	A	AA	N
Librarian	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Life Guard	Full time, employed	A	GEN	E5	N
Linesperson	Electrical/telephone Heights over 10 metres	A	C	C2	N
	Electrical/telephone Heights up to 10 metres	A	C	C	N
Livestock Broker/ Buyer/Dealer	Including manual work	A	B	B	N
	No manual	A	B	BB	N
Locksmith		A	B	BB	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Logging Contractor/ Log Hauler		A	D	GEN	N
Lumberjack		A	D	GEN	N
Machinery Sales/ Hire		A	B	BB	N
Machinist/Machine Operator	Not trade qualified	A	D	GEN	N
	Trade qualified	A	C	C5	N
Magistrate		A	A	P	N
Manager	More than 20% light manual duties and supervising blue collar workers	A	B	B	N
	Office/administration only	A	A	A	N
	Office/administration only Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Up to 20% light manual duties and supervising blue collar workers	A	B	BB	N
Manicurist	Not working from home	A	C	C2	N
	Working from home	A	C	C2	N
Marina Owner	No manual work	A	A	A	N
Marine Crew	Not ocean going	A	C	C2	N
	Ocean going (in Australian Waters)	A	GEN	E2	N
Market Gardener	Less than 3 years experience	A	D	GEN	N
	Minimum 3 years experience	A	C	C2	N
Market Researcher/ Analyst	No degree	A	A	A	N
	No degree Earning an average of \$125,000 over the last 3 years	A	A	S	N
	University degree qualified	A	A	AA	N
Market Stall Holder		A	D	GEN	N
Marketing/Sales Manager	No degree	A	A	A	N
	No Degree Earning an average of \$125,000 over the last 3 years	A	A	S	N
	University degree qualified	A	A	AA	N
Martial Arts Instructor		A	D	GEN	N

Occupation		Life/ Living	TPD	IP	NS
Masseur	Qualified Not working from home	A	B	B5	N
	Unqualified or working from home	A	D	GEN	N
Meat Industry	Boner	A	GEN	E2	N
	Inspector	A	B	B	N
	Packer	A	GEN	E5	N
	Supervisor No manual	A	B	B	N
Mechanic	Trade qualified	A	B	B	N
	Unqualified	A	C	C5	N
Medical Practitioner	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
	Student	A	GEN	GEN	Y
Merchant Banker		A	A	AA	N
Metallurgist	Qualified Less than 40% underground	A	A	AA	N
Meteorologist		A	A	AA	N
Meter Reader		A	B	BB	N
Midwife	Registered	A	B	B	Y
Mining — Surface work or up to 40% field work or underground	Carpenter No explosives	A	B	B	N
	Clerical/Office work only	A	A	A	N
	Clerical/Office work only Earning an average of \$125,000 in the last 3 years	A	A	S	N
	Driver/Operator Bogger, Mill No explosives	A	GEN	E5	N
	Driver/Operator Crane No explosives	A	GEN	E5	N
	Driver/Operator Dump Truck No explosives	A	GEN	E5	N
	Driver/Operator Excavator No explosives	A	GEN	E5	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Mining — Surface work or up to 40% field work or underground (continued)	Driver/Operator Truck No explosives	A	GEN	E5	N
	Engineer University qualified Office work/consulting Less than 3 years experience	A	A	AA	N
	Engineer University qualified Office work/consulting Minimum 3 years experience	A	A	AA	N
	Electrician No explosives	A	B	B	N
	Explosives handling	\$2.00	D	GEN – 100%	N
	Fitter/Turner No explosives	A	B	B	N
	Foreman/Supervisor No explosives	A	B	B	N
	Geologist University qualified Office/consulting No explosives	A	A	AA	N
	Manager No manual work	A	A	A	N
	Manager No manual work Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Mechanic No explosives	A	B	B	N
	Metallurgist Qualified	A	A	AA	N
	Plant Operator No explosives	A	GEN	E5	N
	Quarry worker No explosives	A	GEN	E5	N
	Safety Officer	A	B	BB	N
Welder No explosives	A	C	C	N	

Occupation		Life/ Living	TPD	IP	NS
Mining – More than 40% field work or underground	Carpenter No explosives	\$2.00	C	C	N
	Driver/Operator Bogger, Mill, Excavator No explosives	\$2.00	GEN	E2	N
	Driver/Operator Crane No explosives	\$2.00	GEN	E2	N
	Driver/Operator Dump Truck No explosives	\$2.00	GEN	E2	N
	Driver/Operator Excavator No explosives	\$2.00	GEN	E2	N
	Driver/Operator Truck No explosives	\$2.00	GEN	E2	N
	Electrician No explosives	\$2.00	C	C	N
	Engineer University qualified Office/consulting No explosives	\$2.00	A	A	N
	Explosives handling	\$5.00	D	GEN – 100%	N
	Fitter/Turner No explosives	\$2.00	C	C	N
	Foreman/Supervisor No explosives	\$2.00	C	C	N
	Geologist University qualified Office/consulting No explosives	\$2.00	A	A	N
	Manager No manual work	\$2.00	B	BB	N
	Mechanic No explosives	\$2.00	C	C	N
	Metallurgist Qualified	\$2.00	A	A	N
	Plant Operator No explosives	\$2.00	GEN	E2	N
Quarry worker No explosives	\$2.00	GEN	E2	N	

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Mining — More than 40% field work or underground (continued)	Welder No explosives	\$2.00	GEN	E5	N
Minister of Religion	Sole occupation	A	A	A	N
	Sole occupation Earning an average of \$125,000 over the last 3 years	A	A	S	N
Mobile coffee van operator/owner	Established minimum three years	A	C	C5	N
Model		A	D	GEN	N
Motor Vehicle Assembly worker		A	GEN	E5	N
Moulder/casting workers	Qualified	A	GEN	E5	N
	Unqualified	A	GEN	E2	N
Muffler Fitter	Less than 3 years experience	A	D	GEN	N
	Minimum 3 years experience	A	C	C2	N
Museum Curator	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Musician	Full time Other	A	D	GEN	N
	Orchestra Full time, salaried	A	C	C2	N
Nanny		A	GEN	GEN	N
Naturopath	Not qualified or working from home	A	D	GEN	N
	Qualified Not working at home	A	A	A	N
	Qualified Not working at home Earning an average of \$125,000 over the last 3 years	A	A	S	N
Neurologist	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y

Occupation		Life/ Living	TPD	IP	NS
News Reader		A	D	GEN	N
Newsagent	Paper deliveries	A	B	B	N
Newspaper Compositor		A	B	BB	N
Newspaper Editor	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Not working		A	GEN	GEN	N
Nurse	Assistant/Aide	A	C	C2	Y
	Director of Nursing	A	A	A	Y
	Director of Nursing Earning an average of \$125,000 over the last 3 years	A	A	S	Y
	Intellectual disability/Psychiatric	A	C	C5	Y
	Registered/Enrolled	A	B	B	Y
	Student	A	GEN	GEN	Y
	Theatre	A	B	B	Y
	Unit Managers No manual duties	A	A	A	N
	Unit Managers No manual duties Earning an average of \$125,000 over the last 3 years	A	A	S	N
Nursery	Qualified nurseryman	A	C	C	N
	Retail employee Less than 20% manual work	A	B	B	N
	Unqualified nurseryman	A	GEN	E5	N
Nutritionist		A	A	A	N
Obstetrician	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Occupational Therapist		A	A	P	N

