

Priority Protection Adviser Guide

December 2014



For advisers

Life's better with the right partner®



This Adviser Guide relates to AIA Australia's Priority Protection PDS (version 14, prepared 1 December 2014). It is intended as a general guide only, provided for informational purposes. Please refer to the PDS and your Distribution Agreement with AIA Australia for more information.

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

The Superannuation Life Cover Plan (when issued through the AIA Superannuation Fund, ABN 78 757 377 348 ('the Fund')), is owned by The Trust Company (Superannuation) Limited, ABN 49 006 421 638, AFS Licence No. 235153 ('Trustee'), as the trustee of the Fund. The Trustee is the issuer of a risk-only superannuation product with benefits referable solely to the Superannuation Life Cover Plan. The Trustee is located at Suite 710/Level 7, 530 Little Collins Street, Melbourne Australia 3000, Phone (03) 9616 8600.

Contents

Section A – Welcome and Contacts

1. Welcome to AIA Australia’s Adviser Guide	4
2. Contact us	4

Section B – Underwriting Guidelines

1. Underwriting requirements – medical and financial	5
eApp® Express	5
2. Medical underwriting requirements	6
3. Financial underwriting requirements	7
4. High net worth	10
5. Proof of income – last 2 years	11
6. Agreed Value and Indemnity alterations	11
7. Pastimes and pursuits	12
8. Expatriate Cover	14
9. Mining Guidelines	15
10. Increase and alternations – auto requirements	16
11. Occupation Guidelines	17

Section C – Premiums, Premium Discounts and AIA Vitality Premium Discounts & Cashbacks

1. Multi-plan discounts	46
2. Qualifying plans	46
3. Premiums	46
4. Premium bases	46
5. Minimum premium	47
6. Initial selection discount	47
7. Large sum insured discount	47
8. AIA Vitality Premium Discounts & Cashbacks	47
9. Lifestyle Advantage	48
10. Payment of premiums	48
11. Premium payment methods	48
12. Guarantee of continuation for level premium	48
13. Premium guarantees	49
14. Policy fee	49
15. Government stamp duty	49
16. AIA Vitality Premium adjustment rules	49

Section D – Takeover Terms

55

Section E – Policy Services Procedures

1. Policy Services contact details and functions	56
2. Replacement Policy FAQ	56
3. Alterations to policies	57
4. Billing process	58
5. Cancellation from inception	59
6. Lost or destroyed policy document	59
7. Change of ownership	60
8. Premium payments	60
9. Change of address	60
10. Alterations within the cooling-off period	60
11. Forms	60
12. Superannuation policies under AIA Superannuation Fund	61

Section F – New Business Process

1. New Business contact details	62
2. AIA Australia’s New Business process	62
3. eApp® – Signature free applications	62

Section G – Claims Procedures

1. Claims contact details	63
2. How to make a claim	63
3. Partial payments	64

Section H – Remuneration Procedure

1. Remuneration Team contact details	65
2. Remuneration (commission payments)	65
3. What is payable as remuneration?	65
4. Example Products and Remuneration Schedule	66
5. Types of remuneration	68

Section I – Group Insurance Services and Administration

Continuation Options	69
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Section A – Welcome and Contacts

1. Welcome to AIA Australia's Adviser Guide

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

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

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

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

Don't have a password?

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

2. Contact us

New Applications and outstanding requirements for New Business and Underwriting		
Scan and email	infohub@aia.com	New Business – processes all new applications, paper and eApp® Express, as well as outstanding requirements
Fax	1800 832 266	
Post	AIA Australia, PO Box 6111, St Kilda Rd Central, VIC 8008	
Underwriting/New Business		
Phone	1800 033 490 (option 1)	Underwriting – for all occupation, pastimes and health pre-assessments
Fax	1800 832 266	
Email (Standard)	infohub@aia.com	
Email (Pre-Assessment)	au.uwpreassess@aia.com	
Policy Services		
Phone	1800 033 490 (option 2)	Policy Services – responsible for the maintenance of policy records, anniversary processing, policyholder alteration, disbursement requests and the provision of information to both policyholders and advisers. This includes functions such as renewals/billings of policies and the issuance of statements, notices and other documentation.
Fax	1800 832 266	
Fax:	(03) 9009 4824	
Email	au.customer@aia.com	
Claims		
Phone	1800 033 490 (option 3)	Claims – handles all claims and follow up requests
Fax	(03) 9009 4127	
Email	au.claims@aia.com	
Client Development Team		
Phone	1800 033 490 (option 4)	Client Development Team – the Client Development team supports advisers with product, quoting, escalations and suspense follow ups
Fax	(03) 9009 4149	
Email	au.adviserservices@aia.com	
Adviser Remuneration Team		
Phone	1800 033 490 (option 4)	Adviser Remuneration Team – handles enquiries about remuneration
Fax	1800 832 266/(03) 9009 4149	
Email	au.adviserservices@aia.com	

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

Section B – Underwriting Guidelines

1. Underwriting requirements – medical and financial

The underwriting process

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

Underwriting philosophy

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

We are committed to the following:

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

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

Acceptance

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

eApp® Express

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

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

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

More Information

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

eApp® Express Mobile

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

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

2. Medical underwriting requirements

Life and TPD[^]

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

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

Medical Examinations apply as follows:

Up to \$5,000,000 Short Medical only (completion of AIA Australia's full application is required including Personal History and Medical History)

\$5,000,001 + M/E by GP or Paramedic (for non-English speaking clients, medical exam must be performed by applicant's own doctor)

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

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

Crisis Recovery[^]

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

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

*Medical Examinations apply as follows:

Up to \$1,500,000 Short Medical only (completion of AIA Australia's full application is required including Personal History and Medical History)

\$1,500,001 + M/E by GP or Paramedic (for non-English speaking clients, medical exam must be performed by applicant's own doctor)

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

Income Protection and Business Expenses[^]

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

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

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

3. Financial underwriting requirements

Life, TPD and Crisis Recovery

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

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

Legend:

A = Application only – showing current years income

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

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

C = Financial evidence as follows:

Personal Cover

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

Business/Keyman/Loan Protection Cover

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

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

Income Protection – Agreed Value (Employed)

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

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

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

Important Notes:

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

Income Protection – Agreed Value (Self Employed)

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

Important Notes:

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

Income Protection – Indemnity (Employed)

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

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

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

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

Important Notes:

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

Income Protection – Indemnity (Self Employed)

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

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

Important Notes:

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

Business Expenses – Indemnity (Self Employed)

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

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

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

Important Notes:

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

4. High net worth

Assets and Liabilities (large Income Protection business)

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

Basis for offsetting the maximum benefit allowable

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

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

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

Using AIA Australia's formula:

$[(\text{Earned Income} + \text{Unearned Income}) \times 75\% - \text{Unearned Income}]$

Example: Applicant's Earned Income = \$275,000 pa

Total Assets \$7,200,000 (excluding family home)

Total Liabilities \$2,100,000 (excluding mortgage on family home)

Net Assets: \$5,100,000

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

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

- \$275,000 + \$255,000 = \$530,000.

→ 75% of the first \$320,000 = \$240,000 plus,

→ 50% of the next \$210,000 = \$105,000
\$345,000

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

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

Case Study:

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

Paul's income protection benefit was calculated as follows:

Earned Income: \$620,000

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

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

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

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

5. Proof of income – last 2 years

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

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

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

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

6. Agreed Value and Indemnity alterations**Agreed Value to Indemnity**

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

Indemnity to Agreed Value

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

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

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

Cases accepted as Continuation Option from Group

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

7. Pastimes and pursuits

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

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

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

AIA Australia guidelines – Total & Permanent Disablement (TPD) and Income Protection

(Refers to recreational/amateur activities)

Activity	IP/BE/GSC	TPD/WOP	
Abseiling	Exclude	Std	
Archery	Std	Std	
Aviation <i>(Private recreational flying – see also Aviation Guidelines):</i> <ul style="list-style-type: none"> - Fixed Wing – Up to 100 hours <li style="padding-left: 20px;">- Over 100 hours - Micro light/Ultra light - Helicopter (rotary wing – more than 75 hours/pa) - Ballooning (pleasure only – less than 100 hours) - Gliding (powered/self launching) - Hang Gliding - Aerobatics 	Std Exclude Exclude Exclude Std Exclude Exclude Exclude*	Std Exclude Exclude Exclude Std Exclude Exclude Exclude*	
<i>*(Full aviation exclusion must be applied – not just aerobatics)</i>			
Baseball/Basketball	Std	Std	
Boxing	Exclude	Exclude	
Bungy Jumping	Exclude	Exclude	
Cycling: – Amateurs/club members – racing/competing	Std	Std	
– Professional	Exclude	Exclude	
– Mountain bike riding – pleasure only	Std	Std	
– competition	Exclude	Exclude	
Canoeing/Kayaking (pleasure only – no remote areas)	Std	Std	
Diving: – Scuba/Skin (amateur only) – Up to 30m depth	Std	Std	
– Over 30m depth	Exclude*	Std*	
– Cave diving, Pot holing	Exclude	Exclude	
– Snorkel	Std	Std	
<i>*(Underwriters can use some discretion here)</i>			
Equestrian (see Horse Riding)			
Fencing	Std	Std	
Football* (all codes – excluding professional football players):			
– Class AAA, AA, A only	– 14 dw	+25% or Exclude	Std
	– 30 dw to 2 year wait	Std	Std
– Class B	– 14 dw to 60 dw	+25% or Exclude	Std
	– 90 dw to 2 year wait	Std	Std
– Class C, D	– 14 dw	Exclude	Std
	– 30 dw to 60 dw	+25% or Exclude	Std
	– 90 dw to 2 year wait	Std	Std
– Class E	– 30 dw to 2 year wait	+25% or Exclude	Std
<i>*(Depending on occupation, history of injuries or joint related problems, exclusion may still be applied)</i>			
Touch Football (Class AAA – E)	Std	Std	
Gymnastics (no competition)	Std*	Std	
<i>*(Consider exclusion in some instances)</i>			
Horse Riding – Social only (no jumping/racing/competitions)	Std	Std	
– Show jumping, gymkhana, vaulting	Exclude	Std	
– Endurance events, steeplechase	Exclude	Std	
– Dressage only	Std	Std	

Activity	IP/BE/GSC	TPD/WOP
Martial Arts (recreational only): <ul style="list-style-type: none"> - Contact AAA, AA, A (14 dw) <li style="padding-left: 20px;">AAA, AA, A (30 dw to 2 year wait) <li style="padding-left: 20px;">Class B to E (Amateur, no exhibitions/competitions incl Judo, Jujitsu, Karate, Kick Boxing, Kung Fu, Hapkido, Aikido, Aris de Mano, Taekwondo, Tai Chi, Kendo, Ninja) - Non Contact – Amateur, no exhibitions/competitions 	Exclude Std Exclude Std (min. 30 dw)	Std Std Std Std
Marathon/Cross Country Running	Std	Std
Motor Car Racing Amateur only: <ul style="list-style-type: none"> - Open Wheel - Sports Cars/Sedans/Touring Cars - Drag Racing/Hot Rods/Stock Cars - Karting – Enduro/sprint - Speedway - Others – Hill Climbs/Rallies/Off Road <li style="padding-left: 20px;">- Vintage/Veterans/Historic 	Exclude Exclude Exclude Exclude Exclude Exclude Std	Exclude Exclude Exclude Exclude Exclude Exclude Std
Motor Cycle Racing: <ul style="list-style-type: none"> - Circuit/Cross Country/Dirt Track - Trail Bike (pleasure only) <ul style="list-style-type: none"> - Class AAA, AA, A, B only - Class C, D, E 	Exclude Std IC	Exclude Std Std
Mountaineering: – Within Aust/NZ (below snow line) (above snow line) <ul style="list-style-type: none"> - Overseas 	Std Exclude Exclude	Std Exclude Exclude
Parachuting: – ‘One off’ jump <ul style="list-style-type: none"> - Regular jumps 	Std Exclude	Std Exclude
Para sailing (pleasure only)	Std	Std
Power Boat Racing	Exclude	Exclude
Private Flying (<i>see Aviation</i>)		
Rafting (white water)	Exclude	Exclude
Rock Climbing: – Indoor <ul style="list-style-type: none"> - Outdoors - Abseiling 	Std Exclude Exclude	Std Exclude Std
Rowing	Std	Std
Sail Boarding	Std	Std
Sailing/Yachting: – pleasure cruising only <ul style="list-style-type: none"> - ocean racing including Sydney to Hobart - trans ocean (single/multi crew) 	Std Exclude Exclude	Std Std Exclude
Shooting	Std	Std
Skiing: – Water – Amateur/Pleasure only <ul style="list-style-type: none"> <li style="padding-left: 20px;">- Competition/Trick Skiing/Jumping - Snow – Recreational/Pleasure only <li style="padding-left: 20px;">- Downhill/Cross Country (no competition) 	Std Exclude Std Std	Std Exclude Std Std
Sky Diving	Exclude	Exclude
Soccer (<i>see Football</i>)		
Squash	Std	Std
Surfing	Std	Std
Tennis (all types)	Std	Std
Triathlons	Std	Std
Weight Lifting: – recreational only <ul style="list-style-type: none"> - competitions 	Std Exclude	Std Std
Wrestling	Exclude	Std
Yachting (<i>see Sailing</i>)		

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

8. Expatriate Cover

Who is considered an expatriate (ex-pat)?

An 'expatriate' for insurance purposes is defined as:

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

What if the applicant is currently residing outside of Australia?

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

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

Terms and conditions

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

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

Income Protection and Business Expenses:

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

9. Mining Guidelines

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

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

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

Maximum Monthly Benefits:

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

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

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

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

Maximum Monthly Benefit <5 years experience \$4000 >5 years experience \$7500		
Occupation	Occupation Rating	
	Mining	Oil & Gas
Bogger operator	E	Not applicable
Crane operator	E	E
Chemical engineer [hazardous materials]	IC	IC
Derrickman [no off shore]	Not applicable	E
Driller operator [no off shore]	Not applicable	E
Dump truck operator	D	D
Excavator operator	E	E
Haul pack driver/operator	D	Not applicable
Industrial chemist [hazardous material]	IC	IC
Jumbo operator	E	Not applicable
Kitchen worker	D	D
Labourer [no off shore]	E	E
Mill operator	E	Not applicable
Miner [no face work]	E	Not applicable
Pipeline supervisor [no off shore]	D	D
Quarry worker [no explosives]	E	Not applicable
Refinery supervisor [no off shore]	Not applicable	E
Surface worker	E	Not applicable
Tool pusher [no off shore]	Not applicable	E

10. Increases and alterations – auto requirements

Important Note:

1. Policies originally accepted on Takeover Terms

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

Alterations/Increases

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

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

Review of existing sub standard terms

a. Medical Loadings

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

b. Medical Exclusions

For joint related exclusions the relevant questionnaire will be needed.

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

c. Pastimes Exclusions

For pastimes exclusions the relevant questionnaire will be needed.

11. Occupation Guidelines

Occupation ratings

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

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

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

Product Codes

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

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

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

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

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Antenna Erector [> 10 m]	NA	NA	E	E
Antenna Erector [up to 10 m]	E	E	E	E
Anthropologist	A	A	A	A
Antique Dealer [no manual work or deliveries]	B	B	B	B
Antique Dealer [with restoration work or deliveries]	D	D	D	D
Antique Shop Employee [no restoration work or deliveries]	B	B	B	B
Antique Shop Employee [with restoration work or deliveries]	D	D	D	D
Antique Shop Manager/Proprietor	B	B	B	B
Apiarist	C	C	C	D
Apparel Cutter	D	D	D	D
Applications Programmer [no qualification]	A	A	A	A
Applications Programmer [tertiary qualified]	AAA	AAA	AAA	AAA
Applications System Designer [no qualification]	A	A	A	A
Applications System Designer [tertiary qualified]	AAA	AAA	AAA	AAA
Applications Systems Analyst [no qualification]	A	A	A	A
Applications Systems Analyst [tertiary qualified]	AAA	AAA	AAA	AAA
Aquaculture Farmer [inshore or inland]	D	D	D	D
Aquaculture Technician	B	B	B	B
Aquaculture Worker [inshore or inland]	D	D	D	D
Aquarobics Instructor	NA	NA	B	B
Arboriculture Worker	NA	NA	D	D
Arborist [consulting/no tree felling]	B	B	B	B
Arborist [tree felling]	NA	NA	D	D
Archaeologist	IC	IC	B	B
Architect [qualified]	AAA	AAA	AAA	AAA
Architectural Drafter	A	A	A	A
Architectural Draftsperson	A	A	A	A
Architectural Technician	A	A	A	A
Archivist	A	A	A	A
Armoured Car Escort	NA	NA	D	D
Army Officer	NA	NA	A	A
Army Soldier	NA	NA	D	D
Art Director [film, television or stage]	B	B	B	B
Art Gallery [proprietor]	B	B	B	B
Art Gallery Technician	B	B	B	B
Art Restorer	B	B	B	B
Art Teacher [employee]	A	A	A	A
Art Teacher [private tuition]	NA	NA	A	A
Artificial Insemination Technical Officer	C	C	C	C
Artist [commercial]	B	B	B	B
Artist [fine/visual arts – commercial]	B	B	B	B
Artistic Director	A	A	A	A
Arts Administrator	A	A	A	A
Arts Administrator/Manager	A	A	A	A
Arts and Cultural Planner	A	A	A	A

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Asbestos Removalist	E	E	E	E
Asphalt Layer	NA	NA	E	E
Assayer	B	B	B	B
Assayer [mining]	B	B	B	B
Assayer [oil/gas industry]	B	B	B	B
Assembler	E	E	E	E
Assembly Line Worker	E	E	E	E
Assessor & Adjuster [insurance]	A	A	A	A
Associate Editor	A	A	A	A
Astronomer	AAA	AAA	AAA	AAA
Astrophysicist	AAA	AAA	AAA	AAA
Atmospheric and Environmental Physicist	AAA	AAA	AAA	AAA
Atomic and Molecular Physicist	AAA	AAA	AAA	AAA
Attendant Care Worker [not qualified]	D	D	D	D
Attendant Care Worker [qualified]	C	C	C	C
Auctioneer	A	A	A	A
Audio Engineer	B	B	B	B
Audiologist	A	A	A	A
Audiometrist	A	A	A	A
Audiovisual Technician	B	B	B	B
Auditor [not qualified – office only]	A	A	A	A
Auditor [qualified]	AAA	AAA	AAA	AAA
Australian Federal Police Officer	NA	NA	A	A
Author	IC	IC	A	A
Auto Electrician [not qualified]	D	D	D	D
Auto Electrician [qualified]	C	C	C	C
Autoglazier	C	C	C	C
Automotive Airconditioning Fitter	C	C	C	C
Automotive Body Maker [qualified – trade certificate]	D	D	D	D
Automotive Body Repairer [not qualified]	D	D	D	D
Automotive Body Repairer [qualified – trade certificate]	C	C	C	C
Automotive Electrical Fitter [qualified – trade certificate]	C	C	C	C
Automotive Electrical Mechanic [qualified – trade certificate]	C	C	C	C
Automotive Electrician [qualified – trade certificate]	C	C	C	C
Automotive Mechanic [not qualified]	D	D	D	D
Automotive Mechanic [qualified – trade certificate]	C	C	C	C
Automotive Motorcycle Mechanic [not qualified]	D	D	D	D
Automotive Motorcycle Mechanic [qualified – trade certificate]	C	C	C	C
Automotive Parts Interpreter	B	B	B	B
Automotive Spray Painter [not qualified]	D	D	D	D
Automotive Spray Painter [qualified – trade certificate]	C	C	C	C
Automotive Technician [qualified – trade certificate]	C	C	C	C
Automotive Trimmer	D	D	D	D

