

ClearView **LifeSolutions**

Adviser Guide

January 2018

Version 4

Information in this Adviser Guide is based on laws applicable in the states and territories in Australia in which we operate as at the date of publication of this Adviser Guide. The information is not, and is not intended to be, legal advice and may not reflect changes or developments in the law. The information in this Adviser Guide is also based on business rules and underwriting arrangements as at the date of publication of this Adviser Guide and may not reflect changes to those business rules or underwriting arrangements. We are not under any obligation to update the information in this Adviser Guide. We will not be liable for any loss or damage of any kind (however caused) arising from or relating in any way to the information in this Adviser Guide. The information in this Adviser Guide may be updated from time to time. Any changes will be made available on our Adviser Site at **www.clearview.com.au**.

This Adviser Guide is intended to provide general information only and has been prepared without taking into account any particular person's objectives, financial situation or needs ('circumstances'). Before acting on such information, you should consider its appropriateness, taking into account all relevant circumstances and read the applicable Product Disclosure Statement (PDS).

Contents

What is covered in this guide

Your Adviser Guide	1	Policy maintenance	96
Our commitment	2	Renewal process	96
ClearView LifeSolutions	3	General policy administration	96
Why ClearView LifeSolutions?	3	Increases/loading review	97
Why ClearView LifeSolutions Super?	3	Reinstatements	98
Flexi-linking	4	Adviser commission	99
Premiums and discounts	5	High entry age commission rates	100
Premiums	5	Dial-down commission	100
Government taxes and charges	5	Responsibility period	102
Premium type	5	Clawback exemptions	103
Premium discounts	7	Protected commission	103
How to apply	11	Replacement policies	104
Quotation tool	11	Claims	105
Online application	11	Claims philosophy	105
Tele-Interview	12	Guarantee of Claims Accountability	105
Paper application forms	13	Claims procedures	106
Transferring existing policies to ClearView	13	Life Insurance Code of Practice	109
The application process	16	Privacy	110
Suspense cycle time limits	16	Complaints	112
Complimentary Interim Accident Cover	16	Contacts	113
Underwriting	17		
Underwriting approach/philosophy	17		
Medical requirements	18		
Total risk medical requirements	20		
Financial requirements	23		
Newly qualified professional (waiver of mandatory financials)	30		
Lifestyle factors	31		
Travel and residency	32		
Occupation guidelines	35		
Pastime guidelines	89		

Your Adviser Guide

The ClearView Adviser Guide is a comprehensive ready-reference tool which will assist you when recommending ClearView insurance products to your clients. It explains our underwriting philosophy, new business and underwriting requirements, and our claims procedures.

It is for Adviser use only and is not for general distribution. The product information contained in this guide is a summary only and should be read in conjunction with the combined Product Disclosure Statement (PDS) and Policy Document which contain detailed information on the benefits, features and any limitations of each cover type.

To the extent of any inconsistency between this Adviser Guide and any PDS and Policy Document, the terms contained in the PDS and Policy Document will prevail.

Our commitment

ClearView has been helping Australians achieve their financial goals for over 30 years. We're helping financial advisers to build their business through LifeSolutions, a suite of insurance products designed by industry professionals to meet the real needs of your clients.

To your clients

We recognise the value of long term relationships, and appreciate the investment you have made in establishing and developing your client base.

Quality products are at the heart of a committed relationship. Recognising this, LifeSolutions provides a genuine alternative that is flexible, innovative and delivers value.

We back this up with an efficient underwriting process. We take pride in our high level of service and customer response. Most importantly, ClearView will be there when your clients need us most – at claim time.

As a highly respected Australian company, we take our financial obligations and capital adequacy ratios very seriously. You can rest assured, with ClearView LifeSolutions your clients' life cover is in safe hands.

To you

ClearView is an Australian life insurance, wealth management and financial service business listed on the Australian Securities Exchange. As a group we manage and advise on approximately \$8.9 billion of our clients' investment funds and have over \$189 million of in force annual insurance premium as at 30 June 2017.

ClearView has the flexibility to shape our suite of products in line with input from you and the clients you work with. This will ensure our products continue to meet your clients' needs while strengthening your business and providing opportunities for growth.

Your feedback continues to play a vital role in the development of our products – a commitment that's underpinned by readily providing access to ClearView's senior decision makers.

ClearView LifeSolutions

Why ClearView LifeSolutions?

ClearView LifeSolutions provides a full range of insurance cover to help with your clients' personal and business wealth protection needs. The flexible nature of these products allows your clients to tailor multiple covers under the one policy or flexi-link their cover under separate policies (including policies held inside and outside of superannuation).

Why ClearView LifeSolutions Super?

ClearView LifeSolutions Super is the risk-only division of the ClearView Retirement Plan (CRP). ClearView LifeSolutions Super allows your clients to hold a range of insurance cover inside the superannuation environment. This may be a tax effective solution for some people, or a choice of affordability, as ClearView LifeSolutions Super will accept a tax-paid rollover from your client's superannuation fund to pay the premium for their insurance cover. In order to do this, your clients will need to apply for a ClearView LifeSolutions Super Rollover account in the CRP. For further information on this, please refer to the ClearView LifeSolutions Super Rollover PDS.

Please note that some benefits and optional extras are not available if cover is held inside superannuation. Please refer to the relevant benefit or option to understand if this is the case.

LifeSolutions	LifeSolutions Super
Life Cover	Life Cover
Total and Permanent Disability (TPD)	Total and Permanent Disability (TPD) Cover
Trauma Cover	Income Protection Cover
Child Cover	Income Protection Plus Cover
Parent Cover	Accidental Death Cover
Income Protection Cover (with or without Extras Package Option)	Accidental TPD Cover
Income Protection Plus Cover (with or without Extras Package Option)	Accidental Income Protection Cover
Business Expense Cover	
Accidental Death Cover	
Accidental TPD Cover	
Accidental Income Protection Cover (with or without Extras Package Option)	

Flexi-linking

Flexi-linking is a way of linking a client's cover but allowing them to have different policy owners for each of the cover types. For example, your client may want to have their Trauma Cover linked to their Life Cover but want the Life Cover to be owned by the trustee of their SMSF and the Trauma Cover to be owned by the client themselves, outside of superannuation – flexi-linking enables this.

Flexi-linking is also available between a ClearView LifeSolutions policy held outside of superannuation and a policy held through ClearView LifeSolutions Super.

Cover held inside superannuation	Flexi linked cover held outside superannuation
Life Cover	<ul style="list-style-type: none"> • TPD Cover • Trauma Cover • TPD Cover with linked Trauma Cover
Accidental Death Cover	<ul style="list-style-type: none"> • Accidental TPD Cover
TPD Cover Any occupation	<ul style="list-style-type: none"> • Trauma Cover
TPD Cover (Any occupation TPD) via TPD Super Solutions	<ul style="list-style-type: none"> • TPD Cover (Own occupation TPD) via TPD Super Solutions • Trauma Cover
Accidental TPD Cover (Any occupation TPD) via TPD Super Solutions	<ul style="list-style-type: none"> • Accidental TPD Cover (Own occupation TPD) via TPD Super Solutions
Income Protection Cover Income Protection Plus Cover	<ul style="list-style-type: none"> • Income Protection Cover via IP Super Solutions • Income Protection Plus Cover via IP Super Solutions • Extras Package Option via IP Super Solutions
Accidental Income Protection Cover	<ul style="list-style-type: none"> • Accidental Income Protection Cover via IP Super Solutions • Extras Package Option via IP Super Solutions

No reduction in the income protection benefit applies where a payment is made under the Extras Package Option via IP Super Solutions.

Premiums and discounts

Premiums

The amount your client pays for a ClearView LifeSolutions policy or cover through ClearView LifeSolutions Super is called the premium.

As part of the application process, an indicative premium (quote) will be provided to your client. The actual premium your client pays may be different if:

- your client has a birthday during the period between when the quote was provided and when the cover starts;
- after assessing your client's application, we are only able to offer cover on varied terms, which may mean your client pays a higher premium (which your client agrees to);
- government taxes or charges such as stamp duty are introduced or existing rates amend; and/or
- premium rates have changed.

Government taxes and charges

The premium may include allowances for current government charges and taxes including stamp duty. Stamp duty is either incorporated into the base premium rate or is an additional charge. If it is an additional charge it will be shown on your clients' annual statement.

Currently, stamp duty charges range between 0% and 11% of the cost of the base premium, depending on the type of cover and the State or Territory we have recorded as the address of each person insured on the policy. No GST is currently payable on your clients' insurance premium.

We may pass on to your clients any applicable new or increased government taxes or charges.

Premium type

When your client applies for cover, depending on the type of cover and their age at the time of application, they may select a stepped, level or hybrid premium type.

Stepped premium

Stepped premiums are recalculated each year based on any change to the benefit amount of each client, and their age each year. Generally, stepped premium rates increase each year in line with each client's age. In the early years of cover, stepped premiums will tend to be lower than what a client would pay under a level premium.

Level premium

Level premiums are also recalculated each year for any change to the benefit amount of each client, but not for their change in age. The premium is calculated based on your client's age at the time of application and will increase as a result of any increase to their amount of cover or if we increase our premium rates. A level premium will generally be higher during the early years of the cover than what a client would pay under a stepped premium, but generally becomes lower in later years.

If your client has a level premium and accepts an increase in cover under the Indexation Benefit, we will base the cost of that increase in cover on the age your client was at the time they took out the cover, rather than the age your client is at the time they accept the increase in cover.

All other increases in cover will be based on your clients' age at the time they apply for the increase.

If your client has a level premium and exercises the Trauma Cover Reinstatement Benefit or Life Cover Buy Back Benefit, the cost of the reinstated cover is calculated based on the age your client was at the time they took out the cover, rather than the age your client is at the time the cover is reinstated.

The option of a level premium is only available if your client is aged between 18 and 60 at the time of application. Level premiums are level up to the policy anniversary immediately after your client turns age 65 or 70 (depending on the level premium type your client selected at the time of application). If your clients continue to hold their cover past this age, their premium will convert to a stepped premium basis.

A level premium is not available for accident cover.

Hybrid premium

Hybrid premiums are initially determined on a level premium basis and then convert to a stepped premium basis. For the first seven years of the policy, the premium rate is a level premium and is not recalculated each year based on the change in your client's age.

The premium is calculated based on your client's age at the date of the commencement of the relevant cover (including indexation of that cover amount). The premium for other increases in cover will be based on your clients' age at the time of commencement of the increased cover.

If your client has a hybrid premium and exercise the Trauma Cover Reinstatement Benefit or Life Cover Buy Back Benefit during the first seven years, the cost of the reinstated cover is calculated on your clients' age at the date of the commencement of the relevant cover, rather than your clients' age at the time the relevant cover is reinstated.

At the seventh policy anniversary, the premium converts to a stepped premium and increases each year in line with your clients' age.

A hybrid premium is only available if:

- your client is aged between 30 and 60 at the time of application for Life, Total and Permanent Disability (TPD) or Trauma Cover;
- your client is aged between 30 and 55 for Income Protection or Income Protection Plus Cover; and
- only available with an age 65 or 70 benefit period.

This premium type is not available for accident cover.

Premium discounts

A client may be eligible for a premium discount if they are:

- applying for a large benefit amount;
- part of an allowable group (refer to Group discount below);
- a new client enjoying the benefit of our New Cover Reward;
- participating in our Health Maintenance Reward Program; and/or
- accepting an exclusion on selected trauma events under Trauma Cover.

Large benefit amount discount

Large benefit amount discounts are built into our standard premium rates and are summarised (current as at the date of this Adviser Guide) in the tables below.

Benefit amount	Premium discount		
	Life Cover Accidental Death Cover	TPD Cover Accidental TPD Cover	Trauma Cover
\$0 – \$249,999	Nil	Nil	Nil
\$250,000 – \$499,999	5%	5%	1%
\$500,000 – \$749,999	15.5%	15.5%	3.5%
\$750,000 – \$999,999	20.5%	20.5%	5.5%
\$1,000,000 – \$1,999,999	23%	23%	9%
\$2,000,000+	25.5%	25.5%	9%

Monthly benefit amount	Premium discount	
	Income Protection Cover Income Protection Plus Cover Accidental Income Protection Cover	Business Expense Cover
\$0 – \$2,499	Nil	Nil
\$2,500 – \$4,999	10%	10%
\$5,000 – \$9,999	17%	17%
\$10,000 +	20%	20%

Group discount

We will apply a group discount at the time of application where there is a family group relationship or business relationship between the persons insured. There is no need for the persons insured to be on the same policy, so long as their applications for a policy are submitted together, and the relationship is significant and explained at the time of application. Examples of allowable group relationships include husband and wife, or for business purposes; business partners taking out cover for the purposes of a buy/sell agreement, key person cover or debt protection. The table below outlines the scale of discount that apply (current as at the date of this Adviser Guide):

Number of persons insured	Premium discount
2	2.5%
3+	5%

Group discounts for existing policies will only take effect from the next renewal date of the existing policy.

New Cover Reward

We offer a reward for clients who have completed the application process and have obtained cover under ClearView LifeSolutions or ClearView LifeSolutions Super. The premium discount provided is based on the length of time your client's cover has been in place or since the last reset (see Health Maintenance Reward) as per the table below (current as at the date of this Adviser Guide).

Years in place or since last reset	Premium discount
1	10%
2	9%
3	8%
4	7%
5	6%
6	5%
7	4%
8	3%
9	2%
10	1%

Health Maintenance Reward

Our Health Maintenance Reward program is a voluntary program that encourages your clients to actively manage their health and wellbeing. Your client's reward is the reset of their New Cover Reward discount back to year 1, as described below.

Every two years from the cover start date, we will give your clients the opportunity to complete an online questionnaire about their health. This questionnaire, as at the date of this Adviser Guide, contains three questions (which may be revised from time to time). The types of questions that will be asked include the client's height and current weight, if they have seen a doctor in the last three years and if they have taken up smoking (if they were a non-smoker at the time of application).

If your client's answers reflect that they are proactively managing their health, the New Cover Reward premium discount will reset back to the start of the scale above (i.e. back to 10% discount at year 1). The discount scale reset will apply from the policy anniversary immediately after the client has completed the questionnaire.

If a client chooses not to complete the questionnaire or is unable to give a positive answer, then their premium rate will continue to be determined without a reset discount. If, for example, a client does not complete the questionnaire in year 2 or 4, but decides to participate in year 6 and provides a positive answer, their premium will be reset back to the year 1 New Cover Reward discount of 10%. If your client never participates in the program again, the 10% discount will simply reduce each year thereafter.

We will notify your clients two months prior to the relevant policy anniversary (every two years) and provide them with details of how to complete the online questionnaire. Your clients will have 14 days to complete this and the questionnaire can only be completed during this period. We will issue each client's renewal notice approximately 45 days prior to the policy anniversary and will confirm if their New Cover Reward discount scale has been reset to year 1.

This program is offered on a "no regrets" basis, which means that your clients can be no worse off in terms of the premium they pay as a result of participating in this program. We will not apply a medical premium loading as a result of any change in any client's health.

This program is not available if a client's cover has been issued with a medical premium loading or is accidental cover, as shown on their policy certificate. This program is not available for Child Cover or Parent Cover.

Trauma Cover exclusion discount

Should the underwriter decide to remove eligibility for cover in respect to certain trauma conditions, a discount reflecting the reduction in risk may apply to the premium for Trauma Cover. Conditions apply, as outlined below.

Trauma condition	Percentage discount
Heart Attack	10%
Out of Hospital Cardiac Arrest	
Coronary Artery Bypass Surgery	
Coronary Artery Angioplasty	
Coronary Artery Angioplasty - Triple Vessel	
Repair and Replacement of a Heart Valve	
Surgery of the Aorta	
Open Heart Surgery	
Stroke	10%
Cancer (Including any other Trauma condition which covers Cancer of any form)	20%

All discounts are at the discretion of the underwriter, and the application and amount of the discount will depend on the circumstances of each individual application.

All discounts are current as at the time of this Adviser Guide but are subject to change.

How to apply

Quotation tool

How do I access the quotation tool?

The quotation tool is available on **www.clearview.com.au** in a secured area.

To access:

- click on the Adviser Login button on the top right hand of the home page
- enter your username and password (case sensitive)
- click on the pink 'Sign in' button.

If you forget your password click on the "Forgotten password" link and follow the prompts. You will need to enter your email address and username to receive a new password.

The first time you login you will be asked to agree to the Terms and Conditions of use of the ClearView website. You should read these Terms and Conditions before continuing. Click Continue.

The home page of the adviser site will appear. Here you will be able to download copies of the LifeSolutions support material, such as Application Form, PDS and Policy Document and other documents. Click the LifeSolutions Quote and Search button to go to the LifeSolutions eQuote tool.

If you have any questions or issues while completing the quote please contact your state manager as outlined on page 113 of this Adviser Guide, or contact Adviser Service and Support on **132 979** between 8.00 am to 6.00 pm (AEST/AEDT).

Online application

Online applications are available on **www.clearview.com.au** in a secure area. To access, please refer to the instructions above, under "How do I access the quotation tool?"

From here, you can complete and save a quote, or retrieve an already saved quote (note that any unused quotes expire from the quote tool after 90 days). Once you have completed a quote, you should then then select "Start An Application". Complete all details and underwriting questions, then once completed select "Submit".

A comprehensive manual "Electronic Application for ClearView LifeSolutions" is available online to assist you with the completion of the electronic application (eApp). If you encounter any error messages please call Adviser Service and Support on **132 979**.

Feedback is welcome and you can relay it via your BDM or the eApp feedback mailbox: **eapp@clearview.com.au**.

ClearView LifeSolutions Super applications must also be accompanied by the ClearView LifeSolutions Super Supplementary Application Form which includes:

- ClearView LifeSolutions Super declaration;
- Partial transfer request form (where applicable);
- Binding death nomination form (where applicable);
- Payment authority for Direct Debit Request (where applicable);
- Tax file number declaration;
- Medical authority (where applicable); and
- Financial authority (where applicable).

ClearView LifeSolutions applications must also be accompanied by the ClearView LifeSolutions Supplementary Application Form which includes:

- Medical authority (where applicable); and
- Financial authority (where applicable).

Please note that increases/decreases for existing policies cannot be lodged online at this time.

Tele-Interview

Our Tele-Interview process is available through our online quote tool. To access Tele-Interview, once you've finalised the quote, click on 'Apply now'. You will be prompted to choose on how you would like to proceed:

- for eApplication (eApp), complete the application section of the eApp, click on the 'save' button and you can select the tele-interview button; or
- for paper application form, you can upload a completed application form and complete the contact details for your client and yourself

The Tele-Interview process will give you two options:

- to book a Tele-Interview now – this will show you dates our tele-interviewers are available to call you and allow you to select a time slot available that day; or
- interview time to be arranged by tele-interviewer – this will give you an option to select the best time of day to call your client. Our tele-interviewers will contact your client to arrange a time for a Tele-Interview.

Paper application forms

To apply for a ClearView LifeSolutions policy using a paper application form your clients will need to complete the ClearView LifeSolutions Application Form which can be downloaded at **www.clearview.com.au** in a secured area.

The following must be attached to the Application Form:

- the quote; and
- any additional information we may require to assess the application.

Applications can be sent by:

Mail

ClearView Life Assurance Limited
Reply Paid 4232
Sydney NSW 2001

Fax

02 9233 1960

Email

Scan the Application Form and attach as a PDF file to an email to ClearView Life New Business: **clearviewlifewebbusiness@clearview.com.au**.

Additional benefits and increases to an existing policy

A ClearView LifeSolutions Application Form will need to be completed for any additional benefits or increases to the benefit amount.

Transferring existing policies to ClearView

To transfer existing policies to ClearView, a ClearView LifeSolutions Application Form will need to be completed. The only underwriting concession offered is the waiving of any upfront medical requirements.

Existing cover with other insurers should not be cancelled until ClearView has confirmed acceptance.

ClearView is only on risk once the existing policy is cancelled.

The following rules apply to transferring policies:

- the person insured must be 55 years or younger if transferring TPD, Trauma or Income Protection Cover;
- the person insured must be 60 years or younger if transferring Life Cover;
- the existing policy must have been **fully underwritten** in the last five years, and for Income Protection, in the last three years. Auto accept or default cover is not considered to have been 'fully underwritten';

- the underwriter must be provided with a benefit statement or certificate of currency no more than 90 days old;
- the policy must have been accepted at standard rates or with a maximum loading of 100% or two exclusions for Life Cover; or 50% or one exclusion for TPD Cover, Trauma Cover or Income Protection Cover;
- for Trauma Cover, the existing insurance must cover the same conditions and be a like for like contract – if required, the underwriters will consult with the product manager and chief underwriter to determine the validity of the transfer; and
- the cover being issued by ClearView will be limited to the same amount of cover as the existing cover being transferred, subject to the maximum of:
 - Life Cover = \$3 million
 - TPD Cover = \$2 million
 - Trauma Cover = \$1 million
 - Child Cover = \$200,000
 - Parent Cover = \$15,000
 - Income Protection Cover = \$10,000 per month
 - Business Expense Cover = \$10,000 per month.

Transferring Life Cover

The 13 month suicide or any intentional self-inflicted act exclusion will not apply if a client's Life Cover is replacing an existing life cover policy issued by us or another insurer and:

- the insurance under the policy to be replaced has been in place for a minimum of 13 consecutive months immediately prior to the commencement of this cover;
- the policy to be replaced is cancelled immediately after the issue of this cover;
- all similar exclusions have expired under the policy to be replaced (including exclusions which were applied to the policy after its commencement due to, for example, reinstatements or increases);
- the benefit amount under this cover being issued by us is the same or less than that under the policy that is being replaced*; and
- no claim is payable or pending under the policy to be replaced.

*Where the benefit amount under this cover being issued by us exceeds that of the policy that is being replaced, this exclusion will only apply to the excess benefit amount.

Transferring Trauma Cover and Child Cover

Where we have agreed to replace an existing Trauma Cover or Child Cover policy which is issued by us or another insurer, the 90 day qualifying period on certain trauma conditions will not apply if:

- the insurance under the policy to be replaced has been in place for at least 90 consecutive days immediately prior to the commencement of this cover;
- the policy to be replaced provided similar cover for the same trauma conditions or events that are subject to a 90 day qualifying period under this cover;
- the benefit amount under this cover being issued by us is the same or less than that under the policy that is being replaced*;
- the policy to be replaced is cancelled immediately after the issue of this cover;
- all similar exclusions have expired under the policy to be replaced (including exclusions which were applied to the policy after its commencement due to, for example, reinstatements or increases); and
- no claim is payable or pending under the policy to be replaced.

*Where the benefit amount under this cover exceeds that of the policy that is being replaced, the 90 day qualifying period will apply to the excess benefit amount.

Note: This exemption of the 90 day qualifying period on certain trauma conditions also applies where an income protection policy with a trauma benefit is being replaced with a ClearView Income Protection policy with the Extras Package Option.

All of the conditions listed above in regards to transferring Trauma Cover and Child Cover apply to the income protection policy.

Transferring Parent Cover

If this cover is replacing a funeral insurance policy issued by us or another insurer, the 12 month accidental death only period will not apply if:

- the insurance under the policy to be replaced has been in place for at least the 'accidental death only' period under that policy immediately prior to the commencement of this cover;
- the benefit amount under this cover issued by us is the same or less than that under the policy being replaced*; and
- the policy to be replaced is cancelled immediately after the issue of this cover.

*Where the Parent Cover being applied for exceeds that of the policy being replaced, the 12 month accidental death only period will apply to the excess.

The application process

ClearView's New Business and Underwriting teams will assess the application.