4 Occupation Guidelines (Continued)

Occupation	Life/ Living	TPD	IP	NS	
Oil & Gas Industry — More than 40% Offshore	Chef or kitchen worker	\$2.00	GEN	E5	N
	Crane Driver	\$2.00	GEN	E2	N
	Derrickman	\$2.00	GEN	E2	N
	Driller	\$3.00	GEN	E2	N
	Electrician	A	C	C	N
	Engineer Qualified	A	A	A	N
	Laboratory Technician	\$2.00	A	A	N
	Labourer/tool pusher	\$2.00	GEN	E5	N
	Rigger	\$2.00	D	GEN – 100%	N
	Supervisor	\$2.00	GEN	E5	N
Oil & Gas Industry — Onshore, or up to 40% Offshore	Carpenter	A	B	B	N
	Crane Driver	A	GEN	E5	N
	Derrickman	A	GEN	E5	N
	Driller	A	C	C2	N
	Electrician	A	B	B	N
	Engineer Qualified Up to 40% field work Minimum 3 years experience	A	A	AA	N
	Engineer Qualified Up to 40% field work Less than 3 years experience	A	A	AA	N
	Executive Manager University qualified	A	A	AA	N
	Labourer	A	D	GEN – 100%	N
	Management/Clerical only	A	A	A	N
	Management/Clerical only Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Mechanic	A	B	B	N
	Metallurgist	A	A	AA	N
	Pipeline workers Oil & Gas Repairmen/Trench workers	A	GEN	E2	N

Occupation		Life/ Living	TPD	IP	NS
Oil & Gas Industry — Onshore, or up to 40% Offshore (continued)	Pipeline workers Oil & Gas Welder — not trade qualified	A	D	GEN	N
	Pipeline workers Oil & Gas Welder — trade qualified	A	C	C	N
	Refinery workers Oil & Gas General definition workers	A	D	GEN	N
	Refinery workers Oil & Gas Rigger (height less than 10 metres)	A	D	GEN	N
	Refinery workers Oil & Gas Rigger (height more than 10 metres)	\$2.00	D	GEN – 100%	N
	Rigger (height less than 10 metres)	A	D	GEN – 100%	N
	Rigger (height more than 10 metres)	\$2.00	D	GEN – 100%	N
	Supervisor	A	C	C5	N
Ophthalmologist	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Optician/Optical Dispenser	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Optometrist	Less than 3 years experience	A	A	P	N
	Minimum 3 years experience	A	A	P	N
Orchardist	Proprietor/owner only	A	C	C2	N
Orthodontist	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Orthopaedic Surgeon	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Osteopath	Qualified and registered	A	A	P	Y
Oyster Farmer/ Packer		A	D	GEN	N
Paediatrician	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Painter	Less than 3 years experience	A	D	GEN	N
	Minimum 3 years experience	A	C	C5	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Panelbeater /Spray Painter	Not qualified	A	D	GEN	N
	Trade qualified	A	C	C5	N
Paper/pulp industry	Skilled	A	GEN	E5	N
	Unskilled	A	GEN	E2	N
Paralegal	Meeting the requirements of P	A	A	P	N
	Not meeting the requirements of P	A	A	A	N
Paramedic		A	B	B5	Y
Parking Station Attendant	Cashier only	A	B	B	N
	Parking cars	A	GEN	E2	N
Parole Officer	Office only	A	A	A	N
Pathologist	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Patrolman	Security — armed	A	D	GEN	N
	Security — unarmed	A	C	C2	N
Paver		A	C	C5	N
Pawnbroker	Minimum 3 years experience	A	C	C2	N
Periodontist	Graduate Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Personal Assistant	Administration only Not working at home	A	A	A	N
	Administration only Not working at home Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Administration only Working at home	A	D	GEN	N
Personnel Consultant	Earning an average of \$125,000 in the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Personal Trainer		A	GEN	E5	N

Occupation		Life/ Living	TPD	IP	NS
Pest Controller/ Exterminator	Heights less than 10 metres	A	C	C	N
Pharmacist	Graduate, less than 3 years experience	A	A	AA	N
	Minimum 3 years experiences	A	A	AA	N
Photocopier Technician/ Repairman		A	B	BB	N
Photographer	Aerial	\$5.00	D	GEN – 100%	N
	Location or Freelance (Australia only) No aviation No hazardous activities	A	B	B	N
	Press/TV news Photographer (Australia only)	A	B	B5	N
	Studio, weddings and private functions (local only)	A	B	BB	N
	Studio only	A	A	A	N
Physicist		A	A	AA	N
Physiologist	Degree qualified	A	A	P	Y
	Unqualified	A	A	P	N
Physiotherapist	Degree qualified, less than 3 years experience	A	A	P	Y
	Degree qualified, minimum 3 years experience	A	A	P	Y
Piano Tuner		A	B	BB	N
Picture Framer		A	B	BB	N
Plant Operator	Not in office, control room Heavy plant/machine operator	A	GEN	E5	N
	Office, control room	A	A	A	N
Plasterer	Trade qualified, or with minimum 4 years experience	A	C	C5	N
	Unqualified or less than 4 years experience	A	GEN	E2	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Plumber	Roof Plumber Qualified or unqualified with minimum 3 years experience	A	C	C	N
	Trade qualified	A	B	B	N
	Unqualified and less than 3 years experience	A	D	GEN	N
Podiatrist	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Police	All officers	A	D	GEN – 100%	N
	Clerical – non officer (past or present)	A	A	A	N
	Clerical – non officer (past or present) Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Parking Police	A	C	C5	N
Pool cleaner		A	C	C5	N
Post Office	Clerical Counter staff	A	A	A	N
	Mail Contractor/Sorter/Delivery	A	C	GEN	N
	Postman – not using motorbike	A	C	C2	N
	Postman – using motorbike	A	C	C5	N
Potter	Commercial Qualified, office only Not working from home	A	B	BB	N
	Commercial Unqualified Working from home	A	D	GEN	N
Poultry Farmer	Manager only	A	C	C2	N
	Other than manager	A	C	C5	N
Priest (sole occupation)	Earning and average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N

Occupation		Life/ Living	TPD	IP	NS
Printer	Bookbinder/Compositor	A	B	BB	N
	Editor/Proofreader	A	A	A	N
	Editor/Proofreader Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Lithographer	A	B	BB	N
	Trade qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C2	N
Prison	Clerical – non officer	A	A	A	N
	Clerical – non officer Earning and average of \$125,000 over the last 3 years	A	A	S	N
Prison Warden/ Officer		A	D	GEN – 100%	N
Private Investigator	Well established, minimum 3 years experience Unarmed	A	C	C2	N
Probation Officer	Clerical only	A	A	A	N
	Clerical only Earning and average of \$125,000 over the last 3 years	A	A	S	N
Process Worker		A	C	C5	N
Production Line Worker		A	C	C5	N
Professional Sportsperson		A	D	GEN	N
Professor		A	A	AA	N
Property Developer/ Investor	Full time Involved with project management and actual development	A	A	A	N
	Full time Involved with project management and actual development Earning an average of \$125,000 over the last 3 years	A	A	S	N
	No involvement with project management or in actual development	A	D	GEN	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Property Manager	Living on premises	A	D	GEN	N
	Not living on premises	A	C	C2	N
Property Rental Manager	Earning and average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Psychiatrist	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Psychologist		A	A	P	N
Public Relations Officer	Earning on average \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Publisher	Earning on average \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Quantity Surveyor	Qualified, office work or less than 40% field work, less than 3 years experience	A	A	AA	N
	Qualified, office work or less than 40% field work, minimum 3 years experience	A	A	AA	N
	Qualified, more than 40% field work	A	A	A	N
Quarries	Licensed tradesman No explosives	A	C	C2	N
Radio worker	Director/producer	A	A	A	N
	Director/producer Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Sound Engineer Qualified	A	B	BB	N
	Technician	A	B	BB	N
Radiographer	Earning an average of \$125,000 over the last 3 years	A	A	S	Y
	Not earning an average of \$125,000 over the last 3 years	A	A	A	Y