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Aviation [Instructor]	NA	NA	IC	NA
Aviation [agricultural – crop dusting etc]	NA	NA	NA	NA
Aviation Firefighter	NA	NA	D	D
Awnings Installer	D	D	D	D
B&B Operator	B	B	B	B
Backhoe Operator	E	E	E	E
Baggage Handler	NA	NA	D	D
Bailiff	B	B	B	B
Baker [qualified]	C	C	C	C
Baker Assistant	D	D	D	D
Ballerina	NA	NA	B	B
Ballet Dancer	NA	NA	B	B
Bank – Customer Service Officer	A	A	A	A
Bank Clerk	A	A	A	A
Bank Manager	A	A	A	A
Bank Officer	A	A	A	A
Bank Teller	A	A	A	A
Bank Worker	A	A	A	A
Bar Attendant	NA	NA	B	B
Bar Manager	NA	NA	B	B
Bar Tender	NA	NA	B	B
Barber	B	B	B	B
Barista	B	B	B	B
Barman	NA	NA	B	B
Barperson	NA	NA	B	B
Barrister	AAA	AAA	AAA	AAA
Beach Patrol Lifeguard	NA	NA	C	C
Beautician [not working at home]	B	B	B	B
Beautician [working at home]	IC	B	B	B
Beauty Consultant [not working at home]	B	B	B	B
Beauty Consultant [working at home]	IC	B	B	B
Beauty Therapist [not working at home]	B	B	B	B
Beauty Therapist [working at home]	IC	B	B	B
Bed and Breakfast Operator	B	B	B	B
Beef Cattle Farm Worker	NA	NA	E	E
Beef Cattle Farmer	NA	NA	E	E
Beekeeper	C	C	C	C
Betting Agency Counter Clerk	B	B	B	B
Betting Agency Manager	A	A	A	A
Bicycle Courier	NA	NA	C	C
Bicycle Mechanic	B	B	B	B
Bicycle Repairer	B	B	B	B
Bicycle Shop Employee	B	B	B	B
Bicycle Shop Manager/Proprietor	B	B	B	B
Bicycle Technician	B	B	B	B
Binder and Finisher	C	C	C	C
Bindery Assistant	C	C	C	C
Biochemist	AAA	AAA	AAA	AAA
Bio-engineer	AAA	AAA	AAA	AAA
Biological Scientist [no field work]	AAA	AAA	AAA	AAA
Biological Scientist [with field work]	IC	IC	A	A
Biological/Physical Anthropologist	A	A	A	A

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Biologist [marine]	IC	IC	B	B
Biologist [no special hazards]	A	A	A	A
Biologist [other]	IC	IC	B	B
Biomechanist	A	A	A	A
Biomedical Engineer [office/lab work only]	AAA	AAA	AAA	AAA
Bioprocess Engineer [office/lab work only]	AAA	AAA	AAA	AAA
Biostatistician	AAA	AAA	AAA	AAA
Biotechnologist [office/lab work only]	AAA	AAA	AAA	AAA
Blacksmith	E	E	E	E
Blaster/Explosives Handler	NA	NA	IC	IC
Blind Installer	D	D	D	D
Blind/Awnings/Screen [quotes & measurement, no installation]	B	B	B	B
Blind/Awnings/Screen Installer	D	D	D	D
Boarding House Proprietor	B	B	B	B
Boarding Kennel or Cattery Operator	D	D	D	D
Boarding School Supervisor	B	B	B	B
Boat Builder/shipwright [qualified]	C	C	C	C
Boat Repairer [qualified]	C	C	C	C
Boating and Fisheries Patrol Officer	D	D	D	D
Bob Cat/Back Hoe Operator	E	E	E	E
Body Artist [qualified – not at home]	NA	B	B	B
Body Corporate Manager [office only]	A	A	A	A
Bodyguard [within Australia]	NA	NA	D	D
Bogger Operator [mining]	E	E	E	E
Boiler Attendant	D	D	D	D
Boiler Inspector [qualified]	C	C	C	C
Boiler Operator	D	D	D	D
Boilermaker/Welder [qualified]	D	D	D	D
Boilermaker/Welder [qualified – mining]	D	D	D	D
Boilermaker/Welder [qualified – oil/gas industry no off shore]	D	D	D	D
Boilermaker/Welder [qualified – oil/gas industry off shore]	NA	NA	D	D
Bomb Disposal Experts	NA	NA	IC	IC
Boner [abattoir]	NA	NA	E	E
Book Binder	C	C	C	C
Book Editor	A	A	A	A
Book Finisher	C	C	C	C
Bookbinder	C	C	C	C
Bookkeeper	A	A	A	A
Bookmaker	NA	NA	A	A
Bookmaker's Agent	NA	NA	B	B
Bookmaker's Clerk	NA	NA	B	B
Botanist	B	B	B	B
Bottleshop Attendant [no bar work]	B	B	B	B
Bouncer	NA	NA	D	D
Brake Mechanic	C	C	C	C
Brake Technician	C	C	C	C
Brand/Product Manager	A	A	A	A
Bread/Cake Shop Employee [no baking]	B	B	B	B

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Brewery Chemist [lab only]	A	A	A	A
Brewery Worker	E	E	E	E
Brick Cleaner	E	E	E	E
Bricklayer	D	D	D	D
Bridge Builder	NA	NA	C	C
Bridge Engineer	IC	IC	AAA	AAA
Broadcast Transmitter Operator	B	B	B	B
Broadcaster	NA	NA	A	A
Broadcasting Technician	B	B	B	B
Broker [finance & insurance]	A	A	A	A
Broker [finance]	A	A	A	A
Broker [insurance]	A	A	A	A
Builder [licensed but not qualified]	C	C	C	C
Builder [qualified & licensed]	C	C	C	C
Builders Labourer	E	E	E	E
Builder's Labourer	E	E	E	E
Building and Plumbing Supplies Representative	A	A	A	A
Building Certifier	B	B	B	B
Building Contractor [qualified and licensed]	C	C	C	C
Building Designer	A	A	A	A
Building Drafter	A	A	A	A
Building Foreman – Supervisor [licensed, minimal manual work]	B	B	B	B
Building Inspector	B	B	B	B
Building Insulation Installer [not asbestos]	E	E	E	E
Building Maintenance Worker	D	D	D	D
Building Site Manager	B	B	B	B
Building Surveyor	B	B	B	B
Bulk Materials Handling Plant Operator	E	E	E	E
Bulldozer Driver/Operator	E	E	E	E
Bungy Jump Master	NA	NA	IC	IC
Bursar	A	A	A	A
Bus Driver [interstate]	D	D	D	D
Bus Driver [local only]	C	C	C	C
Bushland Regenerator	D	D	D	D
Business Analyst [not tertiary qualified]	A	A	A	A
Business Analyst [tertiary qualified]	AAA	AAA	AAA	AAA
Business Broker	A	A	A	A
Business Equipment Serviceperson	C	C	C	C
Business Equipment Technician	C	C	C	C
Business Machine Mechanic	C	C	C	C
Business Services Representative	A	A	A	A
Business Systems Analyst [not tertiary qualified]	A	A	A	A
Business Systems Analyst [tertiary qualified]	AAA	AAA	AAA	AAA
Business Systems Planner	A	A	A	A
Butcher [retail]	C	C	C	C
Butcher [slaughterman]	NA	NA	E	E
Butler	IC	B	B	B

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Buyer [admin only]	A	A	A	A
Buyer [other]	B	B	B	B
Cabin Attendant	NA	NA	D	D
Cabinet Maker [other]	D	D	D	D
Cabinet Maker [qualified]	C	C	C	C
Cable Joiner	E	E	E	E
Cable Maker/Wire Maker	E	E	E	E
Cabler [data & telecommunications]	E	E	E	E
CAD Designer	A	A	A	A
Cadastral	B	B	B	B
Cafe Manager/Proprietor	B	B	B	B
Cafe Worker	B	B	B	B
Cake Decorator [not working from home]	B	B	B	B
Cake Decorator [working from home]	NA	NA	B	B
Call Centre Operator	A	A	A	A
Call or Contact Centre Information Clerk	A	A	A	A
Call or Contact Centre Manager	A	A	A	A
Call or Contact Centre Operator	A	A	A	A
Call or Contact Centre Team Leader	A	A	A	A
Camera Operator [film, television or video]	C	C	C	C
Cameraman [film/television]	C	C	C	C
Canvas Goods Maker	C	C	C	C
Captioner	A	A	A	A
Car Carrier Driver [< 500km radius]	E	E	E	E
Car Carrier Driver [> 500km radius]	NA	NA	E	E
Car Detailer	D	D	D	D
Car Mechanic	C	C	C	C
Car Park Attendant	E	E	E	E
Car Parts Interpreter	B	B	B	B
Car Rental Officer	A	A	A	A
Car Salesman	A	A	A	A
Car Salesperson	A	A	A	A
Car Wash Attendant	NA	NA	D	D
Caravan Park and Camping Ground Manager	B	B	B	B
Caravan Park Attendant	E	E	E	E
Caravan Park Employee	E	E	E	E
Caravan Park Owner/Proprietor	B	B	B	B
Card Shop Employee	B	B	B	B
Card Shop Manager/Proprietor	B	B	B	B
Cardiac Technician	A	A	A	A
Cardiac Technologist	A	A	A	A
Cardiologist	AA	AA	AA	AA
Cardiothoracic Surgeon	AA	AA	AA	AA
Careers Advisor	A	A	A	A
Careers Counsellor	A	A	A	A
Carer [not qualified – aged/disabled care]	D	D	D	D
Carer [qualified – aged/disabled care]	C	C	C	C
Caretaker	E	E	E	E
Carpenter [not qualified]	D	D	D	D
Carpenter [qualified]	C	C	C	C

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Carpenter [qualified – mining]	C	C	C	C
Carpenter [qualified – oil/gas industry]	C	C	C	C
Carpet Cleaner	D	D	D	D
Carpet Layer	E	E	E	E
Cartographer	A	A	A	A
Cartographic Drafter	A	A	A	A
Cartographic Technician	A	A	A	A
Cartographic Tracer	A	A	A	A
Cartoonist	NA	NA	A	A
Cashier	B	B	B	B
Casino Croupier [gov't & lic'd]	B	B	B	B
Casino Manager [gov't & lic'd]	A	A	A	A
Caterer	C	C	C	C
Caterer [management – admin/office only]	A	A	A	A
Catering Manager [admin/office only]	A	A	A	A
Cellarhand [min 2 years experience]	D	D	D	D
Cement and Concrete Plant Worker	E	E	E	E
Cement Production Plant Operator	E	E	E	E
Cement Renderer	E	E	E	E
Cemetery & Crematory Worker	D	D	D	D
Cemetery & Crematory Worker – Grave Digger	E	E	E	E
Chainperson	C	C	C	C
Chair and Couchmaker	C	C	C	C
Charter and Tour Bus Driver [interstate]	D	D	D	D
Charter and Tour Bus Driver [local only]	C	C	C	C
Chauffeur	B	B	B	B
Checkout Operator	B	B	B	B
Cheesemaker	C	C	C	C
Chef [qualified]	C	C	C	C
Chef [qualified – mining]	C	C	C	C
Chef [qualified – oil/gas industry]	C	C	C	C
Chef de Cuisine [qualified]	C	C	C	C
Chef de Partie [qualified]	C	C	C	C
Chemical Engineer [qualified – hazardous materials]	IC	IC	IC	IC
Chemical Engineer [qualified – <10% fieldwork]	AAA	AAA	AAA	AAA
Chemical Engineer [qualified – >10% fieldwork non hazardous]	B	B	B	B
Chemical Engineer [qualified – <10% lab work]	AAA	AAA	AAA	AAA
Chemical Engineer [qualified – more than 10% lab work]	B	B	B	B
Chemical Plant Operator	E	E	E	E
Chemical Plant Worker	E	E	E	E
Chemical Process Engineer [qualified <10% site visits]	AAA	AAA	AAA	AAA
Chemical Production Machine Operator	E	E	E	E
Chemical Sales Representative	A	A	A	A
Chemical Technician	C	C	C	C
Chemist [analytical – not explosives, office only]	AAA	AAA	AAA	AAA

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Chemist [industrial – not explosives]	B	B	B	B
Chemist [manufacturing]	B	B	B	B
Chemist [qualified pharmacist]	AAA	AAA	AAA	AAA
Chemistry Technician [no explosives]	B	B	B	B
Chief Editor	AAA	AAA	AAA	AAA
Chief Executive Officer	A	A	A	A
Chief Executive Officer [tertiary qualified/admin only/income >\$100k]	AAA	AAA	AAA	AAA
Chief Financial Officer	A	A	A	A
Chief Financial Officer [tertiary qualified/admin only/income >\$100k]	AAA	AAA	AAA	AAA
Chief Information Officer	A	A	A	A
Chief Information Officer [tertiary qualified/admin only/income >\$100k]	AAA	AAA	AAA	AAA
Chief Mate	NA	NA	IC	IC
Chief Operating Officer	A	A	A	A
Chief Operating Officer [tertiary qualified/admin only/income >\$100k]	AAA	AAA	AAA	AAA
Child Care Centre Manager [admin role]	A	A	A	A
Child Care Coordinator	A	A	A	A
Child Care Worker [not qualified, not working from home]	D	D	D	D
Child Care Worker [qualified and registered]	B	B	B	B
Child Care Worker [working from home]	NA	NA	D	D
China/Glassware Shop [employee]	B	B	B	B
China/Glassware Shop [manager/proprietor]	B	B	B	B
Chiropodist	A	A	A	A
Chiropractor	A	A	A	A
Chiropractor [degree qualified]	AA	AA	AA	AA
Chocolatier	B	B	B	B
Choreographer	NA	NA	B	B
Cinema Manager	A	A	A	A
Cinema Projectionist	B	B	B	B
Cinema Ticket Seller	B	B	B	B
Circus Performer	NA	NA	D	D
Civil and Structural Engineering Associate [no manual work]	A	A	A	A
Civil and Structural Engineering Technician [no manual work]	A	A	A	A
Civil Celebrant	A	A	A	A
Civil Construction Worker	E	E	E	E
Civil Engineer	AAA	AAA	AAA	AAA
Civil Engineering Design Drafter	A	A	A	A
Civil Engineering Draftsperson	A	A	A	A
Civil Engineering Technician [no manual work]	A	A	A	A
Civil Engineering Technologist	A	A	A	A
Claims Officer	A	A	A	A
Clairvoyant	NA	NA	A	A
Classical Musician	NA	NA	A	A
Classified Advertising Clerk	A	A	A	A
Cleaner [brick]	E	E	E	E
Cleaner [carpet]	D	D	D	D

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Cleaner [factory]	E	E	E	E
Cleaner [household]	D	D	D	D
Cleaner [office]	D	D	D	D
Cleaner [school]	D	D	D	D
Cleaner [street]	E	E	E	E
Cleaner [window – over 10m]	NA	NA	E	E
Cleaner [window – under 10m]	E	E	E	E
Clergyman [no overseas work]	A	A	A	A
Clergyman [with overseas work]	IC	IC	A	A
Clerical and Administrative Worker	A	A	A	A
Clerical and Office Support Worker	A	A	A	A
Clerical Worker	A	A	A	A
Clerk	A	A	A	A
Clerk [mining]	A	A	A	A
Clerk [oil/gas industry]	A	A	A	A
Clerk of Court	A	A	A	A
Clicker	C	C	C	C
Clinical Audiometrist	A	A	A	A
Clinical Biochemist	AAA	AAA	AAA	AAA
Clinical Coder	A	A	A	A
Clinical Engineer	AAA	AAA	AAA	AAA
Clinical Haematologist	AA	AA	AA	AA
Clinical Neuropsychologist	AA	AA	AA	AA
Clinical Nurse Consultant	B	B	B	B
Clinical Oncologist	AA	AA	AA	AA
Clinical Psychologist	AA	AA	AA	AA
Clothing and Soft Furnishing Production Worker	D	D	D	D
Clothing Cutter [not working from home]	D	D	D	D
Clothing Cutter [working from home]	NA	NA	C	C
Clothing Designer	A	A	A	A
Clothing Machinist [not working from home]	C	C	C	C
Clothing Machinist [working from home]	NA	NA	C	C
Clothing Patternmaker	B	B	B	B
Clothing Salesperson	B	B	B	B
Clothing Shop Employee	B	B	B	B
Clothing Shop Manager/Proprietor	B	B	B	B
Club Administrator	A	A	A	A
Club Barman	NA	NA	C	C
Club Bouncer	NA	NA	D	D
Club Caterer	C	C	C	C
Club Cleaner	D	D	D	D
Coach [sport]	NA	NA	B	B
Coach Driver [interstate]	D	D	D	D
Coach Driver [local only]	C	C	C	C
Coach Tour Driver [interstate]	D	D	D	D
Coach Tour Driver [local only]	C	C	C	C
Coding Clerk	A	A	A	A
Coil winder	D	D	D	D
Collection Officer	A	A	A	A
College Lecturer	A	A	A	A

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Columnist	A	A	A	A
Combustion Engineer [no manual duties]	AAA	AAA	AAA	AAA
Comedian	NA	NA	A	A
Commercial Artist	B	B	B	B
Commis Chef	C	C	C	C
Commissioned Defence Force Officer	NA	NA	IC	IC
Commissioned Fire Officer	NA	NA	C	C
Commissioned Police Officer	NA	NA	C	C
Commodities Agent	A	A	A	A
Commodities Trader	A	A	A	A
Communication Systems Programmer [qualified]	AAA	AAA	AAA	AAA
Communications Controller [non military]	A	A	A	A
Communications Operator [non military]	A	A	A	A
Community Carer	D	D	D	D
Community Corrections Worker	B	B	B	B
Community Health Nurse	C	C	C	C
Community Health Nursing Aide	D	D	D	D
Community Pharmacist	AAA	AAA	AAA	AAA
Community Psychologist	AA	AA	AA	AA
Company Secretary [qualified]	AAA	AAA	AAA	AAA
Compliance Analyst	A	A	A	A
Compliance Officer	A	A	A	A
Composer	NA	NA	A	A
Compositor	C	C	C	C
Computer Analyst [qualified]	AAA	AAA	AAA	AAA
Computer Consultant [not qualified]	A	A	A	A
Computer Consultant [qualified]	AAA	AAA	AAA	AAA
Computer Data Entry Operator	A	A	A	A
Computer Hardware Service Technician	B	B	B	B
Computer Network and Systems Engineer [qualified]	AAA	AAA	AAA	AAA
Computer Programmer [not qualified]	A	A	A	A
Computer Programmer [qualified]	AAA	AAA	AAA	AAA
Computer Salesperson	A	A	A	A
Computer Systems Analyst [qualified]	AAA	AAA	AAA	AAA
Computer Systems Analyst/Auditor/Engineer [not qualified]	A	A	A	A
Computer Systems Auditor [qualified]	AAA	AAA	AAA	AAA
Computer Systems Engineer [qualified]	AAA	AAA	AAA	AAA
Computer Systems Officer	A	A	A	A
Computer Technician	B	B	B	B
Computer Tester	A	A	A	A
Computer-based Graphic Designer	A	A	A	A
Concierge	B	B	B	B
Concrete Agitator Operator	E	E	E	E
Concrete Batching Plant Operator	E	E	E	E
Concrete Layer	E	E	E	E
Concrete Products Machine Operator	E	E	E	E
Concrete Pump Operator	E	E	E	E
Concrete Worker	E	E	E	E
Concreteer	E	E	E	E
Condensed Matter Physicist	AAA	AAA	AAA	AAA