You will be able to track the progress of your application using our online tracking tool. Go to **www.clearview.com.au**, select "Adviser Login" and select "Application Tracking".

Please refer to the ClearView Application Tracking - Adviser User Guide for further instructions, under the Getting Started column.

Once all requirements are received, ClearView underwriters will make a final decision on the application. ClearView will either accept, decline or accept the application with new proposed terms.

If the application is accepted by ClearView, the policy will be issued and put in force effective from the acceptance date. Policy documentation will be sent to your client and copies will be provided to you.

If the application is declined, a loading or exclusion is offered, or other special terms are applied, a ClearView underwriter will contact you to discuss the application and reasons for the decision. This will be followed up with a confirmation email to you and your client confirming the outcome and/or provisional offer if necessary. We do not require a signed copy of the provisional offer in order to put the cover in force, however, we cannot proceed until we have received confirmation that your client has accepted the offer and terms. Provided you have explained the revisions to your client and they are happy to proceed, we will accept this via an email confirmation from yourself.

Suspense cycle time limits

If, after 90 days from the date of application, all requirements have not been fulfilled, a declaration of good health will be required for the application to proceed.

If, after 180 days from the date of application, there are still outstanding requirements, the application will be withdrawn as 'not proceeded with' and both you and your client will be advised in writing.

Complimentary Interim Accident Cover

We will provide your clients with Interim Accident Cover, at no extra cost, while we assess their application for cover. This interim cover will not apply where the insurance applied for is replacing existing insurance with us or another insurer. Please refer to the PDS and Policy Document for more details on Interim Accident Cover.

Underwriting

Underwriting approach/philosophy

ClearView understands that a professional and efficient underwriting service plays an important role in our partnership with you. Being able to talk to and seek advice from our underwriters is a central part of the service we offer:

We assure you that we will:

- provide an initial underwriting decision within 48 hours of receiving the completed application;
- maintain quality outcomes and work with a minimum of discretionary medical information;
- use Tele-Underwriting to obtain further details, where available;
- work with efficient and reliable business partners to obtain pathology requests and medical reports;
- approach the assessment of applications on the basis that our decisions will be logical to your clients, and beneficial to ClearView and you, our partner;
- assess applications in a timely and efficient manner, but never sacrificing the quality of a decision of processing;
- keep you and your clients informed of the application progress at all times;
- communicate in a professional manner with you, your administration support team and your clients throughout the process with the aim of ensuring the best outcome for everyone (including ClearView); and
- maintain and develop a team of qualified underwriters that are adequately trained, supported and encouraged to make fair, commercial and timely decisions for all applications, and on a pre-assessment request, our underwriters will look for ways to accept, and not reject applications.

FSC Life Insurance Code of Conduct

ClearView observes the requirements of the FSC Life Insurance Code of Practice with respect to underwriting. All underwriters will act in accordance with the requirements under the Code. For more information about ClearView's obligations under the Code, refer to the section entitled "Life Insurance Code of Practice". The Code can be accessed at <https://www.fsc.org.au/policy/life-insurance/code-of-practice/>.

Medical requirements

Life, TPD and Trauma medical underwriting requirements						
Benefit amount	Up to 45	46 – 50	51 – 55	56 – 60	61 – 65	66+
\$0 to \$250,000	1	1	1	1	1	1
\$250,001 to \$500,000	1	1	1	1	2	2
\$500,001 to \$750,000	1	1	1	3	3	3
\$750,001 to \$1,000,000	1	1	1	3	3	3
\$1,000,001 to \$1,500,000	1	1	3	4	4	4
\$1,500,001 to \$2,000,000	1	3	3	4	4	4
\$2,000,001 to \$2,500,000	1	3	3	4	4	4
\$2,500,001 to \$3,000,000	4	4	4	4	5	5
\$3,000,001 to \$5,000,000	4	4	4	4	5	5
\$5,000,001 to \$10,000,000	6	6	7	7	7	7
\$10,000,001 +	7	7	7	7	7	7

Life, TPD and Trauma medical underwriting requirements	
1	Personal Statement
2	Personal Statement, Mini Check
3	Personal Statement, Bloods (HIV, MBA-20, Hep B & C), Mini Check
4	Personal Statement, Bloods (HIV, MBA-20, Hep B & C), Medical Exam
5	Personal Statement, Bloods (HIV, MBA-20, Hep B & C), PSA, Medical Exam
6	Personal Statement, Bloods (HIV, MBA-20, Hep B & C, Full Blood Count), PSA, GP Medical Exam, PMAR, MSU
7	Personal Statement, Bloods (HIV, MBA-20, Hep B & C, Full Blood Count), PSA/Breast Check, Specialist Medical Exam, PMAR, MSU, Exercise ECG

Additional Trauma medical underwriting requirements						
Benefit amount	Up to 45	46 – 50	51 – 55	56 – 60	61 – 65	66+
\$0 to \$1,000,000	N/A	N/A	N/A	N/A	N/A	N/A
\$1,000,001 to \$1,500,000	T1	T2	T2	T3	T3	N/A
\$1,500,001 to \$2,000,000	T4	T5	T6	T6	T6	N/A

Additional Trauma medical underwriting requirements	
T1	Mini Check
T2	Bloods (HIV, Hep B & C, MBA-20), Mini Check
T3	Bloods (HIV, Hep B & C, MBA-20), Medical Exam
T4	Bloods (HIV, Hep B & C, MBA-20, Full Blood Count), Medical Exam
T5	Bloods (HIV, Hep B & C, MBA-20, Full Blood Count), Medical Exam
T6	Bloods (HIV, Hep B & C, MBA-20, Full Blood Count), Medical Exam, PSA/Breast Check, MSU

Total risk medical requirements

Business Guarantee Option

The medical requirements for cover with the Business Guarantee Option are based on three times the level of the initial cover. For example, if the benefit amount applied for is \$1 million of Life Cover, the application would be medically underwritten for a benefit amount of \$3 million of Life Cover.

Stand alone lump sum covers

The medical requirements for stand alone lump sum benefits will be those which apply to the single stand alone lump sum benefits that carries the most comprehensive medical requirements. However, multiple benefits of the same type must be added together.

For example, if the benefit amount applied for is \$2 million of Life Cover with linked Trauma and TPD Covers of \$1 million each, with additional Trauma Cover of \$1 million and TPD Cover of \$500,000, the medical requirements for this application would be considered on a benefit amount of \$2 million total risk and \$2 million trauma risk, whichever carries the most comprehensive medical requirements. (Refer to the following table and example)

Example: Clive is 49 and applying for the following insurance:

Cover type	Benefit amount	Single stand alone benefits to be considered	Trauma risk
Life Cover	\$2,000,000	\$2,000,000	
Linked Trauma Cover	\$1,000,000		\$1,000,000
Linked TPD Cover	\$1,000,000		
Trauma Cover	\$1,000,000		\$1,000,000
TPD Cover	\$500,000	\$500,000	
Total			\$2,000,000

To establish his medical requirements, we check both the ‘Life, TPD and Trauma medical underwriting requirements’ table and ‘Additional Trauma medical underwriting requirements’ table, using the above Single stand alone benefits and Trauma risk figures, selecting whichever carries the most comprehensive medical requirements.

- Requirement for \$500,000 TPD Cover is: Personal Statement
- Requirements for \$2 million Life Cover are: Personal Statement, Bloods (HIV, Hep B & C, MBA-20) and Mini Check
- Requirements for \$2 million Trauma Cover are: Personal Statement, Bloods (HIV, Hep B & C, MBA-20, FBC) and Medical Exam

The medical requirements requested will be based on the Trauma Risk.

Note: Medical requirements will only be calculated based on the combined cover proposed and held with ClearView (not the total throughout the industry).

Income protection and business expense medical underwriting requirements			
Monthly benefit amount	Up to age 45	Ages 46 – 50	Age 51 +
\$0 to \$7,500	D1	D1	D1
\$7,501 to \$10,000	D1	D2	D2
\$10,001 to \$15,000	D2	D3	D3
\$15,001 to \$20,000	D3	D3	D3
\$20,001 to \$30,000	D4	D4	D5
\$30,001 +	D6	D6	D6

Income protection and business expense medical underwriting requirements	
D1	Personal Statement
D2	Personal Statement, Mini Check
D3	Personal Statement, Bloods (HIV, HEP B & C, MBA-20), Medical Exam
D4	Personal Statement, Bloods (HIV, HEP B & C, MBA-20), Medical Exam
D5	Personal Statement, Bloods (HIV, HEP B & C, MBA-20), Medical Exam
D6	Personal Statement, Bloods (HIV, HEP B & C, MBA-20, Full Blood Count), Specialist Medical Exam, PMAR, MSU, Exercise ECG

Medical requirements legend	
Mini Check	Mini Check, containing full measurements, pulse & blood pressure, MSU and information on current treatment etc. (This can be completed by a paramedical nurse).
HIV	Human Immunodeficiency Virus Antibody Test
Hepatitis B & C	Hepatitis B and Hepatitis C Serology Test
MBA-20	Multiple Biochemical Analysis (NB: To include; Triglycerides, Lipids – including HDL & LDL (High Density Lipoprotein/Low Density Lipoprotein), Glucose, Liver Function Tests, Urea, Electrolytes and Creatinine)
Medical Exam	Medical Exam or Paramedical (This can be completed by a paramedical nurse). (NB: If the applicant has a pre-existing or current condition, it is preferable for their own GP to do the exam. This saves the underwriter obtaining a PMAR in most cases)

Medical requirements legend	
GP Medical Exam	Medical Exam or Paramedical – Must be completed by a GP/ Doctor (MBBS), NOT a nurse (NB: If the applicant has a pre-existing or current condition, it is preferable for their own GP to do the exam)
Specialist Medical Exam	Medical examination must be completed by a Specialist Physician. If a Specialist Physician is not available, please contact your underwriter or the Underwriting Hotline for a suitable alternative.
PMAR	Personal Medical Attendants Report (NB: If the applicant has not known their doctor for more than two years, or has not consulted a doctor within the last two years, a GP medical exam may be required from the person insured's own GP)
PSA	Prostate Specific Antigen (PSA) test or latest PSA test results performed within the last 12 months (males only)
Breast Check	Mammogram test or latest mammogram test results performed within the last 12 months (females only)
MSU	Microscopic Urinalysis
FBC / FBE	Full Blood Count or Full Blood Examination
Exercise ECG	ECG conducted during exercise. Must be done by a specialist physician or cardiologist.

Financial requirements - lump sum

Life Accidental Death	Personal	Business		
		Debt protection	Key person capital or revenue	Partnership/ Buy/sell
\$0 to \$3,000,000	Generally nil	Generally nil	Generally nil	Generally nil
\$3,000,001 to \$6,000,000	Generally nil	<ul style="list-style-type: none"> • SOA or FINQ • Evidence of Loan • Last two years' business entity tax returns, including P&L and Balance Sheets for all entities, and • Other requirements may be required subject to individual consideration (e.g. Last two years' personal tax returns) 	<ul style="list-style-type: none"> • SOA or FINQ • Last two years' business entity tax returns, including P&L and Balance Sheets for all entities • Key person statement, and • Other requirements may be required subject to individual consideration (e.g. Last two years' personal tax returns) 	<ul style="list-style-type: none"> • SOA or FINQ • Last two years' business entity tax returns, including P&L and Balance Sheets for all entities • A copy of the most recent business valuation or partnership/ share purchase or buy/sell agreement, which outlines the valuation methodology used to determine the business value and the level of cover, and • Other requirements may be required subject to individual consideration (e.g. Last two years' personal tax returns)

Life Accidental Death	Personal	Business		
		Debt protection	Key person capital or revenue	Partnership/ Buy/sell
≥\$6,000,001	<ul style="list-style-type: none"> • SOA or FINQ • Last two years' personal tax returns • Last two years' NOA • Last two years' business entity tax returns, including P&L and Balance Sheets for all entities, and • Other requirements may be required subject to individual consideration (e.g. Evidence of Loan) 	As above for \$3,000,001 to \$6,000,000	As above for \$3,000,001 to \$6,000,000	As above for \$3,000,001 to \$6,000,000

TPD Accidental TPD	Personal	Business		
		Debt protection	Key person capital or revenue	Partnership/Buy/sell
\$0 to \$3,000,000	Generally nil	Generally nil	Generally nil	Generally nil
\$3,000,001 to \$5,000,000	<ul style="list-style-type: none"> • SOA or FINQ • Last two years' personal tax returns • Last two years' NOA • Last two years' business entity tax returns, including P&L and Balance Sheets for all entities, and • Other requirements may be required subject to individual consideration (e.g. Evidence of Loan) 	<ul style="list-style-type: none"> • SOA or FINQ • Evidence of Loan • Last two years' business entity tax returns, including P&L and Balance Sheets for all entities, and • Other requirements may be required subject to individual consideration (e.g. Last two years' personal tax returns etc) 	<ul style="list-style-type: none"> • SOA or FINQ • Last two years' business entity tax returns, including P&L and Balance Sheets for all entities • Key person statement, and • Other requirements may be required subject to individual consideration (e.g. Last two years' personal tax returns etc) 	<ul style="list-style-type: none"> • SOA or FINQ • Last two years' business entity tax returns, including P&L and Balance Sheets for all entities • A copy of the most recent business valuation or partnership/ share purchase or buy/sell agreement, which outlines the valuation methodology used to determine the business value and the level of cover, and • Other requirements may be required subject to individual consideration (e.g. Last two years' personal tax returns etc)

Trauma	Personal	Business		
		Debt protection	Key person capital or revenue	Partnership/Buy/sell
\$0 to \$2,000,000	Generally nil	Generally nil	Generally nil	Generally nil

Lump sum income replacement multiples (personal cover only)			
Age	Multiples per product		
	Life Accidental Death	TPD Accidental TPD	Trauma
Up to 40	Up to 25x	Up to 25x	Up to 15x
41 – 50	Up to 20x	Up to 20x	Up to 10x
51 – 55	Up to 15x	Up to 15x	Up to 8x
56 – 60	Up to 10x	Up to 10x	Up to 5x
≥61	Up to 5x	Up to 5x	Up to 2x

Note: Both TPD and Trauma cover are subject to an overall market limit including all in force TPD and trauma coverage held by the person insured with all companies.

Income Protection and Accidental Income Protection financial requirements									
	Occupation category								
	AM & AL	AAA	AA	A	BB	B	CC	C	SR
Guaranteed Agreed Value									
Employed	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1
Self Employed	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1
Agreed Value									
Employed	\$15,001	\$15,001	\$12,501	\$10,001	\$10,001	\$7,501	\$7,501	\$5,001	\$5,001
Self Employed	\$15,001	\$12,501	\$12,501	\$10,001	\$10,001	\$7,501	\$7,501	\$5,001	\$5,001
Indemnity									
Employed	\$20,001	\$20,001	\$20,001	\$20,001	\$20,001	\$20,001	\$20,001	\$20,001	\$5,001
Self Employed	\$15,001	\$15,001	\$15,001	\$15,001	\$15,001	\$15,001	\$15,001	\$15,001	\$5,001
Maximum Monthly Benefit	\$60,000	\$60,000	\$40,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$10,000

Maximum replacement ratio		
Personal exertion income	Replacement ratio	Monthly benefit amount
\$1 – \$320,000	75%	\$1 – \$20,000
\$320,001 – \$560,000	50%	\$20,001 – \$30,000
\$560,001 +	20%	\$30,001 +

Income protection and business expense guidelines and financial requirements	
Employees	<ul style="list-style-type: none"> • Last two years' personal tax returns and NOAs, OR a letter from employer confirming total remuneration package OR PAYG summaries for past two years. • Financial questionnaire or SOA for all covers in excess of \$20,000pm or if the client has in excess of \$250,000 in net investment income or \$5m in assets (excluding family residence and superannuation).
Self Employed	<ul style="list-style-type: none"> • Last two years' personal tax returns and NOA's PLUS same for spouse where there is income splitting. • Last two years P&L Statements, Balance Sheets and tax returns of all entities associated with the insured person. • Financial questionnaire or SOA for all covers in excess of \$20,000pm or if the client has in excess of \$250,000 in net investment income or \$5m in assets (excluding family residence and superannuation) • Other requirements may be requested subject to individual consideration
Business Expense	<ul style="list-style-type: none"> • Last two years' P&L Statements of all entities associated with the person insured and spouse where there is income splitting. • Last two years' Balance Sheets for all entities associated with the person insured and spouse where there is income splitting. • Other requirements may be requested subject to individual consideration
Income Protection and Business Expense Cover >\$40,000 per month	Cover over \$40,000 per month is only available to white collar professional occupations, however this offer is restricted to those occupations where income is not subject to market fluctuations, i.e. we will not consider those occupations where income is sales or commission based e.g. Property Development, Insurance Agents, Real Estate or those involved in the money markets or trading.
Income Protection and Business Expense Cover >\$30,000 per month	<ul style="list-style-type: none"> • Maximum monthly benefit amount will be \$60,000 for the first two years of any claim and revert to \$30,000 per month thereafter; and • The person insured must have earned at least the required income for the last two years and income will not be averaged.

Income protection and business expense guidelines and requirements

Income Protection and Business Expense Cover >\$30,000 per month

For all proposed monthly benefit amounts in excess of \$30,000 per month, the financial requirements must include the following:

- Fully completed FINQ;
- Full details of the person insured's unearned or investment income. There may be instances where this income will need to be offset;
- Full details of the person insured's assets and liabilities (including personal/family). There may be instances where potential income derived from these assets will need to be offset;
- Last two years' personal tax returns;
- Last two years' NOA PLUS same for spouse where there is income splitting;
- Last two years' full company/partnership accounts, to include: P&L Statements, Balance Sheets and business tax returns for all associated entities with the person insured and spouse where there is income splitting;
- For those persons insured who are involved in partnerships, copies of the partnership agreements will need to be provided; and
- The person insured's accountant will need to submit a signed statement with justification for this level of insurance.

NOTE:

- Financial requirements will always be calculated based on the combined total risk of cover proposed and held industry wide (excluding cover that is being replaced by the applicable ClearView application)
- We may occasionally request financial evidence below the above levels, subject to individual consideration

Financial requirements legend

SOA	Statement of Advice (Note: To include: reason(s) for cover/details of the policy recommended by the adviser, how cover was calculated/calculations for benefit amount, financial position (assets, liabilities, income, dependents etc), needs analysis etc)
FINQ	Financial Questionnaire (Note: To include: reason(s) for cover/details of the policy recommended by the adviser, how cover was calculated/calculations for benefit amount, financial position (assets, liabilities, income, dependents etc), needs analysis etc)
NOA	Notice of Assessment
Evidence of Loan	Signed letter of offer from financial institution with evidence of draw down amount or loan schedule with evidence of draw down amount (to include details of lender, borrower, purpose, type, amount, term and interest rate)
P&L	Profit and Loss Statement

Newly qualified professional (waiver of mandatory financials)

Newly qualified professionals as shown in the table below are eligible for higher limits of cover without the need for upfront financials to support their income.

Eligibility

A graduate must have become registered or licensed within the last three years, working full time and generating an income to be eligible.

Occupation	Maximum Life Accidental Death	Maximum TPD Accidental TPD	Maximum Trauma	Maximum Income Protection Accidental Income Protection (Guaranteed Agreed Value)
Accountant – CA & CPA	\$1.5m	\$1m	\$1m	\$6,250
Actuarial Graduate	\$1.5m	\$1m	\$1m	\$6,250
Actuarial Fellow	\$3m	\$2m	\$1.5m	\$6,250
Architect	\$1.5m	\$1m	\$1m	\$6,250
Barrister	\$3m	\$2m	\$1.5m	\$10,000
Chemist/Pharmacist	\$1.5m	\$1m	\$1m	\$6,250
Chiropractor	\$1.5m	\$1m	\$1m	\$6,250
Dentist	\$1.5m	\$1m	\$1m	\$10,000
Dental specialist*	\$5m	\$2m	\$2m	\$15,000
Doctor GP/Medical Intern	\$3m	\$2m	\$1m	\$10,000
Doctor specialist*	\$5m	\$2m	\$2m	\$15,000
Engineer	\$1.5m	\$1m	\$1m	\$6,250
Medical registrar	\$3m	\$2m	\$1m	\$10,000
Medical registrar in training	\$3m	\$2m	\$1m	\$10,000
Optometrist	\$1.5m	\$1m	\$1m	\$6,250
Osteopath	\$1.5m	\$1m	\$1m	\$5,000
Physiotherapist	\$1.5m	\$1m	\$1m	\$6,250
Quantity surveyor	\$1.5m	\$1m	\$1m	\$6,250
Solicitor	\$3m	\$2m	\$1.5m	\$10,000
Veterinarian/Veterinary Surgeon	\$1.5m	\$1m	\$1m	\$6,250

*Must have completed a post-graduate specialist qualification (or similar) appropriate to their specialty.

If your client is applying for this please ensure this is indicated on the Application Form.

Lifestyle factors

Height and weight

Excess weight increases the risk of the following medical conditions:

- cardiovascular disease
- high blood pressure
- high cholesterol
- type 2 diabetes
- sleep apnoea.

ClearView use BMI (Body Mass Index) to assess the medical implications of your client's weight compared to their height.

We use the following formula to calculate BMI:

$BMI = \text{Weight} / (\text{Height} \times \text{Height})$

E.g. Weight 90kg and Height 180cm

$BMI = 90 / (1.8 \times 1.8) = 28 \text{ BMI}$

For clients aged over 18, a BMI between 18.5 and 25 is considered to be a healthy range. A BMI over 30 is considered to be obese and a premium loading may be applied. For a BMI of 35 and greater some further medical investigations may be required taking into consideration each client's individual circumstances and family history.

Pregnancy

ClearView will consider all applications for Life, TPD and Trauma up to the due date, and will consider IP up to the last month prior to the due date. This is provided the insured person:

- is working 20 hours per week or more in their current occupation. (Note: if they are working from their principal place of residence they will also need to meet the working from home criteria. Please refer to underwriting);
- has no present or previous complications with the pregnancy

Up to 26 weeks gestation:

- Total and Permanent Disability – no restrictions.
- Income Protection – no restrictions providing the insured person intends to return to work in excess of 20 hours per week within 12 months of delivery date.

27 weeks gestation and over:

- Total and Permanent Disability – Home duties apply if within 12 months of delivery date there is no intention to return to work or the insured person is working <10 hours per week. Any occupation definition is acceptable if working >10 hours but <20 hours per week and the insured person is acceptable for own occupation definition if working more than 20 hours per week.

- Income Protection can be supported (policy needs to be completed) up to one month prior to expected date of delivery provided:
 - the insured person intends to return to work in excess of 20 hours per week within 12 months of the delivery date;
 - no previous or current pregnancy complications exist; and
 - cover is considered on an indemnity basis with our offer being commensurate to expected hours worked and level of income expectations.

(Note: written confirmation that they will be returning to employment 20 hours per week or more within 12 months of the due date will be required).

Complications in relation to present and previous pregnancy include:

- diabetes;
- ectopic pregnancies;
- high blood pressure;
- pre-eclampsia;
- post-natal depression; and
- hydatidiform mole.

Travel and residency

Overseas travel and residence

When applying for cover it is important that all known overseas travel, even for holidays, is disclosed. As it is an important factor in the overall underwriting decision.

When underwriting the application we will consider the cover subject to the following:

- destination;
- duration of the stay;
- purpose; and
- frequency of travel.

Where a person is planning on living overseas for a period of time for holiday or work, we will consider Life Cover and Trauma Cover based on the information above. Where the person has no intention of returning to Australia permanently the application will be declined.

