

Protection Plans

Adviser Guide

1 April 2019

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The Protection Plans Adviser Guide makes Life Insurance easier

In this guide you'll find tools to help you with the smooth running of your business. There's essential underwriting information at your fingertips for the efficient processing and assessment of risk.

Within this guide, 'Protection Plans' means Westpac Protection Plans, St.George Protection Plans and BT Protection Plans collectively, unless otherwise specified.

This guide will provide you with the latest information to use with clients where you need it most – right at the point of sale, including a product summary, premium options and discounts, remuneration options, medical and financial underwriting, loadings and exclusions, and a comprehensive occupation listing.

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

At BT, we're committed to your ongoing business success and know that great insurance starts with exceptional service. To facilitate this, you have access to LifeCENTRAL+ which is a leading quote, underwriting and application tool. LifeCENTRAL+ works alongside LifeCENTRAL, where you can continue to track your clients' application progress, manage your clients with existing cover and obtain forms, tools and collateral.

LifeCENTRAL+ is also integrated with IRESS and Omnium, two of the leading suppliers of innovative technology solutions for the financial markets, wealth management, and mortgage sectors. You have the ability to quote and apply through IRESS and Omnium where the quote is seamlessly replicated into LifeCENTRAL+. This leads to a more streamlined and efficient application process while also leading to a reduction of risk of data error.

To register for LifeCENTRAL+ please speak to your BDM or visit LifeCENTRAL where you will find user guides and how to videos helping you to get set up as quickly as possible.

Code of Practice

It is important that you and your clients get the highest standards of service. That's why we've adopted the Life Insurance Code of Practice. It reinforces our commitment to mandatory customer service standards protecting you and your customers when you need us most.

To find out about BT and the Life Insurance Code of Practice, please visit bt.com.au.

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

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



1. Introduction

Protection Plans provide a comprehensive range of insurance solutions that offer protection no matter the situation or life stage of your client.

Death Benefit	Pays a lump sum benefit if the insured person dies or is diagnosed with a terminal illness.
TPD Benefit	Pays a lump sum benefit if the insured person, depending on the TPD definition selected: <ul style="list-style-type: none">– is unlikely to work again– is unlikely to perform household duties again, or– suffers loss of ability due to a permanent disability.
Living Benefit	– Pays a lump sum benefit if the insured person has a specified medical event, such as cancer – excluding some early stage cancers, a heart attack – of specified severity or stroke – of specified severity.
Income Protection	– Pays a monthly benefit if the insured person is unable to work at their full capacity due to sickness or injury. – There are also non-occupation based definitions available for those who may not be eligible for occupation based Income Protection. These benefits are based on the insured person's inability to perform all normal household duties or any two of the activities of daily living.
Business Overheads	– Pays a monthly benefit to help cover the costs of running a business if the insured person cannot work at their full capacity due to sickness or injury.
Key Person Income	– Pays a monthly benefit to the business if the insured person, who is a key person in the business, cannot work at their full capacity due to sickness or injury.
Needlestick Benefit¹	– Pays a lump sum benefit if the insured person, who is a medical professional, contracts HIV – occupationally acquired, hepatitis B or hepatitis C – occupationally acquired while performing the duties of their usual occupation.
Children's Benefit¹	– Pays a lump sum benefit if the insured child dies or has a specified children's event.

1 The Needlestick Benefit and Children's Benefit may be available to your client if your client holds another Protection Plans policy.

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

- Cover continuation
- CPI increases
- Guaranteed renewable
- Guaranteed upgrades
- Loyalty Benefit
- Multi-Policy discount
- My Wellbeing Reward
- Platform Investment and Platform Super discount
- Premium Holiday
- Worldwide cover – 24 hours a day.

1.1 Benefit fundamentals

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

Type of cover			Entry ages			Expiry age (on the review date on or following the insured person's birthday)	Maximum initial sum insured (including all cover that an insured person holds with WLIS and any other insurer)	
			'Stepped' premium	Level premium to age 65 ('Level 65' premium)	Level premium to age 55 ('Level 55' premium)			
Death Benefit			15-69	15-59	15-49	99	– Any financially justifiable amount ⁸ .	
TPD Benefit			15-59	15-59	15-49	99 ¹	Own occupation: <ul style="list-style-type: none"> – Occupation A: \$5m. – Occupation B: \$5m (consisting of \$3m under 'own occupation' and \$2m under 'general cover' TPD definitions). – Occupation Farming Industry (proprietor/owner/manager): \$5m (consisting of \$3m under 'own occupation' and \$2m under 'any occupation' TPD definitions). Any occupation: <ul style="list-style-type: none"> – Occupation A: \$5m. – Occupations B & C: \$5m (consisting of \$3m under 'any occupation' and \$2m under 'general cover' TPD definitions). – Occupation Farming Industry (proprietor/owner/manager): \$5m. Home duties: <ul style="list-style-type: none"> – \$2.5m. General cover: <ul style="list-style-type: none"> – Occupations A, B & C: \$5m. – Occupation E: \$1m. 	
Living Benefit			15-59	15-59	15-49	75	<ul style="list-style-type: none"> – \$2m⁴. Home duties: <ul style="list-style-type: none"> – \$1.5m. 	
Income Protection	Insured person is gainfully employed	Benefit period	2 years	17-59	17-59	–	65	Own occupation or general cover: <ul style="list-style-type: none"> – Occupations AA & P: \$60,000 per month⁵. – Occupations A, S, BB, B & C: \$30,000 per month. – Occupation E: \$10,000 per month. General cover: <ul style="list-style-type: none"> – Occupations restricted to general cover: \$5,000 per month. – Occupation GEN or GEN 100%: \$5,000 per month.
			5 years	17-59	17-59	–	65	
			To age 55 ²	17-49	–	17-49	55	
			To age 65	17-59	17-59	–	65	
			To age 70 ²	17-59	17-59	–	70	
	To age 80	17-69	–	–	80			
	Insured person is not gainfully employed	Benefit period	2 years	17-59	17-59	–	65	
			5 years ³	17-59	17-59	–	65	
			To age 65 ³	17-59	17-59	–	65	
			To age 80 ³	17-69	17-59	–	80	
Business Overheads			17-59	17-59	–	65	– \$60,000 per month.	
Key Person Income			17-59	17-59	–	65	– \$60,000 per month.	
Needlestick Benefit			15-59	–	–	65	– \$1m ⁴ .	
Children's Benefit			2-14	–	–	16	– \$200,000.	

1 From age 65, the 'general cover' TPD definition will apply. Where applicable, the TPD Continuation Benefit allows the insured person to continue cover under the 'any occupation' TPD definition to age 70. After this time, the definition reverts to the 'general cover' TPD definition.

2 If the insured person is gainfully employed, benefit periods 'to age 55' and 'to age 70' are only available under the 'own occupation' Income Protection (IP) definition. 'To age 70' benefit period is available only for Occupations AA, S and P.

3 If the insured person is not gainfully employed, benefit periods '5 years', 'to age 65' and 'to age 80' are only available under the 'general cover' IP definition.

4 A maximum amount of \$2m (plus CPI increases) will be paid in total in the event that the insured person is eligible to claim on both the Living Benefit and Needlestick Benefit.

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

6 If the insured person is not gainfully employed, the 'home duties' IP definition is only available outside superannuation.

7 If the insured person is not gainfully employed, the 'general cover' IP definition is only available outside superannuation.

8 Please contact the Underwriting Team for any amounts over \$25m.

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

1.2 Ownership

Protection Plans can be structured to individually tailor the policy to your clients' needs. This includes deciding on the best owner of the policy, as well as the option of structuring benefits to be split between superannuation and non-superannuation ownership.

Policy ownership options

Protection Plans policies can be held inside or outside superannuation.

	Ownership option	
	Outside superannuation – Self owned – Another individual – Trustee of a trust or a business entity	Inside superannuation Trustee of: – SMSF – Westpac MasterTrust – Platform Super
Term Life	✓	✓
Standalone TPD	✓	✓ ²
Standalone Living Insurance	✓	✗
Income Protection and Income Protection Plus	✓ ¹	✓ ⁴
Business Overheads and Key Person Income	✓ ¹	✗
Children's Benefit and Needlestick Benefit	✓ ³	✗

- Income Protection and Business Overheads policies must be owned by the insured person or a trust/ business entity that the insured person has direct control of (eg the insured person is the trustee of the trust, or the partner or director of a business entity). A Key Person Income policy must be owned by the business entity of which the key person has a share of ownership, or is employed by.
- Standalone TPD is not available through Westpac MasterTrust.
- Only available when the client holds another BT Protection Plans policy and the policy owner must be the natural parent or legal guardian of the child.
- Benefits offered under an Income Protection Plus policy which are not consistent with a superannuation condition of release (such as the Crisis Benefit, Specified Injury Benefit, Counselling Benefit and Nursing Care Benefit), will be held outside superannuation under the Income Linking Plus policy.