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Conductor [music]	NA	NA	A	A
Confectioner	D	D	D	D
Confectionery Maker	D	D	D	D
Conference and Event Organiser	A	A	A	A
Conservator	A	A	A	A
Construction Engineer	AAA	AAA	AAA	AAA
Construction Equipment Driver	E	E	E	E
Construction Project Manager	C	C	C	C
Construction Project Manager [minimal manual work]	B	B	B	B
Construction Rigger [over 10m]	NA	NA	E	E
Construction Rigger [up to 10m]	E	E	E	E
Construction Shotfirer	NA	NA	IC	IC
Construction Worker	E	E	E	E
Consultant Analyst [computer – qualified]	AAA	AAA	AAA	AAA
Consultant Pharmacist	AAA	AAA	AAA	AAA
Consulting Engineer [qualified – office only]	AAA	AAA	AAA	AAA
Consulting Engineer [qualified – other]	IC	IC	A	A
Consumer Scientist	A	A	A	A
Convention Coordinator	A	A	A	A
Conveyancer	A	A	A	A
Cook [not qualified]	D	D	D	D
Cook [qualified]	C	C	C	C
Cookery Demonstrator	NA	C	B	B
Cooper	C	C	C	C
Copywriter	A	A	A	A
Coroner	AAA	AAA	AAA	AAA
Corporate Treasurer	A	A	A	A
Correctional Officer	NA	NA	C	C
Cosmetic Consultant	B	B	B	B
Cosmologist	AAA	AAA	AAA	AAA
Cost Accountant [not qualified]	A	A	A	A
Cost Accountant [qualified]	AAA	AAA	AAA	AAA
Cost Clerk	A	A	A	A
Costume Maker [not working from home]	B	B	B	B
Costume Maker [working from home]	NA	NA	B	B
Cotton Grower	NA	NA	E	E
Council Worker – Outdoor	E	E	E	E
Counselling Psychologist	AA	AA	AA	AA
Counsellor	A	A	A	A
Courier [cars and vans under 1 tonne]	D	D	D	D
Courier [motorcycle]	E	E	E	E
Court Bailiff	B	B	B	B
Court Officer	A	A	A	A
Court Recorder	A	A	A	A
Court Registrar	A	A	A	A
Crane Chaser	E	E	E	E
Crane Driver	E	E	E	E
Crane Driver [mining]	E	E	E	E
Crane Driver [oil/gas industry]	E	E	E	E

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

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

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

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Driver [earthmoving equipment]	E	E	E	E
Driver [forklift]	D	D	D	D
Driver [garbage truck]	D	D	D	D
Driver [instructor – cars only]	B	B	B	B
Driver [logging]	NA	NA	D	D
Driver [long distance < 500km radius]	E	E	E	E
Driver [long distance > 500km radius]	NA	NA	E	E
Driver [removalist]	E	E	E	E
Driver [tanker < 500km radius daily]	E	E	E	E
Driver [tanker > 500km radius daily]	NA	NA	E	E
Driver [taxi – other]	D	D	D	D
Driver [taxi – owner/operators]	C	C	C	C
Driver [tow truck]	E	E	E	E
Driver [train]	NA	NA	D	D
Driver [tram]	D	D	D	D
Driver [truck-local not mines – 200km radius]	D	D	D	D
Driveway Attendant	D	D	D	D
Driving Instructor [cars only]	B	B	B	B
Drover	NA	NA	E	E
Drug and Alcohol Counsellor	A	A	A	A
Dry Cleaner	B	B	B	B
Dump Truck Operator [mining]	D	D	D	D
Dump Truck Operator [oil/gas]	D	D	D	D
Dye Technician	B	B	B	B
Early Childhood [Pre-primary School] Teacher	B	B	B	B
Earthmoving Equipment Driver	E	E	E	E
Econometrician	A	A	A	A
Economist [qualified]	AAA	AAA	AAA	AAA
Editor [chief]	AAA	AAA	AAA	AAA
Editor [other]	A	A	A	A
Education Adviser	A	A	A	A
Education Reviewer	A	A	A	A
Education Worker [Indigenous Affairs]	A	A	A	A
Educational and Developmental Psychologist	AA	AA	AA	AA
Educational Psychologist	AA	AA	AA	AA
Educator [nurse]	A	A	A	A
Educator [other –80% office]	A	A	A	A
Electorate Officer	A	A	A	A
Electrical and Electronic Equipment Assembler	C	C	C	C
Electrical Engineer [not qualified or manual work]	C	C	C	C
Electrical Engineer [qualified – office only]	AAA	AAA	AAA	AAA
Electrical Engineering Draftsperson	A	A	A	A
Electrical Engineering Technician	C	C	C	C
Electrical Fitter	C	C	C	C
Electrical Goods Sales Assistant	B	B	B	B
Electrical Linesman/Power Lines [over 10m]	NA	NA	E	E

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

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Engine Reconditioner	C	C	C	C
Engineer [film/television/radio]	A	A	A	A
Engineer [other – not qualified]	IC	IC	A	A
Engineer [degree qualified – bridge or height]	IC	IC	AAA	AAA
Engineer [degree qualified – <10% fieldwork]	AAA	AAA	AAA	AAA
Engineer [degree qualified – >10% fieldwork]	B	B	B	B
Engineer [degree qualified – manual work]	IC	IC	C	C
Engineer [degree qualified – office only]	AAA	AAA	AAA	AAA
Engineer Aeronautical [qualified – office only]	AAA	AAA	AAA	AAA
Engineer Civil [qualified – office only]	AAA	AAA	AAA	AAA
Engineer Consulting [qualified – office only]	AAA	AAA	AAA	AAA
Engineer Electrical [qualified – office only]	AAA	AAA	AAA	AAA
Engineering Associate – Civil and Structural	B	B	B	B
Engineering Associate – Electrical	B	B	B	B
Engineering Associate – Electronics	B	B	B	B
Engineering Associate – Industrial	B	B	B	B
Engineering Associate – Mechanical	B	B	B	B
Engineering Associate – Refrigeration and Airconditioning	B	B	B	B
Engineering Geologist [field work]	IC	B	B	B
Engineering Geologist [office only]	AAA	AAA	AAA	AAA
Engineering Patternmaker	E	E	E	E
Engineering Surveyor [field work]	B	B	B	B
Engineering Surveyor [office work only]	A	A	A	A
Engineering Technical Officer	B	B	B	B
Engineering Technician [mechanical]	C	C	C	C
Engineering Technologist	B	B	B	B
Engineering Tradesperson – Electrical/Electronics	C	C	C	C
Engineering Tradesperson – Fabrication	C	C	C	C
Engineering Tradesperson – Mechanical	C	C	C	C
Engineering Tradesperson [heavy vehicle mechanic]	D	D	D	D
Engraver	C	C	C	C
Enroute Controller [air traffic]	NA	NA	A	A
Entertainer	NA	NA	A	A
Entomologist [qualified]	B	B	B	B
Environmental Chemist	AAA	AAA	AAA	AAA
Environmental Consultant	A	A	A	A
Environmental Economist	AAA	AAA	AAA	AAA
Environmental Engineer	AAA	AAA	AAA	AAA
Environmental Field Officer	D	D	D	D
Environmental Geographer	B	B	B	B
Environmental Geologist	IC	B	B	B
Environmental Health Officer	B	B	B	B
Environmental Officer	D	D	D	D
Environmental Planner [office only]	A	A	A	A

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Environmental Research Scientist [no field work]	A	A	A	A
Environmental Scientist [no field work]	A	A	A	A
Environmentalist	B	B	B	B
Ergonomist	A	A	A	A
Events Coordinator	B	B	B	B
Excavator	E	E	E	E
Excavator [mining]	E	E	E	E
Excavator [oil/gas industry]	E	E	E	E
Excavator Operator	E	E	E	E
Excavator Operator [mining]	E	E	E	E
Excavator Operator [oil/gas industry]	E	E	E	E
Exhaust and Muffler Fitter	D	D	D	D
Exhaust Fitter and Repairer	D	D	D	D
Exploration Engineer [qualified – <10% fieldwork]	AAA	AAA	AAA	AAA
Exploration Engineer [qualified – >10% fieldwork]	B	B	B	B
Export/Import Admin Manager	A	A	A	A
Export/Import Distribution Manager	A	A	A	A
Export/Import Sales/Marketing Manager	A	A	A	A
Exporter and Importer	B	B	B	B
External Auditor	AAA	AAA	AAA	AAA
Fabric and Textile Factory Worker	E	E	E	E
Facilities Manager [admin only]	A	A	A	A
Factory Cleaner	E	E	E	E
Factory Hand/Worker [light industry only]	E	E	E	E
Faculty Head	AAA	AAA	AAA	AAA
Family and Marriage Counsellor [not tertiary qualified]	A	A	A	A
Family and Marriage Counsellor [tertiary qualified]	AA	AA	AA	AA
Family Care Worker [not qualified]	D	D	D	D
Family Care Worker [qualified]	C	C	C	C
Family Counsellor [not tertiary qualified]	A	A	A	A
Family Counsellor [tertiary qualified]	AA	AA	AA	AA
Farm Labourer	NA	NA	E	E
Farm Manager	NA	NA	E	E
Farm Overseer	NA	NA	E	E
Farm Products Inspector	C	C	C	C
Farm Supervisor	NA	NA	E	E
Farm Worker	NA	NA	E	E
Farmer [owner/proprietor]	IC	D	D	D
Farmhand	NA	NA	E	E
Farrier	E	E	E	E
Fashion Coordinator	A	A	A	A
Fashion Designer [not working from home]	A	A	A	A
Fashion Designer [working from home]	NA	IC	A	A
Fashion Sales Assistant	B	B	B	B
Fast Food Cook	D	D	D	D
Fast Food Proprietor	B	B	B	B
Fast Food Sales Assistant	B	B	B	B

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Feature Writer	NA	NA	A	A
Federal Police Officer	NA	NA	C	C
Fencer	D	D	D	D
Fencing Contractor	D	D	D	D
Ferry Hand	NA	NA	C	C
Ferry Master	C	C	C	C
Fibre Optics Cable Splicer	C	C	C	C
Fibre Textile Factory Worker	E	E	E	E
Fibreglass Moulder/Fabrication	D	D	D	D
Fibreglass Worker	D	D	D	D
Fibrous Plasterer	D	D	D	D
Field Hydrologist	B	B	B	B
Field/Exploration Geologist	IC	IC	IC	IC
Fighter Pilot	NA	NA	IC	IC
Filing or Registry Clerk	A	A	A	A
Film Administrator	A	A	A	A
Film Cameraman [no special hazards or overseas work]	C	C	C	C
Film Cameraman [other]	IC	IC	C	C
Film Director	IC	IC	A	A
Film Director/Producer	IC	IC	A	A
Film Distributor	A	A	A	A
Film Editor [admin only]	A	A	A	A
Film Engineer	A	A	A	A
Film Make Up Artist	B	B	B	B
Film Producer	IC	IC	A	A
Film Projectionist	B	B	B	B
Film Technician	B	B	B	B
Film Wardrobe Assistant	B	B	B	B
Finance Broker	A	A	A	A
Finance Manager	A	A	A	A
Financial Economist	AAA	AAA	AAA	AAA
Financial Institution Branch Manager	A	A	A	A
Financial Investment Adviser	A	A	A	A
Financial Investment Manager	A	A	A	A
Financial Market Dealer	IC	A	A	A
Financial Planner/Adviser [other]	A	A	A	A
Financial Planner/Adviser [tertiary qualified]	AAA	AAA	AAA	AAA
Fine Artist	NA	NA	B	B
Fine Artist [commercial]	B	B	B	B
Fire Extinguisher Servicer	B	B	B	B
Firefighter	NA	NA	C	C
Fireman	NA	NA	C	C
Fireworks Specialist	NA	NA	D	IC
First Aid Instructor	B	B	B	B
Fish Export Inspector	B	B	B	B
Fish Farmer [inshore or inland]	D	D	D	D
Fish Processor	E	E	E	E
Fisheries Observer	C	C	C	C
Fisheries Officer [inshore or inland only]	C	C	C	C
Fisheries Technical Officer	B	B	B	B

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Fisherman [inland only]	E	E	E	E
Fisherman [offshore]	NA	NA	E	E
Fishing Guide	D	D	D	D
Fishing Hand	NA	NA	E	E
Fishing Inspector	C	C	C	C
Fishmonger [other]	D	D	D	D
Fishmonger [shop only]	C	C	C	C
Fitness and Sports Centre Manager [admin only]	A	A	A	A
Fitness Centre Manager [admin only]	A	A	A	A
Fitness Instructor	NA	NA	B	B
Fitter [qualified]	C	C	C	C
Fitter And Turner [qualified]	C	C	C	C
Fitter/Welder	D	D	D	D
Fleet Manager	A	A	A	A
Flight Attendant	NA	NA	A	A
Flight Data Officer	NA	NA	A	A
Floor Coverer [not carpet]	D	D	D	D
Floor Finisher	D	D	D	D
Floor Layer [not carpet]	D	D	D	D
Floor Sander	D	D	D	D
Floor Surfacers	D	D	D	D
Floor Tiler	D	D	D	D
Floriculturist [qualified]	C	C	C	C
Florist	B	B	B	B
Flower Grower	NA	NA	C	C
Flying Instructor	NA	NA	B	B
Food and Beverage Attendant [no bar work]	B	B	B	B
Food and Nutrition Consultant [qualified & registered]	A	A	A	A
Food Consultant [qualified & registered]	A	A	A	A
Food Process Worker	E	E	E	E
Food Processing Technician	C	C	C	C
Food Standards Officer	B	B	B	B
Food Technologist	A	A	A	A
Footballer	NA	NA	B	B
Footwear Factory Worker	E	E	E	E
Footwear Machinist	E	E	E	E
Footwear Maker	E	E	E	E
Footwear Production Machine Operator	E	E	E	E
Footwear Repairer	C	C	C	C
Footwear Worker	E	E	E	E
Foreign Affairs and Trade Officer	A	A	A	A
Foreman	IC	C	C	C
Forensic Accountant	AAA	AAA	AAA	AAA
Forensic Psychologist	AA	AA	AA	AA
Forensic Scientist	B	B	B	B
Forest Ranger	D	D	D	D
Forest Ranger/Warden	D	D	D	D
Forest Technical Officer	D	D	D	D
Forest Worker	NA	NA	D	D
Forester [no manual work]	B	B	B	B

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Forestry Worker	NA	NA	D	D
Forklift Driver	D	D	D	D
Forklift Operator	D	D	D	D
Fortune Teller	NA	NA	A	A
Foundry Worker	E	E	E	E
Freight Handler	E	E	E	E
Freight Traffic Controller	B	B	B	B
French Polisher	C	C	C	C
Front-end Loader Operator	E	E	E	E
Fruit and Vegetable Factory Worker	E	E	E	E
Fruit and Vegetable Farm Hand	NA	NA	D	D
Fruit and Vegetable Packer	E	E	E	E
Fruit and Vegetable Picker	NA	NA	E	E
Fruit and Vegetable Process Worker	E	E	E	E
Fruit Merchant	C	C	C	C
Fruit or Nut Farm Worker	NA	NA	D	D
Fruit or Nut Grower	NA	NA	D	D
Fruit or Nut Picker	NA	NA	D	D
Fruit Picker	NA	NA	E	E
Fruiterer [retail]	C	C	C	C
Fumigator	D	D	D	D
Functions Coordinator	B	B	B	B
Funeral Attendant [admin only]	A	A	A	A
Funeral Director [admin only]	A	A	A	A
Funeral Director's Assistant [admin only]	A	A	A	A
Funeral Parlour [driver/pallbearer]	C	C	C	C
Funeral Parlour [embalmer]	B	B	B	B
Furnace Operator	E	E	E	E
Furniture Delivery	E	E	E	E
Furniture Designer	B	B	B	B
Furniture Finisher	C	C	C	C
Furniture Manufacturer	C	C	C	C
Furniture Polisher	C	C	C	C
Furniture Removalist	E	E	E	E
Furniture Restorer	C	C	C	C
Furrier [shop only]	B	B	B	B
Furrier Manager/Proprietor	B	B	B	B
Futures Trader [not self employed or working from home]	IC	A	A	A
Gaffer	C	C	C	C
Gallery or Museum Attendant/Guide	A	A	A	A
Gallery or Museum Curator	A	A	A	A
Gallery or Museum Technician	C	C	C	C
Games Developer [not working from home]	A	A	A	A
Games Developer [working from home]	NA	NA	A	A
Games Programmer [not working from home]	A	A	A	A
Games Programmer [working from home]	NA	NA	A	A
Gaming Attendant [no bar work]	B	B	B	B
Gaming Dealer [gov't & lic'd]	B	B	B	B
Gaming Inspector	B	B	B	B

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Garage Door Installer	D	D	D	D
Garage Mechanic [qualified]	C	C	C	C
Garage Proprietor [no manual work]	B	B	B	B
Garage Proprietor [with manual work]	C	C	C	C
Garage Worker [driveway/workshop]	D	D	D	D
Garage Worker [shop only]	B	B	B	B
Garbage Collector	E	E	E	E
Garbage Contractor	E	E	E	E
Garbage Truck Driver	D	D	D	D
Garden Labourer	E	E	E	E
Gardener	D	D	D	D
Gardener [lawn mowing/gardening]	D	D	D	D
Gas Fitter [qualified]	C	C	C	C
Gas Meter Reader	B	B	B	B
Gas or Petroleum Operator [offshore]	NA	NA	IC	IC
Gas or Petroleum Operator [onshore]	IC	IC	C	C
Gastroenterologist	AA	AA	AA	AA
Gemmologist	B	B	B	B
General Practitioner	AA	AA	AA	AA
General Store Employee	B	B	B	B
General Store Manager/Proprietor	B	B	B	B
Geneticist	AAA	AAA	AAA	AAA
Geochemist [field work]	A	A	A	A
Geochemist [lab or office only]	AAA	AAA	AAA	AAA
Geochemist/Mineralogist/Petrologist [field work]	A	A	A	A
Geochemist/Mineralogist/Petrologist [lab or office only]	AAA	AAA	AAA	AAA
Geodetic Surveyor	A	A	A	A
Geographer [no special hazards]	A	A	A	A
Geological Engineer [field work]	B	B	B	B
Geological Engineer [office only]	AAA	AAA	AAA	AAA
Geological Technician	B	B	B	B
Geologist [<10% fieldwork]	AAA	AAA	AAA	AAA
Geologist [>10% fieldwork]	B	B	B	B
Geologist [field work]	B	B	B	B
Geologist [office only]	AAA	AAA	AAA	AAA
Geomatic Engineer [office only]	AAA	AAA	AAA	AAA
Geophysicist [office only]	AAA	AAA	AAA	AAA
Geoscience Field Officer	B	B	B	B
Geoscience Technician	B	B	B	B
Geoscientist [office only]	A	A	A	A
Geotechnical Engineer [qualified, minimal field work]	AAA	AAA	AAA	AAA
Geotechnical/Soil Engineer	B	B	B	B
Gift Shop Employee	B	B	B	B
Gift Shop Manager/Proprietor	B	B	B	B
Glass and Glazing Tradesperson	C	C	C	C
Glass and Stone Processing Machine Operators	E	E	E	E
Glass Beveller	C	C	C	C
Glass Craftsperson	IC	C	C	C
Glass Cutter	C	C	C	C