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

DFAT	Travel advice	Underwriting approach
Level 1	Exercise normal safety precautions	No restrictions
Level 2	Exercise high degree of caution	For longer duration stays some restrictions may apply
Level 3	Reconsider your need to travel	Exclusions may apply depending on the purpose of travel or application may be declined until return to Australia from pending travel
Level 4	Do not travel	Application will be declined

Residency

Your client must have been granted permanent residency in Australia to apply for Life, Accidental Death, TPD, Accidental TPD, Trauma, Income Protection, Accidental Income Protection and Business Expense Cover. We will also consider applications where your clients has applied for permanent residency in Australia but it has not yet been granted. Where benefits are offered it will be subject to a residential exclusion clause.

The following is required for us to assess the application:

- confirmation that permanent residency has been applied for, the person is eligible and the expected date of approval;
- type, nature and expiry date of current visa;
- how long the person to be insured has lived in Australia;
- current occupation, duration of current occupation and employment status (full time, part time etc.);
- personal circumstances, for example, married to an Australian permanent resident or citizen; and
- whether your client has purchased or is looking to purchase a home or business.

For Income Protection, indemnity policies will only be offered when all requirements below have been fulfilled. The person insured must meet the following:

- occupation must be category AM, AL, AAA, AA, A or BB;
- holds a long term visa (three years and over, or employer-sponsored visa);
- has resided in Australia for a minimum of 12 months;
- has applied for permanent residency within Australia; and
- does not hold citizenship of any other country other than their country of origin.

Smoking and non-smoking

A non-smoker is a person who has not smoked tobacco or any other substance, or uses a product containing nicotine (including e-cigarettes) within the 12 months prior to the application.

If a person smokes socially or smokes one cigarette a week they are classed as a smoker and smoker rates will be applied.

Where a person insured has been classed as a smoker and has ceased to be a smoker for a period of at least 12 months, the person insured may apply for non-smoker rates by completing a Non smoker's Declaration. ClearView requires the person insured to confirm if they have not stopped smoking due to a medical condition such as heart disease or a lung disorder.

Once the policy has been accepted, if a person that was a non-smoker at the time of the application takes up smoking they do not need to notify ClearView unless they are applying for additional business or reinstatement of benefits.

Occupation guidelines

Occupation ratings (These occupation ratings also apply to accident cover)		
IP	TPD	Description
AM	A	Qualified medical professionals requiring membership of a professional or government body in order to practice that occupation
AL	A	Qualified legal professionals requiring membership of a professional or government body in order to practice that occupation
AAA	A	White collar professional/executive workers (excluding medical and legal workers) performing no manual duties who: <ul style="list-style-type: none"> • have a degree, or • no degree but earning at least an average of \$125,000 per annum over the last three years
AA	A	White collar senior management performing no manual duties, who: <ul style="list-style-type: none"> • have been earning at least an average of \$80,000 per annum over the last three years • are qualified professionals with membership of a professional or government body, or • some indoor occupations which require tertiary qualifications and involve some light physical work or minimal onsite inspections e.g. osteopath, acupuncturist, architect
A	A	White collar, administrative or clerical based occupations that do not involve any manufacturing or physical duties: <ul style="list-style-type: none"> • 100% sedentary, and • includes most occupations which involve no manual work and are not eligible for categories AAA and AA
BB	A	White collar workers, including those performing less than 10% light manual duties, and/or those occupations which are not limited to the office environment involving purely desk type duties, but whose duties involve the need to get out of the office on a regular basis where these activities are integral to the performance of the occupation (e.g. real estate, some salespersons, school teacher – non manual)
B	B	Certain light manual skilled workers (e.g. jewellers, photocopy/TV repairers, computer technician), business owners in non-hazardous industries involved in light manual work (e.g. coffee shop owner) and supervisors of blue collar workers, where less than 20% of their time is spent performing light manual duties
CC	B	Tradespeople and skilled workers (e.g. trade qualified carpenter, plumber). For certain occupations, a maximum benefit period of 2 or 5 years will apply (shown as CC2 or CC5 in the occupation guide).

Occupation ratings (These occupation ratings also apply to accidental covers)		
IP	TPD	Description
C	C	Heavy manual tradespeople or other semi-skilled people with at least two years' experience (e.g. qualified bricklayer, trade qualified welder, farmer). For certain occupations, a maximum benefit period of 2 or 5 years will apply (shown as C2 or C5 in the occupation guide). Own occupation TPD and Business Expense are not available.
SR	ADL	Special risk category for certain blue collar occupations, semi-skilled manual workers, unqualified but experienced tradespeople and some occupations involved in hazardous or very heavy manual work. In most instances, a minimum two years' experience will be required (e.g. concrete contractor). Eligible for 'ADL' TPD only. Business Expense is not available.
D	D	Declined occupations – hazardous or unskilled workers (e.g. armed guard, farmhand, labourer).

Income Protection Plus Cover is available to AM, AL, AAA, AA, A and BB occupation ratings (including any BB2 or BB5).

The Extras Package Option and the Accident Option is available to AM, AL, AAA, AA, A, BB, B and CC occupation ratings (including any BB2, BB5, B2, B5, CC2 or CC5).

Occupation guidelines legend	
Y	Benefit can be considered
N	Benefit not available
ADL	Non working TPD definition. These occupations are not eligible for the 'Own' or 'Any' occupation definition.
D	Decline – Uninsurable occupation
IC	Individual consideration
C2, C5, SR2, SR5 etc	Limited to a 2 or 5 year benefit period
\$2.00, \$5.00, etc	Extra premium or loading per \$1,000 of benefit amount