Please note:

- We allow up to five policy owners on Term Life, Standalone TPD and Standalone Living Insurance Policies held outside superannuation. Each policy owner will jointly own the policy. In the event a policy owner of a policy with joint ownership dies, the ownership of the policy automatically goes to the surviving policy owners. If all policy owners have died, the owner of the policy will become the estate of the last surviving policy owner.
- TPD and/or Living benefits may be structured as additional benefits under a Term Life or Term Life as Superannuation policy. This may be under the same or different ownership option.
- If Income Linking Plus has been selected together with Income Protection your clients will have equivalent cover to that provided by Income Protection Plus.
- Policies held through Westpac MasterTrust are called Term Life as Superannuation and Income Protection as Superannuation.

Structuring your clients' cover

Having the right policy structure for your clients' individual circumstances is important as it can make a difference to how much they pay for their premiums, how effectively they can manage their cash flow, and most importantly, the ability to access benefits when they are needed the most.

Protection Plans can be structured in many ways, giving you the flexibility to tailor your clients' cover to their individual circumstances.

Below is a summary of the different structures available under Protection Plans.

Stand-alone or individual policies

The benefits paid will not affect the sum insured under any other policy (unless we have stated otherwise).

Additional benefits under the same policy

TPD and Living Benefits can be structured as additional benefits under a Term Life or Term Life as Superannuation policy. The benefits paid will reduce the sum insured of all benefits held under the same policy, and all benefits held under a linked Flexible Linking Plus policy.

Linked Policies inside and outside superannuation

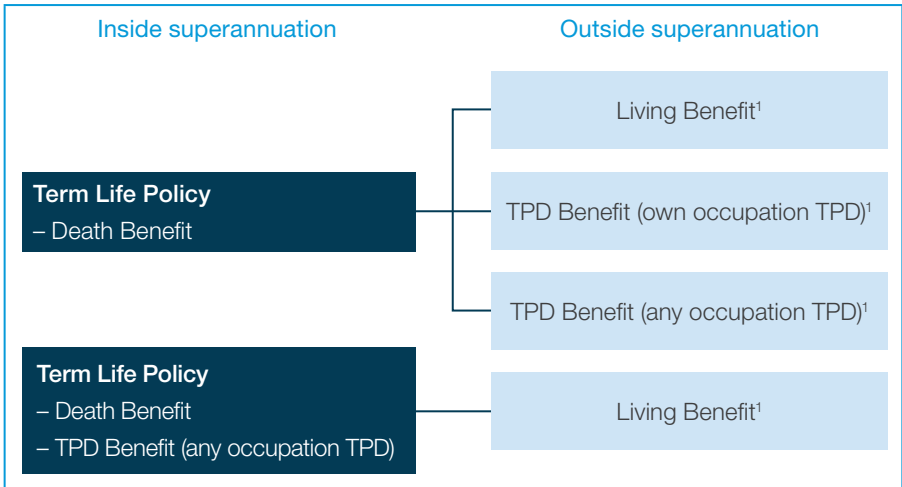
Flexible Linking Plus and Income Linking Plus allows your client to link benefits under two Policies held inside and outside superannuation. The benefits (or the portion of a benefit) which are consistent with the superannuation conditions of release will be held under a policy with ownership inside superannuation. The remaining benefits (or the remaining portion of a benefit) will be held outside superannuation under the Flexible Linking Plus or Income Linking Plus policy.



Flexible Linking Plus

Benefits which are not consistent with a superannuation condition of release (such as TPD Benefit with own occupation TPD definition and Living Benefit) will be held under a policy outside superannuation (referred to as the Flexible Linking Plus policy) and linked to a policy inside superannuation.

The following diagram is an example of how TPD and/or Living Benefits under a Flexible Linking Plus policy held outside superannuation can be linked to a Term Life Policy inside superannuation.



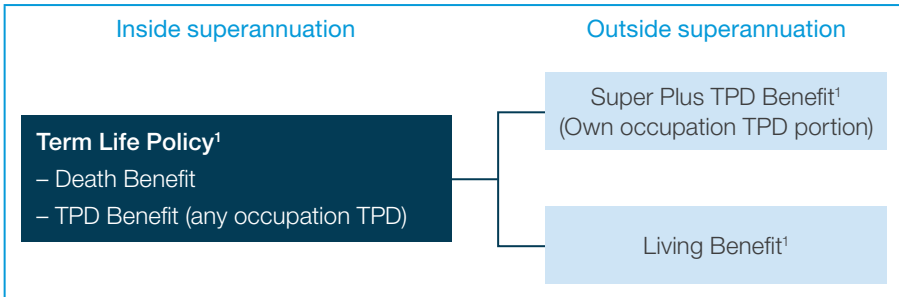
¹ Benefits which are not consistent with a superannuation condition of release, such as the Financial Planning Benefit and Counselling Benefit, will be held under the Flexible Linking Plus policy.

Your client can apply to add a Needlestick Benefit policy and/or Children's Benefit policy, held outside superannuation, to the above policy structures.

Super Plus TPD Benefit

The Super Plus TPD benefit allows own occupation TPD to be held outside superannuation. The portion of the TPD Benefit which is consistent with a superannuation condition of release is held under a policy inside superannuation, and the remainder of the TPD Benefit is held under a policy outside superannuation.

The following diagram is an example of how Flexible Linking Plus can be used to link a Super Plus TPD Benefit and a Living Benefit under a Flexible Linking Plus policy to a Term Life policy held inside superannuation.

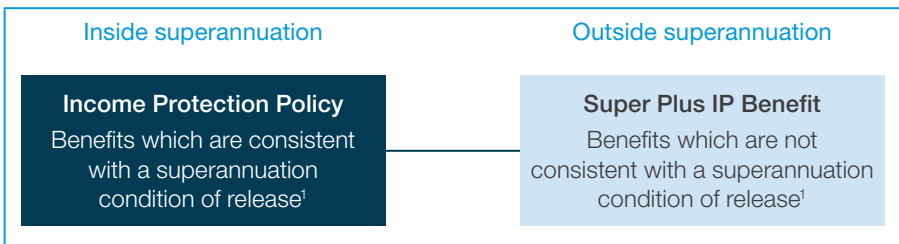


- 1 Benefits which are not consistent with a superannuation condition of release, such as the Financial Planning Benefit and Counselling Benefit, will be held under the Flexible Linking Plus policy.

Income Linking Plus

Access benefits offered under an Income Protection Plus policy inside and outside superannuation. The benefits which are consistent with a superannuation condition of release are held inside superannuation, and the remaining benefits are held outside superannuation.

The diagram below is an example of how the Super Plus IP Benefit works in conjunction with an Income Protection policy, to provide the benefits offered under an Income Protection Plus policy.



- 1 Benefits offered under an Income Protection Plus policy which are not consistent with a superannuation condition of release (such as the Crisis Benefit, Specified Injury Benefit, Counselling Benefit and Nursing Care Benefit), will be held outside superannuation under the Income Linking Plus policy.

1.3 Premiums and policy discounts

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

Premium options

Protection Plans offers the choice between stepped, level, or a combination of both stepped and level premiums.

Stepped premium

The premium is calculated each year, and will change based on the insured person's age and the sum insured at the review date. The premium will generally increase every year.

Level premium

The premium for the time period specified (eg to age 55 for a 'Level 55' premium structure or to age 65 for a 'Level 65' premium structure) is calculated based upon the insured person's age at the commencement of the cover. From commencement to the end of the time period specified, the premium will generally remain unchanged, subject to the circumstances specified in the PDS, for the amount of cover applied for.

If there is an increase to the sum insured due to CPI increases or because the policy owner has requested to change the sum insured, the premium for the increased portion of cover will be calculated based on the insured person's age at the time of the increase. The premium may also be recalculated based on the insured person's current age if the policy owner requests a variation to their policy.

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

When premiums will change

Stepped and level premiums will change if:

- there is a change to the sum insured due to CPI increases, or because the policy owner has requested to change the sum insured
- there is a change to the premium frequency
- there is a change to the premium discounts and/or loadings on the policy
- there is a variation to the policy, or
- we change the premium rates or discount factors applicable to the policy.

For more information on premiums, fees and charges, please see the PDS.

Minimum premiums and policy fees

There are minimum premium requirements, and a policy fee is payable on each Protection Plans policy (in addition to the minimum premium). These amounts are dependent on the premium frequency selected and are outlined in the following table (as at 1 October 2018).