Occupation		Life/ Living	TPD	IP	NS
Radiologist	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Railway workers	Booking officer	A	A	A	N
	Ganger	A	D	GEN	N
	Guard	A	D	GEN	N
	Inspector – ticket	A	B	B5	N
	Maintenance staff	A	D	GEN	N
	Porter	A	GEN	E2	N
	Signalman	A	B	BB	N
	Station master	A	B	BB	N
	Ticket collector	A	D	GEN	N
	Train/Tram Driver	A	GEN	E2	N
	Ranger		A	C	C5
Real Estate Agent	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Receptionist	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Reflexologist	Qualified, Australian registered Not working at home	A	A	P	Y
Refrigeration Mechanic	Trade qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C2	N
Rehabilitation consultant	Degree qualified	A	A	P	N
Removalist		A	GEN	E5	N
Renderer	Cement	A	C	C5	N
Reporter	Employed No overseas work, office only	A	A	A	N
	Employed No overseas work, office only Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Self employed or overseas work	A	D	GEN	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Repossession Agent		A	D	GEN	N
Residential Care Worker		A	GEN	E5	N
Restaurant	Kitchen hand	A	C	C5	N
	Maitre d'	A	B	BB	N
	Waitress/Waiter	A	B	B5	N
Retail/shop Proprietor	Less than 20% manual work (eg lifting, packing) and no deliveries	A	B	BB	N
	Less than 20% manual work (eg lifting, packing) and less than 20% deliveries	A	B	B5	N
	Less than 20% manual work Less than 20% deliveries	A	C	C	N
	No manual work	A	A	A	N
Retiree — Not working		A	GEN	GEN	N
Road Maintenance & Construction		A	GEN	E5	N
Road sweeper/ cleaner driver		A	GEN	E5	N
Roller Door Installer		A	C	C2	N
Rubbish/garbage removalist	Non driver	A	GEN	E5	N
Saddlemaker		A	B	BB	N
Sailmaker		A	B	BB	N
Sales Representative	Commercial travel (deliveries, light goods only)	A	B	BB	N
	Commercial travel (no deliveries/repairs)	A	A	A	N
	Deliveries	A	B	B	N
	Door to door	A	D	GEN	N
	Requiring lifting or demonstration of heavy goods	A	B	B	N
Sandblaster		A	D	GEN	N
Sawmiller		A	D	GEN	N

Occupation		Life/ Living	TPD	IP	NS
Scaffold worker	Over 10 metres	\$2.00	D	GEN – 100%	N
	Up to 10 metres	A	C	C2	N
Scientist	Less than 40% field work No hazardous chemicals	A	A	AA	N
	More than 40% field work No hazardous chemicals	A	A	A	N
	Field work (hazardous chemicals)	A	D	GEN	N
	Laboratory only No hazardous chemicals Degree qualified	A	A	AA	N
Scrap Metal Dealer		A	GEN	E5	N
Scrap Metal worker		A	GEN	E5	N
Screen Printer	Trade qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C2	N
Sculptor		A	GEN	GEN	N
Secretary	Not working from home	A	A	A	N
	Not working from home Earning an average of \$125,000 over the last 3 years	A	A	S	N
Security Guard	Aviation security – armed	A	D	GEN – 100%	N
	Aviation security – unarmed	A	C	C2	N
	Bailiff – armed Courtroom only	A	D	GEN – 100%	N
	Bailiff – unarmed Courtroom only	A	B	B5	N
	Bank security – armed	A	D	GEN – 100%	N
	Bank security – unarmed	A	C	C5	N
	Bodyguard	A	D	GEN	N
	Bouncer	A	D	GEN	N
	Casino security	A	D	GEN	N
	Control room – unarmed No intruder confrontation	A	B	BB	N
	Department store security/ detectives	A	D	GEN	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Security Guard (continued)	Detectives	A	D	GEN	N
	Hotel/Motel Industry security – unarmed	A	C	C2	N
	Railway guard	A	D	GEN	N
Sewage plant worker		A	GEN	E5	N
Sewing Machine Mechanic		A	B	BB	N
Sewing Machinist	Qualified Not working at home	A	C	C5	N
	Unqualified	A	D	GEN	N
Shearer		A	D	GEN	N
Shed/carport erector		A	C	C	N
Sheetmetal Worker	Not trade qualified	A	GEN	E2	N
	Trade qualified	A	C	C	N
Shipwright		A	B	B	N
Shipyards worker		A	GEN	E2	N
Shoemaker/ Repairer	Less than 3 years experience	A	B	B	N
	Minimum 3 years experience	A	B	BB	N
Shop Assistant/ Keeper	Adult books/goods	A	B	B	N
	Antique dealers – no deliveries	A	A	A	N
	Aquarium shop	A	B	BB	N
	Artist supplies	A	A	A	N
	Baby shop	A	A	A	N
	Bakery	A	B	BB	N
	Battery sales – no fitting	A	B	BB	N
	Bedding	A	A	A	N
	Bicycle repairs	A	B	B	N
	Bicycle sales	A	B	BB	N
	Boating equipment – sales only	A	A	A	N
	Books/stationery	A	A	A	N
	Bottle shop	A	C	C2	N

Occupation		Life/ Living	TPD	IP	NS
Shop Assistant/ Keeper (continued)	Brassware shop	A	A	A	N
	Building supplies — no deliveries	A	B	BB	N
	Camping equipment	A	B	BB	N
	Card shop	A	A	A	N
	Carpet — sales only	A	A	A	N
	Cars — office only	A	A	A	N
	Cars — yard sales	A	B	BB	N
	Chemist shop assistant	A	A	A	N
	Chinaware & glassware shop	A	A	A	N
	Clothing	A	A	A	N
	Computer	A	A	A	N
	Confectionery	A	A	A	N
	Curtain	A	A	A	N
	Delicatessen	A	B	B	N
	Department store — deliveries	A	C	C5	N
	Department store — sales No deliveries	A	A	A	N
	Disposal store	A	B	BB	N
	Duty free shop	A	A	A	N
	Electrical — deliveries	A	C	C5	N
	Electrical — retail sales only	A	A	A	N
	Fish & chip shop	A	B	B	N
	Florist	A	B	BB	N
	Foot wear	A	A	A	N
	Furnishings (cushions fabrics)	A	A	A	N
	Furniture — deliveries	A	C	C5	N
	Furniture — sales only	A	A	A	N
	Gift shop	A	A	A	N
	Hardware — administration and sales	A	B	BB	N
	Health food	A	A	A	N
	Ice cream parlour	A	B	BB	N
Juice vendor	A	C	C2	N	