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Abalone Diver	D	D	\$2.00	N	N	N	N
Abattoir Worker: Butcher – trade qualified	C2	C	Y	N	Y	N	Y
Abattoir Worker: Butcher – not trade qualified	SR2	ADL	Y	N	N	N	Y
Abattoir Worker: Supervisor – no manual work	C	C	Y	Y	Y	N	Y
Accountant – CPA/CA qualified	AAA	A	Y	Y	Y	N	Y
Accountant – not CPA/CA qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Accountant – not CPA/CA qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Accounting: Clerk/Bookkeeper – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Accounting: Clerk/Bookkeeper – average income <\$80,000	A	A	Y	Y	Y	N	Y
Acrobat – not performing at heights	D	D	Y	N	N	N	N
Acrobat – performing at heights with adequate safety precautions	D	D	\$2.00	N	N	N	N
Actor	D	D	Y	N	N	N	Y
Actuary – not degree qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Actuary – not degree qualified, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Actuary – degree qualified	AAA	A	Y	Y	Y	N	Y
Acupuncturist – member of Australian Acupuncturist Association	AA	A	Y	Y	Y	N	Y
Acupuncturist – not a member of Australian Acupuncturist Association	D	D	Y	N	N	N	Y
Advertising Agent – tertiary qualified	A	A	Y	Y	Y	N	Y
Advertising Agent – not tertiary qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Advertising Agent – not tertiary qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Advertising Executive – not tertiary qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Advertising Executive – not tertiary qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Advertising Executive – tertiary qualified	AAA	A	Y	Y	Y	N	Y
Advertising Executive – not tertiary qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Advertising Executive – not tertiary qualified, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Aerial/Antennae Erector – over ten metres	D	D	\$1.00	N	N	N	Y
Aerial/Antennae Erector – up to ten metres	C2	C	Y	N	Y	N	Y
Aerobics Instructor – full time, minimum three years experience	SR5	ADL	Y	N	N	N	Y
Agronomist – field work (less than 20%, no hazardous chemicals), degree qualified	AA	A	Y	Y	Y	N	Y
Agronomist – field work (less than 20%, no hazardous chemicals), not degree qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Agronomist – field work (less than 20%, no hazardous chemicals), not degree qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Agronomist – field work (more than 20%, no hazardous chemicals)	B	B	Y	Y	Y	N	Y
Air Conditioning: Engineer – not degree qualified, consultant, office only, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Air Conditioning: Engineer – not degree qualified, consultant, office only, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Air Conditioning: Engineer – degree qualified, consultant, office only	AAA	A	Y	Y	Y	N	Y
Air Conditioning: Qualified Installer/Repairer – over ten metres	D	D	\$1.00	N	N	N	Y
Air Conditioning: Qualified Installer/Repairer – up to ten metres	C	C	Y	N	Y	N	Y
Air Conditioning: Supervisor – qualified	B	B	Y	Y	Y	N	Y
Aircraft Engineer – degree qualified, flying	D	D	Y	N	N	N	Y
Aircraft Engineer – degree qualified, non flying, manual duties	CC	B	Y	Y	Y	N	Y
Aircraft Maintenance – qualified/skilled	C5	C	Y	N	Y	N	Y
Airline Staff of Major Airlines Only: Baggage handlers/porters	C2	C	Y	N	Y	N	Y
Airline Staff of Major Airlines Only: Office workers – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Airline Staff of Major Airlines Only: Office workers – average income <\$80,000	A	A	Y	Y	Y	N	Y
Airline Staff of Major Airlines Only: Pilot, aircrew, flight attendant	D	D	Y	N	N	N	Y
Airline Staff of Major Airlines Only: Truck drivers	C2	C	Y	N	Y	N	Y
Airline Staff of Minor/Charter Airlines: Baggage handlers/porters	D	D	Y	N	N	N	Y
Airline Staff of Minor/Charter Airlines: Office workers – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Airline Staff of Minor/Charter Airlines: Office workers – average income <\$80,000	A	A	Y	Y	Y	N	Y
Airline Staff of Minor/Charter Airlines: Pilot, aircrew, flight attendant	D	D	Y	N	N	N	Y
Airline Staff of Minor/Charter Airlines: Truck drivers	C2	C	Y	N	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Air Traffic Controller	D	D	Y	N	N	N	Y
Ambulance Officer/Paramedical/Driver	C	C	Y	N	Y	N	Y
Amway Seller/Distributor – full time, established minimum three years	C5	C	Y	N	Y	N	Y
Amway Seller/Distributor – full time, established under three years	D	D	Y	N	N	N	Y
Amway Seller/Distributor – part time	D	D	Y	N	N	N	Y
Anaesthetist	AM	A	Y	Y	Y	N	Y
Antique Dealer – deliveries	C5	C	Y	N	Y	N	Y
Antique Dealer – restoration	C	C	Y	N	Y	N	Y
Antique Dealer – sales and office only	B	B	Y	Y	Y	N	Y
Apprentice – not in final year	SR2	ADL	Y	N	N	N	Y
Archaeologist – not qualified	D	D	Y	N	N	N	N
Archaeologist – qualified, field work, no overseas travel	C5	C	Y	N	Y	N	Y
Archaeologist – qualified, field work, with overseas travel	D	D	Y	N	N	N	IC
Archaeologist – qualified, no field work, no overseas travel – average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Archaeologist – qualified, no field work, no overseas travel – average income <\$125,000	AA	A	Y	Y	Y	N	Y
Archaeologist – qualified, no field work, with overseas travel	A	A	Y	Y	Y	N	Y
Archaeologist – qualified, office, no overseas travel	AAA	A	Y	Y	Y	N	Y
Architect – not university qualified, office only, no on site, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Architect – not university qualified, office only, no on site, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Architect – university qualified, less than 10% on site	AA	A	Y	Y	Y	N	Y
Architect – university qualified, more than 10% on site	BB	A	Y	Y	Y	N	Y
Architect – university qualified, office only, no on site	AAA	A	Y	Y	Y	N	Y
Architectural draftperson – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Architectural draftperson – average income <\$80,000	A	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Armed Services: All ranks – office duties only, no notice of deployment	D	D	Y	N	N	N	N
Armed Services: All ranks – other than office duties	D	D	IC	N	N	N	N
Art Dealer/Proprietor – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Art Dealer/Proprietor – average income <\$80,000	A	A	Y	Y	Y	N	Y
Artist/Painter – employed, commercial, qualified, office only, no set production work, not working from home	B	B	Y	Y	Y	N	Y
Artist/Painter – freelance, commercial, qualified, office only, no set production work, not working from home	D	D	Y	N	N	N	Y
Asbestos Worker	D	D	Y	N	N	N	N
Asphalt Layer	SR5	ADL	Y	N	N	N	Y
Assembly Line Worker	D	D	Y	N	N	N	Y
Astronomer – fully qualified	AAA	A	Y	Y	Y	N	Y
Attorney	AL	A	Y	Y	Y	N	Y
Auctioneer – livestock	CC	B	Y	Y	Y	N	Y
Auctioneer – not livestock, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Auctioneer – not livestock, average income <\$80,000	A	A	Y	Y	Y	N	Y
Audiologist – degree qualified	AAA	A	Y	Y	Y	N	Y
Audiologist – not degree qualified, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Audiologist – not degree qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Auditor – degree qualified	AAA	A	Y	Y	Y	N	Y
Auditor – not degree qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Auditor – not degree qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Author/Writer	D	D	Y	N	N	N	Y
Auto-Electrician	CC	B	Y	Y	Y	N	Y
Aviation Industry: Ground staff – cleaner	C2	C	Y	N	Y	N	Y
Aviation Industry: Ground staff – refuellers	C2	C	Y	N	Y	N	Y
Aviation Industry: Ground staff – security, unarmed	C2	C	Y	N	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Aviation Industry: Management and Administration – office duties only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Aviation Industry: Management and Administration – office duties only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Awning/Blind/Screen Installer – installer	CC	B	Y	Y	Y	N	Y
Awning/Blind/Screen Installer – sales and quoting only	BB	A	Y	Y	Y	N	Y
Awning/Blind/Screen Installer – supervisor, less than 10% manual work	B	B	Y	Y	Y	N	Y
Bailiff – armed	D	D	Y	N	N	N	Y
Bailiff – unarmed	C	C	Y	N	Y	N	Y
Baker – counter work only	B	B	Y	Y	Y	N	Y
Baker – trade qualified	CC	B	Y	Y	Y	N	Y
Baker – unqualified, minimum three years experience	C5	C	Y	N	Y	N	Y
Bank Manager – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Bank Manager – average income <\$80,000	A	A	Y	Y	Y	N	Y
Bank Officer – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Bank Officer – average income <\$80,000	A	A	Y	Y	Y	N	Y
Bank Senior Manager – not university degree qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Bank Senior Manager – university degree qualified	AAA	A	Y	Y	Y	N	Y
Bank Senior Manager – university degree qualified, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Bar Attendant	SR5	ADL	Y	N	N	N	Y
Bar Manager – less than 10% bar work	CC	B	Y	Y	Y	N	Y
Bar Manager – less than 40% bar work	C5	C	Y	N	Y	N	Y
Bar Manager – more than 40% bar work	SR5	ADL	Y	N	N	N	Y
Barber/Hairdresser – not working from home	B	B	Y	Y	Y	N	Y
Barber/Hairdresser – working from home	D	D	Y	N	N	N	Y
Barrister/Solicitor	AL	A	Y	Y	Y	N	Y
Battery Fitter/Repairer – qualified	CC	B	Y	Y	Y	N	Y
Battery Fitter/Repairer – unqualified, minimum three years experience	C2	C	Y	N	Y	N	Y
Beach Inspector – permanent, fulltime, minimum two years experience	SR5	ADL	Y	N	N	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Beautician – qualified, salon only	B	B	Y	Y	Y	N	Y
Beautician – working from home/mobile	D	D	Y	N	N	N	Y
Beekeeper/Apiarist	C5	C	Y	N	Y	N	Y
Biochemist	AAA	A	Y	Y	Y	N	Y
Biologist: Marine – field work, diving more than 40m and/or field work more than 20% of total duties	D	D	Y	N	N	N	N
Biologist: Marine – field work, diving up to 40m and less than 20% of total duties	C5	C	Y	N	Y	N	Y
Biologist: Marine – no field work	AAA	A	Y	Y	Y	N	Y
Biologist: Not marine	AAA	A	Y	Y	Y	N	Y
Blacksmith/Farrier – less than three years experience	D	D	Y	N	N	N	Y
Blacksmith/Farrier – minimum three years experience	C2	C	Y	N	Y	N	Y
Blaster/Explosives Handler	D	D	\$1.00	N	N	N	Y
Boarding House Proprietor	SR2	ADL	Y	N	N	N	Y
Boat Builder – qualified	CC	B	Y	Y	Y	N	Y
Boat Builder – unqualified, minimum three years experience	C5	C	Y	N	Y	N	Y
Boat Operator – charter – deep sea	SR5	ADL	Y	N	N	N	Y
Boat Operator – charter – harbour and inlets	C5	C	Y	N	Y	N	Y
Body Piercer	SR2	ADL	Y	N	N	N	Y
Boilermaker – qualified	C	C	Y	N	Y	N	Y
Boilermaker – unqualified, minimum three years experience	SR5	ADL	Y	N	N	N	Y
Bookkeeper – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Bookkeeper – average income <\$80,000	A	A	Y	Y	Y	N	Y
Bookmaker/Betting	D	D	Y	N	N	N	Y
Bootmaker – less than three years experience	C5	C	Y	N	Y	N	Y
Bootmaker – minimum three years experience	CC	B	Y	Y	Y	N	Y
Botanist – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Botanist – average income <\$80,000	A	A	Y	Y	Y	N	Y
Bouncer/Crowd control	D	D	Y	N	N	N	N
Boxer – professional	D	D	IC	N	N	N	N
Bricklayer – qualified	C	C	Y	N	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Bricklayer – unqualified, minimum three years experience	SR5	ADL	Y	N	N	N	Y
Brickpaver	C5	C	Y	N	Y	N	Y
Broker – insurance, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Broker – insurance, average income <\$80,000	A	A	Y	Y	Y	N	Y
Builder – foreman, less than 20% light manual duties	B	B	Y	Y	Y	N	Y
Builder – labourer	SR2	ADL	Y	N	N	N	Y
Builder – licensed, fully qualified	CC	B	Y	Y	Y	N	Y
Builder – unqualified, minimum three years experience	C5	C	Y	N	Y	N	Y
Business Consultant – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Business Consultant – average income <\$80,000	A	A	Y	Y	Y	N	Y
Butcher – retail, trade qualified	CC	B	Y	Y	Y	N	Y
Butcher – retail, unqualified, minimum three years experience	SR5	ADL	Y	N	N	N	Y
Butcher – slaughterman	SR2	ADL	Y	N	N	N	Y
Butler – qualified	B	B	Y	Y	Y	N	Y
Butler – unqualified, minimum three years experience	C5	C	Y	N	Y	N	Y
Buyer – retail store, office only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Buyer – retail store, office only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Buyer – retail store, other than office only	B	B	Y	Y	Y	N	Y
Cabinet Maker – trade qualified	CC	B	Y	Y	Y	N	Y
Cabinet Maker – unqualified, less than three years experience	SR2	ADL	Y	N	N	N	Y
Cabinet Maker – unqualified, minimum three years experience	C5	C	Y	N	Y	N	Y
Cable Maker/Wire Maker	SR5	ADL	Y	N	N	N	Y
Cafe/Coffee Lounge: Kitchen hand	C5	C	Y	N	Y	N	Y
Cafe/Coffee Lounge: Proprietor – less than 20% light manual work	B	B	Y	Y	Y	N	Y
Cafe/Coffee Lounge: Proprietor – more than 20% light manual work	CC	B	Y	Y	Y	N	Y
Cafe/Coffee Lounge: Waiter/Waitress	C5	C	Y	N	Y	N	Y
Cake Decorator – minimum three years experience, full time, not working from home	CC	B	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Cake Decorator – minimum three years experience, full time, working from home	SR2	ADL	Y	N	N	N	Y
Cameraman – aerial (commercial pilot)	D	D	\$2.00	N	N	N	Y
Cameraman – film and television, employed, Australia only	CC	B	Y	Y	Y	N	Y
Cameraman – film and television, freelance, Australia only	C5	C	Y	N	Y	N	Y
Cane Farm Labourer/Worker/Harvester	SR2	ADL	Y	N	N	N	Y
Cane Farmer Owner/Manager	C2	C	Y	N	Y	N	Y
Canteen Manager – less than 20% light manual work	B	B	Y	Y	Y	N	Y
Canteen Manager – more than 20% light manual work	CC	B	Y	Y	Y	N	Y
Canteen Work – not manager	C2	C	Y	N	Y	N	Y
Caravan Park Owner	C	C	Y	N	Y	N	Y
Caravan Park Worker/Employee	SR2	ADL	Y	N	N	N	Y
Car Dealership Owner – office only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Car Dealership Owner – office only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Car Detailer – less than three years in occupation	D	D	Y	N	N	N	Y
Car Detailer – minimum three years in occupation	C2	C	Y	N	Y	N	Y
Carer	SR5	ADL	Y	N	N	N	Y
Caretaker – living on premises	D	D	Y	N	N	N	Y
Caretaker – not living on premises	C2	C	Y	N	Y	N	Y
Carpenter – foreman, less than 20% light manual work	B	B	Y	Y	Y	N	Y
Carpenter – trade qualified	CC	B	Y	Y	Y	N	Y
Carpenter – unqualified, less than three years experience	SR2	ADL	Y	N	N	N	Y
Carpenter – unqualified, minimum three years experience	C5	C	Y	N	Y	N	Y
Carpet Cleaner	C5	C	Y	N	Y	N	Y
Carpet/Linoleum Layer	C5	C	Y	N	Y	N	Y
Car Salesperson – office only, not dealership owner	A	A	Y	Y	Y	N	Y
Car Salesperson – yard sales, minimum two years experience	B	B	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Cartographer – field work	B	B	Y	Y	Y	N	Y
Cartographer – no field work, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Cartographer – no field work, average income <\$80,000	A	A	Y	Y	Y	N	Y
Cartoonist – employed full time, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Cartoonist – employed full time, average income <\$80,000	A	A	Y	Y	Y	N	Y
Cartoonist – freelance/self employed	BB5	A	Y	Y	Y	N	Y
Carver – wood, minimum three years experience	C2	C	Y	N	Y	N	Y
Car Wrecker	SR5	ADL	Y	N	N	N	Y
Car Wrecker – foreman, no manual work	C2	C	Y	N	Y	N	Y
Casino Employee: Bar Attendant	SR5	ADL	Y	N	N	N	Y
Casino Employee: Cashier	B	B	Y	Y	Y	N	Y
Casino Employee: Cleaner/ maintenance	C2	C	Y	N	Y	N	Y
Casino Employee: Croupier	CC5	B	Y	Y	Y	N	Y
Casino Employee: – Management/clerical only – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Casino Employee: Management/clerical only – average income <\$80,000	A	A	Y	Y	Y	N	Y
Casino Employee: Security	D	D	Y	N	N	N	Y
Casino Employee: Supervisor	B	B	Y	Y	Y	N	Y
Caterer – qualified, minimum three years experience	CC	B	Y	Y	Y	N	Y
Caterer – unqualified, minimum three years experience	C5	C	Y	N	Y	N	Y
Ceiling Fixer – trade qualified plasterer	C5	C	Y	N	Y	N	Y
Ceiling Fixer – unqualified, less than three years experience	D	D	Y	N	N	N	Y
Ceiling Fixer – unqualified, minimum three years experience	SR2	ADL	Y	N	N	N	Y
Cellarman	D	D	Y	N	N	N	Y
Chauffeur	B	B	Y	Y	Y	N	Y
Chef/Cook – qualified	CC	B	Y	Y	Y	N	Y
Chef/Cook – unqualified	C5	C	Y	N	Y	N	Y
Chemist – industrial, hazardous	D	D	Y	N	N	N	N
Chemist – industrial, lab assistant	B	B	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Chemist – industrial, lab technician, qualified, involving some light manual work	BB	A	Y	Y	Y	N	Y
Chemist – industrial, lab technician, qualified, sedentary only, no manual work	A	A	Y	Y	Y	N	Y
Chemist – industrial, non-hazardous, involving some light manual work	BB	A	Y	Y	Y	N	Y
Chemist – industrial, non-hazardous, sedentary only, no manual work	A	A	Y	Y	Y	N	Y
Chemist – retail pharmacist	AAA	A	Y	Y	Y	N	Y
Chemist – retail shop assistant	BB	A	Y	Y	Y	N	Y
Childcare Proprietor – less than 20% manual work	B	B	Y	Y	Y	N	Y
Childcare Proprietor – more than 20% manual work	CC	B	Y	Y	Y	N	Y
Childcare – qualified and registered, not at home	CC	B	Y	Y	Y	N	Y
Childcare – unqualified, not at home	C	C	Y	Y	Y	N	Y
Childcare – working from home	D	D	Y	N	N	N	Y
Chimney Sweep	D	D	Y	N	N	N	N
Chiropodist/Podiatrist – qualified and registered, less than three years experience	AA	A	Y	Y	Y	N	Y
Chiropodist/Podiatrist – qualified and registered, minimum three years experience	AA	A	Y	Y	Y	N	Y
Chiropractor – qualified and registered	AA	A	Y	Y	Y	N	Y
Choreographer	D	D	Y	N	N	N	Y
Claims/Loss Adjustor – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Claims/Loss Adjustor – average income <\$80,000	A	A	Y	Y	Y	N	Y
Cleaner – brick	SR2	ADL	Y	N	N	N	Y
Cleaner – carpet	C5	C	Y	N	Y	N	Y
Cleaner – domestic	C5	C	Y	N	Y	N	Y
Cleaner – mobile car, established minimum three years	C5	C	Y	N	Y	N	Y
Cleaner – office, industrial, school	C5	C	Y	N	Y	N	Y
Cleaner – proprietor	C5	C	Y	N	Y	N	Y
Cleaner – street	D	D	Y	N	N	N	Y
Cleaner – window, hazards, abseiling from building	D	D	Y	N	N	N	N
Cleaner – window, home or shops, less than ten metres	SR2	ADL	Y	N	N	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Cleaner – window, outdoors, more than ten metres	D	D	Y	N	N	N	N
Clergy – sole occupation, sedentary only, no manual work	A	A	Y	Y	Y	N	Y
Clergy – sole occupation, involving some light manual work	BB	A	Y	Y	Y	N	Y
Clerk – administration only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Clerk – administration only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Clothing Industry: Clothing/Fashion Designer – qualified, not working from home, involving some light manual work	BB	A	Y	Y	Y	N	Y
Clothing Industry: Clothing/Fashion Designer – qualified, not working from home, sedentary only, no manual work	A	A	Y	Y	Y	N	Y
Clothing Industry: Clothing/Fashion Designer – qualified, working from home	D	D	Y	N	N	N	Y
Clothing Industry: Clothing/Fashion Designer – unqualified, not working from home	C5	C	Y	N	Y	N	Y
Clothing Industry: Dressmaker – trade qualified, not working from home	B	B	Y	Y	Y	N	Y
Clothing Industry: Dressmaker – working from home	D	D	Y	N	N	N	Y
Clothing Industry: Management and administration – no manual work, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Clothing Industry: Management and administration – no manual work, average income <\$80,000	A	A	Y	Y	Y	N	Y
Clothing Industry: Pattern Maker – trade qualified, not working from home	B	B	Y	Y	Y	N	Y
Clothing Industry: Pattern Maker – working from home	D	D	Y	N	N	N	Y
Clothing Industry: Tailor – trade qualified, not working from home	B	B	Y	Y	Y	N	Y
Clothing Industry: Tailor – working from home	D	D	Y	N	N	N	Y
Clothing Machinist – not working from home	C5	C	Y	N	Y	N	Y
Club Worker: Bar Staff	SR2	ADL	Y	N	N	N	Y
Coach (sports) – Employed by the Australian Institute of Sport	CC5	B	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Coach (sports) – Other than swimming or tennis	D	D	Y	N	N	N	Y
Coach (sports) – Swimming, full time, with multiple clients/squads	CC5	B	Y	Y	Y	N	Y
Coach (sports) – Tennis, full time, with multiple clients/squads	CC5	B	Y	Y	Y	N	Y
Coach Builder – qualified	C5	C	Y	N	Y	N	Y
Coach Builder – unqualified	D	D	Y	N	N	N	Y
Commentator – radio/television – minimum five years experience	C2	C	Y	N	Y	N	Y
Compositor – computer work only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Compositor – computer work only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Compositor – qualified	B	B	Y	Y	Y	N	Y
Computer Industry: Analyst/Programmer/Consultant – not university qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Computer Industry: Analyst/Programmer/Consultant – not university qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Computer Industry: Analyst/Programmer/Consultant – not university qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Computer Industry: Analyst/Programmer/Consultant – not university qualified, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Computer Industry: Analyst/Programmer/Consultant – university qualified	AAA	A	Y	Y	Y	N	Y
Computer Industry: Maintenance Engineer	B	B	Y	Y	Y	N	Y
Computer Industry: Sales – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Computer Industry: Sales – average income <\$80,000	A	A	Y	Y	Y	N	Y
Computer Industry: Technician – manual	B	B	Y	Y	Y	N	Y
Computer Industry: Technician – no manual, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Computer Industry: Technician – no manual, average income <\$80,000	A	A	Y	Y	Y	N	Y
Computer Operator – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Computer Operator – average income <\$80,000	A	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Concrete Contractor	SR5	ADL	Y	N	N	N	Y
Concrete Form Worker – up to ten metres	SR5	ADL	Y	N	N	N	Y
Concrete Steel Fixer – up to ten metres	SR5	ADL	Y	N	N	N	Y
Concrete Worker: Concretor	SR5	ADL	Y	N	N	N	Y
Concrete Worker: Concretor/Finisher/Stamper – no concreting or formwork	SR5	ADL	Y	N	N	N	Y
Control Panel Operator – less than 20% manual work	CC	B	Y	Y	Y	N	Y
Control Panel Operator – more than 20% manual work	C2	C	Y	N	Y	N	Y
Control Panel Operator – no manual work	A	A	Y	Y	Y	N	Y
Conveyancer	AL	A	Y	Y	Y	N	Y
Coroner	AM	A	Y	Y	Y	N	Y
Crane Labourer or Hooker On	SR5	ADL	Y	N	N	N	Y
Crane Operator/Derrickman – offshore	D	D	Y	N	N	N	Y
Crane Operator/Derrickman – onshore	SR5	ADL	Y	N	N	N	Y
Cray Fishermen: Skipper only – less than 10% manual work	C2	C	Y	N	Y	N	Y
Cray Fishermen: Skipper only – more than 10% manual work	D	D	Y	N	N	N	N
Crematorium/Cemetery Worker – not grave digger	C	C	Y	N	Y	N	Y
Curator (museum, art gallery, library) – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Curator (museum, art gallery, library) – average income <\$80,000	A	A	Y	Y	Y	N	Y
Curtain/Blind Installer	CC	B	Y	Y	Y	N	Y
Customs Agent/Officer – clerical/office only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Customs Agent/Officer – clerical/office only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Customs Agent/Officer – investigations/offsite	B	B	Y	Y	Y	N	Y
Dairy Industry: Farmer/Proprietor	C5	C	Y	N	Y	N	Y
Dairy Industry: Milk delivery – local rounds	C5	C	Y	N	Y	N	Y
Dairy Industry: Process worker	SR5	ADL	Y	N	N	N	Y
Dancer	D	D	Y	N	N	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Dancing Instructor – full time, not working from home	CC5	B	Y	Y	Y	N	Y
Data Entry Operator	A	A	Y	Y	Y	N	Y
Dealer: Money Market – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Dealer: Money Market – average income <\$80,000	A	A	Y	Y	Y	N	Y
Debt Collector – field work	D	D	Y	N	N	N	Y
Debt Collector – office only	A	A	Y	Y	Y	N	Y
Decorator/Designer: Decorator exterior – over ten metres	D	D	\$1.00	N	N	N	Y
Decorator/Designer: Decorator exterior – up to ten metres, qualified	C	C	Y	N	Y	N	Y
Decorator/Designer: Interior Designer – no manual work, qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Decorator/Designer: Interior Designer – no manual work, qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Decorator/Designer: Interior Designer – no manual work, unqualified, minimum three years exp, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Decorator/Designer: Interior Designer – no manual work, unqualified, minimum three years exp, average income <\$80,000	A	A	Y	Y	Y	N	Y
Decorator/Designer: Interior Designer – unqualified, less than three years experience and/or more than 20% manual work	D	D	Y	N	N	N	Y
Decorator/Designer: Interior Designer – unqualified, minimum three years experience, less than 20% manual work	B	B	Y	Y	Y	N	Y
Delicatessen: Proprietor	B	B	Y	Y	Y	N	Y
Delicatessen: Shop Assistant	CC	B	Y	Y	Y	N	Y
Delivery Person: Grocery, milk	C5	C	Y	N	Y	N	Y
Delivery Person: Whitegoods, furniture etc	C5	C	Y	N	Y	N	Y
Demolition Supervisor – no explosives	C2	C	Y	N	Y	N	Y
Demolition Worker – no explosives	D	D	Y	N	N	N	Y
Dental Worker: Dental Hygienist	BB	A	Y	Y	Y	N	Y
Dental Worker: Dental Nurse	B	B	Y	Y	Y	N	Y
Dental Worker: Dental Prosthetist/Technician	BB	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Dental Worker: Dental Receptionist – no dental work	A	A	Y	Y	Y	N	Y
Dental Worker: Dentist/Surgeon/Periodontist	AM	A	Y	Y	Y	N	Y
Dental Worker: Student – with dental work	D	D	Y	N	N	N	Y
Department Store: Cleaner	C2	C	Y	N	Y	N	Y
Department Store: Deliveries	C5	C	Y	N	Y	N	Y
Department Store: Detective/Security	D	D	Y	N	N	N	Y
Department Store: Sales – lifting, no deliveries	B	B	Y	Y	Y	N	Y
Department Store: Sales – no lifting, no deliveries	BB	A	Y	Y	Y	N	Y
Dermatologist	AM	A	Y	Y	Y	N	Y
Detective	D	D	Y	N	N	N	Y
Diamond Cutter/Polisher/Setter – qualified	B	B	Y	Y	Y	N	Y
Diamond Cutter/Polisher/Setter – unqualified, minimum three years experience	CC5	B	Y	Y	Y	N	Y
Die Maker – qualified	B	B	Y	Y	Y	N	Y
Die Maker – unqualified, minimum three years experience	CC5	B	Y	Y	Y	N	Y
Diesel Mechanic – qualified	C	C	Y	N	Y	N	Y
Diesel Mechanic – unqualified, minimum three years experience	SR5	ADL	Y	N	N	N	Y
Disc Jockey	D	D	Y	N	N	N	Y
Distillery Worker	SR5	ADL	Y	N	N	N	Y
Diver – other, qualified	D	D	\$2.00	N	N	N	N
Dock worker	D	D	Y	N	N	N	Y
Doctor of Medicine	AM	A	Y	Y	Y	N	Y
Dog Breeder – no racing involvement	D	D	Y	N	N	N	Y
Dog Groomer: owner – minimum three years – not working from home	C2	C	Y	N	Y	N	Y
Dog Groomer: owner – working from home	D	D	Y	N	N	N	Y
Dogman/Steeplejack	D	D	\$1.00	N	N	N	Y
Doorman: hotel/shop	C2	C	Y	N	Y	N	Y
Draftsperson – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Draftsperson – average income <\$80,000	A	A	Y	Y	Y	N	Y
Draper	B	B	Y	Y	Y	N	Y
Dredger – harbour or river	C5	C	Y	N	Y	N	Y
Driller: water, oil, minerals, quarry – offshore	SR2	ADL	Y	N	N	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Driller: water, oil, minerals, quarry – onshore	SR2	ADL	Y	N	N	N	Y
Driver: Armoured car	SR5	ADL	Y	N	N	N	Y
Driver: Bakery Van	C5	C	Y	N	Y	N	Y
Driver: Bicycle, motorbike (including courier)	D	D	Y	N	N	N	Y
Driver: Bobcat/Bulldozer/Backhoe Driver	SR5	ADL	Y	N	N	N	Y
Driver: Bread Carter/Vendor	C5	C	Y	N	Y	N	Y
Driver: Bus driver – local	C5	C	Y	N	Y	N	Y
Driver: Bus/coach driver – long distance/ interstate	SR5	ADL	Y	N	N	N	Y
Driver: Bus/coach driver – long distance, less than 750km per day, daily return	C2	C	Y	N	Y	N	Y
Driver: Car – courier	C5	C	Y	N	Y	N	Y
Driver: Concrete mixer	C5	C	Y	N	Y	N	Y
Driver: Driving Instructor – minimum two years experience	B	B	Y	Y	Y	N	Y
Driver: Driving test examiner	B	B	Y	Y	Y	N	Y
Driver: Fork lift driver	C2	C	Y	N	Y	N	Y
Driver: Hazardous Goods (explosives, toxic chemicals)	D	D	\$1.00	N	N	N	Y
Driver: Logging Driver	SR5	ADL	Y	N	N	N	Y
Driver: Milkman/Vendor	C2	C	Y	N	Y	N	Y
Driver: Petrol Truck driver	D	D	\$1.00	N	N	N	Y
Driver: Removalist Driver	SR2	ADL	Y	N	N	N	Y
Driver: Taxi driver – full time owner driver	C5	C	Y	N	Y	N	Y
Driver: Taxi driver – not owner and full time	SR2	ADL	Y	N	N	N	Y
Driver: Tow Truck Driver	SR2	ADL	Y	N	N	N	Y
Driver: Truck Driver – less than 100km radius from base, local deliveries, no loading or unloading	C5	C	Y	N	Y	N	Y
Driver: Truck Driver – more than 100km radius from base, minimum two years experience, regular contracts	SR2	ADL	Y	N	N	N	Y
Dry Cleaner: Employee – not proprietor	CC	B	Y	Y	Y	N	Y
Dry Cleaner: Proprietor	B	B	Y	Y	Y	N	Y
Earthmoving Contractor: Bobcat/Bulldozer/ Backhoe Owner – established minimum three years, employees, less than 20% manual work/ driving	CC5	B	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Earthmoving Contractor: Bobcat/Bulldozer/ Backhoe Owner – established minimum three years, employees, less than 40% manual work/ driving	C5	C	Y	N	Y	N	Y
Earthmoving Contractor: Bobcat/Bulldozer/ Backhoe Owner – established minimum three years, more than 40% manual work/driving	SR2	ADL	Y	N	N	N	Y
Editor – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Editor – average income <\$80,000	A	A	Y	Y	Y	N	Y
Electrical inspector – working at heights	C5	C	Y	N	Y	N	Y
Electrician: Building and construction – licensed	CC	B	Y	Y	Y	N	Y
Electrician: Domestic – licensed	CC	B	Y	Y	Y	N	Y
Electrician: Engineer – qualified, onshore	CC	B	Y	Y	Y	N	Y
Electrician: Linesman	C5	C	Y	N	Y	N	Y
Electrician: Power stations – high voltage	C	C	Y	N	Y	N	Y
Electrician: Power stations – low voltage	CC	B	Y	Y	Y	N	Y
Electroplater – qualified	B	B	Y	Y	Y	N	Y
Electroplater – unqualified, minimum three years experience	CC	B	Y	Y	Y	N	Y
Elevator Mechanic/Installer – trade qualified	C	C	Y	N	Y	N	Y
Elevator Mechanic/Installer – unqualified, minimum three years experience	SR2	ADL	Y	N	N	N	Y
Employment Consultant – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Employment Consultant – average income <\$80,000	A	A	Y	Y	Y	N	Y
Enameller – qualified	B	B	Y	Y	Y	N	Y
Enameller – unqualified, minimum three years experience	C2	C	Y	N	Y	N	Y
Endodontist	AM	A	Y	Y	Y	N	Y
Engineer – university qualified offshore, office only	A	A	Y	Y	Y	N	Y
Engineer – university qualified, manual work, less than 20% light manual	B	B	Y	Y	Y	N	Y
Engineer – university qualified, manual work, more than 20% light manual	CC	B	Y	Y	Y	N	Y
Engineer – university qualified, office/consulting only, office only, no on site	AAA	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Engineer – university qualified, office/consulting only, up to 10% on site	AA	A	Y	Y	Y	N	Y
Engineer – university qualified, offshore, other	CC	B	Y	Y	Y	N	Y
Engineer – university qualified, supervising on site, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Engineer – university qualified, supervising on site, average income <\$80,000	A	A	Y	Y	Y	N	Y
Engineer – university qualified, underground, no explosives	CC	B	Y	Y	Y	N	Y
Engineer – university qualified, underground, using explosives	D	D	\$1.00	N	N	N	Y
Explosives Maker	D	D	\$1.00	N	N	N	Y
Exporter/Importer – handling goods less than 20%	B	B	Y	Y	Y	N	Y
Exporter/Importer – handling goods more than 20%	D	D	Y	N	N	N	Y
Exporter/Importer – not handling goods, clerical only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Exporter/Importer – not handling goods, clerical only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Factory Worker	SR5	ADL	Y	N	N	N	Y
Farm Labourer/Employee – permanent employee	SR2	ADL	Y	N	N	N	Y
Farming Industry: Proprietor/Owner/Manager: Beef Cattle	C5	C	Y	N	Y	N	Y
Farming Industry: Proprietor/Owner/Manager: Dairy	C5	C	Y	N	Y	N	Y
Farming Industry: Proprietor/Owner/Manager: Farmer/Grazier owner	C5	C	Y	N	Y	N	Y
Farming Industry: Proprietor/Owner/Manager: Fruit/vegetables grower/orchardist	C2	C	Y	N	Y	N	Y
Farming Industry: Proprietor/Owner/Manager: Grain/Wheat	C2	C	Y	N	Y	N	Y
Farming Industry: Proprietor/Owner/Manager: Grape grower	C2	C	Y	N	Y	N	Y
Farming Industry: Proprietor/Owner/Manager: Mixed farming	C2	C	Y	N	Y	N	Y
Farming Industry: Proprietor/Owner/Manager: Orchardist – qualified	C2	C	Y	N	Y	N	Y
Farming Industry: Proprietor/Owner/Manager: Oyster – not offshore	D	D	Y	N	N	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Farming Industry: Proprietor/Owner/Manager: Oyster – offshore	D	D	Y	N	N	N	N
Farming Industry: Proprietor/Owner/Manager: Poultry/Pig	C5	C	Y	N	Y	N	Y
Farming Industry: Proprietor/Owner/Manager: Sugarcane	C2	C	Y	N	Y	N	Y
Farrier/Blacksmith – less than three years experience	D	D	Y	N	N	N	Y
Farrier/Blacksmith – minimum three years experience	C2	C	Y	N	Y	N	Y
Fast Food/Takeaway: Employee	C5	C	Y	N	Y	N	Y
Fast Food/Takeaway: Owner/Manager	CC	B	Y	Y	Y	N	Y
Fencing Contractor: Agricultural/rural	SR5	ADL	Y	N	N	N	Y
Fencing Contractor: Domestic/suburban	C5	C	Y	N	Y	N	Y
Ferry/Harbour Pilot	C5	C	Y	N	Y	N	Y
Fibre Glass Moulder	C5	C	Y	N	Y	N	Y
Film Industry: Non-studio – Cameraman (aerial – with commercial pilot)	D	D	\$2.00	N	N	N	Y
Film Industry: Non-studio – Cameraman, employee (on location – Australia only)	CC	B	Y	Y	Y	N	Y
Film Industry: Non-studio – Cameraman, freelance (on location – Australia only)	C5	C	Y	N	Y	N	Y
Film Industry: Non-studio – Director	BB	A	Y	Y	Y	N	Y
Film Industry: Non-studio – Editor	B	B	Y	Y	Y	N	Y
Film Industry: Non-studio – Engineer	B	B	Y	Y	Y	N	Y
Film Industry: Non-studio – Producer	AA	A	Y	Y	Y	N	Y
Film Industry: Non-studio – Sound, lighting, electrical	C	C	Y	N	Y	N	Y
Film Industry: Studio only – Cameraman, employed	CC	B	Y	Y	Y	N	Y
Film Industry: Studio only – Cameraman, freelance	C5	C	Y	N	Y	N	Y
Film Industry: Studio only – Director	B	B	Y	Y	Y	N	Y
Film Industry: Studio only – Editor, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Film Industry: Studio only – Editor, average income <\$80,000	A	A	Y	Y	Y	N	Y
Film Industry: Studio only – Engineer (heights)	C2	C	Y	N	Y	N	Y
Film Industry: Studio only – Engineer (no heights)	B	B	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Film Industry: Studio only – Lighting (heights)	C2	C	Y	N	Y	N	Y
Film Industry: Studio only – Lighting (no heights)	B	B	Y	Y	Y	N	Y
Film Industry: Studio only – Producer, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Film Industry: Studio only – Producer, average income <\$80,000	A	A	Y	Y	Y	N	Y
Film Industry: Studio only – Sound	B	B	Y	Y	Y	N	Y
Financial Adviser/Planner/Consultant	AA	A	Y	Y	Y	N	Y
Firefighter: Chief firefighter/station officer – Admin only	B	B	Y	Y	Y	N	Y
Firefighter: Fireman – not senior officer	SR2	ADL	Y	N	N	N	Y
Fisherman: Captain – manual work, estuaries and freshwater	D	D	Y	N	N	N	N
Fisherman: Captain – manual work, offshore	D	D	\$2.00	N	N	N	N
Fisherman: Captain – no manual work, estuaries and freshwater	C2	C	Y	N	Y	N	Y
Fisherman: Captain – no manual work, offshore	D	D	\$2.00	N	N	N	N
Fisherman: Estuaries and freshwater	D	D	Y	N	N	N	N
Fisherman: Offshore	D	D	\$2.00	N	N	N	N
Fishmonger	C	C	Y	N	Y	N	Y
Fitness Centre: Administration only – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Fitness Centre: Administration only – average income <\$80,000	A	A	Y	Y	Y	N	Y
Fitness Centre: Instructors	SR5	ADL	Y	N	N	N	Y
Fitness Centre: Manager – less than 10% classes	B5	B	Y	Y	Y	N	Y
Fitter and Turner – trade qualified	CC	B	Y	Y	Y	N	Y
Fitter and Turner – unqualified, minimum three years experience	SR5	ADL	Y	N	N	N	Y
Floor Coverer/Layer	C2	C	Y	N	Y	N	Y
Floor Sander	C2	C	Y	N	Y	N	Y
Floor/Wall Tiler – not qualified, minimum three years experience	SR2	ADL	Y	N	N	N	Y
Floor/Wall Tiler – trade qualified, no roof tiling or paving	C	C	Y	N	Y	N	Y
Florist: Deliveries	C5	C	Y	N	Y	N	Y
Florist: Sales	B	B	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Florist: Shop proprietor – no deliveries, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Florist: Shop proprietor – no deliveries, more than 10% manual work	B	B	Y	Y	Y	N	Y
Food Technologist – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Food Technologist – average income <\$80,000	A	A	Y	Y	Y	N	Y
Footballer – professional	D	D	Y	N	N	N	Y
Forester – supervisory	C	C	Y	N	Y	N	Y
Forester – tree felling	SR2	ADL	Y	N	N	N	Y
Forest Ranger – trade qualified	C	C	Y	N	Y	N	Y
Forest Ranger – unqualified	D	D	Y	N	N	N	Y
Form Worker/Concretor	SR5	ADL	Y	N	N	N	Y
Foundry Worker	SR5	ADL	Y	N	N	N	Y
Freezing Works – employee	SR5	ADL	Y	N	N	N	Y
French Polisher – qualified	CC	B	Y	Y	Y	N	Y
French Polisher – unqualified, less than three years experience	D	D	Y	N	N	N	Y
French Polisher – unqualified, minimum three years experience	SR2	ADL	Y	N	N	N	Y
Fruiterer/Greengrocer – employee	C5	C	Y	N	Y	N	Y
Fruiterer/Greengrocer – proprietor	C	C	Y	N	Y	N	Y
Fruit Packer/Picker	D	D	Y	N	N	N	Y
Funeral Parlour: Director – no embalming, admin only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Funeral Parlour: Director – no embalming, admin only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Funeral Parlour: Driver/pallbearer	B	B	Y	Y	Y	N	Y
Funeral Parlour: Embalmer	CC	B	Y	Y	Y	N	Y
Funeral Parlour: Undertaker	C	C	Y	N	Y	N	Y
Furnaceman	SR5	ADL	Y	N	N	N	Y
Furniture Dealer: Deliveries	C5	C	Y	N	Y	N	Y
Furniture Dealer: Sales – less than 20% light manual work	B	B	Y	Y	Y	N	Y
Furniture Dealer: Sales – more than 20% light manual work	CC	B	Y	Y	Y	N	Y
Furniture Dealer: Sales – no manual, average income >\$80,000	AA	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Furniture Dealer: Sales – no manual, average income <\$80,000	A	A	Y	Y	Y	N	Y
Furniture Removalist	SR5	ADL	Y	N	N	N	Y
Furniture Restorer – trade qualified	CC	B	Y	Y	Y	N	Y
Furniture Restorer – unqualified, less than three years experience	D	D	Y	N	N	N	Y
Furniture Restorer – unqualified, minimum three years experience	SR5	ADL	Y	N	N	N	Y
Furrier	C	C	Y	N	Y	N	Y
Garage/Service Station: Console Operator	B	B	Y	Y	Y	N	Y
Garage/Service Station: Mechanic – trade qualified	C	C	Y	N	Y	N	Y
Garage/Service Station: Proprietor	B	B	Y	Y	Y	N	Y
Garage/Service Station: Pump attendant/ operator	C2	C	Y	N	Y	N	Y
Garbage Collector/Driver	SR5	ADL	Y	N	N	N	Y
Gardener – trade qualified	C	C	Y	N	Y	N	Y
Gardener – unqualified	SR5	ADL	Y	N	N	N	Y
Gas Fitter – trade qualified	CC	B	Y	Y	Y	N	Y
Gas Fitter – unqualified, less than three years experience	D	D	Y	N	N	N	Y
Gas Fitter – unqualified, minimum three years experience	C2	C	Y	N	Y	N	Y
Gas Meter Reader/Tester	B	B	Y	Y	Y	N	Y
Gas Pipelayer	SR5	ADL	Y	N	N	N	Y
Geologist/Geophysicist – field work, no underground, no explosives	B	B	Y	Y	Y	N	Y
Geologist/Geophysicist – field work, no underground, using explosives	D	D	\$1.00	N	N	N	Y
Geologist/Geophysicist – field work, underground, no explosives	CC	B	Y	Y	Y	N	Y
Geologist/Geophysicist – field work, underground, using explosives	D	D	\$1.00	N	N	N	Y
Geologist/Geophysicist – not university qualified, office only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Geologist/Geophysicist – not university qualified, office only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Geologist/Geophysicist – offshore, qualified, office only	A	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Geologist/Geophysicist – offshore, qualified, other	CC	B	Y	Y	Y	N	Y
Geologist/Geophysicist – university qualified, office only	AAA	A	Y	Y	Y	N	Y
Geologist/Geophysicist – using explosives	D	D	\$1.00	N	N	N	Y
Glass Blower	D	D	Y	N	N	N	Y
Glazier – trade qualified	CC	B	Y	Y	Y	N	Y
Glazier – unqualified, minimum three years experience	C5	C	Y	N	Y	N	Y
Goldsmith – trade qualified	B	B	Y	Y	Y	N	Y
Goldsmith – unqualified, minimum three years experience	CC	B	Y	Y	Y	N	Y
Golf Professional: Shop and tuition	CC	B	Y	Y	Y	N	Y
Golf Professional: Shop only	B	B	Y	Y	Y	N	Y
Golf Professional: Tournaments	D	D	Y	N	N	N	Y
Government Employees – clerical only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Government Employees – clerical only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Graphic Designer – not qualified	D	D	Y	N	N	N	Y
Graphic Designer – qualified, not working from home, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Graphic Designer – qualified, not working from home, average income <\$80,000	A	A	Y	Y	Y	N	Y
Graphic Designer – qualified, working from home	D	D	Y	N	N	N	Y
Grave Digger	SR5	ADL	Y	N	N	N	Y
Greenkeeper/Groundsman – qualified	C	C	Y	N	Y	N	Y
Greenkeeper/Groundsman – unqualified	SR5	ADL	Y	N	N	N	Y
Greyhound Trainer	D	D	Y	N	N	N	Y
Grocer	CC	B	Y	Y	Y	N	Y
Guest House Proprietor/Bed and Breakfast Proprietor	CC5	B	Y	Y	Y	N	Y
Gunsmith	CC	B	Y	Y	Y	N	Y
Gynaecologist	AM	A	Y	Y	Y	N	Y
Gyprock Fixer – trade qualified	C5	C	Y	N	Y	N	Y
Gyprock Fixer – unqualified, less than three years experience	D	D	Y	N	N	N	Y
Gyprock Fixer – unqualified, minimum three years experience	SR2	ADL	Y	N	N	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Haberdasher	B	B	Y	Y	Y	N	Y
Handyman – full time, not self employed	C2	C	Y	N	Y	N	Y
Handyman – self employed or part time	D	D	Y	N	N	N	Y
Harbour Pilot	C5	C	Y	N	Y	N	Y
Hardware Retailer	B	B	Y	Y	Y	N	Y
Health Inspector	BB	A	Y	Y	Y	N	Y
Helicopter Pilot/Crew: TV/Radio	D	D	Y	N	N	N	Y
Home Duties/Housewife/Homemaker	D	B	Y	N	N	Y	Y
Homeopath – not qualified or working from home	D	D	Y	N	N	N	Y
Homeopath – qualified, not working from home, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Homeopath – qualified, not working from home, average income <\$80,000	A	A	Y	Y	Y	N	Y
Horse Riding Instructor	D	D	Y	N	N	N	Y
Horse Strappers/Trainers	D	D	Y	N	N	N	Y
Horticulturalist – other	CC5	B	Y	Y	Y	N	Y
Horticulturalist – qualified (university/TAFE course)	CC	B	Y	Y	Y	N	Y
Hospital Orderly/Porter	C5	C	Y	N	Y	N	Y
Hotel/Motel: Administration only – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Hotel/Motel: Administration only – average income <\$80,000	A	A	Y	Y	Y	N	Y