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Glass Embosser	C	C	C	C
Glass Processing Worker	E	E	E	E
Glass Production Machine Operator	E	E	E	E
Glass Production Worker	E	E	E	E
Glass Silverer	C	C	C	C
Glass Worker [not factory]	IC	C	C	C
Glazier	C	C	C	C
Glazier Installer	C	C	C	C
Glazier/Structural Glass Tradesperson	C	C	C	C
Goat Farmer	NA	NA	C	C
Gold and Silversmith	B	B	B	B
Goldsmith	B	B	B	B
Golf Instructor	NA	NA	B	B
Golf Professional	NA	NA	B	B
Golfer	NA	NA	B	B
GP	AA	AA	AA	AA
Grader Operator	D	D	D	D
Grain Mill Worker	E	E	E	E
Grain, Oilseed or Pasture Farm Worker	NA	NA	C	C
Grain, Oilseed or Pasture Grower	NA	NA	C	C
Grape Grower	NA	C	C	C
Graphic Artist	A	A	A	A
Graphic Designer	A	A	A	A
Grave Digger	E	E	E	E
Grazier	NA	NA	E	E
Greengrocer	C	C	C	C
Greenkeeper [not qualified]	D	D	D	D
Greenkeeper [qualified]	C	C	C	C
Groom [stablehand]	NA	NA	D	D
Groundsman	D	D	D	D
Groundsperson	D	D	D	D
Guards [railway]	D	D	D	D
Guidance Officer	A	A	A	A
Guide Dog Instructor	C	C	C	C
Gunsmith	C	C	C	C
Gym Instructor [not qualified]	NA	NA	D	D
Gym Instructor [qualified]	D	D	D	D
Gym Owner/Proprietor	D	D	D	D
Gym Owner/Proprietor [<20% instructing]	B	B	B	B
Gymnastics Coach or Instructor	NA	NA	B	B
Gynaecologist	AA	AA	AA	AA
Haberdasher	B	B	B	B
Hair or Beauty Salon Assistant	B	B	B	B
Hair or Beauty Salon Manager	B	B	B	B
Hairdresser	B	B	B	B
Hand Engraver	C	C	C	C
Handyman	E	E	E	E
Handyperson	E	E	E	E
Hansard Reporter	A	A	A	A
Harbour Engineer [qualified – admin only]	AAA	AAA	AAA	AAA

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Harbour Engineer [unqualified or onsite]	C	C	C	C
Harbour Pilot [local harbour only – min. 90dw]	IC	IC	D	D
Hard Floor Finisher	D	D	D	D
Hardware Design Engineer	B	B	B	B
Hardware Merchant [including yard work]	D	D	D	D
Hardware Merchant [no yard work]	B	B	B	B
Hardware Sales Assistant [including yard work]	D	D	D	D
Hardware Sales Assistant [no yard work]	B	B	B	B
Hardware Shop Employee [including yard work]	D	D	D	D
Hardware Shop Employee [no yard work]	B	B	B	B
Hardware Shop Manager/Proprietor	B	B	B	B
Harvesting Contractor	NA	NA	D	D
Hat Maker	B	B	B	B
Haul Pack Driver/Operator [mining]	D	D	D	D
Head Master/Head Mistress	AAA	AAA	AAA	AAA
Health and Physical Education Teacher	B	B	B	B
Health Food Shop Employee	B	B	B	B
Health Food Shop Manager/Proprietor	B	B	B	B
Health Inspector	B	B	B	B
Health Insurance Assessor	A	A	A	A
Health Practice Manager	A	A	A	A
Health Promotion Officer	A	A	A	A
Health Worker	A	A	A	A
Health/Hospital Executive	AAA	AAA	AAA	AAA
Hearing Aid Audiometrist	A	A	A	A
Heating and Ventilation Plumber	C	C	C	C
Heavy Haulage Driver [< 500km radius]	E	E	E	E
Heavy Haulage Driver [> 500km radius]	NA	NA	E	E
Heavy Truck Driver [< 500km radius]	E	E	E	E
Heavy Truck Driver [> 500km radius]	NA	NA	E	E
Heavy Vehicle Mobile Equipment Mechanic [qualified]	C	C	C	C
Heavy Vehicle Motor Mechanic [qualified]	C	C	C	C
Heavy Vehicle Road Transport Mechanic [qualified]	C	C	C	C
Helicopter Pilot	NA	NA	IC	IC
Help Desk Operator	A	A	A	A
Herbalist [other]	IC	B	B	B
Herbalist [qualified]	B	B	B	B
Hide and Skin Processing Machine Operator	E	E	E	E
Hide and Skin Processing Worker	E	E	E	E
High School Teacher	A	A	A	A
Historian	A	A	A	A
Hoist Driver	E	E	E	E
Home Care Worker	D	D	D	D
Home Duties	NA	B	B	B
Home Economics Teacher	B	B	B	B

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Home Support Worker	D	D	D	D
Homeopath [not working from home]	A	A	A	A
Homeopath [working from home]	NA	NA	A	A
Horse Breeder	NA	NA	C	C
Horse Racing/Trotting Breeder/Trainer	NA	NA	C	C
Horse Racing/Trotting Instructor	NA	NA	C	C
Horse Racing/Trotting Jockey	NA	NA	D	D
Horse Racing/Trotting Strapper	NA	NA	D	D
Horse Riding Coach or Instructor	NA	NA	C	C
Horse Trainer	NA	NA	C	C
Horticultural Assistant	D	D	D	D
Horticultural Nursery Assistant	D	D	D	D
Horticultural Scientist	C	C	C	C
Horticultural Technical Officer	C	C	C	C
Horticultural Tradesperson	C	C	C	C
Horticulturist [qualified]	C	C	C	C
Hospital Administrator [admin only]	A	A	A	A
Hospital Aide	D	D	D	D
Hospital Diet Supervisor	A	A	A	A
Hospital Domestic	D	D	D	D
Hospital Food Service Manager	B	B	B	B
Hospital Orderly	D	D	D	D
Hospital Pharmacist	AAA	AAA	AAA	AAA
Hospital Wardsman	D	D	D	D
Hospital/Hostel Cleaner	D	D	D	D
Hotel and Motel Front Office Attendant	A	A	A	A
Hotel Barman	NA	NA	B	B
Hotel Barperson	NA	NA	B	B
Hotel Bottleshop Attendant [no bar work]	B	B	B	B
Hotel Bouncer	NA	NA	D	D
Hotel Caterer	C	C	C	C
Hotel Chef	C	C	C	C
Hotel Cleaner	D	D	D	D
Hotel Concierge	B	B	B	B
Hotel Housekeeper/Chambermaid	D	D	D	D
Hotel Kitchen Hand	D	D	D	D
Hotel Manager [admin only]	A	A	A	A
Hotel Manager [bar work included]	NA	NA	B	B
Hotel or Motel Manager	A	A	A	A
Hotel or Motel Receptionist	A	A	A	A
Hotel Porter	D	D	D	D
Hotel Proprietor [admin only]	A	A	A	A
Hotel Proprietor [bar work included]	NA	NA	B	B
Hotel Receptionist	A	A	A	A
Hotel Service Manager	B	B	B	B
Household Cleaner	D	D	D	D
Househusband	NA	B	B	B
Housemaid/man	D	D	D	D
Houseperson	NA	B	B	B
Housewife	NA	B	B	B
Human Geographer	A	A	A	A
Human Resource Adviser	A	A	A	A

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Human Resource Clerk	A	A	A	A
Human Resource Manager	A	A	A	A
Human Resources Consultant	A	A	A	A
Human Resources Officer	A	A	A	A
Hunter-Trapper	NA	NA	IC	IC
Hunting Guide	NA	NA	IC	IC
Hydraulic/Water Resources Engineer	A	A	A	A
Hydrogeologist/Hydrologist	A	A	A	A
Hydrographer	A	A	A	A
Hypnotherapist [qualified]	A	A	A	A
Illustrator [freelance]	NA	NA	A	A
Illustrator [not freelance]	IC	IC	A	A
Immigration Officer [admin only]	A	A	A	A
Import/Export Admin Manager	A	A	A	A
Import/Export Distribution Manager	A	A	A	A
Import/Export Sales/Marketing Manager	A	A	A	A
Importer & Exporter	B	B	B	B
Indigenous Affairs Administrator	A	A	A	A
Indigenous Affairs Community Liaison Officer	A	A	A	A
Indigenous Affairs Education Worker	A	A	A	A
Indigenous Affairs Health Worker	A	A	A	A
Indigenous Affairs Hospital Liaison Officer	A	A	A	A
Industrial Biochemist	AAA	AAA	AAA	AAA
Industrial Chemist [qualified – hazardous material]	IC	IC	IC	IC
Industrial Chemist [qualified – non hazardous <10% fieldwork]	AAA	AAA	AAA	AAA
Industrial Chemist [qualified – non hazardous >10% fieldwork]	B	B	B	B
Industrial Cleaner	E	E	E	E
Industrial Engineer [qualified]	AAA	AAA	AAA	AAA
Industrial Engraver	C	C	C	C
Industrial Pharmacist	AAA	AAA	AAA	AAA
Industrial Relations Officer	A	A	A	A
Industrial Screening Audiometrist	A	A	A	A
Industrial Spray Painter	D	D	D	D
Industrial Textiles Fabricator	C	C	C	C
Information Technology Administrator	A	A	A	A
Information Technology Customer Support Officer	A	A	A	A
Information Technology Lecturer	AAA	AAA	AAA	AAA
Information Technology Manager [not tertiary qualified]	A	A	A	A
Information Technology Manager [tertiary qualified]	AAA	AAA	AAA	AAA
Information Technology Project Manager [tertiary qualified]	AAA	AAA	AAA	AAA
Information Technology Quality Assurance Engineer	AAA	AAA	AAA	AAA
Information Technology Sales Assistant	A	A	A	A
Information Technology Sales Consultant	A	A	A	A

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

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

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Laser Operator – Engineering Fabrication	C	C	C	C
Laser Operator – Engineering Mechanical	C	C	C	C
Lathe Operator [trade qualified]	C	C	C	C
Laundry Worker	D	D	D	D
Laundry/Laundromat Staff	D	D	D	D
Law Clerk	A	A	A	A
Lawn-mower Mechanic	C	C	C	C
Lawnmower Sales & Service	B	B	B	B
Lawnmowing Contractor	D	D	D	D
Lawyer	AAA	AAA	AAA	AAA
Leadlight Worker	C	C	C	C
Leaflet or Newspaper Deliverer	NA	NA	B	B
Leather Craftsperson	B	B	B	B
Leather Goods Maker	B	B	B	B
Lecturer [university]	AAA	AAA	AAA	AAA
Legal Secretary	A	A	A	A
Lending Officer [credit/loans officer]	A	A	A	A
Liaison Officer [admin only]	A	A	A	A
Librarian	A	A	A	A
Library Assistant	A	A	A	A
Library Technician	A	A	A	A
Licensed Club Manager [admin only]	A	A	A	A
Licensed Club Manager [bar work included]	NA	NA	B	B
Life Science Technician	B	B	B	B
Life Scientist	B	B	B	B
Lifeguard	NA	NA	B	B
Lifesaver	NA	NA	B	B
Lift Electrician	C	C	C	C
Lift Installer [trade qualified]	C	C	C	C
Lift Mechanic [trade qualified]	C	C	C	C
Lighting Designer	B	B	B	B
Lighting Technician	C	C	C	C
Linemarker	D	D	D	D
Linesman [< 10m]	E	E	E	E
Linesman [> 10m]	NA	NA	E	E
Lineworker [< 10m]	E	E	E	E
Lineworker [> 10m]	NA	NA	E	E
Linguistic Anthropologist	A	A	A	A
Linoleum & Carpet Layer	E	E	E	E
Linotype Operator	C	C	C	C
Liquidator & Receiver [admin only]	A	A	A	A
Lithographer	B	B	B	B
Livestock Transport Driver	E	E	E	E
Loader Operator	E	E	E	E
Loans Officer	A	A	A	A
Locksmith	C	C	C	C
Logger	NA	NA	E	E
Logging Plant Operator	NA	NA	E	E
Logging Truck Driver [<500k radius]	E	E	E	E
Logging Truck Driver [>500k radius]	NA	NA	E	E

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

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Manager [admin only/tertiary qualified/income >\$100k]	AAA	AAA	AAA	AAA
Managing Director [admin only/tertiary qualified/income >\$100k]	AAA	AAA	AAA	AAA
Manicurist [not working from home]	B	B	B	B
Manicurist [working from home]	NA	NA	B	B
Marine Botanist	B	B	B	B
Marine Engineer	IC	IC	C	C
Marine Scientist	A	A	A	A
Marine Surveyor	B	B	B	B
Marine Underwriter	A	A	A	A
Marine/Shipping Crew	NA	NA	IC	IC
Marine/Shipping Dockworkers	E	E	E	E
Maritime Engineer [qualified – land based]	AAA	AAA	AAA	AAA
Market Analyst [not interviewing – tertiary qualified]	AAA	AAA	AAA	AAA
Market Gardener	D	D	D	D
Market Research Analyst [not interviewing – tertiary qualified]	AAA	AAA	AAA	AAA
Market Research Interviewer [office only]	A	A	A	A
Market Researcher [office only]	A	A	A	A
Marketing Coordinator	A	A	A	A
Marketing Manager [not tertiary qualified]	A	A	A	A
Marketing Manager [tertiary qualified]	AAA	AAA	AAA	AAA
Marriage Counsellor	A	A	A	A
Massage Therapist [remedial or other – not working from home]	D	D	D	D
Massage Therapist [remedial or other – working from home]	NA	NA	E	E
Masseur [not working from home]	D	D	D	D
Masseur [working from home]	NA	NA	E	E
Masseuse [not working from home]	D	D	D	D
Masseuse [working from home]	NA	NA	E	E
Mathematical Geologist	AAA	AAA	AAA	AAA
Mathematical Statistician	AAA	AAA	AAA	AAA
Mathematician	AAA	AAA	AAA	AAA
Matron [senior nurse]	B	B	B	B
Meat Boner and Slicer	NA	NA	E	E
Meat Inspector	B	B	B	B
Meat Packer	NA	NA	E	E
Meat Process Worker	NA	NA	E	E
Meat Retailer	B	B	B	B
Meat Worker	NA	NA	E	E
Mechanic – Apprentice	D	D	D	D
Mechanic [qualified]	C	C	C	C
Mechanic [qualified – mining]	C	C	C	C
Mechanic [qualified – oil/gas industry]	C	C	C	C
Mechanic [trade qualified]	C	C	C	C
Mechanical Engineer [tertiary qualified]	AAA	AAA	AAA	AAA
Mechanical Engineering Draftsperson	A	A	A	A
Mechanical Engineering Technician	B	B	B	B
Mechanical Fitter	C	C	C	C

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Mechanical Fitter [mining]	C	C	C	C
Mechanical Fitter [oil/gas industry]	C	C	C	C
Media Presenter	NA	NA	A	A
Media Producer	A	A	A	A
Medical Administrator	A	A	A	A
Medical and Health Physicist	AAA	AAA	AAA	AAA
Medical Diagnostic Radiographer	A	A	A	A
Medical Imaging Technologist	A	A	A	A
Medical Laboratory Scientist	AAA	AAA	AAA	AAA
Medical Laboratory Technician	B	B	B	B
Medical Practitioner	AA	AA	AA	AA
Medical Radiation Therapist	A	A	A	A
Medical Receptionist	A	A	A	A
Medical Record Coder	A	A	A	A
Medical Records Administrator	A	A	A	A
Medical Registrar	AA	AA	AA	AA
Medical Scientist	AAA	AAA	AAA	AAA
Medical Secretary	A	A	A	A
Medical Therapeutic Radiographer	A	A	A	A
Member of Parliament	A	A	A	A
Merchant Banker [tertiary qualified]	AAA	AAA	AAA	AAA
Merchant Mariner	NA	NA	IC	IC
Merchant Seafarer	NA	NA	IC	IC
Metal Fabricator	D	D	D	D
Metal Industry [scrap dealer]	E	E	E	E
Metal Industry [sheet metal workers]	D	D	D	D
Metal Industry [skilled supervisor – trade qualified]	C	C	C	C
Metal Press Operator	NA	NA	E	E
Metallurgical Engineer [tertiary qualified]	AAA	AAA	AAA	AAA
Metallurgical Technician	B	B	B	B
Metallurgist [qualified – <10% field work]	AAA	AAA	AAA	AAA
Metallurgist [qualified – >10% field work]	B	B	B	B
Meteorological Technical Officer	A	A	A	A
Meteorologist [minimal field work]	AAA	AAA	AAA	AAA
Meter Reader	B	B	B	B
Methods Engineer	AAA	AAA	AAA	AAA
Microbiological Engineer	AAA	AAA	AAA	AAA
Microbiologist	AAA	AAA	AAA	AAA
Midwife	B	B	B	B
Migration Agent	A	A	A	A
Military Personnel [all ranks]	NA	NA	D	IC
Milk Bar Employee	B	B	B	B
Milk Bar Manager/Proprietor	B	B	B	B
Milk Man	D	D	D	D
Milk Vendor	D	D	D	D
Mill Operator [mining]	E	E	E	E
Milliner	B	B	B	B
Mine Deputy	B	B	B	B

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Mine Manager [degree qualified – <10% fieldwork]	AAA	AAA	AAA	AAA
Mine Manager [degree qualified – >10% fieldwork]	B	B	B	B
Mine Manager [<10% fieldwork]	A	A	A	A
Mine Manager [>10% field work]	B	B	B	B
Mine Site Geologist [<10% fieldwork]	AAA	AAA	AAA	AAA
Mine Site Geologist [>10% fieldwork]	AAA	AAA	AAA	AAA
Miner [no face work]	E	E	E	E
Minerals Process Engineer [tertiary qualified]	AAA	AAA	AAA	AAA
Mining [admin only]	A	A	A	A
Mining Inspector	B	B	B	B
Mining Driver	D	D	D	D
Mining Electrician	C	C	C	C
Mining Engineer [<10% field work]	AAA	AAA	AAA	AAA
Mining Engineer [>10% field work]	B	B	B	B
Mining Mechanic	C	C	C	C
Mining Supervisor	C	C	C	C
Mining Surface Worker [no explosives]	E	E	E	E
Mining Surveyor	B	B	B	B
Minister of Religion [no overseas work]	A	A	A	A
Mixed Crop and/or Livestock Farmer	NA	NA	E	E
Mobile Patrol Guard	NA	NA	D	D
Mobile Plant Operator	E	E	E	E
Mobile Plant Operator [mining]	E	E	E	E
Mobile Plant Operator [oil/gas industry]	E	E	E	E
Mobile Plant Supervisor [<20% manual]	C	C	C	C
Mobile Plant Supervisor [>20% manual]	E	E	E	E
Mobile Plant Supervisor [mining <20% manual]	C	C	C	C
Mobile Plant Supervisor [mining >20% manual]	E	E	E	E
Mobile Plant Supervisor [oil/gas industry <20% manual]	C	C	C	C
Mobile Plant Supervisor [oil/gas industry >20% manual]	E	E	E	E
Model	NA	NA	A	A
Model Maker	B	B	B	B
Molecular Biologist	AAA	AAA	AAA	AAA
Motel Cleaner	D	D	D	D
Motel Manager [admin only]	A	A	A	A
Motel Proprietor [admin only]	A	A	A	A
Motel Staff [admin]	A	A	A	A
Motel Staff [office]	A	A	A	A
Motel Staff [other]	D	D	D	D
Motor Body Builder [qualified]	C	C	C	C
Motor Cycle Courier	E	E	E	E
Motor Industry Spare Parts & Salesperson	B	B	B	B
Motor Vehicle Assembly Line Worker	E	E	E	E
Motor Vehicle Dealer	A	A	A	A
Motor Vehicle Detailer	D	D	D	D
Motor Vehicle Licence Examiner	B	B	B	B