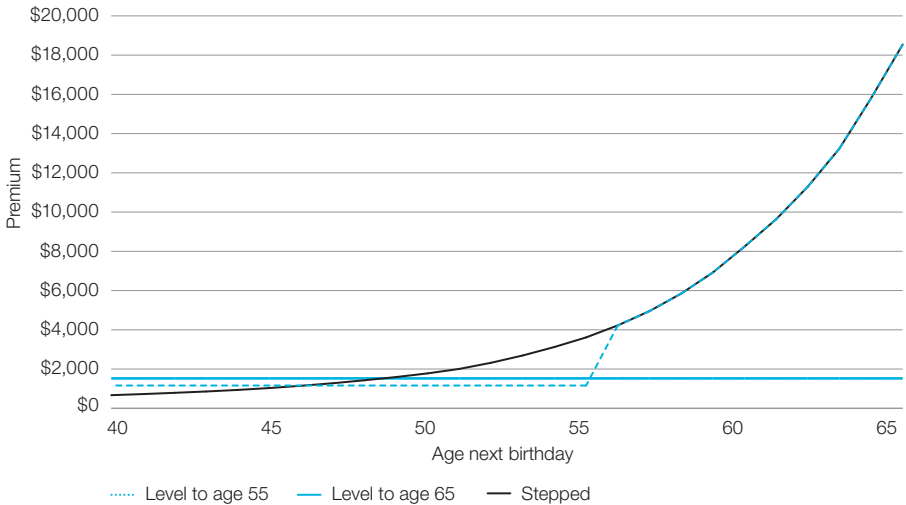
Premium frequency	Minimum premium	Policy fee
Monthly	\$14	\$8.50
Quarterly	\$42	\$25.50
Half-Yearly	\$84	\$50.99
Yearly	\$150	\$93.60

Stepped and level premium examples

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

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

Stepped v level premiums for a 40 year old¹



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

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

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

Policy discounts

Multi-Policy discount

If the Insured Person is covered by multiple eligible BT Protection Plans Policies, they will receive a multi-policy premium discount of 5% on all Protection Plans premiums applicable to the Insured Person (excluding policy fee and stamp duty).

Platform Investment and Platform Super discount

A 10% premium discount applies for benefits paid through a Platform Investment or Platform Super account.

My Wellbeing Reward

The My Wellbeing Reward Offer includes the My Health Discount and the My Health Policy Fee Waiver and is available to eligible clients.

The My Health Discount provides a premium discount of 10% on Term Life policies.

The My Health Policy Fee Waiver provides a policy fee waiver on eligible Term Life policies.

My Wellbeing Reward Eligibility

To receive the My Wellbeing Reward, the life insured must meet the following eligibility criteria:

- have a BMI between 18 – 28
- be aged between 30 and 55, and
- for existing policies, have a Term Life Protection Plans policy that commenced after April 26 2006.

Policies with a Continuity or Platform discount are ineligible to receive the My Health Discount. For further information on the My Wellbeing Reward please contact your BDM.

Large sum insured discounts

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

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

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

Income products ¹ sum insured (per month)	Discount
0–\$3,999	Nil
\$4,000–\$7,499	10%
\$7,500–\$9,999	12.5%
\$10,000 and over	15%

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

Staff discount

If the Insured Person is a Westpac Group employee or the spouse of a Westpac Group employee, they may receive a staff discount of 20% on their Protection Plan Policies⁴.

In order to see the adviser remuneration structure associated with applying a staff discount, please refer to section 1.4.

Premium calculation

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

$$\begin{aligned}
 &[\text{Base rate} \times \text{sum insured/divisional factor}^2 \\
 &\quad \times (1 - \text{large sum insured discount}) \\
 &\quad \times (1 - \text{multi-policy discount}) \\
 &\quad \times (1 - \text{Platform Investment, Platform Super discount or My Health Discount}) \\
 &\quad \times \text{underwriting loadings (ie \% health/pastime loadings and} \\
 &\quad \quad \text{occupational loadings)} \\
 &\quad \times (1 - \text{Indemnity Factor})^3 \\
 &\quad + \text{per mille loadings} \times \text{sum insured/divisional factor}^2] \\
 &\quad \times (1 - \text{commission dial down discount}) \\
 &\quad \times (1 - \text{staff discount})^4 \\
 &\quad \times (1 + \text{frequency loading}) \\
 &\quad + \text{policy fee}
 \end{aligned}$$

2 Divisional factor = 1000 for lump sum products, and 100 for income products.

3 Only if policy is indemnity.

4 Staff discount cannot be applied in conjunction with the commission dial down discount.

Stamp duty is applied following the above calculation to particular policies (all income products, Standalone Total and Permanent Disablement, Standalone Living Insurance, Flexible Linking Plus and Needlestick Benefit). The amount depends on the policy owner's state of residence.

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

1.4 Adviser remuneration

Commencing from 1 January 2018, we made changes to adviser remuneration to comply with the Life Insurance Framework (LIF) reforms legislated by the federal government. This included changes to the way commission is calculated, formulated and applied.

The LIF reforms require all insurers to comply with legislative changes to remuneration arrangements, including commission payments and claw back arrangements.

Unless otherwise stated, the changes apply to Protection Plans and BT Protection Plans Reserve policies issued from 1 January 2018.

For policies issued before 1 January 2018 and policies which have been grandfathered or excluded from LIF due to the new business transition provisions, the previous commission rules will continue to apply.

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

Note: Please refer to your Regional Manager for information on remuneration options available to you.

Commission

The premium structures noted below will apply only to policies which commenced from 1 January 2018, that are not grandfathered, and will be subject to ongoing transition over 3 years.

Protection Plans offers the choice of commission options. The following amounts are exclusive of GST:

Effective	1 Jan 18	1 Jan 19	1 Jan 20
Upfront initial (year 1)	80.00%	70.00%	60.00%
Upfront ongoing (year 2+)	20.00%	20.00%	20.00%
Level	27.50%	27.50%	27.50%

Commission may be split between two advisers, and in any percentage that you nominate. If no split percentage is nominated on the application form, the commission will be paid to the primary adviser.

For policies paid through a Platform account, the adviser of the Platform account is the primary adviser on the Protection Plans policy. Split commission can be used to nominate a secondary adviser on the Protection Plans policy. If both the primary and secondary advisers are not nominated on the application form with a split percentage, the ongoing commission will be paid to the primary adviser.

How is commission calculated?

Commission is calculated as a percentage of the 'commissionable premium' of your client's policy, or 'Policy Cost'. 'Policy Cost' continues to include premiums and underwriting loadings. It also includes the Policy Fee and any frequency loading for clients who pay their annual premiums by instalment.

Commission type	'Policy Cost' components
Initial commission (for upfront commission)	<ul style="list-style-type: none"> - Premiums on new or voluntary increases in benefits and sums insured, changes in disability definition or waiting periods, and changes in premium structure. - Policy fee, frequency loading and all underwriting loadings (i.e. health/pastime loadings and occupational loadings). - The amount of premium after being reduced by multi-policy, Platform, large sum insured and commission opt-out discounts. - The amount of premium before being reduced by any commission dial down discount. - Where an existing Protection Plans policy has been replaced¹, no initial commission is paid on the replaced policy with the exception of where there is an increase in premium, an initial commission will be paid on the amount of increase in premium over the replaced policy. - Initial commission is not payable on: <ul style="list-style-type: none"> - stamp duty, - increases due to CPI and age, and - repurchase of benefits under buy back, double and reinstatement options.
Ongoing commission (for upfront commission)	<ul style="list-style-type: none"> - Percentage of the premium received from year two onwards. - Policy fee, frequency loading, all underwriting loadings, and increases due to CPI and age. - The amount of premium after being reduced by multi-policy, Platform, large sum insured and commission opt-out discounts. - The amount of premium before being reduced by any commission dial down discount. - Ongoing commission is not payable on stamp duty.
Level commission	<ul style="list-style-type: none"> - Policy fee, frequency loading, all underwriting loadings, and increases due to CPI and age. - The amount of premium after being reduced by multi-policy, Platform, large sum insured and commission opt-out discounts. - The amount of premium before being reduced by any commission dial down discount. - Level commission is not payable on stamp duty.

¹ The commission structure on the replacement policy must be the same as the original policy being replaced.

Commission dial down

Protection Plans offers you the ability to reduce the premiums your clients pay by reducing the remuneration you will receive. You are able to discount premiums by any percentage up to 27.5%.

The following table outlines the effect on commission percentage when utilising the dial down facility in 2019.

Risk commencement date 1 January 2019 to 31 December 2019			
Premium discount	Commission ¹ 70/20 upfront		Level
	Initial	Ongoing	
0.00%	70.00%	20.00%	27.50%
5.00%	57.27%	16.36%	22.50%
10.00%	44.55%	12.73%	17.50%
15.00%	31.82%	9.09%	12.50%
20.00%	19.09%	5.45%	7.50%
27.50%	0.00%	0.00%	0.00%

1 Percentages in this table apply to the Policy Cost before being reduced by any commission dial down discount.

For Flexible Linking Plus and Income Linking Plus policies, remuneration on the portion paid from superannuation can be automatically dialled down to zero by selecting the 'Commission – Non Super only' or 'Ins Admin Fee – Non Super only' options in LifeCENTRAL+ (as applicable). This means remuneration on the portion of premium paid outside of superannuation can continue to be dialled up or down between 0% and 27.50% (depending on the remuneration option chosen).

If you choose to be paid only the initial commission under an Upfront commission structure, your client's premium will be reduced by the same percentage of ongoing commission you would have received in year 2 onwards.

Staff discount

The staff discount (which is available to select in LifeCENTRAL+) provides Westpac Group employees and their spouse with a 20% discount on their Protection Plans policy. This premium reduction is achieved through the combination of a 10% policy discount and a 10% reduction in commission percentage payable.