Hotel/Motel: Bellboy	D	D	Y	N	N	N	Y
Hotel/Motel: Concierge – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Hotel/Motel: Concierge – average income <\$80,000	A	A	Y	Y	Y	N	Y
Hotel/Motel: Laundry Staff	D	D	Y	N	N	N	Y
Hotel/Motel: Maid – minimum two years experience	C2	C	Y	N	Y	N	Y
Hotel/Motel: Maintenance – qualified	C	C	Y	N	Y	N	Y
Hotel/Motel: Manager/Proprietor – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Hotel/Motel: Manager/Proprietor – average income <\$80,000	A	A	Y	Y	Y	N	Y
Hotel/Motel: Porter	SR2	ADL	Y	N	N	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Hotel/Motel: Security – armed	D	D	Y	N	N	N	Y
Hotel/Motel: Security – unarmed	C2	C	Y	N	Y	N	Y
House reblocker/restumper	SR5	ADL	Y	N	N	N	Y
Human Resources Officer – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Human Resources Officer – average income <\$80,000	A	A	Y	Y	Y	N	Y
Human Resources: Manager – not university qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Human Resources: Manager – not university qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Human Resources: Manager – not university qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Human Resources: Manager – not university qualified, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Human Resources: Manager – university qualified	AAA	A	Y	Y	Y	N	Y
Hydraulic Hose Fitter	SR5	ADL	Y	N	N	N	Y
Hypnotherapist – qualified Member of Australian Hypnotherapist Society, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Hypnotherapist – qualified Member of Australian Hypnotherapist Society, average income <\$80,000	A	A	Y	Y	Y	N	Y
Hypnotherapist – unqualified or not Member of Australian Hypnotherapist Society	D	D	Y	N	N	N	Y
Instrument Maker – qualified	B	B	Y	Y	Y	N	Y
Instrument Maker – unqualified, minimum three years experience	CC	B	Y	Y	Y	N	Y
Insulation Installer – minimum three years experience	C2	C	Y	N	Y	N	Y
Insurance Agent/Broker/Planner/Consultant – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Insurance Agent/Broker/Planner/Consultant – average income <\$80,000	A	A	Y	Y	Y	N	Y
Insurance Assessor/Adjustor – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Insurance Assessor/Adjustor – average income <\$80,000	A	A	Y	Y	Y	N	Y
Insurance Clerk – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Insurance Clerk – average income <\$80,000	A	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Insurance Investigator – no surveillance work/ administration only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Insurance Investigator – no surveillance work/ administration only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Insurance Investigator – surveillance work	D	D	Y	N	N	N	Y
Insurance Management/Executive – not university qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Insurance Management/Executive – not university qualified, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Insurance Management/Executive – university qualified	AAA	A	Y	Y	Y	N	Y
Interpreter – not working from home, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Interpreter – not working from home, average income <\$80,000	A	A	Y	Y	Y	N	Y
Investment Banker – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Investment Banker – average income <\$80,000	A	A	Y	Y	Y	N	Y
Iridologist – qualified, not working from home, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Iridologist – qualified, not working from home, average income <\$80,000	A	A	Y	Y	Y	N	Y
Iridologist – unqualified or working from home	D	D	Y	N	N	N	Y
Ironing Contractor	SR5	ADL	Y	N	N	N	Y
Ironmonger	SR5	ADL	Y	N	N	N	Y
Irrigation/drainage worker	SR5	ADL	Y	N	N	N	Y
Jackeroo/Jillaroo	D	D	Y	N	N	N	N
Jeweller: Sales retail store – no manual duties	A	A	Y	Y	Y	N	Y
Jeweller: Sales retail store – performing up to 10% light manual duties	BB	A	Y	Y	Y	N	Y
Jeweller: Trade Qualified Cutter, Polisher, Repairs	B	B	Y	Y	Y	N	Y
Jeweller: Unqualified Cutter/Polisher – minimum two years experience	C2	C	Y	N	Y	N	Y
Jockey: Flat racing	D	D	Y	N	N	N	N
Jockey: Harness racing	D	D	Y	N	N	N	N
Jockey: Steeple/jump racing	D	D	Y	N	N	N	N
Joiner – trade qualified	CC	B	Y	Y	Y	N	Y
Joiner – unqualified, minimum three years experience	C2	C	Y	N	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Journalist – employed, no overseas assignments or unusual hazards, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Journalist – employed, no overseas assignments or unusual hazards, average income <\$80,000	A	A	Y	Y	Y	N	Y
Journalist – freelance, not at home, no overseas assignments or unusual hazards, regular work	B	B	Y	Y	Y	N	Y
Judge	AL	A	Y	Y	Y	N	Y
Judges Clerk – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Judges Clerk – average income <\$80,000	A	A	Y	Y	Y	N	Y
Kennel/Cat Homes: Owner/Proprietor	C	C	Y	N	Y	N	Y
Kennel/Cat Homes: Worker	C2	C	Y	N	Y	N	Y
Kiln Operator	C2	C	Y	N	Y	N	Y
Laboratory Assistant	B	B	Y	Y	Y	N	Y
Laboratory Technician – qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Laboratory Technician – qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Labourer	D	D	Y	N	N	N	Y
Landscape worker: Landscape architect – university qualified, less than 10% manual work, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Landscape worker: Landscape architect – university qualified, less than 10% manual work, average income <\$80,000	A	A	Y	Y	Y	N	Y
Landscape Worker: Trade qualified	C	C	Y	N	Y	N	Y
Landscape Worker: unqualified or less than three years experience	SR5	ADL	Y	N	N	N	Y
Lathe Operator – not trade qualified	D	D	Y	N	N	N	Y
Lathe Operator – trade qualified	C5	C	Y	N	Y	N	Y
Laundry/Laundromat: Owner	C5	C	Y	N	Y	N	Y
Laundry/Laundromat: Staff	D	D	Y	N	N	N	Y
Law Clerk – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Law Clerk – average income <\$80,000	A	A	Y	Y	Y	N	Y
Lawn Mowing Contractor: less than three years experience	D	D	Y	N	N	N	Y
Lawn Mowing Contractor: minimum three years experience	C2	C	Y	N	Y	N	Y
Lawn Mowing Contractor: Sales/Service	B	B	Y	Y	Y	N	Y
Lawyer	AL	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Lecturer – university or equivalent	AAA	A	Y	Y	Y	N	Y
Librarian – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Librarian – average income <\$80,000	A	A	Y	Y	Y	N	Y
Life Guard	D	D	Y	N	N	N	Y
Linesperson – electrical/telephone, heights over ten metres	C2	C	\$1.00	N	Y	N	Y
Linesperson – electrical/telephone, heights up to ten metres	C	C	Y	N	Y	N	Y
Livestock Broker/Buyer/Dealer – including manual	CC	B	Y	Y	Y	N	Y
Livestock Broker/Buyer/Dealer – no manual	B	B	Y	Y	Y	N	Y
Locksmith	B	B	Y	Y	Y	N	Y
Logging Contractor/Log Hauler	D	D	Y	N	N	N	Y
Lumberjack	D	D	\$1.00	N	N	N	N
Machinery Sales/Hire	B	B	Y	Y	Y	N	Y
Machinist/Machine Operator – not trade qualified	D	D	Y	N	N	N	Y
Machinist/Machine Operator – trade qualified	C5	C	Y	N	Y	N	Y
Magistrate	AL	A	Y	Y	Y	N	Y
Manager – more than 20% light manual duties and supervising blue collar workers	CC	B	Y	Y	Y	N	Y
Manager – office/administration only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Manager – office/administration only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Manager – up to 20% light manual duties and supervising blue collar workers	B	B	Y	Y	Y	N	Y
Manicurist – not working from home, salon only	C2	C	Y	N	Y	N	Y
Manicurist – working from home/mobile	D	D	Y	N	N	N	Y
Marina Owner – no manual work, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Marina Owner – no manual work, average income <\$80,000	A	A	Y	Y	Y	N	Y
Marine Crew – not ocean going	C2	C	Y	N	Y	N	Y
Marine Crew – ocean going in Australian Waters	SR2	ADL	Y	N	N	N	Y
Market Gardener – less than three years experience	D	D	Y	N	N	N	Y
Market Gardener – minimum three years experience	C2	C	Y	N	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Marketing/Sales Manager – not degree qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Marketing/Sales Manager – not degree qualified, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Marketing/Sales Manager – not degree qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Marketing/Sales Manager – not degree qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Marketing/Sales Manager – university degree qualified	AAA	A	Y	Y	Y	N	Y
Market Researcher/Analyst – degree qualified	AAA	A	Y	Y	Y	N	Y
Market Researcher/Analyst – not degree qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Market Researcher/Analyst – not degree qualified, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Market Researcher/Analyst – not degree qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Market Researcher/Analyst – not degree qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Market Stall Holder	D	D	Y	N	N	N	Y
Martial Arts Instructor	D	D	Y	N	N	N	Y
Masseur – qualified, working in recognised centre or salon only	CC5	B	Y	Y	Y	N	Y
Masseur – unqualified or working from home	D	D	Y	N	N	N	Y
Meat Industry: Boner	SR2	ADL	Y	N	N	N	Y
Meat Industry: Inspector	CC	B	Y	Y	Y	N	Y
Meat Industry: Packer	SR5	ADL	Y	N	N	N	Y
Meat Industry: Supervisor – no manual	CC	B	Y	Y	Y	N	Y
Medical Practitioner	AM	A	Y	Y	Y	N	Y
Medical Practitioner – student	D	D	Y	N	N	N	Y
Merchant Banker	AAA	A	Y	Y	Y	N	Y
Metallurgist – qualified, no underground work	AA	A	Y	Y	Y	N	Y
Meteorologist	AAA	A	Y	Y	Y	N	Y
Meter Reader	B	B	Y	Y	Y	N	Y
Midwife – registered	CC	B	Y	Y	Y	N	Y
Mining							
Mining: Clerical/Office work only – average income >\$80,000	AA	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Mining: Clerical/Office work only – average income <\$80,000	A	A	Y	Y	Y	N	Y
Mining: Executive managers – degree qualified, office only	AAA	A	Y	Y	Y	N	Y
Mining: Manager – no manual work, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Mining: Manager – no manual work, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Mining: Manager – no manual work, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Mining: Manager – no manual work, average income <\$80,000	A	A	Y	Y	Y	N	Y
Mining: Plant operators – open cut mines only	C2	C	Y	N	Y	N	Y
Mining: Quarry worker – no explosives	SR5	ADL	Y	N	N	N	Y
Mining: Safety Officer	B	B	Y	Y	Y	N	Y
Mining: Surface worker – bogger operator	SR5	ADL	Y	N	N	N	Y
Mining: Surface worker – explosives handling	D	D	\$1.00	N	N	N	Y
Mining: Surface worker – mill operator	SR5	ADL	Y	N	N	N	Y
Mining: Surface worker – not trade qualified, explosives handling	D	D	\$1.00	N	N	N	Y
Mining: Surface worker – not trade qualified, no explosives	D	D	Y	N	N	N	Y
Mining: Surface worker – trade qualified (e.g. Welder, Carpenter, Electrician, Mechanic), no explosives	C5	C	Y	N	Y	N	Y
Mining: Surface worker – trade qualified, explosives handling	D	D	\$1.00	N	N	N	Y
Mining: Underground – bogger operator	SR2	ADL	Y	N	N	N	Y
Mining: Underground – explosives handling	D	D	\$1.00	N	N	N	Y
Mining: Underground – jumbo operator, no explosives	SR2	ADL	Y	N	N	N	Y
Mining: Underground – not trade qualified, explosives handling	D	D	\$1.00	N	N	N	Y
Mining: Underground – not trade qualified, no explosives	D	D	Y	N	N	N	Y
Mining: Underground – trade qualified, explosives handling	D	D	\$1.00	N	N	N	Y
Mining: Underground – trade qualified (e.g. Welder, Carpenter, Electrician, Mechanic), no explosives	C5	C	Y	N	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Minister of Religion – sole occupation	A	A	Y	Y	Y	N	Y
Mobile coffee van operator/owner, established minimum three years	C5	C	Y	N	Y	N	Y
Model	D	D	Y	N	N	N	Y
Motor Mechanic – trade qualified	CC	B	Y	Y	Y	N	Y
Motor Mechanic – unqualified	D	D	Y	N	N	N	Y
Motor Vehicle – assembly worker	SR5	ADL	Y	N	N	N	Y
Moulder/casting workers – qualified	SR5	ADL	Y	N	N	N	Y
Moulder/casting workers – unqualified	SR2	ADL	Y	N	N	N	Y
Muffler Fitter – less than three years experience	D	D	Y	N	N	N	Y
Muffler Fitter – minimum three years experience	C2	C	Y	N	Y	N	Y
Museum Curator – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Museum Curator – average income <\$80,000	A	A	Y	Y	Y	N	Y
Musician	D	D	Y	N	N	N	Y
Musician – orchestra, full time, salaried	C2	C	Y	N	Y	N	Y
Nanny	D	D	Y	N	N	Y	Y
Naturopath – not qualified, working from home	D	D	Y	N	N	N	Y
Naturopath – qualified, not working from home, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Naturopath – qualified, not working from home, average income <\$80,000	A	A	Y	Y	Y	N	Y
Neurologist	AM	A	Y	Y	Y	N	Y
Newsagent: Counter sales duties, involving some light manual work	BB	A	Y	Y	Y	N	Y
Newsagent: Counter sales duties only, sedentary only, no manual work	A	A	Y	Y	Y	N	Y
Newsagent: Paper deliveries	CC	B	Y	Y	Y	N	Y
Newspaper Compositor	B	B	Y	Y	Y	N	Y
Newspaper Editor – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Newspaper Editor – average income <\$80,000	A	A	Y	Y	Y	N	Y
News Reader	D	D	Y	N	N	N	Y
Nurse: Assistant/Aide	C2	C	Y	N	Y	N	Y
Nurse: Director of Nursing – no manual duties, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Nurse: Director of Nursing – no manual duties, average income <\$80,000	A	A	Y	Y	Y	N	Y
Nurse: Enrolled	CC	B	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Nurse: Intellectual disability/Psychiatric	C5	C	Y	N	Y	N	Y
Nurse: Registered	B	B	Y	Y	Y	N	Y
Nurse: Student	D	D	Y	N	N	N	Y
Nurse: Theatre	CC	B	Y	Y	Y	N	Y
Nurse: Unit Managers – no manual duties, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Nurse: Unit Managers – no manual duties, average income <\$80,000	A	A	Y	Y	Y	N	Y
Nursery: Qualified nurseryman	C2	C	Y	N	Y	N	Y
Nursery: Retail employee – less than 20% manual work	CC	B	Y	Y	Y	N	Y
Nursery: Unqualified nurseryman	D	D	Y	N	N	N	Y
Obstetrician	AM	A	Y	Y	Y	N	Y
Occupational Therapist	AA	A	Y	Y	Y	N	Y
Oil and Gas Industry							
Oil and Gas Industry: Chef or kitchen worker – offshore	C5	C	Y	N	Y	N	Y
Oil and Gas Industry: Crane Driver – offshore	SR2	ADL	Y	N	N	N	Y
Oil and Gas Industry: Crane Driver – onshore	SR5	ADL	Y	N	N	N	Y
Oil and Gas Industry: Derrickman – offshore	SR2	ADL	\$1.00	N	N	N	Y
Oil and Gas Industry: Derrickman – onshore	SR2	ADL	Y	N	N	N	Y
Oil and Gas Industry: Driller – offshore	SR2	ADL	Y	N	N	N	Y
Oil and Gas Industry: Driller – onshore	SR2	ADL	Y	N	N	N	Y
Oil and Gas Industry: Executive Manager – onshore, not university qualified, office only, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Oil and Gas Industry: Executive Manager – onshore, not university qualified, office only, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Oil and Gas Industry: Executive Manager – onshore, university qualified	AA	A	Y	Y	Y	N	Y
Oil and Gas Industry: Executive Manager – onshore, university qualified, office only	AAA	A	Y	Y	Y	N	Y
Oil and Gas Industry: Laboratory Technician – offshore	B	B	Y	Y	Y	N	Y
Oil and Gas Industry: Labourer – onshore	D	D	Y	N	N	N	Y
Oil and Gas Industry: Management/Clerical only – onshore, average income >\$80,000	AA	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Oil and Gas Industry: Management/Clerical only – onshore, average income <\$80,000	A	A	Y	Y	Y	N	Y
Oil and Gas Industry: Pipeline workers: (e.g. Welder, Carpenter, Electrician, Mechanic) – onshore, not trade qualified	SR2	ADL	Y	N	N	N	Y
Oil and Gas Industry: Pipeline workers: (e.g. Welder, Carpenter, Electrician, Mechanic) – onshore, trade qualified	C5	C	Y	N	Y	N	Y
Oil and Gas Industry: Pipeline workers: Repairmen/Trench workers – onshore	SR2	ADL	Y	N	N	N	Y
Oil and Gas Industry: Refinery workers: General definition workers – onshore	D	D	Y	N	N	N	Y
Oil and Gas Industry: Refinery workers: Rigger – onshore, height less than ten metres	D	D	Y	N	N	N	Y
Oil and Gas Industry: Refinery workers: Rigger – onshore, height more than ten metres	D	D	\$1.00	N	N	N	Y
Oil and Gas Industry: Refinery workers: Supervisor – onshore, office duties only	A	A	Y	Y	Y	N	Y
Oil and Gas Industry: Rigger – offshore	D	D	Y	N	N	N	Y
Oil and Gas Industry: Rigger – onshore, height less than ten metres	D	D	Y	N	N	N	Y
Oil and Gas Industry: Rigger – onshore, height more than ten metres	D	D	\$1.00	N	N	N	Y
Oil and Gas Industry: Supervisor – offshore, office duties only	A	A	Y	Y	Y	N	Y
Oil and Gas Industry: Supervisor – offshore, other	C5	C	Y	N	Y	N	Y
Oil and Gas Industry: Supervisor – onshore, other	C5	C	Y	N	Y	N	Y
Oil and Gas Industry: Tool pusher – offshore	SR5	ADL	Y	N	N	N	Y
Ophthalmologist	AM	A	Y	Y	Y	N	Y
Optician/Optical Dispenser – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Optician/Optical Dispenser – average income <\$80,000	A	A	Y	Y	Y	N	Y
Optometrist	AM	A	Y	Y	Y	N	Y
Orchardist – proprietor/owner only	C2	C	Y	N	Y	N	Y
Orthodontist	AM	A	Y	Y	Y	N	Y
Orthopaedic Surgeon	AM	A	Y	Y	Y	N	Y
Osteopath	AM	A	Y	Y	Y	N	Y
Other: Occupation not specified – A rates	A	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Other: Occupation not specified – AA rates	AA	A	Y	Y	Y	N	Y
Other: Occupation not specified – AAA rates	AAA	A	Y	Y	Y	N	Y
Other: Occupation not specified – AL rates	AL	A	Y	Y	Y	N	Y
Other: Occupation not specified – AM rates	AM	A	Y	Y	Y	N	Y
Other: Occupation not specified – B rates	B	B	Y	Y	Y	N	Y
Other: Occupation not specified – BB rates	BB	A	Y	Y	Y	N	Y
Other: Occupation not specified – C rates	C	C	Y	N	Y	N	Y
Other: Occupation not specified – CC rates	CC	B	Y	Y	Y	N	Y
Other: Occupation not specified – SR rates	SR	ADL	Y	N	N	N	Y
Other: Occupation not specified – D rates	D	D	Y	N	N	N	N
Oyster Farmer/Packer – not offshore	D	D	Y	N	N	N	Y
Oyster Farmer/Packer – offshore	D	D	Y	N	N	N	N
Paediatrician	AM	A	Y	Y	Y	N	Y
Painter – trade qualified, heights less than ten metres	C	C	Y	N	Y	N	Y
Painter – trade qualified or unqualified, heights more than ten metres	D	D	Y	N	N	N	Y
Painter – unqualified, less than three years experience, heights less than ten metres	D	D	Y	N	N	N	Y
Painter – unqualified, more than three years experience, heights less than ten metres	C5	C	Y	N	Y	N	Y
Panelbeater – not qualified	D	D	Y	N	N	N	Y
Panelbeater – trade qualified	C	C	Y	N	Y	N	Y
Paper/Pulp Industry – skilled	SR5	ADL	Y	N	N	N	Y
Paper/Pulp Industry – unskilled	SR2	ADL	Y	N	N	N	Y
Paralegal – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Paralegal – average income <\$80,000	A	A	Y	Y	Y	N	Y
Paramedic	C	C	Y	N	Y	N	Y
Parking Station Attendant: Cashier only	CC	B	Y	Y	Y	N	Y
Parking Station Attendant: Parking cars	SR2	ADL	Y	N	N	N	Y
Parole Officer – office only	BB	A	Y	Y	Y	N	Y
Pathologist	AM	A	Y	Y	Y	N	Y
Patrolman: Security – armed	D	D	Y	N	N	N	Y
Patrolman: Security – unarmed	C2	C	Y	N	Y	N	Y
Paver	C5	C	Y	N	Y	N	Y
Pawnbroker – minimum three years experience	C2	C	Y	N	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Periodontist	AM	A	Y	Y	Y	N	Y
Personal Assistant – not working from home, administration only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Personal Assistant – not working from home, administration only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Personal Assistant – working from home, administration only	D	D	Y	N	N	N	Y
Personnel Consultant – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Personnel Consultant – average income <\$80,000	A	A	Y	Y	Y	N	Y
Pest Controller/Exterminator – heights less than ten metres	C	C	Y	N	Y	N	Y
Pest Controller/Exterminator – heights more than ten metres	D	D	Y	N	N	N	Y
Pharmacist	AAA	A	Y	Y	Y	N	Y
Photocopier Technician/Repairman	B	B	Y	Y	Y	N	Y
Photographer: Aerial – commercial pilot	D	D	\$2.00	N	N	N	Y
Photographer: Employee – Australia only, no aviation, no hazardous activities	CC	B	Y	Y	Y	N	Y
Photographer: Freelance – Australia only, no aviation, no hazardous activities	C5	C	Y	N	Y	N	Y
Photographer: Press/TV news Photographer – Australia only	CC5	B	Y	Y	Y	N	Y
Photographer: Studio only – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Photographer: Studio only – more than 10% manual work	B	B	Y	Y	Y	N	Y
Photographer: Studio – weddings and private functions, local only	B	B	Y	Y	Y	N	Y
Physicist	AAA	A	Y	Y	Y	N	Y
Physiologist	AM	A	Y	Y	Y	N	Y
Physiotherapist – degree qualified	AM	A	Y	Y	Y	N	Y
Physiotherapist – not degree qualified	BB	A	Y	Y	Y	N	Y
Piano Tuner	B	B	Y	Y	Y	N	Y
Picture Framer	B	B	Y	Y	Y	N	Y
Plant Operator – less than 20% manual work	CC	B	Y	Y	Y	N	Y
Plant Operator – office, control room, no manual work, average income >\$80,000	AA	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Plant Operator – office, control room, no manual work, average income <\$80,000	A	A	Y	Y	Y	N	Y
Plasterer – trade qualified or minimum three years experience	C5	C	Y	N	Y	N	Y
Plasterer – unqualified or less than three years experience	SR2	ADL	Y	N	N	N	Y
Plumber – trade qualified	CC	B	Y	Y	Y	N	Y
Plumber – unqualified, less than three years experience	D	D	Y	N	N	N	Y
Plumber: Roof Plumber – qualified or unqualified, minimum three years experience	SR5	ADL	Y	N	N	N	Y
Podiatrist – less than three years experience	AA	A	Y	Y	Y	N	Y
Podiatrist – minimum three years experience	AA	A	Y	Y	Y	N	Y
Police: All officers	D	D	Y	N	N	N	N
Police: Clerical – non officer (past or present), average income >\$80,000	AA	A	Y	Y	Y	N	Y
Police: Clerical – non officer (past or present), average income <\$80,000	A	A	Y	Y	Y	N	Y
Pool Cleaner	C5	C	Y	N	Y	N	Y
Post Office: Clerical – counter staff	BB	A	Y	Y	Y	N	Y
Post Office: Mail Contractor/Sorter/Delivery	D	D	Y	N	N	N	Y
Post Office: Postman – not using motorbike	C5	C	Y	N	Y	N	Y
Post Office: Postman – using motorbike	C2	C	Y	N	Y	N	Y
Potter – commercial, qualified, office only, not working from home	B	B	Y	Y	Y	N	Y
Potter – commercial, unqualified, working from home	D	D	Y	N	N	N	Y
Poultry Farmer: Manager only	C5	C	Y	N	Y	N	Y
Poultry Farmer: Other than manager	C2	C	Y	N	Y	N	Y
Priest – sole occupation	A	A	Y	Y	Y	N	Y
Printer: Bookbinder/Compositor	B	B	Y	Y	Y	N	Y
Printer: Editor/Proofreader – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Printer: Editor/Proofreader – average income <\$80,000	A	A	Y	Y	Y	N	Y
Printer: Lithographer	B	B	Y	Y	Y	N	Y
Printer: Trade qualified	CC	B	Y	Y	Y	N	Y
Printer: unqualified, minimum three years experience	C2	C	Y	N	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Prison: Clerical – non officer, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Prison: Clerical – non officer, average income <\$80,000	A	A	Y	Y	Y	N	Y
Prison Warden/Officer	D	D	Y	N	N	N	Y
Private Investigator: well established, minimum three years experience, unarmed	C2	C	Y	N	Y	N	Y
Probation Officer – clerical only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Probation Officer – clerical only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Process Worker	SR2	ADL	Y	N	N	N	Y
Production Line Worker	D	D	Y	N	N	N	Y
Professional Sportsperson	D	D	Y	N	N	N	Y
Professor	AAA	A	Y	Y	Y	N	Y
Property Developer/Investor – full time, involved with project management and actual development	B	B	Y	Y	Y	N	Y
Property Developer/Investor – no involvement with project management or in actual development	D	D	Y	N	N	N	Y
Property Manager/Caretaker – living on premises	D	D	Y	N	N	N	Y
Property Manager/Caretaker – not living on premises	C2	C	Y	N	Y	N	Y
Property Rental Manager – involving some light manual work	BB	A	Y	Y	Y	N	Y
Property Rental Manager – sedentary only, no manual work	A	A	Y	Y	Y	N	Y
Psychiatrist	AM	A	Y	Y	Y	N	Y
Psychologist	AM	A	Y	Y	Y	N	Y
Public Relations Officer – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Public Relations Officer – average income <\$80,000	A	A	Y	Y	Y	N	Y
Publisher – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Publisher – average income <\$80,000	A	A	Y	Y	Y	N	Y
Quantity Surveyor – consulting/office work only, university qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Quantity Surveyor – office duties only, average income >\$80,000	AA	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Quantity Surveyor – office duties only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Quantity Surveyor – qualified, other	CC	B	Y	Y	Y	N	Y
Quarries: Blaster	D	D	\$1.00	N	N	N	Y
Quarries: Crusherman	D	D	Y	N	N	N	Y
Quarries: Jackhammer operator	D	D	Y	N	N	N	Y
Quarries: Licensed tradesman (e.g. Carpenter, Electrician, Mechanic) – explosives handling	D	D	\$1.00	N	N	N	Y
Quarries: Licensed tradesman (e.g. Carpenter, Electrician, Mechanic) – no explosives	C5	C	Y	N	Y	N	Y
Quarries – semi-skilled, plant operator	SR2	ADL	Y	N	N	N	Y
Radiographer – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Radiographer – average income <\$80,000	A	A	Y	Y	Y	N	Y
Radiologist	AM	A	Y	Y	Y	N	Y
Radio Worker: Director/producer – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Radio Worker: Director/producer – average income <\$80,000	A	A	Y	Y	Y	N	Y
Radio Worker: Sound Engineer – qualified	B	B	Y	Y	Y	N	Y
Radio Worker: Technician	B	B	Y	Y	Y	N	Y
Railway Workers: Booking officer	A	A	Y	Y	Y	N	Y
Railway Workers: Ganger	D	D	Y	N	N	N	Y
Railway Workers: Guard	D	D	Y	N	N	N	Y
Railway Workers: Inspector – ticket	C5	C	Y	N	Y	N	Y
Railway Workers: Maintenance staff	D	D	Y	N	N	N	Y
Railway Workers: Porter	SR2	ADL	Y	N	N	N	Y
Railway Workers: Signaller	B	B	Y	Y	Y	N	Y
Railway Workers: Station master	B	B	Y	Y	Y	N	Y
Railway Workers: Ticket collector	D	D	Y	N	N	N	Y
Railway Workers: Train/Tram Driver	SR2	ADL	Y	N	N	N	Y
Ranger	C5	C	Y	N	Y	N	Y
Real Estate Agent – administration, involving some light manual work	BB	A	Y	Y	Y	N	Y
Real Estate Agent – administration only, no manual work	A	A	Y	Y	Y	N	Y
Receptionist – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Receptionist – average income <\$80,000	A	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Reflexologist – qualified, Australian registered, not working from home	A	A	Y	Y	Y	N	Y
Refrigeration Mechanic – trade qualified	CC	B	Y	Y	Y	N	Y
Refrigeration Mechanic – unqualified, minimum three years experience	C5	C	Y	N	Y	N	Y
Rehabilitation consultant	AM	A	Y	Y	Y	N	Y
Removalist	SR5	ADL	Y	N	N	N	Y
Renderer: Cement	SR5	ADL	Y	N	N	N	Y
Reporter – employed, no overseas work, office only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Reporter – employed, no overseas work, office only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Reporter – self employed or overseas work	D	D	Y	N	N	N	IC
Repossession Agent	D	D	Y	N	N	N	Y
Residential Care Worker	D	D	Y	N	N	N	Y
Restaurant: Kitchen hand	C5	C	Y	N	Y	N	Y
Restaurant: Maitre de	B	B	Y	Y	Y	N	Y
Restaurant: Waitress/Waiter	CC5	B	Y	Y	Y	N	Y
Road Maintenance and Construction	SR5	ADL	Y	N	N	N	Y
Road sweeper/cleaner driver	SR5	ADL	Y	N	N	N	Y
Roller Door Installer	C2	C	Y	N	Y	N	Y
Rubbish/garbage removalist – non-driver	SR5	ADL	Y	N	N	N	Y
Saddlemaker	B	B	Y	Y	Y	N	Y
Sailmaker	B	B	Y	Y	Y	N	Y
Sales Representative: Commercial travel – deliveries light goods only	B	B	Y	Y	Y	N	Y
Sales Representative: Commercial travel – no deliveries/repairs, involving some light manual work	BB	A	Y	Y	Y	N	Y
Sales Representative: Commercial travel – no deliveries/repairs, no manual work	A	A	Y	Y	Y	N	Y
Sales Representative – Deliveries	CC	B	Y	Y	Y	N	Y
Sales Representative – Door to door	D	D	Y	N	N	N	Y
Sales Representative – requiring lifting or demonstration of heavy goods	CC	B	Y	Y	Y	N	Y
Sandblaster	D	D	Y	N	N	N	Y
Sawmiller	D	D	Y	N	N	N	Y
Scaffold Worker – over ten metres	D	D	\$1.00	N	N	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Scaffold Worker – up to ten metres	SR2	ADL	Y	N	N	N	Y
Scientist – field work, hazardous chemicals	D	D	Y	N	N	N	N
Scientist – field work, less than 20%, no hazardous chemicals	B	B	Y	Y	Y	N	Y
Scientist – field work, more than 20%, no hazardous chemicals	CC	B	Y	Y	Y	N	Y
Scientist – laboratory only, no hazardous chemicals, degree qualified	AA	A	Y	Y	Y	N	Y
Scrap Metal Dealer	SR5	ADL	Y	N	N	N	Y
Scrapmetal worker	SR5	ADL	Y	N	N	N	Y
Screen Printer – trade qualified	CC	B	Y	Y	Y	N	Y
Screen Printer – unqualified, minimum three years experience	C2	C	Y	N	Y	N	Y
Sculptor	D	D	Y	N	N	N	Y
Secretary – not working from home, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Secretary – not working from home, average income <\$80,000	A	A	Y	Y	Y	N	Y
Security Guard: Aviation security – armed	D	D	Y	N	N	N	Y
Security Guard: Aviation security – unarmed	C2	C	Y	N	Y	N	Y
Security Guard: Bailiff – armed, courtroom only	D	D	Y	N	N	N	Y
Security Guard: Bailiff – unarmed, courtroom only	C	C	Y	N	Y	N	Y
Security Guard: Bank security – armed	D	D	Y	N	N	N	Y
Security Guard: Bank security – unarmed	C2	C	Y	N	Y	N	Y
Security Guard: Bodyguard	D	D	Y	N	N	N	N
Security Guard: Bouncer	D	D	Y	N	N	N	N
Security Guard: Casino security	D	D	Y	N	N	N	Y
Security Guard: Control room – unarmed, no intruder confrontation	B	B	Y	Y	Y	N	Y
Security Guard: Department store security/ detectives	D	D	Y	N	N	N	Y
Security Guard: Detectives	D	D	Y	N	N	N	Y
Security Guard: Hotel/Motel Industry security – armed	D	D	Y	N	N	N	Y
Security Guard: Hotel/Motel Industry security – unarmed	C2	C	Y	N	Y	N	Y
Security Guard: Railway guard	D	D	Y	N	N	N	Y
Sewage plant worker	SR5	ADL	Y	N	N	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Sewing Machine Mechanic	B	B	Y	Y	Y	N	Y
Sewing Machinist – qualified, not working from home	C5	C	Y	N	Y	N	Y
Sewing Machinist – unqualified	D	D	Y	N	N	N	Y
Shearer	D	D	Y	N	N	N	Y
Shed/Carport Erector	C	C	Y	N	Y	N	Y
Sheetmetal Worker – not trade qualified less than three years experience	D	D	Y	N	N	N	Y
Sheetmetal Worker – not trade qualified minimum three years experience	C2	C	Y	N	Y	N	Y
Sheetmetal Worker – trade qualified	C	C	Y	N	Y	N	Y
Shipwright	CC	B	Y	Y	Y	N	Y
Shipyard Worker	SR2	ADL	Y	N	N	N	Y
Shoemaker/Repairer – less than three years experience	CC	B	Y	Y	Y	N	Y
Shoemaker/Repairer – minimum three years experience	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Adult books/goods	CC	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Antique dealers – deliveries	C5	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Antique dealers – Restoration	C	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Antique dealers – sales and office only, no deliveries	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Aquarium shop	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Art supplies – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Art supplies – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Baby shop – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Baby shop – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Bakery	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Battery sales – no fitting	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Bedding – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Bedding – more than 10% manual work	B	B	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Shop Assistant/Keeper: Bicycle repairs	CC	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Bicycle sales	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Boating equipment – sales only, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Boating equipment – sales only, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Books/stationery – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Books/stationery – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Bottle shop	C2	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Brassware shop – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Brassware shop – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Building supplies – no deliveries	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Camping equipment	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Card shop – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Card shop – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Carpet – sales only, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Carpet – sales only, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Cars – office only, involving some light manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Cars – office only, no sales or manual work	A	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Cars – yard sales	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Chemist shop assistant – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Chemist shop assistant – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Chinaware and glassware shop – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Chinaware and glassware shop – more than 10% manual work	B	B	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Shop Assistant/Keeper: Clothing – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Clothing – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Computer – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Computer – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Confectionary – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Confectionary – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Curtain – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Curtain – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Delicatessen	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Department store – deliveries	C5	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Department store – sales, no deliveries, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Department store – sales, no deliveries, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Disposal store	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Duty free shop – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Duty free shop – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Electrical – deliveries	C5	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Electrical – retail sales only, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Electrical – retail sales only, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Fish and chip shop	CC	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Florist – deliveries	C5	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Florist – sales, no deliveries	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Florist – shop proprietor, no deliveries, less than 10% manual work	BB	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Shop Assistant/Keeper: Florist – shop proprietor, no deliveries, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Foot wear – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Foot wear – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Furnishings (cushions, fabrics) – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Furnishings (cushions, fabrics) – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Furniture – deliveries	C5	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Furniture – sales only, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Furniture – sales only, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Gift shop – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Gift shop – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Hardware – administration only	A	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Hardware – deliveries	C5	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Hardware – sales	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Health food – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Health food – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Ice cream parlour	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Juice vendor	C2	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Lawn moving sales	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Light fittings – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Light fittings – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Machinery sales/hire	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Motor vehicle accessories and spare parts	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Musical instruments – deliveries	C5	C	Y	N	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Shop Assistant/Keeper: Musical instruments – no deliveries, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Musical instruments – no deliveries, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Newsagent – no deliveries, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Newsagent – no deliveries, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Nursery retail – less than 20% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Office supply – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Office supply – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Paint and wallpaper	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Pet shop	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Photographic – repairs	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Photographic – sales, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Photographic – sales, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Record shop – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Record shop – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Second hand goods	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Sporting goods – sales only, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Sporting goods – sales only, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Supermarket – cashier	CC	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Supermarket – deliveries	C5	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Supermarket – manager and clerical, administration, involving some light manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Supermarket – manager and clerical, administration only, no manual work	A	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Supermarket – shelf stockist	SR5	ADL	Y	N	N	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Shop Assistant/Keeper: Swimming pool supplies	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Tobacconist – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Tobacconist – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Toy shop – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Toy shop – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Video/DVD/Record shop – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Video/DVD/Record shop – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Filler/Shelf Stacker	SR5	ADL	Y	N	N	N	Y
Shopfitter – not trade qualified, less than three years experience	D	D	Y	N	N	N	Y
Shopfitter – not trade qualified, more than three years experience	C5	C	Y	N	Y	N	Y
Shopfitter – trade qualified	CC	B	Y	Y	Y	N	Y
Shop Owner – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Owner – less than 20% manual work	B	B	Y	Y	Y	N	Y
Shop Owner – more than 20% manual work	C5	C	Y	N	Y	N	Y
Shop Owner – no manual work	A	A	Y	Y	Y	N	Y
Shop Owner: Sales – counter only, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Owner: Sales – counter only, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shunter	D	D	Y	N	N	N	Y
Signwriter – more than ten metres	D	D	\$1.00	N	N	N	Y
Signwriter – qualified, less than ten metres	B	B	Y	Y	Y	N	Y
Signwriter – unqualified, less than ten metres	C	C	Y	N	Y	N	Y
Silversmith – qualified	B	B	Y	Y	Y	N	Y
Silversmith – unqualified, minimum three years experience	C2	C	Y	N	Y	N	Y
Singer	D	D	Y	N	N	N	Y
Skylight Fitter – less than ten metres	C	C	Y	N	Y	N	Y
Skylight Fitter – more than ten metres	D	D	\$1.00	N	N	N	Y
Slaughterman	SR2	ADL	Y	N	N	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Social Educator/Trainer	D	D	Y	N	N	N	Y
Social Worker/Counsellor – degree qualified, Field visits	BB	A	Y	Y	Y	N	Y
Social Worker/Counsellor – degree qualified, Office only	AA	A	Y	Y	Y	N	Y
Social Worker/Counsellor – unqualified, minimum three years experience	B	B	Y	Y	Y	N	Y
Soft Drink Vendor	C2	C	Y	N	Y	N	Y
Solicitor	AL	A	Y	Y	Y	N	Y
Sound Technician – studio only, minimum three years experience	B	B	Y	Y	Y	N	Y
Speech Therapist/Pathologist – not university qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Speech Therapist/Pathologist – not university qualified, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Speech Therapist/Pathologist – University qualified	AAA	A	Y	Y	Y	N	Y
Spray Painter – trade qualified	CC	B	Y	Y	Y	N	Y
Spray Painter – unqualified, minimum three years experience	C5	C	Y	N	Y	N	Y
Squash Court Proprietor – no coaching	B	B	Y	Y	Y	N	Y
Statistician – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Statistician – average income <\$80,000	A	A	Y	Y	Y	N	Y
Steel Mill Worker	D	D	Y	N	N	N	Y
Stevedore	SR5	ADL	Y	N	N	N	Y
Stock and Station Agent – no manual work	B	B	Y	Y	Y	N	Y
Stock and Station Agent – with manual work	CC5	B	Y	Y	Y	N	Y
Stockbroker – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Stockbroker – average income <\$80,000	A	A	Y	Y	Y	N	Y
Stockman	D	D	Y	N	N	N	Y
Stone Mason	C	C	Y	N	Y	N	Y
Storeperson/Warehouse person	SR5	ADL	Y	N	N	N	Y
Student – medical/nursing/dentistry (with practical)	D	D	Y	N	N	N	Y
Student – other	D	D	Y	N	N	N	Y
Stuntperson – film/TV	D	D	\$2.00	N	N	N	N
Stuntperson – record attempts and one off stunts	D	D	IC	N	N	N	N