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Motor Vehicle Parts and Accessories Representative	B	B	B	B
Motor Vehicle Parts Interpreter	B	B	B	B
Motorcycle Mechanic	C	C	C	C
Moulder/Coremaker	D	D	D	D
Movie Director	NA	NA	A	A
Multimedia Designer	A	A	A	A
Multimedia Developer	A	A	A	A
Multimedia Programmer [not qualified]	A	A	A	A
Multimedia Programmer [qualified]	AAA	AAA	AAA	AAA
Museum Attendant	B	B	B	B
Museum Curator	A	A	A	A
Museum Officer	B	B	B	B
Museum Technician	B	B	B	B
Music Arranger	IC	IC	A	A
Music Director	IC	IC	A	A
Music Teacher [private]	NA	B	B	B
Music Teacher [school]	B	B	B	B
Musical Instrument Maker & Repairer	C	C	C	C
Musical Instrument Repairer	C	C	C	C
Musician [other]	NA	NA	A	A
Musterer	NA	NA	E	E
Myotherapist	A	A	A	A
Nail Technician	B	B	B	B
Nanny	IC	IC	B	B
Nanotechnologist	AAA	AAA	AAA	AAA
Narrator	IC	IC	A	A
National Parks and Wildlife Ranger	D	D	D	D
Natural Medicine Practitioner	A	A	A	A
Natural Resource Manager	A	A	A	A
Natural Therapist	A	A	A	A
Naturopath	A	A	A	A
Navy Officer	NA	NA	IC	IC
Navy Personnel [seagoing]	NA	NA	IC	IC
Navy Personnel [shore duties only]	IC	IC	A	A
Navy Pilot – Officer	NA	NA	IC	IC
Navy Pilot – Sailor	NA	NA	IC	IC
Navy Sailor	NA	NA	IC	IC
Network Administrator	A	A	A	A
Network Analyst [qualified]	AAA	AAA	AAA	AAA
Network Designer [qualified]	AAA	AAA	AAA	AAA
Network Programmer [qualified]	AAA	AAA	AAA	AAA
Network Support Person	A	A	A	A
Network/Systems Engineer [qualified]	AAA	AAA	AAA	AAA
Neurologist	AA	AA	AA	AA
Neurosurgeon	AA	AA	AA	AA
News Reader	NA	NA	A	A
News Reporter [salaried – no special hazards]	NA	NA	B	B
Newsagent	B	B	B	B
Newsagent Employee	B	B	B	B
Newsagent Manager/Proprietor	B	B	B	B

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Newspaper or Periodical Editor	A	A	A	A
Night Club Manager/Owner	IC	B	B	B
Not working	NA	NA	A	A
Novelist	NA	NA	A	A
Noxious Weeds and Pest Inspector	B	B	B	B
Nuclear Medicine Technologist	A	A	A	A
Nuclear/Particle Physicist	AAA	AAA	AAA	AAA
Nurse – Division 1	C	C	C	C
Nurse – Division 1/Registered Nurse	C	C	C	C
Nurse – Division 2	D	D	D	D
Nurse [aide]	D	D	D	D
Nurse [dental]	B	B	B	B
Nurse [educator – fully qualified: admin only]	A	A	A	A
Nurse [general – division 1 qualified]	C	C	C	C
Nurse [general – enrolled]	D	D	D	D
Nurse [geriatric]	C	C	C	C
Nurse [matron]	B	B	B	B
Nurse [midwife – qualified]	B	B	B	B
Nurse [other]	IC	C	C	C
Nurse [psychiatric/mental care]	NA	C	C	C
Nurse [Royal Flying Doctor Service]	NA	NA	C	C
Nurse [theatre only]	B	B	B	B
Nurse Manager	B	B	B	B
Nurse Researcher	B	B	B	B
Nursery Assistant	D	D	D	D
Nursery Worker	D	D	D	D
Nurseryman [qualified]	C	C	C	C
Nurseryperson [qualified]	C	C	C	C
Nursing Assistant	D	D	D	D
Nursing Clinical Director	B	B	B	B
Nursing Support Worker	D	D	D	D
Nutrition Assistant	B	B	B	B
Nutritionist	A	A	A	A
Obstetrician	AA	AA	AA	AA
Obstetrician and Gynaecologist	AA	AA	AA	AA
Obstetrician/Gynaecologist	AA	AA	AA	AA
Occupational Health and Safety Adviser	A	A	A	A
Occupational Health and Safety Coordinator [<20% field work]	A	A	A	A
Occupational Health and Safety Coordinator [>20% field work]	B	B	B	B
Occupational Health and Safety Coordinator [mining <20% field work]	A	A	A	A
Occupational Health and Safety Coordinator [mining >20% field work]	B	B	B	B
Occupational Health and Safety Coordinator [oil/gas industry <20% field work]	A	A	A	A
Occupational Health and Safety Coordinator [oil/gas industry >20% field work]	B	B	B	B
Occupational Health and Safety Officer [<20% field work]	A	A	A	A

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Occupational Health and Safety Officer [>20% field work]	B	B	B	B
Occupational Health and Safety Officer [mining <20% field work]	A	A	A	A
Occupational Health and Safety Officer [mining >20% field work]	B	B	B	B
Occupational Health and Safety Officer [oil/gas industry <20% field work]	A	A	A	A
Occupational Health and Safety Officer [oil/gas industry >20% field work]	B	B	B	B
Occupational Therapist	A	A	A	A
Occupational Therapy Aide	A	A	A	A
Occupational/Industrial Hygienist	A	A	A	A
Ocean Engineer	IC	IC	A	A
Ocean Hydrographer	IC	IC	A	A
Oenologist	A	A	A	A
Office Administrator	A	A	A	A
Office Cashier	A	A	A	A
Office Cleaner	D	D	D	D
Office Equipment & Machine Repairer	C	C	C	C
Office Equipment & Machine Supplier	B	B	B	B
Office Machine Technician	C	C	C	C
Office Manager [>10% supervision of manual workers]	B	B	B	B
Office Manager [admin duties only]	A	A	A	A
Office Worker [>10% manual duties]	B	B	B	B
Office Worker [admin duties only]	A	A	A	A
Offset Printer	C	C	C	C
Offshore Construction Diver	NA	NA	IC	IC
Offshore Engineer	IC	IC	IC	IC
Onshore Construction Diver	NA	NA	IC	IC
Open-cut Miner	E	E	E	E
Operating Theatre Technician	B	B	B	B
Ophthalmologist	AA	AA	AA	AA
Optical Dispenser	B	B	B	B
Optical Mechanic	B	B	B	B
Optical Physicist	AAA	AAA	AAA	AAA
Optical Technician	B	B	B	B
Optician	A	A	A	A
Optometrist	AAA	AAA	AAA	AAA
Oral/Maxillofacial Surgeon	AA	AA	AA	AA
Orchardist	NA	C	C	C
Order Clerk	A	A	A	A
Organisation and Methods Analyst	A	A	A	A
Organisational Psychologist	AA	AA	AA	AA
Orientation and Mobility (Guide Dog) Instructor	B	B	B	B
Orientation and Mobility Instructor	B	B	B	B
Orientation and Mobility Teacher	B	B	B	B
Orthodontist	AA	AA	AA	AA
Orthopaedic Surgeon	AA	AA	AA	AA
Orthoptist	AA	AA	AA	AA
Orthotist/Prosthetist	B	B	B	B
Osteopath [tertiary qualified]	AA	AA	AA	AA

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Osteopath [other]	A	A	A	A
Otorhinolaryngologist	AA	AA	AA	AA
Out of School Hours Care Worker	NA	NA	B	B
Outboard Motor Mechanic	C	C	C	C
Outdoor Adventure Instructor	NA	NA	IC	IC
Outdoor Adventure Leader	NA	NA	IC	IC
Outdoor Power Equipment Mechanic	C	C	C	C
Out-of-school Services Worker	NA	NA	B	B
PA	A	A	A	A
Paediatric Dentist	AA	AA	AA	AA
Paediatric Surgeon	AA	AA	AA	AA
Paediatrician	AA	AA	AA	AA
Painter [> 10m]	NA	NA	C	C
Painter [fine arts]	IC	IC	B	B
Painter [not qualified up to 10m]	D	D	D	D
Painter [qualified up to 10m]	C	C	C	C
Painter [visual arts]	IC	IC	B	B
Painter and Decorator [> 10m]	NA	NA	C	C
Painter and Decorator [up to 10m]	C	C	C	C
Palaeontologist	B	B	B	B
Panel Beater [not qualified]	D	D	D	D
Panel Beater [qualified]	C	C	C	C
Paper and Pulp Mill Operator	E	E	E	E
Paper and Pulp Mill Worker	E	E	E	E
Paper Machine Operator	E	E	E	E
Paper Products Machine Operator	E	E	E	E
Para Planner	A	A	A	A
Paralegal	A	A	A	A
Paramedic/Advanced Life Support Officer	D	D	D	D
Parcel Post Officer	C	C	C	C
Park Ranger	D	D	D	D
Parking Attendant [car park]	E	E	E	E
Parking Enforcement Officers	D	D	D	D
Parking Inspector	D	D	D	D
Parking/Ticket Inspector	D	D	D	D
Parliamentarian	A	A	A	A
Parole or Probation Officer	B	B	B	B
Passenger Coach Driver [interstate]	D	D	D	D
Passenger Coach Driver [local]	C	C	C	C
Passenger Service Assistant	B	B	B	B
Pastry Cook [qualified]	C	C	C	C
Pastry Cook's Assistant	D	D	D	D
Patent Examiner	A	A	A	A
Pathologist	AA	AA	AA	AA
Pathology Technical Officer	A	A	A	A
Pathology Technician	A	A	A	A
Patient Service Assistant	D	D	D	D
Pattern Maker [footwear]	B	B	B	B
Pattern Maker [foundry moulds etc.]	E	E	E	E
Paver	E	E	E	E
Paving and Surfacing Labourer	E	E	E	E
Paving Contractor	E	E	E	E

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Paving Plant Operator	E	E	E	E
Pawnbroker	B	B	B	B
Payroll Clerk	A	A	A	A
Periodontist	AA	AA	AA	AA
Personal Assistant	A	A	A	A
Personal Care Assistant	D	D	D	D
Personal Care Worker [not qualified]	D	D	D	D
Personal Care Worker [qualified]	C	C	C	C
Personal Computer (PC) User Support Person	A	A	A	A
Personal Trainer [not qualified]	NA	NA	D	D
Personal Trainer [qualified]	D	D	D	D
Personnel Clerk	A	A	A	A
Personnel Manager	A	A	A	A
Personnel Officer	A	A	A	A
Pest and Weed Controller	D	D	D	D
Pest Controller	D	D	D	D
Pest Exterminator	D	D	D	D
Pest Management Technician	D	D	D	D
Pest or Weed Controller	D	D	D	D
Pet Groomer	D	D	D	D
Pet Shop Attendant	B	B	B	B
Pet Shop Owner/Dealer [domestic pets only – not exotic]	B	B	B	B
Petfood Processing Machine Operator	E	E	E	E
Petroleum and Gas Plant Operator [offshore]	NA	NA	IC	IC
Petroleum and Gas Plant Operator [onshore]	IC	IC	E	E
Petroleum Engineer [other]	IC	IC	IC	IC
Petroleum Engineer [qualified/onshore/office only]	AAA	AAA	AAA	AAA
Petroleum Geologist [onshore/office only]	AAA	AAA	AAA	AAA
Petroleum Geologist [other]	IC	IC	IC	IC
Pharmaceutical Representative	B	B	B	B
Pharmacist	AAA	AAA	AAA	AAA
Pharmacologist	AAA	AAA	AAA	AAA
Pharmacy Assistant	B	B	B	B
Pharmacy Sales Assistant	B	B	B	B
Phlebotomist	A	A	A	A
Photoengraver	B	B	B	B
Photographer [aerial photographer]	NA	NA	IC	IC
Photographer [mainly studio]	A	A	A	A
Photographer [other – no special hazards]	IC	B	B	B
Photographic Dealer	B	B	B	B
Photographic Developer	B	B	B	B
Photographic Developer and Printer	B	B	B	B
Photographic Processor	B	B	B	B
Phys Ed Teacher	B	B	B	B
Physical Education Teacher	B	B	B	B
Physical Fitness Instructor	NA	NA	B	B
Physical Geographer	AAA	AAA	AAA	AAA

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Physician	AA	AA	AA	AA
Physicist	AAA	AAA	AAA	AAA
Physiologist	AAA	AAA	AAA	AAA
Physiotherapist	AA	AA	AA	AA
Physiotherapy Aide	B	B	B	B
Piano Manufacturer & Repairer	C	C	C	C
Piano Repairer	C	C	C	C
Piano Technician	C	C	C	C
Piano Tuner	B	B	B	B
Picture Framer	C	C	C	C
Pig Farmer	NA	NA	C	C
Piggery Worker	NA	NA	C	C
Pilot [commercial airline]	NA	NA	A	A
Pilot [other]	NA	NA	IC	IC
Pilot [RFDS]	NA	NA	A	A
Pilot Vehicle Operator	C	C	C	C
Pipelayer [onshore only]	E	E	E	E
Pipeline Supervisor	D	D	D	D
Pipeline Supervisor [mining]	D	D	D	D
Pipeline Supervisor [oil/gas industry – no offshore]	D	D	D	D
Pipeline Supervisor [oil/gas industry – offshore]	NA	NA	D	D
Pipeline Worker	E	E	E	E
Pipeline Worker [oil/gas industry – no offshore]	E	E	E	E
Pipeline Worker [oil/gas industry – offshore]	NA	NA	E	E
Plant Ecologist	B	B	B	B
Plant Operator [equipment]	E	E	E	E
Plant Pathologist	A	A	A	A
Plant Physiologist	A	A	A	A
Plant Scientist	A	A	A	A
Plant Taxonomist	A	A	A	A
Plasterer [not qualified]	E	E	E	E
Plasterer [qualified]	D	D	D	D
Plastic and Reconstructive Surgeon	AA	AA	AA	AA
Plastic Processing Machine Operator	NA	NA	E	E
Plastics and Composites Processor	NA	NA	E	E
Plastics Assembler	NA	NA	E	E
Plastics Fabricator or Welder	D	D	D	D
Plastics Factory Worker	NA	NA	E	E
Plastics Technician	C	C	C	C
Plumber [apprentice]	D	D	D	D
Plumber [qualified – not roof]	C	C	C	C
Plumber [qualified – mining]	C	C	C	C
Plumber [qualified – oil/gas industry]	C	C	C	C
Plumber [roof]	E	E	E	E
Plumbing Inspector	B	B	B	B
Podiatrist	A	A	A	A
Police	NA	NA	B	B
Police Liaison Officer [office only]	A	A	A	A
Police Officer	NA	NA	B	B

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Police Officer – Australian Federal Police	NA	NA	B	B
Policy Analyst	A	A	A	A
Policy and Planning Manager	A	A	A	A
Political Scientist	A	A	A	A
Politician	A	A	A	A
Pool Attendant	D	D	D	D
Porter – Hotel/Motel	D	D	D	D
Porter [airline]	NA	NA	D	D
Porter [not airline]	D	D	D	D
Post Office Manager	A	A	A	A
Postal Delivery Officer	C	C	C	C
Postal Services Clerk [admin only]	A	A	A	A
Postal Services Officer	B	B	B	B
Postal Sorting Officer	B	B	B	B
Postal Transport Officer	C	C	C	C
Postman	C	C	C	C
Potter or Ceramic Artist	NA	NA	B	B
Potter/Ceramicist	NA	NA	B	B
Poultry Farm Hand	NA	NA	C	C
Poultry Farm Worker	NA	NA	C	C
Poultry Farmer	NA	NA	C	C
Poultry Process Worker	E	E	E	E
Poultry Processor	E	E	E	E
Powder Coater	D	D	D	D
Power Generation Plant Operator	D	D	D	D
Practice Nurse	B	B	B	B
Precision Instrument Maker and Repairer	C	C	C	C
Precision Instrumentation Tradesperson	C	C	C	C
Pre-primary School Teacher	B	B	B	B
Preschool Aide	B	B	B	B
Preschool Teacher	B	B	B	B
Pressure Welder	D	D	D	D
Priest [no overseas work]	A	A	A	A
Priest [overseas work]	IC	IC	IC	IC
Primary Health Organisation Manager	A	A	A	A
Primary Metallurgical Technician	B	B	B	B
Primary Products Inspector	B	B	B	B
Primary School Teacher	A	A	A	A
Primary Teacher	A	A	A	A
Principal [teacher]	AAA	AAA	AAA	AAA
Print Finisher	C	C	C	C
Print Finishing Artist	C	C	C	C
Printer	C	C	C	C
Printer's Assistant	D	D	D	D
Printing Hand	D	D	D	D
Printing Machinist	C	C	C	C
Printmaker	C	C	C	C
Prison Officer	NA	NA	C	C
Prison Warden/Guard	NA	NA	C	C
Private Art Teacher	NA	NA	A	A
Private Detective [other]	NA	NA	B	B

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Private Detective [surveillance & interviews only]	B	B	B	B
Private Investigator [other]	NA	NA	B	B
Private Investigator [surveillance & interviews only]	B	B	B	B
Private Music Teacher	NA	B	B	B
Probation Officer/Parole Officer	B	B	B	B
Process Server [courts]	B	B	B	B
Process Technician	B	B	B	B
Process Worker	E	E	E	E
Produce Merchant	C	C	C	C
Producer [film/stage]	IC	IC	A	A
Producer [television/radio]	A	A	A	A
Product Assembler	E	E	E	E
Product Designer	A	A	A	A
Product Examiner	B	B	B	B
Product Grader	B	B	B	B
Production Assistant [film/stage]	IC	IC	A	A
Production Assistant [television/radio]	A	A	A	A
Production Crew Member	IC	IC	D	D
Production Manager [manufacturing]	B	B	B	B
Production Manager [mining]	IC	IC	B	B
Production or Plant Engineer	B	B	B	B
Production Supervisor or Manager [clothing/soft furnishing]	B	B	B	B
Production Tooling Designer	B	B	B	B
Production Worker	E	E	E	E
Professional Sports Coach	NA	NA	B	B
Professional Sportsperson	NA	NA	B	B
Professor [university]	AAA	AAA	AAA	AAA
Program Director [television/radio]	A	A	A	A
Program or Project Administrator	A	A	A	A
Programmer [games development]	A	A	A	A
Programmer [not qualified – information technology]	A	A	A	A
Programmer [not qualified – computer]	A	A	A	A
Programmer [qualified – information technology]	AAA	AAA	AAA	AAA
Programmer [qualified – computer]	AAA	AAA	AAA	AAA
Programmer/Analyst [not qualified – computer]	A	A	A	A
Programmer/Analyst [qualified – computer]	AAA	AAA	AAA	AAA
Project Engineer	IC	IC	B	B
Project Manager [office only]	A	A	A	A
Projectionist [film/television]	B	B	B	B
Proof Reader	A	A	A	A
Property Broker	A	A	A	A
Property Conveyancer	A	A	A	A
Property Developer	IC	IC	A	A
Property Manager [admin only]	A	A	A	A
Property Manager [other]	B	B	B	B
Property Valuer	A	A	A	A
Prosthetic/Orthotic Technician	B	B	B	B