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Shop Assistant/ Keeper (continued)	Lawn moving sales	A	B	BB	N
	Light fittings	A	A	A	N
	Machinery sales/hire	A	B	BB	N
	Motor vehicle accessories and spare parts	A	B	BB	N
	Musical instruments — deliveries	A	C	C5	N
	Musical instruments — no deliveries	A	A	A	N
	Newsagent — no deliveries	A	A	A	N
	Nursery retail — less than 20% manual work	A	B	B	N
	Office supply	A	A	A	N
	Paint and wallpaper	A	B	BB	N
	Pet shop	A	B	BB	N
	Photographic — repairs	A	B	BB	N
	Photographic — sales	A	A	A	N
	Record shop	A	A	A	N
	Second hand goods	A	B	BB	N
	Sporting goods — sales only	A	A	A	N
	Supermarket — cashier	A	B	B	N
	Supermarket — deliveries	A	C	C5	N
	Supermarket — manager and clerical	A	A	A	N
	Supermarket — shelf stockist	A	GEN	E5	N
	Swimming pool supplies	A	B	B	N
Tobacconist	A	A	A	N	
Toy shop	A	A	A	N	
Shop Filler/Shelf Stacker		A	C	C5	N
Shop Owner	Less than 20% manual work	A	B	BB	N
	More than 20% manual work	A	C	C5	N
	No manual work	A	A	A	N
	Sales — counter only	A	A	A	N

Occupation		Life/ Living	TPD	IP	NS
Shopfitter	Not trade qualified	A	GEN	E5	N
	Trade qualified	A	C	C	N
Shunter		A	D	GEN	N
Signwriter	Qualified less than 10 metres	A	B	B	N
	Qualified more than 10 metres	\$2.00	D	GEN – 100%	N
Silversmith	Qualified	A	B	BB	N
	Unqualified Minimum 3 years experience	A	C	C2	N
Singer		A	D	GEN	N
Skylight Fitter	Less than 10 metres	A	C	C	N
Slaughterman		A	GEN	E2	N
Social Educator/ Trainer		A	GEN	GEN	N
Social Worker/ Counsellor	Degree qualified	A	A	A	N
	Degree qualified Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Unqualified Minimum 3 years experience	A	B	BB	N
Soft Drink Vendor		A	C	C2	N
Solicitor	Graduate Less than 3 years experience	A	A	P	N
	Minimum 3 years experience	A	A	P	N
Speech Therapist	Less than 3 years experience	A	A	P	N
	Minimum 3 years experience	A	A	P	N
Spray Painter/ Panelbeater	Trade qualified	A	C	C5	N
	Unqualified Minimum 3 years experience	A	D	GEN	N
Squash Court Proprietor	No coaching	A	B	BB	N
Statistician	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Steel Mill Worker		A	D	GEN	N
Stevadore		\$2.00	GEN	E5	N
Stock and Station Agent	No manual work	A	B	BB	N
	With manual work	A	B	B5	N
Stockbroker	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Stockman		A	D	GEN	N
Stone Mason		A	C	C	N
Storeperson/ Warehouse person		A	C	C5	N
Student	Medical/nursing/dentistry (with practical)	A	GEN	GEN	Y
	Other	A	GEN	GEN	N
Stuntperson	Film/TV	\$3.00	D	GEN – 100%	N
	Record attempts and one off stunts	D	D	GEN	N
Supervisor	Manual, Hazardous	A	GEN	E2	N
	Supervising non TAFE qualified and non licensed tradespeople	A	B	B	N
	Supervising semi skilled tradespeople	A	C	C	N
	Supervising TAFE qualified and licensed tradespeople	A	B	BB	N
Surfboard reshaper		A	C	C5	N
Surgeon	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Surveyor	Qualified, office work or less than 40% field work	A	A	AA	N
	Qualified, office work or more than 40% field work	A	A	A	N
Swimming Pool Attendant	Permanent, full time Minimum 2 years experience	A	C	C5	N

Occupation		Life/ Living	TPD	IP	NS
Swimming Pool Builder	Above ground Qualified	A	C	C	N
	In ground, concrete Licensed	A	C	C	N
	In ground, fibreglass	A	C	C	N
TAB Agent	Full time	A	A	A	N
	Full time Earning an average of \$125,000 over the last 3 years	A	A	S	N
Tattooist		A	D	GEN	N
Tax Consultant	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Taxidermist		A	B	B	N
Teacher	Headmaster	A	A	AA	N
	Kindergarten aide	A	B	B	N
	Kindergarten teacher — qualified	A	B	BB	N
	Music Teacher — qualified Not working from home	A	A	A	N
	Music Teacher — qualified Not working from home Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Music Teacher — qualified Working from home	A	GEN	GEN	N
	Non-manual Classroom	A	A	A	N
	Non-manual Classroom Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Physical education, trades, art, woodwork	A	B	B	N
	Teacher's aide	A	B	BB	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Telephone Industry	Administration only	A	A	A	N
	Administration only An average of \$125,000 over the last 3 years	A	A	S	N
	Cable installation	A	D	GEN	N
	Technician Less than 40% underground	A	B	BB	N
Television/Radio Repairer		A	B	BB	N
Theatre/Cinema	Management — office only	A	A	A	N
	Management — office only Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Projectionist	A	B	BB	N
	Ticket seller	A	B	BB	N
	Usher	A	B	B	N
Tiler	Floor and Wall tiler Trade qualified	A	C	C5	N
	Roof tiler Qualified Up to 10 metres	A	C	C5	N
	Roof tiler Unqualified or working over 10 metres	A	GEN	E2	N
Timber Merchant		A	D	GEN	N
Tool Maker	Trade qualified	A	B	BB	N
	Unqualified Less than 3 years experience	A	D	GEN	N
	Unqualified Minimum 3 years experience	A	B	B	N
Tourist Guide	Full time Not seasonal	A	B	B	N
	Part time or seasonal	A	GEN	GEN	N
Town Planner	Degree qualified	A	A	AA	N
	Not degree qualified	A	A	A	N

Occupation		Life/ Living	TPD	IP	NS
Translator	Not working from home	A	A	A	N
	Not working from home Earning an average of \$125,000 over the last 3 years	A	A	S	N
Travel Agent	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Tree Surgeon		A	GEN	E2	N
Tugboat operator		A	GEN	E5	N
Tupperware Sales		A	D	GEN	N
Tutor	Full time Not working at home	A	A	A	N
	Full time Not working at home Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Working at home	A	A	A5	N
Typesetter		A	B	BB	N
Typist	Not working from home	A	A	A	N
	Not working from home Earning an average of \$125,000 over the last 3 years	A	A	S	N
Tyre Fitter/Repairer		A	C	C2	N
Upholsterer/ Trimmer	Not qualified Minimum 3 years experience	A	C	C2	N
	Trade qualified	A	B	B	N
Urologist	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Valet	Full time	A	C	C5	N
Valuer	Livestock — no manual work	A	B	BB	N
	Livestock — with manual work	A	B	B	N
	Property	A	A	A	N
	Property Earning an average of \$125,000 over the last 3 years	A	A	S	N

4 Occupation Guidelines (Continued)

Occupation		Life/ Living	TPD	IP	NS
Vehicle Body Builder	Trade qualified	A	C	C5	N
	Unqualified	A	D	GEN	N
Vending Machine Filler		A	C	C2	N
Vending Machine Serviceman		A	C	C2	N
Veterinary Nurse		A	B	B	N
Veterinary Surgeon	Domestic animals - less than 3 years experience	A	A	AA	Y
	Domestic animals - minimum 3 years experience	A	A	AA	Y
	Large animals	A	A	A	Y
	Large animals Earning an average of \$125,000 over the last 3 years	A	A	S	Y
Waiter/Waitress		A	B	B5	N
Wardsman		A	D	GEN	N
Warehouse	Manager Between 10% to 20% manual work	A	B	B	N
	Manager Less than 10% manual work	A	A	A	N
	Manager Less than 10% manual work Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Manager More than 20% manual work	A	C	C2	N
	Not management	A	D	GEN	N
Washing Machine Mechanic		A	B	B	N
Watchmaker/ Repairer		A	B	BB	N
Waterproofer		A	C	C5	N
Weather Forecaster	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N