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Surfboard Reshaper	SR5	ADL	Y	N	N	N	Y
Surgeon	AM	A	Y	Y	Y	N	Y
Surveyor – consulting/office work only, university qualified	AAA	A	Y	Y	Y	N	Y
Surveyor: Field work – other, qualified	CC	B	Y	Y	Y	N	Y
Surveyor: Land – qualified, less than 20% field work	B	B	Y	Y	Y	N	Y
Surveyor: Mining – qualified, no underground	C5	C	Y	N	Y	N	Y
Surveyor: Quantity – qualified, office duties only, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Surveyor: Quantity – qualified, office duties only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Surveyor: Quantity – qualified, office duties only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Surveyor: Quantity – qualified, other	CC	B	Y	Y	Y	N	Y
Surveyor: Underwater – qualified	D	D	\$2.00	N	N	N	N
Swimming Pool Attendant – permanent, full time, minimum two years experience	C5	C	Y	N	Y	N	Y
Swimming Pool Builder – above ground, qualified	C	C	Y	N	Y	N	Y
Swimming Pool Builder – in ground, concrete, licensed	C	C	Y	N	Y	N	Y
Swimming Pool Builder – in ground, fibreglass	C	C	Y	N	Y	N	Y
TAB Agent – full time	A	A	Y	Y	Y	N	Y
Tattooist	D	D	Y	N	N	N	Y
Tax Consultant – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Tax Consultant – average income <\$80,000	A	A	Y	Y	Y	N	Y
Taxidermist	CC	B	Y	Y	Y	N	Y
Teacher: Headmaster	AAA	A	Y	Y	Y	N	Y
Teacher: Kindergarten aide	CC	B	Y	Y	Y	N	Y
Teacher: Kindergarten teacher – qualified	BB	A	Y	Y	Y	N	Y
Teacher: Music Teacher – qualified, not working from home, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Teacher: Music Teacher – qualified, not working from home, average income <\$80,000	A	A	Y	Y	Y	N	Y
Teacher: Music Teacher – qualified, working from home	D	D	Y	N	N	N	Y
Teacher: Non-manual, classroom, less than 10% manual work	A	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Teacher: Non-manual, classroom, more than 10% manual work	B	B	Y	Y	Y	N	Y
Teacher: Physical education, trades, art, woodwork	CC	B	Y	Y	Y	N	Y
Teacher: Teacher's aide	B	B	Y	Y	Y	N	Y
Telephone Industry: Administration only – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Telephone Industry: Administration only – average income <\$80,000	A	A	Y	Y	Y	N	Y
Telephone Industry: Cable installation	D	D	Y	N	N	N	Y
Telephone Industry: Linesman – heights over ten metres	C2	C	\$1.00	N	Y	N	Y
Telephone Industry: Linesman – heights up to ten metres	C	C	Y	N	Y	N	Y
Telephone Industry: Technician – no underground	B	B	Y	Y	Y	N	Y
Television/Radio Repairer	B	B	Y	Y	Y	N	Y
Theatre/Cinema: Management – office only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Theatre/Cinema: Management – office only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Theatre/Cinema: Projectionist	B	B	Y	Y	Y	N	Y
Theatre/Cinema: Ticket seller	B	B	Y	Y	Y	N	Y
Theatre/Cinema: Usher	CC	B	Y	Y	Y	N	Y
Tiler: Floor and Wall tiler – trade qualified, no roof tiling or paving	C	C	Y	N	Y	N	Y
Tiler: Roof tiler – fully qualified, up to ten metres	C5	C	Y	N	Y	N	Y
Tiler: Roof tiler – unqualified or working over ten metres, less than three years experience	D	D	\$1.00	N	N	N	Y
Tiler: Roof tiler – unqualified or working over ten metres, minimum three years experience	SR2	ADL	\$1.00	N	N	N	Y
Timber Merchant	SR2	ADL	Y	N	N	N	Y
Tool Maker – trade qualified	B	B	Y	Y	Y	N	Y
Tool Maker – unqualified, less than three years experience	D	D	Y	N	N	N	Y
Tool Maker – unqualified, minimum three years experience	CC	B	Y	Y	Y	N	Y
Tourist Guide – full time, not seasonal	CC	B	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Tourist Guide – part time or seasonal	D	D	Y	N	N	N	Y
Town Planner – degree qualified	AAA	A	Y	Y	Y	N	Y
Town Planner – not degree qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Town Planner – not degree qualified, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Town Planner – not degree qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Town Planner – not degree qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Translator – not working from home, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Translator – not working from home, average income <\$80,000	A	A	Y	Y	Y	N	Y
Travel Agent – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Travel Agent – average income <\$80,000	A	A	Y	Y	Y	N	Y
Tree Surgeon	SR2	ADL	Y	N	N	N	Y
Tugboat Operator	SR5	ADL	Y	N	N	N	Y
Tupperware Sales	D	D	Y	N	N	N	Y
Tutor – full time, not working from home, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Tutor – full time, not working from home, average income <\$80,000	A	A	Y	Y	Y	N	Y
Tutor – working from home	BB5	A	Y	Y	Y	N	Y
Typesetter	B	B	Y	Y	Y	N	Y
Typist – not working from home, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Typist – not working from home, average income <\$80,000	A	A	Y	Y	Y	N	Y
Tyre Fitter/Repairer	C2	C	Y	N	Y	N	Y
Upholsterer/Trimmer – not qualified, minimum three years experience	C2	C	Y	N	Y	N	Y
Upholsterer/Trimmer – trade qualified	CC	B	Y	Y	Y	N	Y
Urologist	AM	A	Y	Y	Y	N	Y
Valet – full time	C5	C	Y	N	Y	N	Y
Valuer: Livestock – no manual work	B	B	Y	Y	Y	N	Y
Valuer: Livestock – with manual work	CC	B	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Valuer: Property – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Valuer: Property – average income <\$80,000	A	A	Y	Y	Y	N	Y
Vehicle Body Builder – trade qualified	C5	C	Y	N	Y	N	Y
Vehicle Body Builder – unqualified	D	D	Y	N	N	N	Y
Vending Machine Filler	C2	C	Y	N	Y	N	Y
Vending Machine Serviceman	C2	C	Y	N	Y	N	Y
Veterinary Nurse	CC	B	Y	Y	Y	N	Y
Veterinary Surgeon – domestic pets	AA	A	Y	Y	Y	N	Y
Veterinary Surgeon – large animals	BB	A	Y	Y	Y	N	Y
Wardsman	D	D	Y	N	N	N	Y
Warehouse: Manager – between 10% to 20% manual work	CC	B	Y	Y	Y	N	Y
Warehouse: Manager – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Warehouse: Manager – more than 20% manual work	C2	C	Y	N	Y	N	Y
Warehouse: Not management	D	D	Y	N	N	N	Y
Washing Machine Mechanic	CC	B	Y	Y	Y	N	Y
Watchmaker/Repairer	B	B	Y	Y	Y	N	Y
Waterproofer	C5	C	Y	N	Y	N	Y
Weather Forecaster – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Weather Forecaster – average income <\$80,000	A	A	Y	Y	Y	N	Y
Welder – trade qualified	C	C	Y	N	Y	N	Y
Welder – unqualified	C5	C	Y	N	Y	N	Y
Welfare Worker – administration/office only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Welfare Worker – administration/office only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Welfare Worker – qualified, visiting/outside work less than 20%	B	B	Y	Y	Y	N	Y
Welfare Worker – qualified, visiting/outside work more than 20%	CC	B	Y	Y	Y	N	Y
Welfare Worker – unqualified	CC5	B	Y	Y	Y	N	Y
Wharf/Waterside Worker	SR2	ADL	Y	N	N	N	Y
Window Dresser – qualified	B	B	Y	Y	Y	N	Y
Window Dresser – unqualified	C2	C	Y	N	Y	N	Y
Window Tinter: Employee	C2	C	Y	N	Y	N	Y
Window Tinter: Proprietor	B	B	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home	TPD Non
Windscreen Fitter – less than three years experience	D	D	Y	N	N	N	Y
Windscreen Fitter – minimum three years experience	C5	C	Y	N	Y	N	Y
Winemaker – qualified	B	B	Y	Y	Y	N	Y
Woolbroker/Buyer – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Woolbroker/Buyer – average income <\$80,000	A	A	Y	Y	Y	N	Y
Wool Classer	CC	B	Y	Y	Y	N	Y
Wrecker	D	D	Y	N	N	N	Y
Xray Technician – qualified	BB	A	Y	Y	Y	N	Y
Zoo Attendant – qualified	C5	C	Y	N	Y	N	Y
Zoo Attendant – unqualified	SR2	ADL	Y	N	N	N	Y
Zoologist	AA	A	Y	Y	Y	N	Y