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Prosthetist/Orthotist	B	B	B	B
Prosthodontist	AA	AA	AA	AA
Psychiatrist	AA	AA	AA	AA
Psychologist	AA	AA	AA	AA
Psychotherapist	AA	AA	AA	AA
Public Affairs Officer	A	A	A	A
Public Health Consultant	A	A	A	A
Public Relations Manager	A	A	A	A
Public Relations Officer	A	A	A	A
Public Servant – Australian Public Service	A	A	A	A
Public Servant – State Government	A	A	A	A
Publican [bar work]	NA	NA	C	C
Publican [no bar work]	B	B	B	B
Publicity Agent	A	A	A	A
Publicity Officer	A	A	A	A
Publisher	A	A	A	A
Pulp Mill Operator	E	E	E	E
Puppeteer/Ventriloquist	NA	NA	B	B
Purchasing Officer	A	A	A	A
Pyrotechnician	NA	NA	D	IC
Quality Assurance Inspector	B	B	B	B
Quality Control Officer	B	B	B	B
Quantity Surveyor [admin/office only]	A	A	A	A
Quarantine Inspector	B	B	B	B
Quarantine Officer	B	B	B	B
Quarry Manager [<10% fieldwork]	A	A	A	A
Quarry Manager [>10% fieldwork]	B	B	B	B
Quarry Manager [degree qualified <10% fieldwork]	AAA	AAA	AAA	AAA
Quarry Manager [degree qualified >10% fieldwork]	B	B	B	B
Quarry Worker	E	E	E	E
Quarry Worker [mining]	E	E	E	E
Radiation Therapist	A	A	A	A
Radiator Fitter	D	D	D	D
Radiator Repairer	D	D	D	D
Radio Administrator	A	A	A	A
Radio Announcer	NA	NA	A	A
Radio Despatcher [non military]	A	A	A	A
Radio Director	A	A	A	A
Radio Engineer [office]	A	A	A	A
Radio Presenter	NA	NA	A	A
Radio Producer	A	A	A	A
Radio Technician	B	B	B	B
Radiographer	A	A	A	A
Radiologist	AA	AA	AA	AA
Railway Inspector [ticket only]	B	B	B	B
Railway Maintenance Worker	E	E	E	E
Railway Worker [guard]	D	D	D	D
Railway Worker [shunter]	E	E	E	E
Railway Worker [station assistant]	B	B	B	B
Railway Worker [station master]	B	B	B	B

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Railway Worker [ticket collector]	B	B	B	B
Railway Worker [track laying]	E	E	E	E
Railway Worker [train driver]	NA	NA	D	D
Real Estate Agent	A	A	A	A
Real Estate Auctioneer	A	A	A	A
Real Estate Consultant	A	A	A	A
Real Estate Principal	A	A	A	A
Real Estate Property Manager [office only]	A	A	A	A
Real Estate Valuer	A	A	A	A
Receptionist	A	A	A	A
Records Manager	A	A	A	A
Recruitment Consultant	A	A	A	A
Refinery Supervisor [oil/gas industry – no offshore]	E	E	E	E
Refinery Supervisor [oil/gas industry – offshore]	NA	NA	E	E
Refrigeration Mechanics	C	C	C	C
Refrigeration Repairer	C	C	C	C
Refrigeration Technician	C	C	C	C
Rehabilitation Counsellor	A	A	A	A
Remedial Therapist [massage & other – not at home]	D	D	D	D
Remote Sensing Surveyor	B	B	B	B
Removalist	E	E	E	E
Renal Physician	AA	AA	AA	AA
Renderer [cement]	E	E	E	E
Repairer [television/radio]	C	C	C	C
Repairman [television/radio]	C	C	C	C
Reporter [no overseas work]	NA	NA	B	B
Repossession Agent	C	C	C	C
Research Analyst	A	A	A	A
Research and Development Manager	A	A	A	A
Research Biochemist	AAA	AAA	AAA	AAA
Research Chemist	AAA	AAA	AAA	AAA
Resident Medical Officer	AA	AA	AA	AA
Residential Care Worker [not qualified]	D	D	D	D
Residential Care Worker [qualified]	C	C	C	C
Resort Manager [no manual duties]	A	A	A	A
Resource Economist	AAA	AAA	AAA	AAA
Restaurant Manager	B	B	B	B
Restaurant Proprietor	B	B	B	B
Re-stumper	E	E	E	E
Retail Buyer	A	A	A	A
Retail Manager [no manual duties]	A	A	A	A
Retail Pharmacist	AAA	AAA	AAA	AAA
Retail Supervisor	B	B	B	B
Rheumatologist	AA	AA	AA	AA
Rigger [building industry – up to 10 metres]	E	E	E	E
Road construction worker	E	E	E	E
Road Roller Operator	E	E	E	E
Roadie/Stage Hand [bands]	NA	NA	D	D

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

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

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

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

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Take Away Food Shop Proprietor/ Manager	B	B	B	B
Tanker Driver [< 500km radius daily]	E	E	E	E
Tanker Driver [> 500km radius daily]	NA	NA	E	E
Tanner	E	E	E	E
Tarot Reader	NA	NA	A	A
Tattooist [qualified – not at home]	B	B	B	B
Taxation Accountant [not qualified]	A	A	A	A
Taxation Accountant [qualified]	AAA	AAA	AAA	AAA
Taxation Agent [not qualified]	A	A	A	A
Taxation Agent [qualified]	AAA	AAA	AAA	AAA
Taxation Consultant [not qualified]	A	A	A	A
Taxation Consultant [qualified]	AAA	AAA	AAA	AAA
Taxation Economist	AAA	AAA	AAA	AAA
Taxation Inspector	A	A	A	A
Taxi Driver [not owner operator]	D	D	D	D
Taxi Driver [owner operators]	C	C	C	C
Taxidermist	D	D	D	D
Teacher [adult migrant education]	A	A	A	A
Teacher [art]	A	A	A	A
Teacher [dance]	NA	NA	B	B
Teacher [drama, music – not at home/ not freelance]	B	B	B	B
Teacher [early childhood]	B	B	B	B
Teacher [gymnasium]	NA	B	B	B
Teacher [music – not working from home/no freelance]	B	B	B	B
Teacher [physical education]	B	B	B	B
Teacher [pre-school/kindergarten]	B	B	B	B
Teacher [primary/secondary school]	A	A	A	A
Teacher [secondary]	A	A	A	A
Teacher [special education – not working with juvenile offenders]	A	A	A	A
Teacher [trades]	C	C	C	C
Teacher [visual arts]	A	A	A	A
Teacher of the Hearing Impaired	A	A	A	A
Teacher of the Sight Impaired	A	A	A	A
Teacher's Aide	A	A	A	A
Technical Writer	A	A	A	A
Technician [computer]	B	B	B	B
Technician [dental]	B	B	B	B
Technician [film/television/radio]	B	B	B	B
Technician [refrigeration]	C	C	C	C
Technician [stage/theatre]	C	C	C	C
Technician [telephone]	C	C	C	C
Technician [x-ray]	B	B	B	B
Telecommunications Cable Jointer	E	E	E	E
Telecommunications Engineer [other]	IC	IC	A	A
Telecommunications Engineer [qualified – office only]	AAA	AAA	AAA	AAA
Telecommunications Engineering Technician	C	C	C	C
Telecommunications Field Engineer	C	C	C	C

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Telecommunications Line and Cable Worker [> 10m]	NA	NA	E	E
Telecommunications Line and Cable Worker [up to 10m]	E	E	E	E
Telecommunications Linesworker [> 10m]	NA	NA	E	E
Telecommunications Linesworker [up to 10m]	E	E	E	E
Telecommunications Network Engineer [qualified]	AAA	AAA	AAA	AAA
Telecommunications Technician	C	C	C	C
Telemarketer	A	A	A	A
Telephone Betting Clerk [call centre operator]	A	A	A	A
Telephone Consultant	A	A	A	A
Telephonist	A	A	A	A
Television Announcer	NA	IC	A	A
Television Camera Operator	C	C	C	C
Television Cameraman	C	C	C	C
Television Director	A	A	A	A
Television Journalist	IC	B	B	B
Television Presenter	NA	NA	A	A
Television Producer	A	A	A	A
Television Reporter [no overseas work]	IC	B	B	B
Television Technician/Repairman	C	C	C	C
Teller	A	A	A	A
Tennis Coach	NA	NA	B	B
Tennis Instructor	NA	NA	B	B
Terminal Area Controller	NA	NA	A	A
Test Pilot	NA	NA	IC	NA
Textile Designer	B	B	B	B
Textile Dyeing and Finishing Machine Operator	D	D	D	D
Textile Mechanic	C	C	C	C
Textile Technician	C	C	C	C
Textile, Clothing and Footwear Mechanic	C	C	C	C
Theatre Attendant/Orderly [hospital]	D	D	D	D
Theatre Director	A	A	A	A
Theatre Lighting Technician	B	B	B	B
Theatre Manager	A	A	A	A
Theatre Mechanist	C	C	C	C
Theatre Producer	A	A	A	A
Theatre Ticket Seller	B	B	B	B
Theatre Usher	B	B	B	B
Theatrical Costume Maker and Designer	C	C	C	C
Theatrical Director	A	A	A	A
Thermoplastic Fabricator	D	D	D	D
Thoracic Medicine Specialist	AA	AA	AA	AA
Ticket Collector [railway]	B	B	B	B
Ticket Collector/Usher	B	B	B	B
Ticket Inspector [railway]	B	B	B	B
Ticket Seller	B	B	B	B
Ticket/Parking Inspector	D	D	D	D
Tiler [floor/wall only]	D	D	D	D

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Tiler [roof]	E	E	E	E
Tiler/Slater [floor/wall only]	D	D	D	D
Tiler/Slater [roof]	E	E	E	E
Timber Merchant [factory – manual work]	E	E	E	E
Timber Merchant [no manual work]	B	B	B	B
Timber Mill Worker	E	E	E	E
Timber Yard Worker	E	E	E	E
Timberyard Worker	E	E	E	E
Time Technologist	B	B	B	B
Tip Truck Operator	D	D	D	D
Tissue Culture Technician	A	A	A	A
Tobacconist	B	B	B	B
Tool and Die Setter	D	D	D	D
Toolmaker	D	D	D	D
Tool Pusher [oil/gas industry – no offshore]	E	E	E	E
Tool Pusher [oil/gas industry – offshore]	NA	NA	E	E
Topographic Surveyor	IC	IC	B	B
Tour Guide [including recreational or hazardous activities]	NA	NA	IC	IC
Tour Guide [no recreational or hazardous activities]	B	B	B	B
Tourist Information Officer [office only]	A	A	A	A
Tow Truck Driver	E	E	E	E
Tower Controller [airline]	NA	NA	A	A
Town Planner	A	A	A	A
Toxicologist	AAA	AAA	AAA	AAA
Toy Shop Employee	B	B	B	B
Toy Shop Manager/Proprietor	B	B	B	B
Track Layer/Maintenance [railway]	E	E	E	E
Trade Supervisor [mining <20% manual]	B	B	B	B
Trade Supervisor [mining >20% manual]	C	C	C	C
Trade Supervisor [oil/gas industry <20% manual]	B	B	B	B
Trade Supervisor [oil/gas industry >20% manual]	C	C	C	C
Trade Union Official	A	A	A	A
Trades Teacher	C	C	C	C
Traditional Chinese Medicine Practitioner	A	A	A	A
Train Controller	A	A	A	A
Train Driver	NA	NA	D	D
Training and Development Officer	A	A	A	A
Training and Development Professional	A	A	A	A
Training Officer [80% office]	A	A	A	A
Tram Driver	D	D	D	D
Transcript Typist	A	A	A	A
Transit Service Officer	B	B	B	B
Translator	A	A	A	A
Transport Administrator	A	A	A	A
Transport Clerk	A	A	A	A
Transport Company Manager	A	A	A	A
Transport Conductor	B	B	B	B

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Transport Customer Service Assistant	B	B	B	B
Transport Customer Services and Security Officer	D	D	D	D
Transport Designer	A	A	A	A
Transport Economist	A	A	A	A
Transport Engineer [qualified – no manual work]	AAA	AAA	AAA	AAA
Transport Operations Inspector	B	B	B	B
Transport Services Officer	B	B	B	B
Transportation Planner	A	A	A	A
Travel Agency Manager	A	A	A	A
Travel Agent	A	A	A	A
Travel Consultant	A	A	A	A
Treasurer	A	A	A	A
Tree Feller	NA	NA	D	D
Tree Surgeon [consulting/no tree felling]	B	B	B	B
Tree Surgeon [tree felling]	NA	NA	D	D
Trekking Guide	NA	NA	IC	IC
Trench Digger	E	E	E	E
Trichologist	A	A	A	A
Trolley Collector	NA	NA	D	D
Truck Despatcher	B	B	B	B
Truck Driver [garbage truck]	D	D	D	D
Truck Driver [logging]	NA	NA	D	D
Truck Driver [long distance < 500km radius]	E	E	E	E
Truck Driver [long distance > 500km radius]	NA	NA	E	E
Truck Driver [removalist]	E	E	E	E
Truck Driver [tanker < 500km radius daily]	E	E	E	E
Truck Driver [tanker > 500km radius daily]	NA	NA	E	E
Truck Driver [tow truck]	E	E	E	E
Truck Driver [truck-local not mines – 200km radius]	D	D	D	D
Truck Driver's Offsider	NA	NA	E	E
Truck Mechanic	C	C	C	C
Trust Officer	A	A	A	A
Tufting Mechanic	D	D	D	D
Tugboat Captain [local harbour]	D	D	D	D
Tunnelling and Underground Mining Shotfirer	NA	NA	IC	IC
Turf Grower	D	D	D	D
Turf Keeper	D	D	D	D
Turner [qualified]	C	C	C	C
Turner [unqualified]	D	D	D	D
Tutor [not working from home]	A	A	A	A
TV Announcer	NA	IC	A	A
TV Camera Operator	C	C	C	C
TV Cameraman	C	C	C	C
TV Director	A	A	A	A
TV Journalist	IC	B	B	B
TV Presenter	NA	NA	A	A

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
TV Producer	A	A	A	A
TV Reporter [no overseas work]	IC	B	B	B
TV Technician/Repairman	C	C	C	C
Typist	A	A	A	A
Tyre Fitter	D	D	D	D
Tyre Fitter and Repairer	D	D	D	D
Tyre Production Machine Operator	E	E	E	E
Tyre Retreader	D	D	D	D
Underground Miner	IC	IC	IC	IC
Underground Plant Operator	IC	IC	IC	IC
Underground Workers	IC	IC	IC	IC
Undertaker	B	B	B	B
Underwater Divers/Workers	NA	NA	IC	IC
Underwriter	A	A	A	A
Unemployed	NA	NA	B	B
Union Organiser	A	A	A	A
University Administrator	A	A	A	A
University Lecturer	AAA	AAA	AAA	AAA
University Professor	AAA	AAA	AAA	AAA
University Tutor [not working from home]	A	A	A	A
Upholsterer	C	C	C	C
Urban and Regional Planner	A	A	A	A
Urologist	AA	AA	AA	AA
Usher	B	B	B	B
Valuer [licensed]	A	A	A	A
Vascular Surgeon	AA	AA	AA	AA
Vegetable Farm Worker	NA	NA	E	E
Vegetable Grower	NA	D	D	D
Vegetable Picker	NA	NA	E	E
Vehicle Assembler	E	E	E	E
Vehicle Body Builder [qualified]	C	C	C	C
Vehicle Detailer	D	D	D	D
Vehicle Dismantler [wrecker]	E	E	E	E
Vehicle Glazer	C	C	C	C
Vehicle Mechanic	C	C	C	C
Vehicle Painter [qualified]	C	C	C	C
Vehicle Rental Consultant	A	A	A	A
Vehicle Trimmer	C	C	C	C
Vehicle Upholsterer	C	C	C	C
Vehicle Wrecker	E	E	E	E
Vending Machine [stock supplier]	C	C	C	C
Vending Machine Attendant	C	C	C	C
Vending Machine Repairer	C	C	C	C
Vending Machine Serviceman	C	C	C	C
Veterinarian [domestic/small animals]	AA	AA	AA	AA
Veterinarian [rural]	B	B	B	B
Veterinary Nurse	B	B	B	B
Veterinary Surgeon [domestic/small animals]	AA	AA	AA	AA
Veterinary Surgeon [rural]	B	B	B	B
Video Coding Officer [data entry]	A	A	A	A

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Video Library Proprietor	B	B	B	B
Video Shop Employee	B	B	B	B
Video Shop Manager/Proprietor	B	B	B	B
Vigneron	B	B	B	B
Vineyard Hand	E	E	E	E
Vineyard Worker	E	E	E	E
Vinyl Layer	D	D	D	D
Visitor Information Officer	A	A	A	A
Visual Arts Teacher	A	A	A	A
Visual Merchandiser	B	B	B	B
Viticulturalist	C	C	C	C
Vocalist	NA	NA	B	B
Vocational Education Teacher	A	A	A	A
Waiter	B	B	B	B
Waitress	B	B	B	B
Wall and Ceiling Fixer [up to 10m]	D	D	D	D
Ward Assistant [hospital]	D	D	D	D
Washing Machine Repairer	C	C	C	C
Waste Collector	E	E	E	E
Waste Water or Water Plant Operator	D	D	D	D
Watch Repairer	B	B	B	B
Watchmaker	B	B	B	B
Watchmaker & Repairer	B	B	B	B
Watchman	NA	NA	D	D
Water and Wastewater Plant Operator	D	D	D	D
Water Inspector	B	B	B	B
Water Services Officer	B	B	B	B
Water Treatment Engineer [qualified]	AAA	AAA	AAA	AAA
Waterproofers [showers/baths – not swimming pools]	D	D	D	D
Waterside Worker	E	E	E	E
Weather Forecaster [qualified – minimal field work]	AAA	AAA	AAA	AAA
Weaving Machine Operator	E	E	E	E
Web Administrator	A	A	A	A
Web Designer/Developer	A	A	A	A
Weighbridge Operator	B	B	B	B
Weight Loss Consultant	A	A	A	A
Weights and Measures Inspector	B	B	B	B
Welder/Boilermaker [qualified]	D	D	D	D
Welder/Boilermaker [qualified – mining]	D	D	D	D
Welder/Boilermaker [qualified – oil/gas industry]	D	D	D	D
Welfare Centre Manager	A	A	A	A
Welfare Officer	A	A	A	A
Welfare Worker	A	A	A	A
Wharf Labourer	E	E	E	E
Wharf Worker	E	E	E	E
Wheel Aligner	D	D	D	D
Window Cleaner [> 10m]	NA	NA	E	E
Window Cleaner [up to 10m]	E	E	E	E
Window Dresser	B	B	B	B
Window Tinter	C	C	C	C

JOB DESCRIPTION	IP/BE	TPD/WOP	Life	CR
Windscreen Fitter	C	C	C	C
Wine Maker	B	B	B	B
Wine/Spirit Merchant	B	B	B	B
Winery Supervisor	C	C	C	C
Winery Worker	E	E	E	E
Wireless Communications Technician	C	C	C	C
Wood and Wood Products Factory Worker	E	E	E	E
Wood Carver/Turner	C	C	C	C
Wood Machinist	E	E	E	E
Wood Processing Machine Operator	E	E	E	E
Wood Products Assembler	E	E	E	E
Wool Broker	A	A	A	A
Wool Buyer	B	B	B	B
Wool Classer	B	B	B	B
Wool Handler	NA	NA	D	D
Wool Presser	NA	NA	D	D
Word Processing Operator	A	A	A	A
Workplace Relations Adviser	A	A	A	A
Wrecker [auto]	E	E	E	E
Wrecker [building]	E	E	E	E
Writer	IC	IC	A	A
X-ray Technician	B	B	B	B
Yarn Carding and Spinning Machine Operator	E	E	E	E
Youth Worker	B	B	B	B
Zoo attendant	D	D	D	D
Zookeeper [qualified – no overseas field work]	B	B	B	B
Zoologist	B	B	B	B

Section C – Premiums and Premium Discounts

1. Multi-plan discounts*

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

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

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

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

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

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

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

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

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

2. Qualifying plans

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

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

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

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

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

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

The No. of Other Qualifying Plans allows the user to apply a discount if the client has an existing Priority Protection policy that commenced on or after 1 December 2008.