The following table outlines the commission percentage payable (exclusive of GST), on policies where the staff discount applies:

Risk commencement date 1 January 2019 to 31 December 2019			
Staff discount	Commission 70/20 upfront		Level
	Initial	Ongoing	
20.00%	60.00%	10.00%	17.50%

Commission rebates

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

When is commission paid?

Initial commission (for Upfront commission structure) is payable as a lump sum when the policy or increased cover goes into force.

Level commission and ongoing commission (for Upfront commission structure) are payable at the frequency that the premium is received.

Commission will be paid on a monthly, fortnightly, or weekly basis, depending on the frequency which has been nominated by your Dealer Group.

- Monthly commission payments will be made by the Friday of the week following the first Saturday of the month. The payment will include any commission that became payable in the previous month.
- Fortnightly commission payments will be made by Friday each fortnight and include any commission that became payable in the previous two weeks (Monday – Saturday).
- Weekly commission payments will be made by Friday each week and include any commission that became payable in the previous week (Monday – Saturday).

Level and ongoing commission for insurance held under Wrap/Super Wrap is calculated on a monthly basis, therefore it will be paid in a single payment covering the entire month in the next available payment following the 22nd day of the month. For example, any Level or ongoing commission for Wrap Insurance covering the period 1 – 31 January will be paid in the next available payment date following 22 January.

Responsibility period and commission clawback

Responsibility period for the first two years from policy commencement

A two-year responsibility period applies to initial commission payments (including under the Insurance Administration Fee) from the commencement date of the policy and to any initial commission generated through an increase in benefits or increase in sum insured during the first two years.

Time from payment of commission	Clawback of initial commission
0–12 months	100%
13–24 months	60%

Responsibility period after the first two years from policy commencement

A one year responsibility period will apply to all initial commission payments (including under the Insurance Administration Fee) generated through an increase in benefits or an increase in sum insured *after* the first two years from policy commencement. This responsibility period will apply from the commencement date of the increase.

Time from payment of commission	Clawback of initial commission
0–12 months	100%

If the policyholder places their policy on a premium holiday during the responsibility period, the responsibility period may be extended by the length of the premium holiday.

Commission clawback

A clawback will apply (subject to exceptions below) each time either of the following occur during the responsibility period:

- the policy lapses or is cancelled, or
- there is a reduction in the Policy Cost.

The clawback will apply to the servicing adviser¹ at the time of the lapse, cancellation or reduction.

¹ Or the most recent adviser when no servicing adviser is listed for a policy.

Clawback examples

The following examples are provided as illustrations only and are not representative of all clawback scenarios. These examples have been provided as high level guidance only.

Clawback of initial commission for an event occurring in the first two years of the policy (reduction in the first 12 months)

A policy commences on 1 January 2019, with initial commission paid of \$1,000, under an upfront commission structure.

On 1 June 2019, the sum insured is reduced, resulting in a premium reduction of 50%.

The resulting clawback is $100\% \times 50\% \times \$1,000 = \$500$.

Clawback of initial commission for events occurring in the first two years of the policy (cancellation in the 13-24 month period)

A policy commences on 1 January 2019 with a premium of \$1,000, and initial commission paid of \$700 (excluding GST), under an upfront commission structure.

On 1 January 2020, the premium increases to \$1,300; due to sum insured (\$200), CPI and age-based increases (\$100) – resulting in an initial commission payment of $60\% \times \$200 = \120 (excluding GST).

On 1 June 2020, the policy is cancelled. The resulting clawback of commission due to policy commencement is $60\% \times \$700$ (excluding GST), and clawback of commission paid due to the sum insured increase is $100\% \times \$120$ (excluding GST). Therefore, total clawback is \$540 (excluding GST).

For policy cancellations, initial commission will not be clawed back if the policy is cancelled or not continued due to the following circumstances:

- a claim is made under the policy
- the insured person dies or commits an act of self-harm, or
- the insured person reaches the expiry age of a benefit or the policy.

For reductions in Policy Cost, initial commission will not be clawed back if the reduction in Policy Cost or cancellation of cover was due to the following circumstances:

- a claim is made under the policy
- a benefit is paid under the policy
- there is a reduction in risk in relation to the insured person (for example an insured person quits smoking or moves to a lower risk occupation)
- premium rates for the policy are reduced without changing the risks covered (for example removing an underwriting loading)¹
- a retention or loyalty discount is applied
- a My Wellbeing Reward is applied.

On the cancellation of a policy from inception resulting in a refund of premiums (regardless of how long from policy commencement), initial, ongoing and level commission will be clawed back from the adviser to whom the commission was paid. This includes the avoidance of a policy due to non-disclosure and/or misrepresentation.

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

Under the level commission structure, commission is paid in line with the premium frequency. If a policy is cancelled or replaced part-way through a year, a pro-rated amount of commission may be recovered.

Responsibility period and commission clawback for BT Reserve

A three-year responsibility period applies for any portion of cover commenced under BT Reserve, as follows:

Time from payment of commission	Clawback of commission
0–12 months	100%
13–24 months	60%
25–36 months	30%

Rules relating to whether clawback will or will not apply are otherwise the same as Protection Plans.

Commission rebates

Should you wish to cease receiving ongoing commission payments for an existing Protection Plans policy, you have the option to reduce your clients' premium by the amount of commission you were due. To do this you must complete the 'Commission Opt-Out/Opt-In Request' available on LifeCENTRAL. This option is available to you while you continue to be the servicing agent on the policy.

¹ This exemption does not apply to a change in premium structure, unless that change is due to an age expiry.

Grandfathered policies

For rules relating to clawback of commission on policies commenced prior to 1 January 2018¹, and for grandfathered replacement policies, please consult the BT Protection Plans Remuneration Guide dated 22 November 2014.

Replacement of Protection Plans policies

BT maintains a single policy series from 2006 which allows your clients with Protection Plans policies issued from 28 April 2006 to change ownership and policy structures without underwriting.

Commission

If a policy is a replacement of an existing policy or is an exercise of an option that was available under the policy terms, the commission structure on the new replacement policy must be the same as the original replaced policy.

Initial commission is payable only in relation to any increased Policy Cost.

Replacement policies and responsibility period

Unless the original policy commenced before 1 January 2018, replacement policies on the upfront commission structure will be subject to the responsibility period and commission clawback rules outlined above, from the commencement date of the replacement policy.

If there is a commissionable increase during the first two years of the replacement policy, a two-year responsibility period applies to that increase. If there is a commissionable increase after the first two years of the replacement policy, a one-year responsibility period applies.

Fee-based options

Advice Service Fee

The Advice Service Fee is a simple and efficient fee collection facility designed to clearly illustrate the value of the service you provide, separate to the costs of your clients' policies.

Setting up the Advice Service Fee for your clients' policies is simple. The Advice Service Fee can be selected as part of the application in LifeCENTRAL+ or on the paper application form.

You and your client can nominate a dollar amount for the first year, payable in addition to the insurance policy premium (Initial Fee), and an amount for the ongoing services you provide in subsequent years (Ongoing Fee). The Initial Fee will be defaulted to upfront, however may be paid at a different frequency. The Ongoing Fee is paid at any frequency selected by your client and can be indexed with CPI to keep up with inflation.

The Advice Service Fee can be selected in combination with upfront, level, or dialled down commission remuneration options, or can replace commission entirely, dependent on your needs and those of your clients.

¹ Includes policies meeting the 3 month transitional rules.

Your client will receive an Advice Service Fee schedule with details of the Advice Service Fee amount (including GST) when their Protection Plans policy commences, and each year prior to their review date.

The Advice Service Fee can be cancelled in writing by you or your client at any time. If your client no longer wishes to opt-in to the Ongoing Fee, please notify us and we will cancel it.

Insurance Administration Fee

The Insurance Administration Fee is a percentage-based remuneration option which allows you to adjust your client's premium to match your effort. The fee is included in the premium paid by your client and affects the total premium payable. The Insurance Administration Fee will continue to be available to policy holders and advisers, but will change from 1 January 2019, in line with changes to commission rates.

You may select any percentage between 0% and 27.5% and commission is calculated as a percentage of Policy Cost starting in the first year of the policy. Commission is included in the premiums paid by your client and affects the total premium payable.

The Insurance Administration Fee works in the opposite way to commission dial down. Therefore, if the Insurance Administration Fee selected is 27.5%, your client will pay the retail premium rate (or the premium payable without dial down). If the Insurance Administration Fee selected is 0%, your client will pay the retail premium rate discounted by 27.5%.

The following is an example of how the new administration fee will be applied on a \$725 base insurance premium before fees or commission (exclusive of GST) from 1 January 2019.

Insurance Administration Fee		Insurance Administration Fee payable		
Insurance administration fee	Insurance premium	Commission 70/20 upfront		Level commission
		Initial	Ongoing	
27.50%	\$1,000.00	\$700.00	\$200.00	\$275.00
25.00%	\$975.00	\$636.36	\$181.82	\$250.00
20.00%	\$925.00	\$509.09	\$145.45	\$200.00
15.00%	\$875.00	\$381.82	\$109.09	\$150.00
10.00%	\$825.00	\$254.55	\$72.73	\$100.00
0.00%	\$725.00	\$0.00	\$0.00	\$0.00

1.5 Underwriting philosophy and service proposition

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

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

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

If your client’s circumstances require special consideration, please contact our underwriting team to discuss.