Occupation		Life/ Living	TPD	IP	NS
Welder	Trade qualified	A	C	C	N
	Unqualified	A	C	C5	N
Welfare Worker	Administration/office only	A	A	A	N
	Administration/office only Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Qualified Visiting outdoor work more than 20%	A	B	B	N
	Qualified Visiting/outside work less than 20%	A	B	BB	N
	Unqualified	A	B	B5	N
Window Dresser	Qualified	A	B	BB	N
	Unqualified	A	D	GEN	N
Window Tinter	Employee	A	C	C2	N
	Proprietor	A	B	BB	N
Windscreen Fitter	Less than 3 years experience	A	D	GEN	N
	Minimum 3 years experience	A	C	C5	N
Winemaker	Qualified	A	B	BB	N
Wool Classer		A	B	BB	N
Woolbroker/Buyer	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Wrecker		A	D	GEN	N
Xray Technician	Earning an average of \$125,000 over the last 3 years	A	A	S	Y
	Not earning an average of \$125,000 over the last 3 years	A	A	A	Y
Zoo Attendant	Qualified	A	C	C5	N
	Unqualified	A	GEN	E2	N
Zoologist		A	A	AA	N



5 Other Underwriting Guidelines

- ▶ **There are a number of other aspects of the Insured Person's situation which we must consider when they apply for insurance, including their residency, overseas travel plans, and activities they perform as a pastime.**

5.1 Residency

People who have been granted permanent residency in Australia can apply for Death Benefits, TPD Benefits, Living Benefits and Income Protection.

In certain situations, cover can be considered for non-residents, such as holders of certain visas. For further details, refer to the Department of Immigration and Citizenship website at www.immi.gov.au.

Lump Sum Residency Requirements

For Death Benefits, TPD Benefits and Living Benefits, the Insured Person must meet the following criteria:

Insured Person	Evidence required
Applying for loan protection cover	The insurance must be for business or personal debt, which is financed by a recognised financial institution. This does not include investment or gearing loans.
A spouse of an Australian citizen	<ul style="list-style-type: none">▶ A statement declaring that they intend to stay in Australia.▶ If they have applied for permanent residency, they must provide the current status of their application.
On a working visa	<ul style="list-style-type: none">▶ A copy of the visa issued.▶ A copy of the employment contract stating the details of the work contract, location(s) of employment, remuneration package and duties.
On a temporary visa	<p>The following visas will be considered:</p> <ul style="list-style-type: none">▶ Employer sponsored visa (457 visa): Eligible to work in Australia for up to 4 years. Visa is subject to extensions.▶ Spouse visa (309 – temporary, or 100 – permanent): Allowed to remain in Australia with spouse and is entitled to work and study in Australia.▶ Medical practitioner visa (422 visa).

Note: Where the Insured Person is working overseas, we may apply a repatriation clause for TPD Benefits and Living Benefits which will limit payment of any claim unless they return to Australia.

Income Protection Residency Requirements

For Income Protection, the Insured Person must meet the following criteria. Please note, only Indemnity contracts will be offered to these clients.

The Insured Person:

- ▶ is occupation category 'AA' or 'P'
- ▶ holds a long term visa (3 years and over, or employer sponsored visa)
- ▶ has resided in Australia for at least 12 months
- ▶ has a good work history in their current occupation, and
- ▶ has applied for permanent residency.

Note: Where the Insured Person is working overseas, we may apply a repatriation clause for Income Protection Policies which will limit payment of any claim to three months unless they return to Australia.

5.2 Overseas Travel

Australian citizens and residents who currently reside overseas on a temporary basis, or intend to reside overseas temporarily, may also apply for cover. There are three types of travellers — personal or holiday, business (ie travel associated with occupation), and combination of personal and business.

We will take into consideration the following factors in determining the impact, if any, on the contract of insurance we will offer your client:

- ▶ duration
- ▶ location, and
- ▶ reason or activities to be undertaken whilst overseas.

In the current global environment, it is important that underwriters ensure that all the risk factors are taken into account when assessing an application.

The Department of Foreign Affairs and Trade (DFAT) provides recommendations for Australians potentially travelling outside Australia. It is important to know the exact details of where the client will be spending most of their time and the duration of their stay in each location. The following table provides guidelines of our underwriting approach.

DFAT Advice Level	Travel Advice	Underwriting Approach
1	Exercise normal safety precautions	Generally no restrictions
2	Exercise a high degree of caution	Generally no restrictions
3	Reconsider your need to travel	Exclusion
4	Do not travel	Decline

Please note that the countries under each DFAT Advice Level may change from time to time. For further details, refer to the DFAT website at www.smartraveller.gov.au.

It is recommended that you call an underwriter to obtain a pre-assessment number if a client has plans to travel outside Australia soon after submitting an application. In some cases, if we are unable to obtain a signed agreement to the imposition of a 'territorial exclusion', we may be required to decline the application. The client will then need to re-apply upon return to Australia.

TIP

If the client has a travel exclusion in place and returns to Australia with no specific plans to travel in the future, they can contact us and request to have the travel exclusion removed.

5.3 Pursuits and Pastimes Guide

The Pursuits and Pastimes Guide sets out the possible classification of pursuits and pastimes for particular types of insurance cover. Completion of a Pursuits and Pastimes Questionnaire is necessary with full and precise descriptions.

If your client's circumstances are not covered in this guide, please contact our Underwriting team to discuss. A quote reference number can be provided to confirm the underwriting advice provided. This reference number should be displayed on the application form when submitted.

Note: Most social pursuits and pastimes such as squash, tennis and golf are accepted at standard rates unless otherwise shown.

Abbreviations used in the Pursuits and Pastimes Guide:

EXC	Exclusion
IC	Individual consideration
IC (Gen)	Individual consideration under General Cover IP only
NA	Cover is not available
OR	Standard rates of premium
OR (Gen)	Standard rates of premium under General Cover IP only
\$2.00, \$5.00 etc	Extra premium or loading per \$1,000 of sum insured pa
Loading%	Extra premium or loading by the nominated percentage
90 day	90 day waiting period applies to the relevant pursuit/pastime
90 day (B,C,E occs)	90 day waiting period for occupation categories 'B', 'C' and 'E' applies to the relevant pursuit/pastime

Note: In some cases, it may be possible to offer an option of an exclusion instead of a loading.