Pastime guidelines

Pastimes legend	
Std	Standard rates
Excl	Exclusion
\$1.00, \$2.00, etc	Per mille (Extra \$ per \$1,000 of benefit amount)
25%, 50%, etc	Extra mortality (EM) or morbidity loading
NA	Not available
30 day, 90 day, etc	Minimum waiting period
IC	Individual consideration

These pastime ratings also apply to accident cover.

Pursuit or pastime	Level of participation	Life	TPD	Trauma	IP and BEX
Abseiling					
Indoor	Amateur	Std	Std	Std	30 day for B, CC, C and SR
Outdoor	Amateur - no competition	Std	Excl	Std	Excl
	Professional and competitive	Excl	NA	Excl	NA
Acrobat	Professional	Std	NA	Std	NA
Archery	Amateur	Std	Std	Std	Std
Athletics	Amateur	Std	Std	Std	Std
	Coach	Std	IC	Std	IC
	Professional	Std	NA	Std	NA
Aviation					
All record attempts, stunt flying, test flying		IC	Excl	Excl	Excl
Aerobatic flying		IC	IC	IC	IC
Air racing		Excl/\$2.00	Excl	Excl	Excl
Ballooning	Up to 50 hours experience	Excl/\$1.00	Excl	Excl	Excl
	More than 50 hours experience	Std	Excl	Std	Excl
	Record attempts, ocean crossing, competition	IC	Excl	IC	Excl
Gliding	Up to 100 hours per annum	Std	Std	Std	Std
	More than 100 hours per annum	Std	Excl	Std	Excl

Pursuit or pastime	Level of participation	Life	TPD	Trauma	IP and BEX
Hang gliding, Powered hang-gliding and Paragliding - Member of reputable association, non-competition	Up to 50 hours per annum	Std	Excl	Excl	Excl
	More than 50 hours per annum	Excl/\$3.00	Excl	Excl	Excl
Crop dusting, cattle mustering	Fixed wing and helicopter	Excl/\$5.00	NA	Excl	NA
Gyroplanes/ Autogyros	Up to 100 hours per annum	Excl/\$5.00	Excl	Excl	Excl
	More than 100 hours per annum	Excl/\$10.00	Excl	Excl	Excl
Microlite/Ultralite	25 hours or less per annum	Std	Excl	Excl/\$1.00	Excl
	26 to 50 hours per annum	Excl/\$1.00	Excl	Excl/\$1.00	Excl
	51 to 100 hours per annum	Excl/\$3.00	Excl	Excl/\$3.00	Excl
	More than 100 hours per annum	Excl/\$5.00	Excl	Excl/\$5.00	Excl
Parachuting (excluding BASE jumping)	Up to 50 jumps per annum	Std	Excl	Std	Excl
	51 to 100 jumps per annum	Excl/\$1.00	Excl	Excl/\$1.00	Excl
	101 to 200 jumps per annum	Excl/\$2.00	Excl	Excl/\$2.00	Excl
	More than 200 jumps per annum	Excl/\$3.00	Excl	Excl/\$3.00	Excl
	Instructor (not full time)	Excl/\$2.00	Excl	Excl/\$2.00	Excl
	Public displays	Excl/\$5.00	Excl	Excl	Excl
Wing suit		NA	NA	NA	NA
Private flying (fixed wing and helicopters)	Up to 75 hours per annum	Std	Std	Std	Std
	76 to 200 hours per annum	Excl/\$2.00	Excl	Excl/\$2.00	Excl
	201 to 300 hours per annum	Excl/\$3.00	Excl	Excl/\$3.00	Excl
	301 hours or greater per annum	Excl/\$4.00	Excl	Excl/\$4.00	Excl
Student pilots		Excl/\$2.00	Excl	Excl	Excl
Other	Aviation including search and rescue, fire fighting, power line work and all other specialised operations	IC	IC	IC	IC
Badminton	Amateur	Std	Std	Std	Std
	Professional	Std	NA	Std	NA
BASE jumping		NA	NA	NA	NA
Baseball/ Basketball/ Handball/Netball/ Softball/Volleyball	Amateur	Std	Std	Std	Std
	Professional	Std	NA	Std	NA
Bowling	Amateur/Recreational	Std	Std	Std	Std
	Professional	Std	NA	Std	NA

Pursuit or pastime	Level of participation	Life	TPD	Trauma	IP and BEX
Boxing, kickboxing & Mixed Martial Arts (MMA)	Recreational/Fitness Only	Std	Std	Std	Std
	Amateur	\$2.00	Excl	Excl	Excl
	Professional	IC	NA	IC	NA
Bungee jumping	Amateur - Up to 10 jumps per annum (including 'one-off' jumpers)	Std	Excl	Std	Excl
	Amateur - More than 10 jumps per annum	Excl/\$2.00	Excl	Excl	Excl
	Jumpmaster/ Professional	Excl/\$5.00	NA	Excl	NA
Bush walking/Hill climbing/Trekking/ Tramping		Std	Std	Std	Std
Canoeing/Kayaking					
Still water	Amateur - no competition	Std	Std	Std	Std
	Competition/racing	Std	Std	Std	Std
White/wild water	Experienced canoeist with a guide, short trip, not remote location	Std	Excl	Std	Excl
	In remote areas or travelling long distances	IC	IC	IC	IC
Canyoning (not underwater or diving involved)	Experienced canyoneer, with a guide	Excl/\$2.00	Excl	Excl	Excl
	Otherwise	IC	Excl	Excl	Excl
Caving and potholing (not underwater or diving involved)	Experienced caver or accompanied by experienced caver, less than 12 times per annum	Std	Excl	Excl	Excl
	Otherwise	IC	IC	IC	IC
Cricket	Amateur	Std	Std	Std	Std
	Professional	Std	NA	Std	NA
Cycling/mountain bike riding	Amateur	Std	Std	Std	Std
	Professional	Std	NA	Excl	NA
Fencing	Amateur	Std	Std	Std	Std
Football					

Pursuit or pastime	Level of participation	Life	TPD	Trauma	IP and BEX
Aussie rules/AFL, League, Union	Amateur	Std	Std	Std	For B, CC, C and SR: 1) Excl, or 2) 25%, or 3) 90 day
	Professional	Std	NA	Std	NA
	Coach	Std	IC	Std	IC
Soccer - indoor	Amateur	Std	Std	Std	Std
Soccer - outdoor	Amateur	Std	Std	Std	Std
	Coach	Std	IC	Std	IC
	Professional	Std	NA	Std	NA
Touch football	Amateur	Std	Std	Std	Std
Golf	Amateur	Std	Std	Std	Std
	Coach	Std	IC	Std	IC
	Professional	Std	NA	Std	NA
Gymnastics	Amateur	Std	Std	Std	Std
	Professional	Std	NA	Std	NA
Hockey	Amateur	Std	Std	Std	Std
	Professional	Std	NA	Std	NA
Horse riding	Amateur - no competition	Std	Std	Std	Std
	Amateur - competition (including polo, show jumping)	Std	Excl	Std	Excl
	Professional	Std	NA	Std	NA
Rodeo	Amateur	Std	Excl	Excl	Excl
	Professional	Std	NA	Excl	NA
Hunting (no aviation)					
Big game	Amateur	Std	Excl	Std	Excl
	Professional	\$2.00	NA	\$2.00	NA
All other types of hunting and shooting	Amateur	Std	Std	Std	Std
	Professional	Std	NA	Std	NA
Ice hockey	Amateur	Std	Std	Std	Std
	Professional	Std	NA	Excl	NA
Kayaking/canoeing - refer canoeing					

Pursuit or pastime	Level of participation	Life	TPD	Trauma	IP and BEX
Kitesurfing	Amateur, including occasional holiday competition	Std	Std	Std	Std
	Professional and advanced competition	Std	NA	Std	NA
Lacrosse - refer racquet sports					
Marathon running	Amateur	Std	Std	Std	Std
Martial arts	Amateur - no competition	Std	Std	Std	Std
	Amateur - competition	Std	Excl	Std	Excl
	Professional	Std	NA	IC	NA
Motor sport					
Motor car racing	Amateur - no internationals, social participation only. Include go karts, lawn mower racing, vintage cars, reliability trials (car clubs), time trials, rallies, cross country, hill climb events, motorkhanas	Std	Std	Std	Std
	Amateur - competition (eg single seaters, dragsters, karting, sport cars and sedans/saloons, stock cars, speedway, etc.	IC	Excl	IC	Excl
	Professional	IC	NA	IC	NA
Motorcycles/bikes					
Hill climb, motocross, marshals, scramble, time trials, trails riding, veteran & vintage	Amateur	Std	Std	Std	Excl for B, CC, C and SR
Other	Amateur	IC	Excl	IC	Excl
	Professional - any motorcycle racing	IC	NA	IC	NA
Motor boats/power boats	Amateur - no competition	Std	Std	Std	Std
	All competition and racing	IC	IC	IC	IC
Mountain climbing/mountaineering	Australia and New Zealand only	Excl/\$2.00	Excl	Excl	Excl
	Otherwise, depending on location, height	IC	IC	IC	IC
	Above 7000m (eg Everest, K2)	NA	NA	NA	NA
Netball	Amateur	Std	Std	Std	Std
	Professional	Std	NA	Std	NA
Racquet sports					

Pursuit or pastime	Level of participation	Life	TPD	Trauma	IP and BEX
Badminton, Squash, Tennis, Table tennis, Jai alai, Lacrosse	Amateur	Std	Std	Std	Std
	Professional	Std	NA	Std	NA
	Coach	Std	IC	Std	IC
Rock climbing	Indoor - amateur	Std	Std	Std	Std
	Outdoor - Amateur: less than 4000 metres and climbing to UIAA level 5 or using bolts only	Std	Excl	Excl	Excl
	Otherwise, depending on location, height	IC	IC	IC	IC
	Outdoor - Professional	IC	NA	Excl	NA
Rowing	Amateur	Std	Std	Std	Std
	Special events such as transatlantic crossings, or national/ international events	IC	IC	IC	IC
Sailboarding	Amateur	Std	Std	Std	Std
Sailing/yachting	Amateur - Australian waters, daytime only	Std	Std	Std	Std
	Amateur - Racing inland	Std	Std	Std	Excl
	Amateur - Racing offshore, categories 3 & 4	Std	Std	Std	Excl
	Racing offshore, all other categories and trans-ocean	IC	IC	IC	IC
	Instructor (Inland and Australian waters)	Std	NA	Std	NA
SCUBA diving - formal training					
Diving depths less than 40 metres, always accompanied	No caving, potholing or wreck diving	Std	Std	Std	Std
	Some wreck exploration	Excl/\$1.00	Excl	Excl	Excl
	Some caving and pothole diving	Excl/\$2.00	Excl	Excl	Excl
Diving depths more than 40 metres, always accompanied	No caving, potholing or wreck diving	Excl/\$2.00	Excl	Excl/\$2.00	Excl
	Some wreck exploration	Excl/\$3.00	Excl	Excl	Excl
	Some caving and pothole diving	Excl/\$5.00	Excl	Excl	Excl
Unaccompanied		Excl	Excl	Excl	Excl
Instructor	Depending on location, depth, involvement, etc.	IC	NA	IC	NA
Mixed gases, diving bells, depth record attempts, treasure hunting, special expeditions, etc.		IC	IC	IC	IC

Pursuit or pastime	Level of participation	Life	TPD	Trauma	IP and BEX
Skating, skateboarding, ice skating, roller skating	Amateur - no competition	Std	Std	Std	Std
	Amateur - competition	Std	Excl	Std	Excl
	Professional	Std	NA	Excl	NA
Skiing - snow, water, grass	Amateur - only including occasional holiday competitions	Std	Std	Std	Std
	Advanced amateur competitor	Std	Excl	Std	Excl
	Professional and advanced competition, including ski jumping	Std	NA	Excl	NA
Snowboarding	Amateur - no competition except occasional holiday competitions	Std	Std	Std	Std
	Advanced amateur competitor	Std	Excl	Std	Excl
Surfing	Amateur including occasional holiday competition	Std	Std	Std	Std
	Advanced amateur competitor	Std	Excl	Std	Excl
	Professional	Std	NA	Std	NA
Triathlons	Amateur	Std	Std	Std	Std
Weight lifting	Amateur - no competition	Std	Std	Std	Std
	Competition	Std	Excl	Std	Excl
White water rafting	Experienced rafter with a guide, short trip, not remote	Std	Std	Std	Std
	Otherwise	IC	IC	IC	IC
Wrestling	Amateur - no competition	Std	Std	Std	Std
	Amateur - competition	Std	Excl	Std	Excl
	Professional	Std	NA	Std	NA
Zorbing	Less than 10 times per annum, including 'one-off'	Std	Excl	Std	Excl
	More than 10 times per annum	Excl/\$1.00	Excl	Excl/\$1.00	Excl
All extreme sports, record attempts, endurance events, stunts and other special events not included in the list		Refer to ClearView	Refer to ClearView	Refer to ClearView	Refer to ClearView

Policy maintenance

Renewal process

Below are time frames for when renewal correspondence will be sent to your clients for both LifeSolutions and LifeSolutions Super.

Type of correspondence produced	When correspondence is produced
Renewal notice	42 days prior to renewal
First reminder notice	14 days after renewal
Final reminder notice	28 days after renewal
Lapse notice	65 days after renewal

Please refer to the section entitled ‘Reinstatements’ for time frames regarding reinstatement of policies which have lapsed.

The following section details how changes can be made to policies that are currently in force. All forms listed can be downloaded from www.clearview.com.au in a secured area, or obtained by contacting Adviser Service and Support on **132 979**.

General policy administration

Process	Form/letter required	Form signed by/change requested by	Accepted by		
			Mail	Fax/Scan to email	Phone
Change of address	None	Policy owner	✓	✓	✓
Authority to obtain information	Letter	Policy owner	✓	✓	✗
Beneficiary	Nomination of Beneficiary Form	Policy owner	✓	✓	✗
Cancellation of policy/benefit	Letter	Policy owner	✓	✓	✗
Change of name	Letter/proof of new name	Policy owner/ person insured	✓	✓	✗
Credit card payments	None	Policy owner	✓	✓	✓
Change of bank accounts	Direct Debit Form	Policy owner/ account holder	✓	✓	✗
Decrease benefits	Letter	Policy owner	✓	✓	✗

Process	Form/letter required	Form signed by/change requested by	Accepted by		
			Mail	Fax/Scan to email	Phone
Change of ownership	Memorandum of transfer	Policy owner/ new policy owner	✓	✓	✗
Transfer from ordinary to super	New quote and Application Form excluding Personal Statement	Policy owner/ trustee and person insured	✓	✓	✗
Change of smoking status	Non Smoker Declaration	Policy owner/ person insured	✓	✓	✗

Please include the policy number, the name of the person insured and policy owner, and instructions in all written correspondence.