Tele-Underwriting

Our tele-underwriting service focuses on getting applications in force faster by reducing the need to obtain information from third parties. This service is conducted by our skilled underwriters or tele-interviewers and delivers a wide range of benefits including:

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

Tele-Interviewing

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

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

Contacts

If you want to find out how our underwriting team can make a difference in your business, please contact your respective State Underwriting Manager or State Contact.

State Contact	State(s)	Direct line
Daniel Yianakis	– VIC – TAS	0432 858 051
Sheldon Hatzantonis	– NSW – ACT	0402 972 914
James Duvall	– QLD – SA	0427 911 351
David Oliver	– WA	0403 843 533
Daniel Savage	– NT	0401 367 597

1.6 Medical pre-assessments and revised terms

Medical Pre-assessment

A medical pre-assessment will assist you in identifying the probable underwriting assessment and requirements for cases where your client discloses a health condition that may affect the insurance risk.

Identifying potential triggers for revised terms with clients upfront can help position a likely underwriting assessment and gain acceptance of possible revised terms in the event they are needed.

It may help prompt your client to tell you about any health conditions that might trigger revised terms if you ask them about such things as:

- any current, long-term or recurrent medical condition, signs or symptoms
- current or long-term medications or other treatment
- tests or investigations that required follow-up
- specialist referrals
- any therapy received, such as by a physiotherapist, chiropractor
- time off work
- any planned investigations or consultations.

If a pre-assessment is required, please contact our underwriting team to discuss.

A pre-assessment reference number will be provided to confirm the underwriting advice given. This reference number can then be recorded on the personal statement using LifeCENTRAL+ or writing it on the paper form.

Revised Terms Acceptance

Revised terms are used to allow us to offer insurance to a wider range of people.

There are 3 ways your client can accept revised terms:

1. Agree to revised terms after pre-assessment

If a pre-assessment identifies likely revised terms, you can obtain acceptance of the terms from your client at the time you complete the application form.

- Premium loadings: A loading can be added to the LifeCENTRAL+ quote for inclusion in the total premium quoted. Submitting the application accepts the revised terms for your client.
- Policy exclusions: Your underwriter can provide you with a form to allow your client to indicate acceptance of the revised terms. This can be attached to either the electronic or paper application.

2. Revised terms offered by LifeCENTRAL+

The 'Your Insurance Offer' produced as part of the electronic personal statement process may include loadings and/or exclusions.

- If your client's application is 'eligible for issue' then submitting the application accepts the revised terms.
- If further assessment is required, then submitting the application accepts the revised terms however this is subject to confirmation of the final underwriting assessment.

3. Revised Terms offered by an underwriter following final underwriting assessment

Where a revised terms offer is issued by an underwriter following final underwriting assessment, your client can accept these terms by either:

- Electronic acceptance via email from your client, or
- Written signature from your client.



2. Medical underwriting

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

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

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

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

2.1 Calculating mandatory medical requirements

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

This calculation is based on:

- the benefit amount being applied for
- your client's age, and
- any existing cover that your client has with us that is not being replaced.

For the purposes of this calculation, any existing benefits held with another insurer will not be included.

If medical evidence has been obtained in the past six months, we may be able to use this, depending on:

- the cover being applied for
- your client's age, and
- pre-existing conditions.

Lump sum benefits

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

Proposed cover	Existing cover (with the Insurer)
Term Life policy – Death Benefit = \$1,000,000 – TPD Benefit = \$1,000,000 – Living Benefit = \$500,000 – Business Cover Benefit selected on the Death Benefit	Standalone TPD policy – TPD Benefit = \$500,000
Standalone Living Insurance policy – Living Benefit = \$1,000,000	

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

Step 2: Select the largest benefit	
Select the highest of the: <ul style="list-style-type: none"> – Death Benefit – TPD Benefit, and – Living Benefit. 	<ul style="list-style-type: none"> – Death Benefit = \$3,000,000

Step 3: Refer to the medical requirements table

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

- MBA20
- QCHECK

Step 4: Living Benefit requirements

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

- Living Benefit = \$1,500,000

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

Requirements:

- MBA20
- QCHECK

Step 5: Consolidate the medical requirements

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

- MBA20
- QCHECK

Any duplicated requirements only need to be requested once.

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

For instance:

- an ECG_R can be replaced by an ECG_EX
- a QCHECK can be replaced by a MEDXAM, and
- a MEDXAM can be replaced by an SPX.

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

Income benefits

John, who is also a business owner, has now decided to take out an Income Protection policy as well as a Business Overheads or Key Person Income policy. John already has an Income Protection policy with us, held within his superannuation fund which he wishes to keep.

Proposed cover	Existing cover (with the Insurer)
<ul style="list-style-type: none">– Income Protection = \$5,000 per month– Business Overheads or Key Person Income = \$11,000 per month	<ul style="list-style-type: none">– Income Protection = \$4,000 per month

Step 1: Calculate the total benefit amount

Add together the:

- Income Protection monthly benefits (both proposed and existing), and
 - Business Overheads or Key Person Income monthly benefits (both proposed and existing).
- Income Protection = \$5,000 + \$4,000 = \$9,000 per month
 - Business Overheads or Key Person Income = \$11,000 per month

Step 2: Select the highest total benefit amount

Select the highest of the total:

- Income Protection monthly benefit, and
 - Business Overheads or Key Person Income monthly benefit.
- Business Overheads or Key Person Income = \$11,000 per month

Step 3: Refer to the medical requirements table

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

- MBA20
 - QCHECK
-

2.2 Mandatory medical requirements

The table below provides a glossary of the medical requirement abbreviations used in the requirements table.

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

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

1 EMAR: only mandatory for TPD Benefits greater than \$3 million.

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

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

2.3 Arranging medical requirements

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

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

Medical requirements may be arranged with paramedical service provider, UHG.

UHG provides the following health screening services:

- Mobile Paramedical Examinations and Mini Health Checks
- Mobile Pathology Services
- GP Examinations and ECGs
- Specialist Examinations
- Exercise Stress Tests, Echocardiographs and Lung Function Tests

Telephone: 1300 558 583

Website: www.uhg.com.au

2.4 Understanding medical requirements

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

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

Medical requirement	May be required due to:	What is involved?
Blood Tests (MBA20, HEP B & C, FBC, HIV)	<ul style="list-style-type: none"> - mandatory requirements based on the level of cover being applied for - the client's medical history (particularly if the client has had high cholesterol, diabetes, liver abnormalities, or hepatitis) - the client's BMI, or - results of a medical examination or EMAR. 	<p>A blood sample is taken and then analysed by a pathology lab. For more accurate results, particularly for cholesterol and glucose readings, the client should fast for 8 hours before the blood test unless there are medical reasons otherwise.</p> <p>The sample can be taken by either:</p> <ul style="list-style-type: none"> - the client's doctor (who is not a family member). We will send an Information and Request Form to the client to read, sign and take to their doctor. The doctor will then send this form, together with the blood sample, to a pathology practice. - paramedical service provider, UHG. They will supply the consent form directly to the client for completion. <p>Types of Blood Tests</p> <ul style="list-style-type: none"> - Full Blood Count (FBC) and Hepatitis B & C – a single test with a broader analysis that checks the types and numbers of blood cells and hepatitis B & C antibodies and antigens. - Multiple Biochemical Analysis (MBA20) – primarily examines glucose, liver function, renal function and cholesterol. - Human Immunodeficiency Virus (HIV) – checks for HIV antibodies and can usually be done at the same time as the MBA20.

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

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

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

2.5 Other medical underwriting guidelines

Depression, anxiety and stress

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

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

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

For Income Protection, Business Overheads, Key Person Income and TPD Benefits, when a pre-existing mental health condition has been disclosed, the client needs to complete a Mental Health Questionnaire.

Back problems

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

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

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

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

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

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

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

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

Combined risk factors

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

Example

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

Pregnancy

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

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

Where your client is more than 30 weeks pregnant, and will be taking maternity leave, own occupation definition income protection and own/any definition TPD may not be available. Your client's return to work plans will be considered in determining the cover available.

Smoking

A 2013 national survey showed that less than 15% of men and 12% of women classify themselves as a smoker¹. From a life insurance perspective, anyone who has smoked any substance within the last 12 months, or used any product containing nicotine within the last 3 months, including patches, gum and e-cigarettes, will be rated as a smoker. Pipe and cigar smokers will also be rated as smokers, however a client who smokes the occasional celebratory cigar may be rated as a non-smoker.

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

If your client has stopped smoking in the last 12 months, they will be rated as a smoker until the full 12 months has elapsed and a full 3 months has elapsed since they last used a nicotine-containing product. After this time they may apply for non-smoker status on their policy by completing an Application for Non-smoker Rates and returning it to us.

¹ Source: Australian Institute of Health and Welfare, 2013.