Pursuit/Pastime		Death	Living	TPD	IP
Abseiling	Less than 10 metres	OR	OR	OR	90 day (B, C, E occs)
	More than 10 metres	\$2.50 or EXC	EXC	EXC	EXC
Acrobat	Professional	OR	OR	NA	IC (Gen)
Archery	Amateur	OR	OR	OR	OR
Athletics	Amateur	OR	OR	OR	OR
	Coach	OR	OR	IC	IC
	Professional	OR	OR	IC	IC
Aviation					
<i>Aerobatics</i>		IC	NA	NA	IC (Gen)
<i>Ballooning</i>	Competition	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
	Pleasure	OR	OR	OR	OR
<i>Gliding</i>	Up to 100 hours pa	OR	OR	OR	OR
	Over 100 hours pa	OR	OR	EXC	EXC
<i>Hang gliding</i>	Powered	\$2.50 or EXC	\$2.50 or EXC	EXC	EXC
	Non-powered	\$5.00 or EXC	\$5.00 or EXC	EXC	EXC
<i>Paragliding</i>		\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
<i>Crop dusting, cattle mustering</i>		\$15.00 or EXC	\$15.00 or EXC	NA	OR (Gen)
<i>Instructor (other than full time occupation)</i>		\$2.00 or EXC	\$2.00 or EXC	NA	IC (Gen)
<i>Microlite/ Ultralite</i>	Up to 50 hours pa	\$2.50 or EXC	\$2.50 or EXC	EXC	EXC
	Over 50 hours pa	\$5.00 or EXC	\$5.00 or EXC	EXC	EXC

5 Other Underwriting Guidelines (Continued)

Pursuit/Pastime		Death	Living	TPD	IP
Aviation (continued) <i>Parachuting</i>	Static line, up to 25 jumps per annum	OR	OR	OR	90 day (B,C,E occs)
	Static line, more than 25 jumps pa	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
	Free fall or competition up to 25 jumps pa	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
	Free fall or competition, more than 25 jumps pa	\$3.50 or EXC	\$3.50 or EXC	EXC	EXC
	Wingsuit	EXC	EXC	EXC	NA
<i>Private flying (including helicopters)</i>	Up to 100 hours pa	OR	OR	OR	OR
	101–200 hours pa	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
	201–300 hours pa	\$2.50 or EXC	\$2.50 or EXC	EXC	EXC
	301+ hours pa	\$3.50 or EXC	\$3.50 or EXC	EXC	EXC
<i>Student pilots</i>	OR	OR	OR	OR	
Badminton	OR	OR	OR	OR	
Base jumping	NA	NA	NA	NA	
Baseball/ softball	Amateur	OR	OR	OR	OR
	Coach	OR	OR	IC	IC
	Professional	OR	OR	NA	IC (Gen)
Basketball	Amateur	OR	OR	OR	OR
	Coach	OR	OR	IC	IC
	Professional	OR	OR	NA	IC (Gen)
Bowling	Indoor/lawn/ten-pin	OR	OR	OR	OR
Boxing	Amateur – competition	\$2.00 or EXC	EXC	EXC	EXC
	Pleasure/recreation only	OR	OR	OR	90 day
	Coach	OR	OR	NA	IC (Gen)
	Professional	NA	NA	NA	NA

Pursuit/Pastime		Death	Living	TPD	IP
Bungee jumping	Amateur	\$5.00 or EXC	EXC	EXC	EXC
	Amateur — one off with no future plans	OR	OR	OR	OR
	Professional/instructor	\$5.00 or EXC	EXC	NA	NA
Bush walking		OR	OR	OR	OR
Cricket	Amateur	OR	OR	OR	OR
	Coach	OR	OR	IC	IC
	Professional	OR	OR	NA	IC (Gen)
Cyclist	Amateur	OR	OR	OR	OR
	Coach	OR	OR	IC	IC
	Professional	OR	EXC	IC	IC
Fencing		OR	OR	OR	OR
Football					
<i>Soccer — indoor</i>	Amateur	OR	OR	OR	OR
<i>Soccer — outdoor</i>	Amateur	OR	OR	OR	25% or 90 day (B, C, E occs)
	Coach	OR	OR	IC	IC
	Professional	OR	OR	NA	IC (Gen)
<i>Touch football</i>		OR	OR	OR	OR
<i>Union, League, Aussie Rules/ AFL</i>	Amateur	OR	OR	OR	90 day (B,C,E occs)
	Coach	OR	OR	IC	IC
	Professional	OR	OR	NA	IC (Gen)
Golf	Amateur	OR	OR	OR	OR
	Coach	OR	OR	IC	IC
	Professional	OR	OR	NA	IC (Gen)

5 Other Underwriting Guidelines (Continued)

Pursuit/Pastime		Death	Living	TPD	IP
Gymnastics	Amateur	OR	OR	OR	OR
	Coach	OR	OR	IC	IC
	Professional	OR	OR	IC	IC
Hockey	Field – amateur	OR	OR	OR	OR
	Ice – amateur	OR	OR	EXC	EXC
	Professional	OR	OR	NA	IC (Gen)
Horse riding	Competition (including polo, show jumping)	OR	OR	EXC	EXC
	Pleasure/recreation only	OR	OR	OR	OR
	Rodeo	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
Hunting – no aviation	Amateur	OR	OR	OR	OR
	Professional	OR	OR	NA	IC (Gen)
Kayaking/ canoeing/ rafting					
<i>Still water</i>	Pleasure/recreational	OR	OR	OR	OR
	Competition	OR	OR	EXC	EXC
<i>White water</i>	Recreation only – less than 10 times pa	OR	OR	OR	OR
	Recreation only – more than 10 times pa	OR	OR	EXC	EXC
	Competition	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
Kickboxing	Amateur – competition	OR	OR	EXC	EXC
	Pleasure/recreation only	OR	OR	OR	90 day
	Professional	NA	NA	NA	IC (Gen)
Kitesurfing	Amateur	OR	OR	OR	OR
Lacrosse		OR	OR	OR	OR
Marathon running		OR	OR	OR	OR

Pursuit/Pastime		Death	Living	TPD	IP
Martial arts	Amateur — competition	OR	OR	EXC	EXC
	Pleasure/recreation only	OR	OR	OR	90 day
	Professional	NA	NA	NA	IC (Gen)
Motor car racing	Amateur — competitive racing (eg drag racing, sports cars, karting, endurance, off-road events, rallies, stock cars etc)	IC	IC	EXC	EXC
	Amateur — no internationals, social participation only. Include go karts, vintage cars, off roads, time trails, rallies, hill climbs events	OR	OR	OR	OR
	Professional	IC	IC	NA	IC (Gen)
Motor cycle racing	Acrobats	\$10.00 or EXC	EXC	EXC	EXC
	Circuit racing/speedway	\$5.00 or EXC	\$5.00 or EXC	EXC	EXC
	Moto cross — international	EXC	EXC	NA	OR (Gen)
	Professional	\$10.00 or EXC	\$10.00 or EXC	NA	IC (Gen)
	Scrambles, hillclimbs	OR	OR	EXC	EXC
	Trail bike riding — competition	OR	OR	EXC	EXC
	Trail bike riding — no competition	OR	OR	OR	90 day
Mountain climbing/ mountaineering	Above 6,000m	NA	NA	NA	NA
	Australia and New Zealand only	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
	Outside Australia and New Zealand	\$5.00 or EXC	EXC	EXC	EXC
Netball	Amateur	OR	OR	OR	OR
	Professional	OR	OR	NA	IC (Gen)
Rock climbing	Indoor	OR	OR	OR	OR
	Outdoor	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
Rowing	Amateur	OR	OR	OR	OR
Sailboarding		OR	OR	OR	OR