Increases/loading review

Process	Form/letter required	Form signed by/change requested by	Accepted by		
			Mail	Fax/Scan to email	Phone
Increase/add benefit	Application Form	Policy owner/ person insured	✓	✓	✗
Review of medical and non medical loading	Application Form	Policy owner/ person insured	✓	✓	✗
Review of medical exclusion	Application Form	Policy owner/ person insured	✓	✓	✗
Review of non medical exclusion	Letter from person insured confirming details of past, current and future participation/intentions regarding the hazardous pursuit/activity	Policy owner/ person insured	✓	✓	✗
Review of occupation category – After 12 months of being in new occupation	Letter/occupation questionnaire	Policy owner/ person insured	✓	✓	✗

For all other policy maintenance queries or requests please contact ClearView on **132 979**.

Reinstatements

If a policy lapses due to non-payment of the premium, your client can apply to reinstate the policy within six months, subject to us receiving a completed reinstatement form and declaration of good health along with the outstanding premiums due.

Where the premium remains unpaid for six months or longer, the policy cannot be reinstated. A new application and re-underwriting is required.

Adviser commission

ClearView will pay commission when an application is accepted and the first premium has been paid. Commission is payable on the policy premium, excluding stamp duty and any premium frequency loading, and after any applicable discounts or loadings have been applied.

Initial commission for year one is payable upfront, regardless of the premium frequency. Renewal commission from year two onwards is paid upon receipt of the premium.

If clients are exercising the Suspending Cover Benefit, Disability Premium Waiver Option, Waiver of Premium While on Claim Benefit or the Waiver of Premium While on Maternity Leave Benefit, renewal commission will cease until payment of premiums recommence.

ClearView offer the following commission types which are inclusive of 10% GST as set out below.

The commission rates, terms and conditions set out in this Adviser Guide will apply where a policy application is adequately completed and submitted to the satisfaction of ClearView:

- (a) prior to 1 January 2018, and the policy is issued after 31 March 2018, or
- (b) after 1 January 2018.

Where a policy is issued:

- (a) prior to 1 January 2018, or
- (b) a policy application is adequately completed and submitted to the satisfaction of ClearView prior to 1 January 2018 and the policy is issued on or before 31 March 2018, the commissions rates, terms and conditions set out in the Adviser Guide dated, December 2014, will apply to the upfront commission and any trail commission in relation to that policy. However, for any policy increases relating to that policy, the tables set out in (a)-(c) below will dictate the commission received on that increase, depending on the date of increase.

Adviser commission:

- a) 1 January 2018 - 31 December 2018

The standard commission table in this part (a) applies to any policy issued or increased between the period including 1 January 2018 until and including 31 December 2018, except for those policies applied for before 1 January 2018 and issued on or before 31 March 2018.

Standard Commission Rates (including 10% GST)	Upfront		Level	
	Year 1	Year 2+	Year 1	Year 2+
	88%	22%	30%	30%

b) 1 January 2019 - 31 December 2019

The standard commission table in this part (b) applies to any policy issued or increased between the period including 1 January 2019 until and including 31 December 2019, regardless of the date on which the application for that policy was completed or submitted.

Standard Commission Rates (including 10% GST)	Upfront		Level	
	Year 1	Year 2+	Year 1	Year 2+
	77%	22%	29.2%	29.2%

c) 1 January 2020 onwards

The standard commission table in this part (c) applies to any policy issued or increased after 31 December 2019, regardless of the date on which the application for that policy was completed or submitted.

Standard Commission Rates (including 10% GST)	Upfront		Level	
	Year 1	Year 2+	Year 1	Year 2+
	66%	22%	27.5%	27.5%

High entry age commission rates

The following restrictions on choice of commission apply:

- Level commission only for Life Cover where clients are aged 66 and older at entry
- Level commission only for TPD, Trauma, Income Protection and Business Expense Cover where clients are aged 61 and older at entry.

Dial-down commission

If you choose to dial-down the commission the premium payable by the policy owner will be reduced. The premium discount will apply for the life of the policy. The first year commission for each upfront option will reduce Year 1 commission for that option, but will leave the renewal at 22%, 16.5%, 11%, and 5.5% or 0% respectively.

Dial-down commission tables:

a) 1 January 2018 - 31 December 2018

The dial down commission table in this part (a) applies to any policy issued or increased between the period including 1 January 2018 until and including 31 December 2018, except for those policies applied for before 1 January 2018 and issued before 1 April 2018.

Premium Discount	Upfront 22% Trail		Upfront 16.5% Trail		Upfront 11% Trail		Upfront 5.5% Trail		Upfront Trail 0%		Level	
	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+
0.0%	88.0	22.0									30.0	30.0
2.5%	67.1	22.0									27.3	27.3
5.0%	46.2	22.0	82.5	16.5							24.5	24.5
7.5%			60.5	16.5							21.8	21.8
10%			40.7	16.5	77.0	11.0					19.0	19.0
12.5%					55.0	11.0	88.0	5.5			16.3	16.3
15%					35.2	11.0	71.5	5.5			13.5	13.5
17.5%							49.5	5.5	84.2	0	10.8	10.8
20%							29.7	5.5	66.0	0	8.0	8.0
22.5%									44.0	0	5.3	5.3
25%									24.2	0	2.5	2.5
27.5%											0.0	0.0

b) 1 January 2019 - 31 December 2019

The dial commission table in this part (b) applies to any policy issued between the period including 1 January 2019 until and including 31 December 2019, regardless of the date on which the application for that policy was completed or submitted.

Premium Discount	Upfront 22% Trail		Upfront 16.5% Trail		Upfront 11% Trail		Upfront 5.5% Trail		Upfront Trail 0%		Level	
	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+
0.0%	77.0	22.0									29.2	29.2
2.5%	55.0	22.0									26.4	26.4
5.0%	34.1	22.0	71.5	16.5							23.7	23.7
7.5%			49.5	16.5							20.9	20.9
10%			28.6	16.5	66.0	11.0					18.2	18.2
12.5%					44.0	11.0	77.0	5.5			15.4	15.4
15%					23.1	11.0	60.5	5.5			12.7	12.7
17.5%							38.5	5.5	77.0	0	9.9	9.9
20%							17.6	5.5	55.0	0	7.2	7.2
22.5%									33.0	0	4.4	4.4
25%									12.1	0	1.7	1.7
27.5%											0	0

c) 1 January 2020 onwards

The dial down commission table in this part (c) applies to any policy issued after 31 December 2019, regardless of the date on which the application for that policy was completed or submitted, unless otherwise varied in accordance with this Agreement.

Premium Discount	Upfront 22% Trail		Upfront 16.5% Trail		Upfront 11% Trail		Upfront 5.5% Trail		Upfront Trail 0%		Level	
	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+
0.0%	66.0	22.0									27.5	27.5
2.5%	44.0	22.0									24.8	24.8
5.0%			60.5	16.5							22.0	22.0
7.5%			38.5	16.5							19.3	19.3
10%					55.0	11.0					16.5	16.5
12.5%					33.0	11.0	66.0	5.5			13.8	13.8
15%							49.5	5.5			11.0	11.0
17.5%							27.5	5.5	62.7	0	8.3	8.3
20%									44.0	0	5.5	5.5
22.5%									23.1	0	2.8	2.8
25%											0.0	0.0

Responsibility period

The responsibility period is 24 months for any new policy or increase/additional benefits (excluding CPI increases) to existing policies. If the policy lapses or is cancelled during the responsibility period, there will be a clawback of commission. Similarly, if the policy is altered during the responsibility period and results in a reduced premium, there will be a clawback. The amount of the clawback will be a percentage of the initial (year one) commission already paid for that cover as outlined in the table below.

Months	Clawback
0 - 12 months in force	100%
13 - 24 months in force	60%

Policy is cancelled or not continued (for level commission)

With respect to level commission structures, ClearView will pay the first year's level commission 'upfront' regardless of the payment frequency selected. ClearView will clawback first year commission where a policy cancels in the first 12 months. The clawback will be applied so that only the effective inforce duration of the policy receives commission.

For example, if a policy lapses after four months duration we will clawback 8/12ths of the commission paid.

The responsibility period only applies to premiums on which year 1 commission has been paid.

Note: Clawbacks will be applied to the adviser who is servicing the client at the time of the clawback, even if they did not submit the application or receive the year 1 commission.

Clawback exemptions

In the following circumstances, clawback of the initial commission will not occur.

The Policy is cancelled or not continued because:

- The person insured dies;
- The person insured commits an act of self-harm;
- The person insured reaches an age that, under the terms of their life risk insurance product, has the result that the product is cancelled or is not continued; or
- An administrative error by ClearView has been made.

Premium is reduced because:

- ClearView and the insured agree that there is a reduction in the risk of the insured person. For example, if the premium was reduced because a policy holder stopped smoking, that reduction is not counted for the purposes of a clawback;
- ClearView reduces the premium for the product without changing the risks covered, or the benefits available. For example, no clawback for a loyalty-based premium reduction;
- A rebate or discount is applied by ClearView to induce the insured to acquire or continue to hold the product. For example, where ClearView offers a discount to an individual policy holder;
- A benefit payable in relation to a person insured under the product has been, or is being, paid. For example, a waiver of premiums when an insured is on claim would not give rise to a clawback; or
- An administrative error has been made.

Protected commission

We offer protected commission for business written.

This protects a portion of the deferred trail commission for the original adviser if the client transfers to another adviser (assuming the policy remains in force with us). The new adviser will always earn a 10% renewal commission (including GST) for servicing the client and the original adviser will continue to receive the balance of the trail commission.

This means that if you wrote the business under:

- Initial (88/22), the new adviser will receive 10% (including GST) renewal commission and you will retain 12% renewal commission (including GST)

- Level (30/30), the new adviser will receive 10% renewal commission and you will retain 20% renewal commission.

Note: If the trail commission is less than 10%, for example due to the original adviser dialling down the commission, then protected commission does not apply and the new adviser will receive 100% of the renewal commission payable on the policy.

Replacement policies

If a ClearView policy is replaced with another ClearView policy (even if on altered terms) within the first seven years, full initial year 1 commission will not be paid.

The commission type for the replacement policy (e.g. upfront or level) cannot have a higher renewal rate than the original policy within the first seven years. For example, if the original policy was written under upfront commission you cannot replace it under level but if the original policy was written under level commission, you can re-write it under upfront.

The commission rate cannot be dialled-down any further than the original policy such that the premium discount resulting from the dial-down reduces the premium by more than the commission can be reduced.

Full initial year 1 commission is paid on any increase in premium amount between the original and replacement policy. A portion of initial year 1 commission will be payable on the original premium amount, depending on how long the original policy has been in force. Please refer to the table below:

Years in force	% of initial year 1 commission to be paid on the base premium amount
1 – 3	Nil
4	25%
5	50%
6	75%
7	100%

If the premium on the replacement policy is less than the original premium, commission is not calculated on the reduced premium, e.g. if the original policy premium was \$100 and the replacement policy has a premium of \$50, commission will not be calculated on -\$50 on the replacement policy.

The responsibility period and associated clawbacks for lapses or cancellations will apply.

Claims

Claims philosophy

At ClearView we pride ourselves on handling claims as quickly and sensitively as possible. We understand that this can be a difficult time for those involved, so we do everything we can to make the process as straightforward and simple as it can be. As such:

- we will endeavour to allocate a dedicated, experienced claims assessor to each claim, who will look after the claim through the entire process;
- your clients and their families will have direct access to their claims assessor via telephone or written correspondence;
- our claims assessor will maintain regular contact with each claimant to keep them up to date on the progress of their claim and assist with the completion of any required forms; and
- each claim will be assessed on its own merits under the terms and conditions of the policy.

Objectives:

- Maintain a consistent and fair approach in making claims decisions.
- Handle each claim is handled sensitively and confidentially.
- Make claims decisions on the basis of the policy terms and conditions.
- Manage claims in an efficient and effective manner to ensure that clients and their families have a positive experience in their difficult time.
- Ensure that the benefits are paid in a timely manner.

Guarantee of Claims Accountability

ClearView adopts a Guarantee of Claims Accountability: a public commitment to you and your clients so all parties know upfront what to expect when a claim is made.

Simply put, when your clients make a claim under their policy, ClearView guarantees:

- to take the time to understand the claimant's situation so that we can better cater for the unique circumstances that will exist;
- to work with the claimant and/or the adviser to facilitate easy and open communication throughout the claims process;
- to explain upfront what may be involved in the claim assessment process;
- to keep the claimant and/or the adviser updated on progress being made in the assessment of the claim;
- if we require additional information, to advise what is required as soon as possible and explain not only what we need but why it will assist the assessment of the claim;

- if we require an independent medical examination, if possible, to arrange it at a time and place convenient to the claimant, and again if possible, to provide a selection of examiners from which the claimant can choose;
- to provide, in writing, the reasons for any adverse claims decision;
- if the claimant does not agree with any adverse claims decision, to review that decision and to enter into discussions with the claimant and/or the adviser, including a face to face meeting if requested;
- to continue discussions, until either agreement is reached or the claimant expresses a preference to refer the matter to a third party at which time we will assist the claimant to identify the available options; and
- where we are required to undertake specialist investigations including surveillance we will ensure this is done only if necessary, and after taking into consideration your circumstances.

The only time the Guarantee of Claims Accountability will not apply is when ClearView has reasonable grounds to believe that the claimant has not met the Duty of Disclosure in accordance with the *Insurance Contracts Act 1984* (Cth) or the claimant is involved in an illegal and/or fraudulent activity.

All life insurance claims will be managed in accordance with the FSC Life Insurance Code of Practice and ClearView's "Claims: Life Code of Practice Guidelines". For more information about ClearView's obligations under the Code, refer to the section entitled "Life Insurance Code of Practice". The Code can be accessed at <https://www.fsc.org.au/policy/life-insurance/code-of-practice/>. Our Guidelines are available on request.

Claims procedures

Claim notification and lodgement process

Step 1 – Notification

To make a claim, the claimant, a representative of their choice, the claimant's adviser or the estate's legal personal representative (LPR) should contact ClearView Claims directly on **1300 730 832** and speak to one of our experienced claims assessors directly. Our Claims Team can be contacted between 9am and 5pm AEST/AEDT Monday to Friday. Alternatively an email may be sent to clearviewlifeclaims@clearview.com.au.

The claims assessor will require the following information to be provided at this point of time:

- policy number
- person insured's name
- date of birth of the person insured
- contact details of the claimants or their LPR, and
- details of the event leading to the claim.

ClearView will arrange for a letter outlining the benefits which your clients are entitled to under the policy and detailing the information required to assess the claim. This will be sent within two business days of the initial contact.

ClearView will endeavour to allocate a dedicated claims assessor who will process the claim and communicate with the client throughout the whole process. This will allow the claimant to have one point of contact during what can be a difficult time.

Step 2 – Initial assessment

Upon receipt of the relevant paperwork, the claims assessor will make the initial assessment of the claim. ClearView endeavours for this to take place within two business days of receipt of the completed paperwork.

ClearView will keep the claimant or their LPR informed of the progress throughout the assessment. There may be times where ClearView will require additional information however ClearView will identify and communicate this at the time.

Step 3 – Payment

On acceptance of the claim, the claims assessor will contact the claimant or their LPR to advise that the claim has been accepted and advise that payment will be made within two business days, subject to any applicable waiting periods or qualifying periods.

Payments can be made either via payment directly into a nominated bank account or by cheque. Confirmatory correspondence of the payment will also be sent outlining the calculation of the payment and any other relevant details.

Claims requirements

	Death	Trauma	TPD/ Terminal illness	IP	BEX
Claim Form or Tele-Assessment	✓	✓	✓	✓	✓
Certified copy of Death certificate showing cause of death	✓	N/A	N/A	N/A	N/A
Certified copy of evidence of date of birth (birth certificate, passport, drivers license)	✓	✓	✓	✓	✓
Medical information authority	✓	✓	✓	✓	✓
Will, probate/letters of administration	✓	N/A	N/A	N/A	N/A
Tax file number (superannuation policies only)	✓	Trauma not available in super	✓	✓	BEX not available in super

The following items may be required once the initial assessment of a claim has been made. If required, our claims assessor will work with your client or their estate in obtaining these details:

- doctor's reports, copies of pathology results;
- additional medical reports from treating doctors;
- Health Insurance Commission and/or Pharmaceutical Benefits Scheme report;
- police reports;
- Coroner's reports;
- factual interviews;
- private health claim history; and
- referral for an independent medical examination and/or vocational or functional assessment.

Financial requirements are determined on a case by case basis and you will be notified what these requirements will be at the time of claim.

Life Insurance Code of Practice

ClearView has adopted the Life Insurance Code of Practice (Code), with effect from 1 July 2017. The Code has been designed to raise standards across the life insurance industry. This covers many aspects of your relationship with us, from buying insurance to making a claim. It's monitored by an independent committee to ensure effective compliance by life insurers. We can be sanctioned if we breach the Code.

Key Code promises

1. We will be honest, fair, respectful, transparent, timely, and where possible we will use plain language in our communication with you.
2. We will monitor sales by our staff and our authorised representatives to ensure sales are appropriate.
3. If we discover that an inappropriate sale has occurred, we will take steps to resolve this with you, whether it be through a refund or a replacement policy.
4. We will provide additional support if you have difficulty with the process of buying insurance or making a claim.
5. When you make a claim, we will explain the claim process to you and keep you informed about our progress in making a decision on your claim.
6. We will make a decision on your claim within the timeframes defined in the Code, and if we cannot meet these timeframes you can access our complaints process.
7. If we deny your claim, we will explain the reasons in writing and let you know the next steps if you disagree with our decision.
8. We will restrict the use of investigators and surveillance to ensure your legitimate right to privacy.
9. The independent Code Compliance Committee will monitor our compliance with the Code.
10. We can be sanctioned if we breach the Code.

ClearView is committed to being fair and transparent in our dealings with you.

If you have any concerns, please contact us. For more information regarding the Code, please visit www.fsc.org.au.



Privacy

In this section 'we', 'us' and 'our' refers to ClearView and the Trustee, depending on the financial products applied for and 'you' refers to the policy owner and the person insured, where applicable. We are committed to ensuring the confidentiality and security of personal information. All personal information will be handled in accordance with the Privacy Act 1988 (Cth).

We collect, use and disclose your client's personal information, including sensitive information, in order to consider their application, administer the policy, assess any claim, establish and administer an interest and determine whether a condition of release has been met (if applicable). We may also collect your client's personal information under superannuation, taxation and other relevant laws. Your client can choose not to provide us with some or all of their personal information, including sensitive information, but this may affect our ability to provide them with and manage the financial product or service your client requests. Your client may generally access personal information we hold about them.

Sensitive information is personal information which includes information or opinions about your client's health, genetic information, sexual preferences or practices, and criminal history.

By completing the application form and providing us with your client's personal information, your client acknowledges and agrees to the following:

- We can collect and use your client's personal information for the following purposes: to assess any application; underwrite; price and issue any policy; calculate or offer benefits and discounts; administer the policy; administer an interest; and to investigate, assess, manage and pay any claim under a policy or from the Plan.
- For these purposes, we can collect your client's personal information, and disclose it on a confidential basis to: our related entities; the policy owner(s) (where your client is a person insured who is not a policy owner); the person insured (where your client is a policy owner who is not the person insured); outsourced service providers; government departments and agencies; investigators; lawyers; advisers; medical and health service providers; reinsurers; other insurers; anyone acting on our behalf; and an agent of any of these.
- We may also disclose personal information of your client if: acting in good faith, we believe the law requires or permits us to do so, or with your client's consent.
- Where your client provides personal information to us about another person (for example, a nominated beneficiary), they are authorised to provide their information to us, and that they will inform that person who we are, how we use and disclose their information, and that they can gain access to that information (unless doing so would pose a serious threat to the life or health of any individual).

Further information on how we handle your client's personal information is explained in our Information Handling Policy, including how your client can access their personal information. If your client would like a copy of our Information Handling Policy or has any questions regarding privacy, please call us on **1800 357 727** or refer to our website at **www.clearview.com.au**.

Complaints

At ClearView, we're never satisfied when it comes to doing better and our customers are very important to us. If something goes wrong, we're determined to make it right again.

If your client has had an experience with ClearView that they are unsatisfied with, we're here to resolve the issue. If you or they have a complaint, please call us on **132 979** or write to the following address:

Complaints Manager, ClearView,
Reply Paid 4232
Sydney NSW 2001

Fax: **02 9233 1960**

Email: **complaints@clearview.com.au**

We will address a complaint within 45 days of receipt (or within 90 days for complaints where section 101 of the SIS Act applies) or if we are unable to provide a final response by this time we will inform the complainant of the reasons for the delay. If the complainant is not satisfied with our response, they may refer it to the Superannuation Complaints Tribunal (SCT), an external complaints handling service. The SCT may be contacted at the following address:

The Manager Superannuation Complaints Tribunal
Locked Bag 3060 Melbourne VIC 3001
Telephone: 1300 884 114
Facsimile: (03) 8635 5588
Email: info@sct.gov.au

The SCT is an independent body that has been set up by the commonwealth government to assist consumers and the SCT's services are provided to you free of charge. For more information contact your financial adviser or call us on **132 979**.

If the complainant is not satisfied with how we respond to an enquiry or complaint or we have not dealt with the complaint within 45 days (or within any extended period approved by the complainant), they may contact the Financial Ombudsman Service (FOS) on 1300 780 808 between 9am and 5pm (Melbourne time) Monday to Friday. Alternatively, a complainant may visit their website at www.fos.org.au or write to them at the address below. FOS is an external dispute resolution scheme that handles complaints relating to members of the financial services industry, including life insurance companies and financial advisers.

The Manager
Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001

Contacts

Adviser Service and Support

For all Adviser enquiries including ordering of PDS and Policy Documents, IT support, follow up on new business applications, Tele-Interview, lodging a claim, maintenance and current policy status, contact:

T: 132 979

(between 8am - 7pm, weekdays, AEST)

To order PDSs, request quotes or alterations to existing business:

E: advisersupport@clearview.com.au

Underwriting

T: 1300 661 920 (between 8am - 6pm, weekdays, AEST)

Select option 1 to speak directly with an underwriter.

Select option 2 to speak to a customer service consultant.

ClearView Life

Reply Paid 4232, Sydney NSW 2001

F: 02 9233 1960

E: underwriting@clearview.com.au

Client Administration

New business administration

E: clearviewlifewebnewbusiness@clearview.com.au

Policy maintenance administration

E: clearviewlifemaintenance@clearview.com.au

Rollover team

E: liferollovers@clearview.com.au

Claims

E: clearviewlifeclaims@clearview.com.au

Sales

Christopher Blaxland-Walker -

General Manager Distribution

T: 02 8095 1313 **M:** 0419 236 544

E: christopher.blaxland-walker@clearview.com.au

QLD/NT

Tony Smith - State Manager

M: 0407 943 886

E: tony.smith@clearview.com.au

VIC/TAS

Tony Schiavello - State Manager

M: 0419 587 894

E: tony.schiavello@clearview.com.au

WA/SA

Robert McPherson - State Manager

M: 0417 098 546

E: robert.mcpherson@clearview.com.au

NSW/ACT

Kathryn Williamson - State Manager

M: 0457 770 165

E: kathryn.williamson@clearview.com.au

ClearView

GPO Box 4232
Sydney NSW 2001

132 979

ClearView LifeSolutions is issued by ClearView Life Assurance Limited: ABN 12 000 021 581, AFS Licence No. 227682. ClearView LifeSolutions Super is issued by ClearView Life Nominees Pty Limited: ABN 37 003 682 175, AFS Licence No. 227683, as trustee of the ClearView Retirement Plan ABN 45 828 721 007.

www.clearview.com.au