3. Financial underwriting

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

3.1 Assessing financials for personal insurance

Lump sum benefits

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

The following multiples of annual income can be used as a guide to indicate the maximum level of cover that would usually be considered. As each person's financial circumstances differ, the amount of cover may vary from the maximums shown below.

Age next birthday	Multiple of income	
	Death Benefit and TPD Benefit	Living Benefit ¹
Up to 40	30	20
41 to 45	25	15
46 to 50	20	12
51 to 55	15	8
56 to 60	12	4
61 to 65	8	–

¹ If a Living Benefit is being applied for as a rider benefit within Term Life, then the multiples used will be the ones based on the Death Benefit.

Homemakers/Non-Income producing spouse

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

- the average level of income that would be required to replace the non-working spouse with a professional (nanny/housekeeper/carer)
- an average number of years the household would have dependants, and
- the household debt level the non-working spouse may be liable for.

Taking all these factors into account generally we would be more than happy to offer cover levels up to \$2.5m Death, \$2.5m TPD and \$1.5m Living Benefits.

On occasions where it is felt that cover in excess of these levels is appropriate, we would generally require an understanding of the rationale behind the sum insured to consider whether or not we would be in a position to offer the selected level of cover.

Income benefits

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

Types of income

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

Insurable income – Employee

An employee's insurable income is generally calculated from following items:

- base salary
 - superannuation contributions
 - fees
 - commissions
 - regular overtime
 - bonus payment
 - packaged fringe benefits.
-

**Insurable
income –
Self-employed**

A person is deemed to be 'self-employed' if the individual is a sole trader, a partner in a business, or a business owner. The insurable income will be calculated from:

- the income earned from the insured person's business, practice or partnership due to their personal exertion or activities, less
- the insured person's share of the business, practice or partnerships expenses.

Certain expenses charged in the profit and loss statement can be added back in calculating insurable income. Examples include (but are not limited to):

- personal salary
- personal superannuation
- income splitting salary (non-income producing spouse)
- income splitting superannuation
- directors fees (related to the client)
- percentage of motor vehicle expenses
- percentage of depreciation
- percentage of donations.

**Ongoing
business
income**

In certain circumstances where your client is an owner in their business, the business may continue to generate some income for your client even though they may no longer be able to work.

In assessing your client's insurable income in these circumstances, consideration will be given to the level of continuing income generated and for how long this level of income would continue.

Investment income

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

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

Please note that there may be instances where investment income may need to be offset in income protection applications with benefits in excess of \$20,000 per month.

Example 1: Rental investment income

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

Example 2: Dividend investment income

Total value of share portfolio:		\$2,000,000.00
Dividends received:		\$100,000.00
Less interest:		-\$80,000.00
Net dividend investment income:		\$20,000.00

Net assets

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

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

Please note that there may be instances where potential income derived from assets may need to be offset in income protection applications with benefits in excess of \$20,000 per month.

Homemakers/Non-income producing spouse

Home duties IP is also available and provides a regular monthly benefit when the homemaker becomes severely disabled because of sickness or injury, and is unable to perform normal household duties. The maximum monthly benefit is \$5,000.

Non-working clients

Non-working clients can apply to be covered for income protection under general cover IP. The maximum monthly benefit is \$5,000.

Calculating the monthly benefit

The maximum monthly benefit available under Income Protection, Income Protection as Superannuation and Income Protection Plus is calculated using the income replacement ratios shown below and is subject to the maximum benefit amounts for each occupation category.

Replacement Ratio without SCO	Replacement Ratio with SCO
75% of the first \$320,000	80% of the first \$320,000
50% of the next \$240,000	55% of the next \$190,000
20% of the remainder	20% of the remainder

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

Occupation category	Maximum benefit
AA, P	\$60,000 per month ¹
S, A, BB, B, C	\$30,000 per month
E	\$10,000 per month
General	\$5,000 per month
Home	\$5,000 per month

¹ Benefit amounts above \$30,000 per month will be restricted to a 2 year benefit period.

Endorsed agreed value, agreed value and indemnity contracts

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

Type of contract	Financial assessment at underwriting	Financial assessment at claim	
		Inside super	Outside super
Endorsed agreed value	Full financial underwriting will be done at application stage.	<p>Financial evidence will be required to:</p> <ul style="list-style-type: none"> – ensure that insurance benefits paid do not cause total income (including insurance benefits) to exceed the allowable limit under superannuation law,¹ and – calculate Partial Disability benefits. 	<p>No proof of income required to justify Total Disability benefit.</p> <p>Financial evidence will be required to calculate Partial Disability benefits.</p>
Agreed value	<p>Financial evidence will not be required to support the monthly benefit up to the maximum levels outlined in section 3.3 Mandatory financial requirements.</p> <p>For those clients who's benefits are in excess of the maximum limits set out in section 3.3, these applications will be assessed as Endorsed Agreed Value.</p>	<p>Financial evidence will be required to:</p> <ul style="list-style-type: none"> – ensure that insurance benefits paid do not cause total income (including insurance benefits) to exceed the allowable limit under superannuation law,¹ and – calculate Partial Disability benefits. If we have not verified the income at application, financial evidence will be required to verify the level of income disclosed at application time. 	<p>Financial evidence will be required to calculate Partial Disability benefits.</p> <p>If we have not verified the income at application, financial evidence will be required to verify the level of income disclosed at application time.</p>
Indemnity	Financial evidence may be required to support the monthly benefit applied for. See section 3.3 Mandatory financial requirements.	Financial evidence will be required to verify your client's income prior to the claim.	Financial evidence will be required to verify your client's income prior to the claim.

¹ Please refer to the PDS for limitations which apply to policies held inside superannuation.

Cover may be considered under any contract type if your client has a:

- steady income, where income for the last 2 financial years is reasonable and consistent, or
- reasonable explanation regarding fluctuating income (for example job promotion or had 3 months leave in the previous year).

In some cases, benefits will only be considered on an indemnity basis. Examples include but not limited to:

- newly self-employed
- self-employed, but business income can't be reliably estimated if disabled
- Unstable occupation history.

3.2 Assessing financials for business insurance

Lump sum benefits

Business debt protection

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

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

Key person revenue protection

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

We will assess the benefit amount by calculating the:

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

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

Key person capital protection

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

We will assess the benefit amount by considering:

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

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

Shareholder protection (buy/sell – share purchase)

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

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

Income benefits

Business Overheads

Business overheads will cover your client's share of most fixed business expenses for up to 12 months if they are unable to work at their full capacity due to sickness or injury. In assessing the level of cover being applied for, we need to differentiate between who is generating the income, and who is paying the bills.

Please note, category 'E' occupations are not eligible for Business Overheads.

Key Person Income

Key Person Income is available to established small businesses to provide a monthly benefit in the event a key person is unable to work to their full capacity due to sickness or injury.

Who is a key person?

A key person is a person who works to generate revenue for the business and where the loss of that person would result in significant loss of revenue during the continuation of business operations.

A key person can be either:

- a business owner, or
- an arm’s length employee with specific skills or knowledge.

A business owner may be insured for a portion of the revenue they generate for the business.

An employee may be insured for a percentage of the employee’s remuneration package.

Eligibility criteria for Key Person Income

Eligibility criteria		
The business (the owner of a Key Person Income policy)	<ul style="list-style-type: none"> – The business has been trading for more than 2 years and has been in a net profit position in the last 2 financial years. – The business has no more than 40 (or the equivalent of 40 full time) employees. – A maximum of 5 key people can be insured in the business. 	
Insured person	Business owner	Employee
Minimum % of gross profit attributable to the key person	20%	20%
Maximum % of gross profit which may be attributable to the key person	80%	100%
Minimum % ownership of business	20%	–
Maximum % ownership of business	80%	–
Occupation categories	P, S, AA, A, B and BB. Key Person Income is not available to farmers.	

Types of benefits available for Key Person Income

The type of benefits available depends on the role of the insured person in the business.

Insured person	Benefit type
Business owner	Indemnity
Employee	Indemnity, Endorsed agreed value

Calculating the monthly benefit for Key Person Income

For Key Person Income, the maximum monthly benefit that can be applied for is \$60,000.

The monthly benefit for an insured person is calculated as follows:

Insured person	Calculation of the monthly benefit
Business owner	Monthly benefit = A x B. A = a percentage, being the lesser of: <ul style="list-style-type: none">- the insured person's ownership percentage of the business- the percentage of gross profit attributed to the insured person, and > 50%. B = the average monthly gross profit of the business. Gross profit is the business revenue minus its cost of goods sold. Gross profit does not include any profit gained from the sale of assets, government subsidies or interest.
Employee	Monthly benefit = Key person factor x Monthly earnings. Key person factor is the percentage of monthly earnings before tax to be replaced at the time of claim. We will consider up to a maximum of 150%. Monthly earnings is the normal monthly value of the remuneration package paid to the insured person before tax by the business, including salary, superannuation contributions, fees, commissions, regular overtime and bonus payments and packaged fringe benefits.

3.3 Mandatory financial requirements

As with medical requirements, LifeCENTRAL+ will automatically calculate the mandatory financial requirements for your client. This calculation is based on:

- the benefit amount being applied for
- the client's age, and
- any existing cover the client may have – this includes policies with us and any other insurer that are not being replaced.