5 Other Underwriting Guidelines (Continued)

Pursuit/Pastime		Death	Living	TPD	IP
Sailing	Amateur — Australian waters, daytime only	OR	OR	OR	OR
	Amateur — offshore/advanced competition	OR	OR	EXC	EXC
	Instructor	OR	OR	NA	OR (Gen)
Scuba diving					
Diving depths less than 40 metres	No caving, potholing or wreck dives	OR	OR	OR	OR
	Some caving, potholing or wreck drives	\$2.00 or EXC	EXC	EXC	EXC
Diving depths more than 40 metres	No caving, potholing or wreck dives	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
	Some caving, potholing or wreck drives	\$5.00 or EXC	EXC	EXC	EXC
Instructor		OR	OR	NA	IC (Gen)
Shooting	Amateur	OR	OR	OR	OR
	Professional	OR	OR	IC	IC
	Making ammunitions	EXC	EXC	EXC	EXC
Skating — skateboarding, ice skating, roller skating	Amateur — competition	OR	OR	EXC	EXC
	Pleasure/recreation only	OR	OR	OR	90 day
	Professional	OR	OR	EXC	EXC
Skiing — snow/water/ grass/snow boarding	Amateur — competition	OR	OR	EXC	EXC
	Pleasure/recreation only	OR	OR	OR	OR
	Professional	OR	OR	EXC	EXC
Squash	Amateur	OR	OR	OR	OR
Surfing	Amateur — competition	OR	OR	OR	OR
	Pleasure/recreation only	OR	OR	OR	OR
	Professional	OR	OR	NA	IC (Gen)
Swimming	Amateur	OR	OR	OR	OR
	Professional — pool only	OR	OR	NA	IC (Gen)

Pursuit/Pastime		Death	Living	TPD	IP
Tennis	Amateur	OR	OR	OR	OR
	Coach — no touring or professional playing	OR	OR	50%	IC
	Professional	OR	OR	NA	IC (Gen)
Triathlons		OR	OR	OR	OR
Volleyball		OR	OR	OR	OR
Waterskiing	Amateur with competition	OR	OR	EXC	EXC
Weightlifting	Competition	OR	OR	EXC	EXC
	Pleasure/recreation only	OR	OR	OR	OR
Wind surfing/ wind sailing		OR	OR	OR	OR
Wrestling	Amateur — competition	OR	OR	EXC	EXC
	Pleasure/recreation only	OR	OR	OR	90 day
	Professional	NA	NA	NA	IC (Gen)



6 Replacements and Alterations

6.1 Replacing Existing BT Protection Plans Policies

Where the client already has an existing BT Protection Plans Policy, we can replace their policy subject to the following:

Scenario	Requirements
Benefit sum insured is less than or equal to existing cover	<ul style="list-style-type: none">▶ Application Form, and▶ Signed agreement from the existing Policy Owner(s) to cancel the existing cover.
Benefit sum insured is greater than the existing cover	Normal underwriting guidelines apply.
Benefit type is different to existing cover	Normal underwriting guidelines apply.

These requirements will also apply to other Protection Plans policies underwritten on or after April 2006.

For Protection Plans policies written prior to April 2006, a Declaration of Continued Good Health will be required in addition to the above.

6.2 Replacing Non Protection Plans Policies

Where a client already has an existing policy with another insurer, we can replace their existing cover with a BT Protection Plans Policy subject to meeting all of the following limits. Provided that these requirements are met, then we will waive any usual mandatory medical or blood tests.

	Death Benefit	TPD Benefit		Living Benefit	Income Protection and Business Overheads
Maximum takeover entry age	59	54	59	59	54
Maximum takeover benefit limit	\$3,000,000	\$2,000,000	\$1,000,000	\$1,000,000	\$10,000 per month
Requirements	<ul style="list-style-type: none"> ▶ Underwritten in the last 5 years, and ▶ Policy issued with up to +50% loading, and with no more than 1 exclusion. <p>The Insured Person must provide with their application:</p> <ul style="list-style-type: none"> ▶ An Application Form, ▶ A Declaration of Continued Good Health (Takeover), ▶ The Policy Schedule and last renewal notice for the existing cover, and ▶ A signed agreement from the existing Policy Owner(s) to cancel the existing cover, to upgrade them to our current product. 				

Other considerations to note:

- ▶ Financial underwriting is required for agreed value and endorsed agreed value Income Protection.
- ▶ We may request additional medical or financial information, particularly if the client's health or financial situation has changed since commencing the existing insurance.
- ▶ If you have indicated that you will cancel any insurance and you do not do so, we will reduce any benefit you are entitled to under BT Protection Plans by the amount paid or payable from the other policy that was not cancelled. However, the existing policy should not be cancelled until the replacement policy has been accepted by us.

6.3 Insurance Transfer Process

The following table outlines the process/requirements for transferring existing insurance within a retail superannuation fund or master trust to BT Protection Plans in an eligible Super Platform.

<p>The existing insurance to be transferred:</p>	<ul style="list-style-type: none"> ▶ must be held within a retail superannuation fund or master trust, ▶ must have been individually underwritten, ▶ must have no more than 2 exclusions applied , ▶ have a premium loading of no more than 100%, and ▶ cannot be a retail standalone policy or group insurance policy. <p>Note: Any exclusions and/or loadings applied to the original insurance will be transferred to the new BT Protection Plans Policy.</p>
<p>Eligible clients:</p>	<ul style="list-style-type: none"> ▶ must be under age 65 to be eligible for this method of application ▶ must hold (or be applying for) a Platform Super account, and ▶ if applying for TPD (Any Occupation or Own Occupation) or Income Protection (Own Occupation), be permanently employed on a full time basis for at least 20 hours per week at the time of applying for the transfer of cover.
<p>The amount of insurance that can be transferred:</p>	<ul style="list-style-type: none"> ▶ must be no more than \$1,000,000 for Death Benefits (in total with us), ▶ must be no more than \$1,000,000 for TPD Benefit (in total with us), and/or ▶ must be no more than \$10,000 per month for Income Protection (in total with us).
<p>How to apply:</p>	<ul style="list-style-type: none"> ▶ download and complete the 'Rollover Insurance Cover Form' (available on LifeCENTRAL) ▶ attach the quote, a copy of the existing insurance Policy Schedule and latest renewal notice. If the last renewal notice is not available, then a copy of the client's most up to date fund statement — stating the type, level, and terms of their current cover will also be accepted ▶ Fax the requirements to 02 9274 5239, email to gold.life@btfinancialgroup.com , or mail us at GPO Box 5467 Sydney NSW 2001.

6.4 General Alterations

In most cases a completed Alteration Request Form, available on LifeCENTRAL is all that is required to action the majority of policy changes. However, a general overview of what is required to alter a policy is provided below.

Please note that all forms sighted below are available on LifeCENTRAL.

Alteration/Request	Requirements
Change of address or contact details	Signed letter or by phone on 1300 553 764
Updating Direct Debit or billing details	Direct Debit Request Form or by phone on 1300 553 764
Smoker status change	Smoking Questionnaire
Update beneficiary details	Nomination of Beneficiaries Form
Transfer of policy from one portfolio into another	Portfolio Transfer Request Form
Reduction in cover	Reduction of Cover Form or signed letter by Policy Owner detailing the request
Change of Policy Owner (non-superannuation)	Memorandum of Transfer Form and the original Policy Document (if applicable)
Change of Policy Owner (superannuation)	New Application Form and letter from existing Policy Owner to cancel existing policy (see section 6.5 below)
Review of existing loadings/exclusions	Alteration Request Form or signed letter by Policy Owner detailing the request. We may also require a: <ul style="list-style-type: none"> ▶ Personal Statement, or ▶ Medical questionnaire depending on the specifics of the loading or exclusion.
Child insured under a children's policy taking up a full policy	▶ Children's Benefit Continuation form
Increases to cover or addition of new cover/Insured Person	▶ Additional Benefit Form, and ▶ Personal Statement.
Addition of the Children's Benefit	▶ Children's Benefit Application Form

Alteration/Request	Requirements
Reinstatement of a lapsed policy	<ul style="list-style-type: none"> ▶ 0–2 months since lapse — outstanding premium due since lapse date ▶ 2–12 months since lapse — Declaration of Continued Good Health (reinstatement) ▶ Over 12 months — Personal Statement
Change of Premium Structure between Stepped and Level	Alteration Request Form or signed letter by Policy Owner detailing the request that results in a refund of premiums
Insurance Rollover	Details available on LifeCENTRAL

6.5 Transfer of ownership in and out of Superannuation

Transfer of Policy Ownership into and out of a superannuation environment may be a complex area. Listed below are some possible transfer scenarios and the general guidelines as to whether transfer of ownership is acceptable, or if a replacement policy is required. These rules are to be used as a guideline only. For more detailed information, please contact Technical Support Services.