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

3. Premiums

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

4. Premium bases

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

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

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

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

5. Minimum premium

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

6. Initial selection discount

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

Year 1	6%
Year 2	3%
Year 3 onwards	0%

7. Large sum insured discount

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

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

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

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

Life Cover and Term Cover benefit

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

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

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

Total & Permanent Disablement benefit (Rider)

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

Total & Permanent Disablement Stand Alone benefit

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

Crisis Recovery Stand Alone benefit

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

Income Protection and Business Expenses Plan

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

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

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

8. AIA Vitality Premium Discounts and Cashbacks

If the life insured under your client's policy is a member of AIA Vitality, the premium in relation to their policy may be discounted and they may receive a premium cashback.

Whether the premium is discounted and whether your client receives a cashback as well as the extent of that discount or cashback will depend on AIA Australia's rules that govern such discounts and cashbacks, the life insured's activity and the terms and conditions of AIA Vitality. Not all lives insured, types of premiums or Plans may be eligible for AIA Vitality membership or discounts or cashbacks. Fees and charges may apply to AIA Vitality membership. The AIA Vitality Premium Adjustment Rules as at the date of this Adviser Guide are set out on page 49. The AIA Vitality Premium Adjustment Rules may change from time to time. Please refer to aiavitality.com.au for the most up to date version. AIA Australia may vary or withdraw the rules from time to time. The premium discounts and cashbacks are not guaranteed. The policy owner will be required to pay fees associated with AIA Vitality on behalf of the life insured (in respect of the Ordinary Plans where the policy owner is a natural person), unless otherwise agreed with AIA Australia and to the extent permitted by law.

For Superannuation Plans, membership of AIA Vitality will need to be established and paid for by the life insured outside the fund, and cashbacks do not apply (although further premium reductions may be granted in accordance with AIA Australia's rules).

9. Lifestyle Advantage

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

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

Life/Crisis/TPD Questions	Rationale
<p>Non Smokers only – Have you ever smoked? Yes When did you cease?</p> <p>How many did you smoke?</p>	<p>We want to be sure that anyone who has smoked is highly unlikely to take it up again, we need a 5 year smoke free history.</p> <p>Anyone who has smoked heavily in the past is likely to have done permanent damage.</p>
<p>If drinking 5 to 10 alcoholic drinks per week – on average how many days per week do you drink?</p>	<p>Moderate drinking is not damaging and current recommendation is to have at least 2 alcohol free days per week.</p>
<p>Within the past 10 years has your driving licence been suspended or disqualified?</p>	<p>Speeding and drink driving increases the chance of accident.</p>
<p>In the past 5 years have you engaged in abseiling, aviation (other than as a fare paying passenger), scuba diving, motor racing, hang gliding, parachuting, power boat racing or mountaineering?</p>	<p>Hazardous sports increase the chance of accident resulting in disability or death.</p>
TPD Questions	Rationale
<p>In the past 2 years have your work duties been restricted or modified for more than 10 days due to sickness or injury?</p>	<p>Is there anything in a person's recent history that may cause disablement?</p>
<p>On average do you drive more than 30,000 km for business per annum?</p>	<p>Statistics show that people driving more than 30,000 km per annum for business are a greater accident risk.</p>
<p>In the past 5 years have you engaged in any form of contact sports (e.g. football, martial arts)?</p>	<p>Contact sports increase the accident/injury risk. We want to be sure anyone who has participated in such sports in the past is highly unlikely to take them up again.</p>

Your clients must meet the following requirements:

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

10. Payment of premiums

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

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

11. Premium payment methods

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

12. Guarantee of continuation for level premium

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

13. Premium guarantees

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

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

14. Policy fee

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

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

15. Government stamp duty

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

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

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

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

16. AIA Vitality Premium adjustment rules

The AIA Vitality Premium adjustment rules as at the date of this Adviser Guide are set out below. The AIA Vitality premium adjustment rules may change from time to time. Please refer to aiavitality.com.au for the most up to date version. Where the life insured under a Priority Protection or Priority Protection for Platform Investors policy (Policy) is a member of AIA Vitality at the time that a premium becomes payable in relation to that Policy (Premium), AIA Australia Limited (AIA Australia) will adjust the Premium or will pay the policy owner a Cashback benefit in accordance with the rules set out in the AIA Vitality premium adjustment rules available at aiavitality.com.au. The premium adjustments and the Cashback benefits are not guaranteed. AIA Australia may vary or withdraw these rules at any time.

General

In this document a **Lump Sum Benefit** means a benefit under your Policy (or under an insurance policy that was cancelled and replaced by the Policy, where the terms of the benefit and sum insured have not changed following the cancel-and-replace process) that provides for one lump sum benefit payment. Please refer to the 'Lump Sum Benefits' Section of these Rules for further information.

In this document **Income Stream Benefit** means a benefit under your Policy (or under a policy that was cancelled and replaced by the Policy, where the terms of the benefit and sum insured have not changed following the cancel-and-replace process) that provides for periodic income stream benefit payments. Income Stream Benefits include income protection, business expenses or incorporated business expenses benefits. For the avoidance of doubt, Income Stream Benefits are not Lump Sum Benefits and will be subject to different rules. Please refer to the 'Income Stream Benefits' Section of these Rules for further information.

Lump Sum Benefits

Initial Discount

- 1) The Premiums that you would otherwise be required to pay from your first Premium due date (if your Policy is a new Policy and the life insured has become a member of AIA Vitality) or from your next Premium due date after the life insured under your Policy becomes a member of AIA Vitality (if you have an existing Policy) will be discounted by an amount of Initial Discount if the life insured under your Policy remains a member of AIA Vitality throughout the year. until:
 - a) In the case of Premiums that are paid monthly (provided that the Initial Discount is applied for more than 90 days), half-yearly or annually, the next Policy anniversary after the Initial Discount is first applied; or
 - b) In the case of Premiums that are paid monthly (if at the next Policy anniversary the Initial Discount has not applied for more than 90 days), the second Policy anniversary after the Initial Discount is applied.
- 2) If, within 21 days of the AIA Vitality application, the life insured does not meet the eligibility and registration requirements including if we do not receive a valid unique email address and/or if we do not receive payment details and the first payment for AIA Vitality and/or or any other information required to administer the AIA Vitality membership, the AIA Vitality membership will not be activated and the Initial Discount will not apply. You will be required to pay us the amount of any Initial Discount applied to your policy.
- 3) The Initial Discount in respect of a Policy is an amount equal to the **Lump Sum Initial Discount**. The Lump Sum Initial Discount is an amount equal to the **Lump Sum Initial Discount Percentage** (7.5%) multiplied by the total Premiums referable to Lump Sum Benefits that are payable in the year of the Policy to which the Initial Discount is applied.
- 4) Unless otherwise specifically indicated in these Rules:
 - a) If a Policy lapses or is cancelled prior to a Policy anniversary and is reinstated or a new Policy is issued prior to that Policy anniversary with AIA Vitality, these Rules apply as if the Policy did not lapse or was not

- cancelled. In particular, the discount that applied on the day prior to lapse or cancellation will apply until that Policy anniversary; or
- b) If an AIA Vitality membership is terminated prior to a Policy anniversary and the life insured becomes a member of AIA Vitality again prior to that Policy anniversary, these Rules apply as if the AIA Vitality membership was not terminated. In particular, the discount that applied on the day prior to termination will apply until that Policy anniversary.
- 5) In the following circumstances, we may, at our discretion, adjust the amount of the Initial Discount up or down to the level of any Premium Flex discounts (if any) that we previously applied in respect of any other insurance policy:
- a) Where an earlier Policy lapses or is cancelled prior to a Policy anniversary and is reinstated or a new Policy is issued after that Policy anniversary;
- b) Where an earlier Policy lapses or is cancelled prior to a Policy anniversary and is reinstated or a new Policy is issued prior to that Policy anniversary but the life insured does not become a member of AIA Vitality again until after that Policy anniversary;
- c) Where an AIA Vitality membership is terminated prior to a Policy anniversary and the life insured becomes a member of AIA Vitality again after that Policy anniversary; or
- d) Where the Policy replaces an earlier insurance Policy as part of a cancel-and-replace process.
- 6) For the avoidance of doubt, only one Initial Discount will be paid in respect of a Policy under these Rules.

Premium Flex

- 1) The Premiums that you would otherwise be required to pay from the time that the Initial Discount stops being applied being:
- a) In the case of Premiums that are paid monthly (provided that the Initial Discount is applied for more than 90 days), half-yearly or annually, the next Policy anniversary after the Initial Discount is first applied; or
- b) In the case of Premiums that are paid monthly (if at the next Policy anniversary the Initial Discount has not applied for more than 90 days), the second Policy anniversary after the Initial Discount is applied,
- will be discounted by an amount of **Premium Flex Discount** if the Policy is in-force and unless otherwise specifically indicated in these Rules, the life insured under your Policy was an AIA Vitality member at the most recent Policy anniversary before premium flex was first applied (except in relation to the first Policy anniversary on which the premium flex is being applied) and remains an AIA Vitality member on the Policy anniversary when the Premium Flex is first applied.
- 2) The amount of Premium Flex Discount in respect of a Premium is equal to the amount of the **Lump Sum Premium Flex Discount** and the amount of the **Income Stream Premium Flex Discount** for that Premium. Please refer to the 'Income Stream Benefits' section of this document for further information on the Income Stream Premium Flex Discount.

- 3) The amount of the **Lump Sum Premium Flex Discount** for a Premium is equal to the proportion of that Premium referable to all Lump Sum Benefits multiplied by the relevant **Applicable Percentage**.
- a) The Applicable Percentage referable to the first Premium on which the Lump Sum Premium Flex Discount is applied is the Initial Discount Percentage (7.5%) (provided in the case of Premiums that are paid monthly that the Initial Discount is applied for more than 90 days).
- b) For the purposes of calculating a Lump Sum Premium Flex Discount for a Premium, the Applicable Percentage is equal to the Applicable Percentage that applied on the previous Policy anniversary increased by the absolute Percentage Change (if the Percentage Change is positive) or decreased by the absolute Percentage Change (if the Percentage Change is negative) in accordance with the following table based on the life insured's AIA Vitality Status on that Policy anniversary.

AIA Vitality Status	Percentage Change	Maximum Discount
Bronze	-1.50%	20%
Silver	-0.75%	20%
Gold	-0.00%	20%
Platinum	+1.00%	20%

- 4) For the avoidance of doubt, a negative Percentage Change means that the Applicable Percentage is decreased by the Percentage Change relative to the Applicable Percentage that applied on the previous Policy anniversary and a positive Percentage Change means that the Applicable Percentage is increased by the Percentage Change relative to the Applicable Percentage that applied on the previous Policy anniversary.
- For example, if the Applicable Percentage was 7.5% on the last Policy anniversary and, a year later, the life insured's AIA Vitality status is Platinum, the Applicable Percentage will be increased to 8.5%.*
- 5) The Premiums relating to Lump Sum Benefits cannot be discounted by more than the applicable Maximum Discount, based on the life insured's AIA Vitality status as set out in the table above.
- 6) Where:
- a) you paid us a Premium in respect of a period; and
- b) subsequently, there is a change in circumstances (e.g. there is a change in the life insured's AIA Vitality status or we determine that a discount should have been applied to that Premium in accordance with these Rules) that would result in the Premium in respect of that period being reduced further,

we may choose to carry the discount forward and reduce your next Premium by the difference between the Premium in (a) above and the lower Premium in (b) above.

- 7) Unless otherwise specifically indicated in these Rules:
- a) If a Policy lapses or is cancelled prior to a Policy anniversary and is reinstated or a new Policy is issued prior to that Policy anniversary with AIA Vitality, these Rules apply as if the Policy did not lapse or was not cancelled. In particular, the premium flex discount that applied on the day prior to lapse or cancellation will apply until that Policy anniversary; or
 - b) If an AIA Vitality membership is terminated prior to a Policy anniversary and the life insured becomes a member of AIA Vitality again prior to that Policy anniversary, these Rules apply as if the AIA Vitality membership was not terminated. In particular, the premium flex discount that applied on the day prior to termination will apply until that Policy anniversary.

Premium Discounts Generally

If you change the frequency of your Premium payments in relation to your Policy with us, the Premium discounts you are entitled to may change. We will determine any Premium discount changes reasonably in accordance with internal business rules. Any Premium changes will remain at our sole discretion.

If your Policy replaced one or more eligible insurance policies under a cancel-and-replace process as agreed by us (**Prior Policies**), the Premium Discounts you are entitled to may change. We will determine any Premium discount changes reasonably in accordance with internal business rules. Any Premium changes will remain at our sole discretion.

Cashback Benefit and Five Year Discount

- 1) For the purposes of this section:
 - a) A **Yearly Cashback Contribution** or a **Five Year Discount Contribution** in respect of a year means the amount of Premiums that you actually paid under your Policy in respect of all Lump Sum Benefits for that year commencing at Policy anniversary multiplied by the following percentage:
 - i) 2%, where the life insured's AIA Vitality status was Bronze at the end of that policy year;
 - ii) 4%, where the life insured's AIA Vitality status was Silver at the end of that policy year;
 - iii) 8%, where the life insured's AIA Vitality status was Gold at the end of that policy year; or
 - iv) 10%, where the life insured's AIA Vitality status was Platinum at the end of that policy year.
- 2) Subject to the other Rules in this section, if you are a natural person and your Policy is an ordinary money policy (i.e. a policy that does not include the Superannuation Life Cover Plan, Superannuation Income Protection Plan or any other plans owned by a superannuation trustee), you will be entitled to an applicable **Cashback Benefit** on every fifth Policy anniversary following the policy issue date (if AIA Vitality is taken out at the same time as the Policy it is associated with) and on every fifth Policy anniversary following the first Policy anniversary after the life insured's commencement of AIA Vitality (if AIA Vitality is associated with a Policy which was existing at the time AIA Vitality was taken out). Each Cashback Benefit will relate to the five years preceding the Policy anniversary on which it is paid. The Cashback Benefit represents a rebate of a component of Premium previously paid in respect of your Policy due to the life insured's period of membership. A Cashback Benefit will only be paid if the life insured under the Policy was an AIA Vitality member throughout the period to which that Cashback Benefit relates. Subject to these Rules, the Cashback Benefit will be equal to the total of Yearly Cashback Contributions in respect of each of the five consecutive policy years preceding the Policy anniversary on which the Cashback Benefit is paid.
- 3) Subject to the other Rules in this section, if you are not a natural person or if you own your Policy in your capacity as a superannuation trustee, on every fifth Policy anniversary following the policy issue date (if AIA Vitality is taken out at the same time as the Policy it is associated with) and on every fifth Policy anniversary after the life insured's commencement of AIA Vitality (if AIA Vitality is associated with a Policy which was existing at the time AIA Vitality was taken out), you will be entitled to a Premium reduction on the Premium you would otherwise be required to pay by the amount of the applicable **Five Year Discount**. Each Five Year Discount will relate to the five years preceding the Policy anniversary on which it is applied if the life insured under the Policy was an AIA Vitality member throughout the period to which that Five Year Discount relates. The Five Year Discount represents a rebate of a component of Premium previously paid in respect of your Policy due to the life insured's period of membership. Subject to these Rules, the Five Year Discount will be equal to the total of all Five Year Discount Contributions in respect of each of the five consecutive years preceding the Policy anniversary on which the Five Year Discount is applied. Due to the timing of Premium notifications and Five Year Discount calculations, we will usually carry the Five Year Discount forward and apply it to your next Premium. See the section "Discounts may sometimes be carried forward" section for further information.
- 4) You will not be eligible for a Cashback Benefit or a Five Year Discount if your Policy is not in-force (eg it is in a lapsed state) at the time when we would otherwise pay you the Cashback Benefit or would otherwise apply the Five Year Discount in accordance with these Rules.
- 5) Your eligibility for a Cashback Benefit or a Five Year Discount will not be affected merely because your Policy lapsed and was subsequently reinstated during the five years before we would otherwise pay you the Cashback Benefit or would otherwise apply the Five Year Discount in accordance with these Rules.
- 6) If AIA Vitality is terminated (including due to lapse) and then reinstated more than 12 months after the date of termination, you will not be entitled to a Cashback Benefit or Five Year Discount for the period prior to reinstatement. We will pay you an applicable Cashback Benefit or reduce the Premium you would otherwise be required to pay on every fifth Policy anniversary following the first Policy anniversary after the date of reinstatement in accordance with these Rules.
- 7) If your Policy replaced one or more eligible insurance policies under a cancel-and-replace process as agreed by us (**Prior Policies**), then the amount of the first Cashback Benefit or Five Year Discount under the Policy will include the total **Prior Yearly Cashback Contributions** or the total **Prior Five Year**

Discount Contributions (as the case may be) for each of the Prior Policies determined as follows:

- a) A **Preceding Year** is a year (ending on an anniversary of the commencement of the Prior Policy) that occurred prior to the commencement of the Policy where, during that year and at the end of that year, the Prior Policy was in-force and the person who was the life insured under the Prior Policy (and who is now the life insured under the Policy) was an AIA Vitality member. However, any year preceding the commencement of the Prior Policy or preceding the application of the most recent Cashback Benefit or Five Year Discount under the Prior Policy (whichever is most recent) is not a Preceding Year.
 - b) A **Prior Yearly Cashback Contribution** or a **Prior Five Year Discount Contribution** in respect of a Preceding Year means the amount of Premiums that was paid under the Prior Policy in respect of all lump sum benefits under the Prior Policy for that year multiplied by the following percentage:
 - i) 2%, where the life insured's AIA Vitality status was Bronze at the end of that Preceding Year;
 - ii) 4%, where the life insured's AIA Vitality status was Silver at the end of that Preceding Year;
 - iii) 8%, where the life insured's AIA Vitality status was Gold at the end of that Preceding Year; or
 - iv) 10%, where the life insured's AIA Vitality status was Platinum at the end of that Preceding Year.
 - c) The amount of the first Cashback Benefit or first Five Year Discount under the Policy will include the total of any Prior Yearly Cashback Contributions or Prior Five Year Discount Contributions.
- 8) If your Policy replaced one or more Prior Policies under a cancel-and-replace process as agreed by us then the first Cashback Benefit or Five Year Discount under the Policy will be the same as the next Cashback Benefit or Five Year Discount that would have been applicable under the Prior Policy that had been accumulating Yearly Cashback Contributions or Five Year Discount Contributions for the least amount of time.

Income Stream Benefits

Premium Flex

- 1) The Premium that you would otherwise be required to pay from the next Policy anniversary after the life insured under your Policy becomes a member of AIA Vitality (provided that the life insured has been a member of AIA Vitality for more than 90 days) will be discounted by an amount of Premium Flex Discount if the Policy is in-force and unless otherwise specifically indicated in these Rules, the life insured under your Policy was an AIA Vitality member at the most recent Policy anniversary before premium flex was first applied (except in relation to the first Policy anniversary on which the premium flex is being applied) and remains an AIA Vitality member on the Policy anniversary when the premium flex is first applied.
- 2) The amount of Premium Flex Discount in respect of a Premium is equal to the amount of the Lump Sum Premium Flex Discount and the amount of the Income Stream Premium

Flex Discount for that Premium. Please refer to the 'Lump Sum Benefits' section of this document for further information on the Lump Sum Premium Flex Discount.