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

There are a number of abbreviations used in this section which are explained below.

BETR	Last 2 years Business Entities Taxation Returns, including Profit and Loss and Balance Sheets for each entity.
Buy-Sell Agreement	Partnership or Buy-Sell agreement.
Evidence of Loan	Signed letter of offer from the financial institution, or a loan schedule (including details of the lender, borrower, purpose, type, amount, term, interest rate and credit rating).
FINQ	Financial Questionnaire (which can be signed by the Insured Person, Policy Owner(s) (for Key Person Income cover only), Accountant or Business Banking Manager).
Key Person Statement	For a key person who is an employee, a statement from Employer/ Accountant regarding salary package, role, skills and duties which makes them a key person, and how the potential loss was calculated in determining the benefit amount. For a key person who is self-employed, a statement outlining skills and duties, loss of earnings, in addition to the length of time it is anticipated for the key person to be replaced, and the cost of training and recruiting for a replacement.
Letter from employer	A letter from employer confirming: <ul style="list-style-type: none"> – base salary – superannuation – fringe benefits (eg motor vehicle, travel, or education allowances), and – commissions and bonuses.
PTR	Last 2 years Personal Taxation Returns.
Reason for cover	Statement outlining the reason for cover, and how benefit was calculated if not already supplied in the SOA or FINQ.
SOA	Statement of Advice (photocopy or electronic).
Valuation	A copy of the most recent business valuation, partnership/share purchase agreement, or buy/sell agreement. This document needs to outline the valuation methodology used to determine the business value and the level of cover.

Lump sum financial requirements

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

Death Benefit	Personal	Business		
		Debt Protection	Key Person Revenue or Capital	Shareholder Protection
\$0–\$2,500,000	Nil	Nil	Nil	Nil
\$2,500,001–\$10,000,000	Nil	<ul style="list-style-type: none"> – FINQ or SOA – BETR – Evidence of Loan 	<ul style="list-style-type: none"> – FINQ or SOA – BETR – Key Person Statement 	<ul style="list-style-type: none"> – FINQ or SOA – BETR – Valuation – Buy-Sell Agreement
\$10,000,000 +	<ul style="list-style-type: none"> – FINQ or SOA – Reason for cover – BETR – PTR 	As above	As above	As above

TPD Benefit	Personal	Business		
		Debt Protection	Key Person Revenue or Capital	Shareholder Protection
\$0–\$2,000,000	Nil	Nil	Nil	Nil
\$2,000,001–\$5,000,000	Nil	<ul style="list-style-type: none"> – FINQ or SOA – BETR – Evidence of Loan 	<ul style="list-style-type: none"> – FINQ or SOA – BETR – Key Person Statement 	<ul style="list-style-type: none"> – FINQ or SOA – BETR – Valuation

Living Benefit	Personal	Business		
		Debt Protection	Key Person Revenue or Capital	Shareholder Protection
\$0–\$1,500,000	Nil	Nil	Nil	Nil
\$1,500,001–\$2,000,000	Nil	<ul style="list-style-type: none"> – FINQ or SOA – Evidence of Loan 	<ul style="list-style-type: none"> – FINQ or SOA – Key Person Statement 	<ul style="list-style-type: none"> – FINQ or SOA – Valuation

Income product requirements

Endorsed agreed value income protection

Complete financial evidence is required for endorsed agreed value contracts irrespective of the monthly benefit applied for.

Agreed value and Indemnity income protection and business overheads

Financial requirements will ordinarily only be required for monthly benefits above those shown in the table below.

	Occupation category							
	P	AA	S	A	BB	B	C	E
Agreed value	\$22,500	\$15,000	\$15,000	\$10,000	\$8,750	\$7,500	\$7,500	N/A
Indemnity								
Self-employed	\$30,000	\$30,000			No mandatory financial requirements up to maximum monthly benefit			
Employed		No mandatory financial requirements up to maximum monthly benefit						

For self-employed, occupation category P and AA applicants applying for a combination of agreed value and indemnity contracts, mandatory financial requirements apply when either the agreed value portion exceeds \$22,500 or the combined total monthly benefit exceeds \$30,000.

Key Person Income

A Financial Questionnaire is required for all Key Person Income applications.

Full financial evidence is required in addition to the Financial Questionnaire for Key Person Income for Business Owners above \$15,000 monthly benefit.

Evidence type

The table below shows the type of evidence required.

Cover	Self-Employed	Employees
Income protection	<ul style="list-style-type: none">- PTR*- BETR- Partnership agreement (as applicable)	<ul style="list-style-type: none">- PTR or letter from employer
Business overheads	<ul style="list-style-type: none">- BETR	<ul style="list-style-type: none">- n/a
Key Person Income	<ul style="list-style-type: none">- FINQ- PTR*- BETR- Partnership agreement (as applicable)	<ul style="list-style-type: none">- FINQ

* PTR for the spouse is also required where income splitting is used.

3.4 Other financial underwriting guidelines

Multi-link Benefit

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

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

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

Limited policy term

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

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

Bankruptcy/Administration/Receivership/Liquidation

Careful consideration is required in the financial underwriting assessment where the client has been declared bankrupt or an entity owned or controlled by the client has been placed under administration, into receivership or in liquidation.

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

Estate equalisation

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

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

Liquidity in super

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

Strategies that use insurance inside super to alleviate liquidity issues may be limited, depending on circumstances. Alternative strategies such as insuring outside super may be suitable.

3.5 Professionals Package

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

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

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

The following table shows the maximum amounts available under the Professionals Package for Death Benefits, TPD, Living Benefits and Income Protection, including the maximum endorsed agreed value portion under Income Protection.

Income at the time of application does not need to support the monthly benefit available to eligible clients up to the maximum benefit amounts shown in the table and the usual financial evidence requirements are waived. Applications under the Professionals Package remain otherwise subject to underwriting and disclosures on the application.

Profession	Maximum monthly Income Protection Benefit		Maximum Death Benefit	Maximum TPD Benefit	Maximum Living Benefit
	Maximum endorsed agreed value portion	Maximum total Benefit (endorsed agreed value portion + indemnity portion)			
Accountant – CPA/CA	\$6,000	\$12,000	\$5,000,000	\$3,000,000	\$2,000,000
Accounting Graduate	\$4,000	\$8,000	\$4,000,000	\$2,000,000	\$1,250,000
Actuarial Fellow	\$8,000	\$14,000	\$4,000,000	\$4,000,000	\$2,000,000
Actuarial Graduate	\$5,000	\$10,000	\$3,000,000	\$2,500,000	\$1,750,000
Architect	\$5,000	\$10,000	\$3,000,000	\$2,500,000	\$1,750,000
Barrister	\$5,000	\$10,000	\$4,000,000	\$3,000,000	\$2,000,000
Chiropractor	\$6,000	\$10,000	\$3,000,000	\$3,000,000	\$2,000,000
Dental Specialist	\$15,000	\$20,000	\$10,000,000	\$5,000,000	\$2,000,000
Dentist	\$10,000	\$15,000	\$5,000,000	\$5,000,000	\$2,000,000
Doctor (GP)	\$10,000	\$15,000	\$5,000,000	\$5,000,000	\$2,000,000
Doctor (Specialist)	\$15,000	\$20,000	\$10,000,000	\$5,000,000	\$2,000,000
Engineer	\$5,000	\$10,000	\$3,000,000	\$2,500,000	\$1,750,000
Medical Intern/ Resident/ Registrar	\$10,000	\$12,500	\$5,000,000	\$5,000,000	\$2,000,000
Medical Registrar – in Training	\$12,500	\$17,500	\$7,500,000	\$5,000,000	\$2,000,000
Optometrist	\$6,000	\$10,000	\$3,000,000	\$3,000,000	\$2,000,000
Pharmacist	\$6,000	\$10,000	\$3,000,000	\$3,000,000	\$2,000,000
Physiotherapist	\$4,000	\$8,000	\$3,000,000	\$2,000,000	\$1,250,000
Quantity Surveyor	\$5,000	\$10,000	\$3,000,000	\$2,500,000	\$1,750,000
Solicitor	\$5,000	\$10,000	\$3,000,000	\$2,500,000	\$1,750,000
Veterinarian	\$6,000	\$10,000	\$3,000,000	\$3,000,000	\$2,000,000