Current Ownership	Proposed Ownership	Can life policy ownership be transferred?	Is a replacement policy required?
Non-Superannuation	Non-Superannuation	YES	NO
Non-Superannuation	Westpac MasterTrust	NO	YES
Non-Superannuation	SMSF	NO*	YES
Non-Superannuation	Platform Super	NO	YES
Westpac MasterTrust	Non-Superannuation	NO	YES
Westpac MasterTrust	SMSF	NO	YES
Westpac MasterTrust	Platform Super	NO	YES

* Life policy ownership cannot be transferred from a member of the SMSF or a relative of a member of the SMSF, however transfers from other parties may be possible. Note: The trustee(s) must ensure that all trustee obligations and duties are complied with in making the decision to transfer or acquire a life policy.

6 Replacements and Alterations (Continued)

Current Ownership	Proposed Ownership	Can life policy ownership be transferred?	Is a replacement policy required?
SMSF	Non-Superannuation	YES — however dependent on rules of the SMSF	YES
SMSF	Westpac MasterTrust	NO	YES
SMSF	SMSF	YES — however dependent on rules of the SMSF	YES
SMSF	Platform Super	NO	YES
Platform Super	Non-Superannuation	NO	YES
Platform Super	Westpac MasterTrust	NO	YES
Platform Super	SMSF	NO	YES



7 Claims

Our Claims team

We have a strong track record for assessing claims fairly and paying claims in a timely manner. Our claims team is thoroughly trained and equipped to assess claims promptly and provide honest and helpful advice. We understand the importance of the claims assessment and payment processes to your client and view our responsibilities in this regard as an essential aspect of our business.

Our Claims Philosophy

When it comes to claims, our philosophy is to put your client at the centre of everything we do. We achieve this by:

- ▶ assessing claims fairly and promptly
- ▶ treating your client with empathy and understanding
- ▶ providing honest and helpful advice about a claim
- ▶ training our staff to provide the best service they can
- ▶ maintaining our record as a socially responsible and ethical corporate citizen
- ▶ protecting and maintaining the privacy, accuracy and security of personal and sensitive information
- ▶ continually reviewing and improving the claims process
- ▶ conducting ourselves at all times with the utmost good faith.

Free Claims Rehabilitation Services

If your client suffers from an injury or illness and this affects their ability to work then it can prove to be a difficult and stressful period. It is vital that they receive timely and appropriate treatment. Here at BT we offer a range of specialist occupational rehabilitation services to support and guide your client to maximise their overall recovery. These approved services will be free of charge to your client.

The steps to assist your client would likely begin with a thorough assessment by a professional with a physical or psychological background. Based on this assessment and if appropriate, our rehabilitation specialist will work closely with your client and their treating doctors to develop and implement realistic rehabilitation steps to enable a safe and sustainable recovery.

A rehabilitation plan may include some of the following services:

- ▶ specialist evaluation of disability with realistic recommendations to maximise recovery (both physical and psychological)
- ▶ development of a safe and sustainable return to work program
- ▶ work and/or physical conditioning
- ▶ workplace ergonomic assessment and modifications
- ▶ home aides assessment
- ▶ adjustment to disability counselling and psychological interventions
- ▶ suitability assessment for inclusion in specialised treatment programs ie Pain Management, Anxiety and Mood Disorders and Addiction programs
- ▶ development and monitoring of a safe and sustainable return to work program.

Vocational rehabilitation services include the continuous and coordinated process of rehabilitation which involves the provision of vocational guidance, vocational training and selective placement, designed to enable the insured to secure and retain suitable employment. These services include:

- ▶ transferable skills assessment
- ▶ work history analysis
- ▶ identifying re-training needs
- ▶ co-coordinating and monitoring brief re-training courses
- ▶ job seeking assistance
 - interview skills training
 - labour market analysis
 - development of individualised job seeking plans
 - resume preparation
 - written applications
 - development and monitoring of a safe and sustainable return to work program.

Tele-claims make it easy

Our award-winning tele-claims service for Income Protection clients came out of market research which highlighted the importance of making the process as easy as possible for your client. We have also introduced this service for Living Insurance clients.

This initiative requires a claims assessment to be conducted over the phone. Decisions about the claim and total risk exposure can be decided 'live' without forms and signatures, once a medical certificate is received.

Since launching tele-claims in March 2010 BT has seen 23% of all income protection claims paid without the requirement of claim forms.

- ▶ We have reduced end to end times by up to 4 weeks.
- ▶ The life claims team deposits a payment in your client's account the same day following receipt of the medical certificate.



AFA / Plan for Life
Risk Innovation Awards 2010
BT Tele-claims service

“Since launching this great initiative I’ve had so many great interactions with our customers. Their reaction to the news that we are paying on the spot creates trust and builds rapport when the customer has their first dealing with us. It makes my job worthwhile and really does free up my time to concentrate on other customers who require additional rehabilitation support.”

— Melissa Brady, Claims Consultant

For all claims queries or notifications, please contact the Claims team on:

Freecall: 1300 553 764

Email: asklifeclaims@btfinancialgroup.com

Fax: 02 9274 5696

Postal: GPO Box 5467 Sydney NSW 2001

Alternatively, feel free to contact one of our Key Claims Contacts below:

Name	Title	Direct Line
Paula Bourke	Head of Claims	02 8253 7392 / 0439 399 042
Max Parsons	Claims Technical Manager	02 8253 6450 / 0407 510 512
Lia Checketts	Team Manager	02 8295 7593 / 0481 430 401
Johannah Hadley	Team Manager	02 8253 2186 / 0478 317 503
David Vicary	Rules Development Manager	02 8253 9464 / 0423 772 883
Gene Williams	Training & Quality Manager	02 8253 2622
Tara Glazier	Senior Claims Consultant	02 8254 8929
Ellie Icer	Senior Claims Consultant	02 8253 4889
Shakuntla Gounder	Senior Claims Consultant	02 8253 6535
Everett Milton	Senior Claims Consultant	02 8253 5022
Craig Bowers	Senior Claims Consultant	02 8254 3238



For more information



Chat ▶

to your Business
Development Manager



Call ▶

1800 025 127
Monday to Friday
8.00am–6.30pm (Sydney time)
and speak to a dedicated life
insurance consultant



Visit ▶

lifecentral.com.au

The Insurer is Westpac Life Insurance Services Limited ABN 31 003 149 157, AFSL Number 233728.

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The trustee of Westpac MasterTrust is WSAL.

The arranger of Policies paid via Wrap is BT Portfolio Services Ltd ABN 73 095 055 208, AFSL Number 233715 (BTPS).

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