- 3) The amount of the Income Stream Premium Flex Discount for a Premium is equal to the proportion of that Premium referable to all Income Stream Benefits payable on that Policy anniversary multiplied by the relevant Applicable Percentage.
 - a) The Applicable Percentage referable to the first premium on which the Income Stream Premium Flex Discount is applied is 0.0% (provided in the case of Premiums that are paid monthly that the Initial Discount is applied for more than 90 days).
 - b) For the purposes of calculating the Income Stream Premium Flex Discount for a Premium, the Applicable Percentage is equal to the Applicable Percentage that applied on the previous Policy anniversary increased by the absolute Percentage Change (if the Percentage Change is positive) or decreased by the absolute Percentage Change (if the Percentage Change is negative) in accordance with the following table based on the life insured's AIA Vitality Status on that Policy anniversary.
 - c) Where the Applicable Percentage that applied on the previous Policy anniversary was greater than the Maximum Discount based on the life insured's AIA Vitality Status at the current Policy anniversary in accordance with the following table, then the Applicable Percentage at the current Policy anniversary will be the greater of:
 - i) the Applicable Percentage that applied on the previous Policy anniversary less 1%; and
 - ii) the Maximum Discount based on the life insured's AIA Vitality Status at the current Policy anniversary.

AIA Vitality Status	Percentage Change	Maximum Discount
Bronze	0.00%	0%
Silver	+0.50%	5%
Gold	+1.00%	10%
Platinum	+2.00%	15%

- 4) Where:
 - a) you paid us a Premium in respect of a period; and
 - b) subsequently, there is a change in circumstances (e.g. the life insured joins AIA Vitality, there is a change in the life insured's AIA Vitality status or we determine that a discount should have been applied to that Premium in accordance with these Rules) that would result in the Premium in respect of that period being reduced further, we may choose not to recalculate your Premium and may instead carry the discount forward and reduce your next Premium by the difference between the Premium in (a) above and the lower Premium in (b) above.
- 5) Unless otherwise specifically indicated in these Rules:
 - a) If a Policy lapses or is cancelled prior to a Policy anniversary and is reinstated or a new Policy is issued prior to that Policy anniversary with AIA Vitality, these

Rules apply as if the Policy did not lapse or was not cancelled. In particular, the premium flex discount that applied on the day prior to lapse or cancellation will apply until that Policy anniversary; or

- b) If an AIA Vitality membership is terminated prior to a Policy anniversary and the life insured becomes a member of AIA Vitality again prior to that Policy anniversary, these Rules apply as if the AIA Vitality membership was not terminated. In particular, the premium flex discount that applied on the day prior to termination will apply until that Policy anniversary.

Premium Discounts Generally

If you change the frequency of your Premium payments in relation to your Policy with us, the Premium discounts you are entitled to may change. We will determine any Premium discount changes reasonably in accordance with internal business rules. Any Premium changes will remain at our sole discretion.

If your Policy replaced one or more eligible insurance policies under a cancel-and-replace process as agreed by us (**Prior Policies**), the Premium Discounts you are entitled to may change. We will determine any Premium discount changes reasonably in accordance with internal business rules. Any Premium changes will remain at our sole discretion.

Examples

Scenario 1:

AIA Vitality is associated with an eligible insurance policy from policy inception

John purchases an eligible insurance policy insuring himself for a life cover benefit (\$600 p.a. level Premium) and an income protection benefit (\$1,200 p.a. level Premium). John would ordinarily need to pay \$1,800 p.a. to keep his Policy going.

John decides to join AIA Vitality at the same time that he applies for his Policy. John's initial AIA Vitality status is Bronze.

At policy inception:

John will receive an Initial Discount equal to 7.5% discount on his life cover benefit Premiums for the first year. His total initial yearly Premium will therefore be:

$$\$600 \times (100\% - 7.5\%) + \$1,200 = \$555 + \$1,200 = \$1,755.$$

John becomes a Silver AIA Vitality Member by the first Policy anniversary.

On the first Policy anniversary

John will receive a Lump Sum Premium Flex Discount of 6.75% (7.5% - 0.75%) on his life cover Premium and an Income Stream Premium Flex Discount of 0.5% (0 + 0.5%) on his income protection Premium. The Premium due on the first Policy anniversary will therefore be:

$$\$600 \times (100\% - 6.75\%) + \$1,200 \times (100\% - 0.5\%) = \$559.50 + \$1,194.00 = \$1,753.50$$

John progresses to Gold AIA Vitality status by the second Policy anniversary.

On the second Policy anniversary

John will receive a Lump Sum Premium Flex Discount of 6.75% (6.75% - 0%) on his life cover Premium and an Income Stream Premium Flex Discount of 1.5% (0.5% + 1%) on his income protection Premium. The Premium due on the second Policy anniversary will therefore be:

$$\$600 \times (100\% - 6.75\%) + \$1,200 \times (100\% - 1.5\%) = \$559.50 + \$1,182.00 = \$1,741.50$$

John becomes a Platinum AIA Vitality member by the third Policy anniversary and remains at Platinum for the next three years.

On the third Policy anniversary

John will receive a Lump Sum Premium Flex Discount of 7.75% (6.75% + 1%) on his life cover Premium and an Income Stream Premium Flex Discount of 3.5% (1.5% + 2%) on his income protection Premium. The Premium due on the third Policy anniversary will therefore be:

$$\$600 \times (100\% - 7.75\%) + \$1,200 \times (100\% - 3.5\%) = \$553.50 + \$1,158.00 = \$1,711.50$$

On the fourth Policy anniversary

John will receive a Lump Sum Premium Flex Discount of 8.75% (7.75% + 1%) on his life cover Premium and an Income Stream Premium Flex Discount of 5.5% (3.5% + 2%) on his income protection Premium. The Premium due on the fourth Policy anniversary will therefore be:

$$\$600 \times (100\% - 8.75\%) + \$1,200 \times (100\% - 5.5\%) = \$547.50 + \$1,134.00 = \$1,681.50$$

On the fifth Policy anniversary

John will receive a Lump Sum Premium Flex Discount of 9.75% (8.75% + 1%) on his life cover Premium and an Income Stream Premium Flex Discount of 7.5% (5.5% + 2%) on his income protection Premium. The Premium due on the fifth Policy anniversary will therefore be:

$$\$600 \times (100\% - 9.75\%) + \$1,200 \times (100\% - 7.5\%) = \$541.50 + \$1,110.00 = \$1,651.50$$

John will also receive a Cashback of:

$$4\% \times \$555 + 8\% \times \$559.50 + 10\% \times \$559.50 + 10\% \times \$553.50 + 10\% \times \$547.50 = \$233.01$$

This example assumes that Premiums would otherwise remain level under John's policy and that John otherwise remains eligible to receive the discounts and cash-backs discussed in this example.

Scenario 2:

AIA Vitality is associated with an eligible insurance policy after policy inception

Jane insures herself under three different eligible insurance policies with AIA Australia including a life cover policy (Lump Sum Benefit), an income protection policy (Income Stream Benefit) and a crisis policy (Lump Sum Benefit). Jane took out each of the policies at different times and pays her premiums at different frequencies.

The policy details are as follows:

- Life cover policy – anniversary date of 1 July and Jane pays the premiums monthly
- Income protection policy – anniversary date of 1 September and Jane pays the premiums monthly
- Crisis policy – anniversary date of 1 September and Jane pays the premiums annually

Jane decides to join AIA Vitality and her AIA Vitality membership commences on 2 May 2014. Jane's initial AIA Vitality status is Bronze.

Initial discount

Jane is entitled to an initial 7.5% discount on her life cover policy and her crisis policy as these are both Lump Sum Benefits. Jane will not be entitled to an initial discount on her income protection policy as Income Stream Benefits do not receive initial discounts.

Jane's initial discount will take effect from her next Premium due date on each of her life cover policy and her crisis policy (being her next monthly premium on her life cover policy and her next annual premium on her crisis policy).

Premium Flex

On 1 July 2014, Jane's life cover policy goes through policy anniversary. As Jane would have been entitled to an initial discount for this policy for less than 90 days (from the next premium due date to policy anniversary), Jane will continue to get the initial discount for another policy year. On 1 July 2015, Jane will be entitled to a premium flex discount on her life cover policy.

On 1 September 2014, Jane's income protection policy goes through policy anniversary. Jane will be entitled to a premium flex discount on her income protection policy as she has been an AIA Vitality member for longer than 90 days.

Jane's crisis policy also goes through policy anniversary on 1 September 2014. As Jane pays her crisis policy annually, she will be entitled to an initial discount of 7.5% on her next premium due date and will enjoy that discount until her next policy anniversary (being 1 September 2015) when she will be entitled to a premium flex discount.

Cashback Benefit and Five Year Discount

As Jane is a natural person and her policies are ordinary money policies (i.e. policies that do not include the Superannuation Life Cover Plan, Superannuation Income Protection Plan or any other plans owned by a superannuation trustee), Jane will be entitled to a Cashback Benefit (rather than a Five Year Discount) on Jane's Lump Sum Benefit policies (being her life cover policy and her crisis policy). Jane will not be entitled to a Cashback Benefit on her income protection policy as Income Stream Benefits do not receive Cashback Benefits.

Jane will start to accumulate Yearly Cashback Contributions for her life cover policy on 1 July 2014 and for her crisis policy on 1 September 2014.

As Jane has remained an AIA Vitality member since 2 May 2014 and her policies are still in-force, she will be entitled to a Cashback Benefit on each of her life cover policy and her crisis policy. The Cashback Benefits will be paid no earlier than 45 days after the fifth Policy anniversary following the first Policy anniversary after Jane became an AIA Vitality member (being 2 May 2014).

Jane will receive a Cashback Benefit for her life cover policy no earlier than 15 August 2019 (being 45 days after 1 July 2019).

Jane will receive a Cashback Benefit for her crisis policy no earlier than 16 October 2019 (being 45 days after 1 September 2019).

Section D – Modified Underwriting (Takeover Terms)

For the replacement of policies within the parameters below.

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

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

	Life Cover	Total and Permanent Disablement	Crisis Recovery	Income Protection	Business Expenses
	Criteria				
Maximum Sum Insured <i>(total cover all policies with AIA Australia)</i>	\$3M	\$2M	\$1M	\$10,000**	\$20,000
Maximum Age <i>(next birthday)</i>	60	55	55	55	55
Loadings & Exclusions	Up to +50% (health)	Up to +50% or 1 exclusion (health)	Up to +50% or 1 exclusion (health)	Up to +50% or 1 exclusion (health)	Up to +50% or 1 exclusion (health)

Underwriting requirements

To enable your client's application to be processed:

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

****For Income Protection cover between \$10,000 – \$15,000 the Priority Protection Application Form must be completed.**

In addition, your client will also need to undertake a Short Medical Exam for:

- cover between \$12,501 – \$15,000 if their age next birthday is 45 years or younger; or
- cover between \$10,001 – \$15,000 if their age next birthday is between 46 and 55 years old (inclusive).

For Income Protection Only:

(i) Your client's existing policy is for:

'Agreed Value'* or 'Indemnity' cover

**Agreed Value benefits are not guaranteed unless current proof of income is provided.*

(ii) The Benefit Period under your client's existing policy is:

2 years (sickness/accident)

5 years (sickness/accident)

to age 65 (sickness/accident)

to age 70 (sickness/accident)

'other' benefit period (please specify)

(iii) The Waiting Period under your client's existing policy is:

days

For Total & Permanent Disablement Only:

Your client's existing policy is for:

'own' definition of disablement

or

'any' definition of disablement

or

'other' definition (please specify)

Section E – Policy Services Procedures

1. Policy Services contact details

Phone: 1800 033 490 (option 2)

Fax: (03) 9009 4824

Fax: 1800 832 266

Email: au.customer@aia.com

Policy Services functions

The following alterations are serviced by our Policy Services team.

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

Website information

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

Existing Business

The 'Policy Services' section contains:

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

2. Replacement Policy FAQ

1. What is a Replacement Policy?

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

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

(Please refer to Item 4 for examples.)

2. Who decides it is a Replacement Policy?

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

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

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

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

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

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

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

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

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

4. Examples – Calculating Replacement Policy Commission

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Alterations to policies

Increase in sum insured

Requirements:

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

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

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

Adding a new benefit

Requirements:

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

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

Decrease in sum insured

Requirements:

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

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

Deletion of a rider

Requirements:

- Request for Alteration signed by the policy owner

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

Changing mode of payment

Requirements:

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

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

Altering premium rates from smoker to non smoker

Requirements:

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

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

Use the following forms for the below scenarios

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

Request for Alteration

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

Application for Increases/Additions

- Adding on a benefit
- Increasing sum insured cover

Application for Non Smoker Rates

- Changing to smoker rates or to non-smoker rates

Cancel & Replace

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

Exercising Guaranteed Future Insurability

A signed request from the Policy Owner is required with proof of the Personal or Business event that has occurred.

The request must be submitted within 30 days after the occurrence of a personal event and before that date which is 30 days after the first Policy Anniversary following a business event.

For full terms and conditions please refer to the current Policy Document.

4. Billing process

Policies paid yearly or half-yearly

35 days prior to renewal

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

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

On the premium due date

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

This report shows the adviser which policy owners have not paid their premiums.

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

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

- The policy is renewed if premiums are paid.
- If premiums are not paid, the policy will lapse.
- A Lapse letter will be mailed to the policy owner.
- A Lapse report is available to the adviser via the AIA Australia Adviser Site. This report shows which policies have lapsed.

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

Within 90 days after the premium due date

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

Over 90 days after the premium due date

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

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

Policies paid via direct debit

Renewal Certificate

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

Direct Debit Request (DDR)

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

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

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

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

2. The correct premium must be in the nominated bank account by the billing cycle dates, otherwise the client may incur a dishonour fee.
3. When a premium dishonours, the policy owner will receive from AIA Australia, a letter advising them of the dishonour. If the reason for the dishonour is '**Refer to Customer**' the policy owner will be advised that we will double debit their account at the same billing cycle in the following month. If the double debit subsequently dishonours the policy will lapse 60 days from the date the policy is paid to.
4. A lapse letter is produced and mailed to the policy owner approximately 60 days from the date the policy is paid to.
5. If a dishonour occurs for any other reason, such as '**Account Closed**', a letter will be sent to the policy owner advising them that billing details have been removed. We will request 2 months premiums and enclose a new DDR for completion. We will also provide the policy owner with the option of altering to a different mode of payment or paying by monthly credit card.
6. If we do not receive any feedback or outstanding premiums, the policy will lapse 60 days from the date the policy is paid to.

Regular credit card deductions

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

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

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

5. Cancellation from inception

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

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

6. Lost or destroyed policy document

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

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

7. Change of ownership

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

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

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

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

Ordinary to Self Managed Super Fund	New application
Ordinary to The Trust Company	New application
Self Managed Super Fund to Ordinary	New application
The Trust Company to Ordinary	New application
The Trust Company to Self Managed Super Fund	Memorandum of Transfer
Self Managed Super Fund to The Trust Company	New application
Ordinary to Ordinary	Memorandum of Transfer
Self Managed Super Fund to Self Managed Super Fund	Memorandum of Transfer

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

Please refer to the following example.

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

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

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

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

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

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

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

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

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

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

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

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

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

8. Premium payments

Premium payments may be made

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

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

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

9. Change of address

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

10. Alterations within the cooling-off period

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

11. Forms

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

12. Superannuation policies under AIA Superannuation Fund

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

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

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

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

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

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

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

Cancellation from Inception

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

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

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

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

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

Reinstatement

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

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

Payment of premiums as Eligible Termination Payment (ETP)

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

Tax File Number

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

Co-contribution

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

Change of ownership

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

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

Alterations within the cooling-off period

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

Forms

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

Section F – New Business Process

1. New Business contact details

All applications should be sent to:

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

Or emailed to infohub@aia.com

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

2. AIA Australia's New Business process

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

3. eApp® – Signature free applications

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

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

Important information

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

New Business functions:

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

New Business Process Table

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

Section G – Claims Procedures

1. Claims contact details

Phone: 1800 033 490 (option 3)

Fax: (03) 9009 4127

Email: au.claims@aia.com

Postal Address: Claims Team
AIA Australia
PO Box 6111
St Kilda Rd Central VIC 8008

2. How to make a claim

All claims

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

Procedure for death claims

1. On receiving notification of the insured's death we will write to the claimant/solicitor/executor to advise them about what requirements we need, with a copy to the adviser.

Service Level Standard (SLS): 5 working days.

2. When full documentation is received a response to the claimant/solicitor/executor with a copy to the adviser either accepting/declining the claim or detailing any additional evidence that we may require.

SLS: 5 working days.

Claim Forms are issued either by mail or email or fax.

SLS: Within 24 hours of claim notification.

3. The initial follow-up for additional evidence we may require is 30 days with further follow-ups occurring at 14 day intervals. The insured and the adviser will be kept informed regarding the status of the claim.

Procedure for Income Protection and Business Expenses claims

1. Claim Forms are issued either by mail or email or fax.

SLS: Within 24 hours of claim notification.

Upon receipt of the completed claim forms a response, via email or mail, will be sent to the insured with a copy to the adviser:

- a) accepting/declining the claim or
- b) detailing any other evidence that we may require.

SLS: 5 working days.

2. If we need to write for further medical/other information/medical examination etc this will be arranged. The insured and adviser will be kept informed by either email or mail.

SLS: 5 working days.

3. The initial follow-up for this type of information is arranged for 30 days with further follow-ups occurring at 14 day intervals. The insured and the adviser will be kept informed regarding the status of the claim.

4. Upon acceptance of a claim, payments are made as contracted by the policy via EFT or cheque subject to receiving satisfactory proofs of ongoing disablement. These ongoing payments are given priority. Supplementary Report Forms will be issued to the claimant either by mail or email

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

1. Claim Forms are issued either by mail or email or fax.

SLS: Within 24 hours of claim notification.

2. Upon receipt of the completed claim forms a response, via email or mail, will be sent to the insured with a copy to the adviser:

- a) accepting (including payment)/declining the claim or
- b) detailing any other evidence that we may require.

SLS: 5 working days.

3. The initial follow-up for other evidence we may require is 30 days with further follow-ups occurring at 14 day intervals. The insured and the adviser will be kept informed regarding the status of the claim.

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

3. Partial payments

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

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

Section H – Remuneration Procedures

1. Remuneration Team contact details

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

2. Remuneration (commission payments)

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

3. What is payable as remuneration?

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

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

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

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

4. Example Products and Remuneration Schedule



Products and Remuneration Schedule

Part A – Products

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

Part B – Remuneration

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

Table 1 – Standard Remuneration

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

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

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

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

Clawback of Remuneration

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

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

Replacement Policy FAQ

1. What is a Replacement Policy?

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

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

(Please refer to Item 4 for examples.)

2. Who decides whether it is a Replacement Policy?

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

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

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

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

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

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

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

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

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

4. Examples – Calculating Replacement Policy Commission

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

5. Types of remuneration

Upfront, Hybrid and Level remuneration

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

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

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

Frequency of payment from AIA Australia

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

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

* Completion is defined as:

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

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

Frequency of revenue statements

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

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

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

Questions in relation to remuneration

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

Vitality Activation Payment

An Activation Payment of \$50.00 may be paid to you when Vitality is added onto a Priority Protection policy at point of sale. This is a once-off payment only. The Activation Payment will not be paid when Vitality is added onto an in-force Priority Protection policy.

Section I – Group Insurance Services and Administration

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

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

Continuation Options

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

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

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

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

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

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

AIA Australia

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