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

<p>Medical Interns/ Residents/ Registrars</p>	<p>Includes all:</p> <ul style="list-style-type: none"> – medical interns – residents, and – registrars, – who are currently generating an income, and practising on a full time basis. <p>These clients must have graduated within the last 3 years with the appropriate medical degree (or higher qualification) and completed (or, for medical interns, in the process of completing) the approved training program and practical experience requirements. In addition, they must be registered to practise with the:</p> <ul style="list-style-type: none"> – Australian Medical Council (AMC), and – appropriate State or Territory medical board, <p>and have been working for less than 3 years.</p> <p>Alternatively, clients who are qualified overseas and working as a trained practitioner in Australia for less than 3 years may also apply. The client must:</p> <ul style="list-style-type: none"> – have graduated with the appropriate medical degree (or higher qualification) – completed the requirements for the AMC and the appropriate State or Territory registration, and – satisfy our residency guidelines.
<p>Medical Registrars – in Training</p>	<p>Includes all:</p> <ul style="list-style-type: none"> – medical registrars in training for a specialty, who are currently generating an income, and practising on a full time basis. <p>These clients must have:</p> <ul style="list-style-type: none"> – graduated in Australia within the last 10 years with the appropriate medical degree (or higher qualification) and completed the approved training program and practical experience requirements, or – qualified overseas with the appropriate medical (or higher qualification), have completed the requirements for the Australian Medical Council (AMC) and the appropriate State and/or Territory registration, and working as a trained practitioner in Australia for less than 10 years (and satisfies the usual underwriting residency guidelines). <p>In addition, they must:</p> <ul style="list-style-type: none"> – be registered to practise with the Australian Medical Council (AMC), and appropriate State or Territory medical board – been working for less than 10 years – accepted into an AMC accredited specialist medical college training program. <p><i>Note: this category excludes General Practitioners in Training.</i></p>

<p>General Practitioners and Dentists</p>	<p>Includes all:</p> <ul style="list-style-type: none"> – General Practitioners, and – Dentists, <p>who are currently generating an income, and practising on a full time basis.</p> <p>These clients must have graduated from an Australian medical or dental school with the appropriate medical or dental degree (or higher qualification) and completed the approved training program and practical experience requirements. In addition, they must be registered to practise with the:</p> <ul style="list-style-type: none"> – Australian Medical Council (AMC) or Australian Dental Council (ADC), and – appropriate State or Territory medical or dental board, <p>and have been working for less than 3 years.</p> <p>Alternatively, clients who are qualified overseas and working as a trained practitioner in Australia for less than 3 years may also apply. The client must:</p> <ul style="list-style-type: none"> – be qualified as a fellow of the appropriate school – have completed the requirements for the AMC or ADC and the appropriate State or Territory registration, and – satisfy our residency guidelines.
<p>Medical and Dental Specialists</p>	<p>Includes all Specialist Medical and Dental Practitioners who are currently generating an income, and practising on a full time basis.</p> <p>These clients must have graduated from an Australian medical or dental school with the appropriate medical or dental degree (or higher qualification) and completed the approved training program and practical experience requirements to be a specialist. In addition, they must be:</p> <ul style="list-style-type: none"> – a qualified fellow of a specialty college – registered to practise with either the Australian Medical Council (AMC) or Australian Dental Council (ADC), and – registered to practise with the appropriate State or Territory medical or dental board, <p>and have been working for less than 3 years.</p> <p>Alternatively, clients who are qualified overseas and working as a trained practitioner in Australia for less than 3 years may also apply. The client must:</p> <ul style="list-style-type: none"> – be qualified as a fellow of an Australian specialty college – have completed the requirements for the AMC or ADC and the appropriate State or Territory registration, and – satisfy our residency guidelines.

Barristers and Solicitors

Includes all Barristers and Solicitors who are currently generating an income, and working/practising on a full time basis.

These clients must have graduated from an Australian law school with the appropriate law degree (or higher qualification) and completed the approved program of practical legal training. In addition, the client must be registered to practise:

- as a Barrister with the appropriate State or Territory Bar Association, or
- as a Solicitor with the appropriate State or Territory Law Society, and have been working for less than 3 years.

Alternatively, clients who are qualified overseas and working as a trained Barrister or Solicitor in Australia for less than 3 years may also apply.

The client must be registered to practise:

- as a Barrister with the appropriate State or Territory Bar Association, or
- as a Solicitor with the appropriate State or Territory Law Society, and
- satisfy our residency guidelines.

CPA/CA Accountants and Actuarial Fellows

Includes all:

- CPA's
- CA's, and
- Actuarial Fellows,

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

These clients must have:

- graduated with the appropriate bachelor degree (or higher qualification)
- completed the approved training program and practical experience requirements for qualification as a CPA, CA or FIAA, and
- be registered to practise as a CPA, CA or FIAA in Australia, and have been working for less than 3 years.

Alternatively, clients who are qualified overseas and working as a trained Accountant or Actuary in Australia for less than 3 years may also apply.

The client must:

- have completed the approved training program and practical experience requirements for qualification as a CPA, CA or FIAA
- be registered to practise as a CPA, CA or FIAA in Australia, and
- satisfy our residency guidelines.

Other Graduates and Professionals

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

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

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

and have been working for less than 3 years.

Alternatively, clients who are qualified overseas and working as a trained practitioner in their field of study in Australia for less than 3 years may also apply. The client must:

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

Other conditions of this offer include:

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

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

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



4. Occupation guidelines

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

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

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

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

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



Tip

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

4.1 Occupation categories

Death Benefit

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

Living Benefit

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

TPD Benefit, Income Protection, Business Overheads and Key Person Income

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

Non occupational TPD Benefits may also be available under general cover and home duties definitions.

Occupation category	Description
P	University degree qualified medical, dental or legal professional (ie MBBS or BDS).
AA	University degree qualified white collar professional (excluding medical, dental or legal professional), eg chartered or associate accountant.
S	Executive or senior manager or white collar office worker, earning an average of \$125,000 over the last three years and performing less than 20% manual work.
A	White collar office worker performing less than 20% manual work.
BB	Blue collar worker performing specialised or technical tasks and performing less than 20% manual work, eg a retail shop owner or business proprietor who performs less than 20% manual work (no deliveries), a supervisor of TAFE qualified licensed tradespeople performing less than 20% manual work.
B	Fully qualified and licensed tradespeople who have completed a minimum of 3 years TAFE qualification (eg carpenter, electrician) or non qualified tradespeople with a minimum of 10 years experience working in a trade where the above TAFE trade qualifications and licensing is mandatory for new tradespeople. Qualified skilled workers (eg registered nurse). For certain occupations, a maximum benefit period of 2 or 5 years will apply (shown as B2 or B5 in the occupation guide).
C	Tradespeople who have completed less than 3 years of TAFE or equivalent or skilled or semi skilled workers in occupations with entry level requirements in terms of experience, qualifications and training (eg bricklayer, welder). For certain occupations, a maximum benefit period of 2 or 5 years will apply (shown as C2 or C5 in the occupation guide). Note: Category C occupations are not eligible for 'own occupation' TPD and Key Person Income.
E	Semi skilled or non-qualified workers performing heavy manual work or operating heavy machine or plant equipment or exposed to hazardous conditions or activities. A maximum benefit period of 2 or 5 years will apply (shown as E2 or E5 in the occupation guide). Note: Category E occupations are not eligible for 'own occupation' TPD, 'any occupation' TPD, Business Overheads and Key Person Income.
D	Declined occupations.

4.2 Special consideration

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

- the number of hours worked
- apprentices
- unqualified tradespeople
- newly self-employed
- recent change of occupation
- second occupation
- seasonal work
- clients working from home

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

Number of hours worked

TPD and Income Protection

The tables below provide a snapshot of the required number of hours needed to be worked for eligibility for all TPD and IP benefits.

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

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

Income Protection cover is not available for those working in multiple part-time positions which add up to 20 hours a week or more.

We will review clients with excessive working hours, taking into account the industry in which the insured person works.

Key Person Income

A key person must work for a minimum of 20 hours a week or more to be eligible for a Key Person Income policy.

Apprentices

Income Protection and TPD benefits can be considered for apprentices in their final apprenticeship year and will be based on their chosen trade's occupation classification.

For apprentices not in their final year:

- Income Protection can be offered on an E2 occupation category, and
- TPD can be offered on a general cover definition basis.

Unqualified tradespeople

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

Newly Self Employed

The reality of small business in Australia is that a high percentage of small businesses fail in the first 2 years after set up.

From an underwriting perspective this creates an additional layer of risk in the overall financial assessment of the application.

Clients who have commenced self-employment in the 12 months prior to application will generally be considered for income protection cover on the following terms:

- Indemnity benefit type
- Monthly benefit based on a reasonable projection of income for the business and industry and with consideration of previous income
- A newly self-employed clause will be applied so that the indemnity benefit payable in the event of an early claim will be based on earnings since policy commencement.

Considerations include the following:

- Is the client operating in the same occupation/industry as previously?
- Is the business a new start up?
- Has the client purchased or bought into a successful ongoing concern?
- Is the client contracting back to their previous employer?

Please contact our underwriting team for more information and an individualised assessment for your client.

Change of occupation

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

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

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

Second occupation

The income derived from a second occupation may not reflect future ongoing earnings as an individual will often work in a second occupation for a short period of time to provide additional income. For this reason, we may not allow income from a second occupation to be insured.

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

Please note that if the duties of a second occupation are more hazardous than the client's usual job, we may alter the occupation category.

If the client stops working in the second occupation for at least a year, review of the occupation category may be requested.

Seasonal work

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

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

Clients working from home

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

Eligibility for cover will depend on the following:

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

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

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

4.3 Occupation guide

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

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

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

Abbreviations used in the occupation guide

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

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

Occupation		Life/ Living	TPD	IP	NS
Aerial/Antennae Erector	Over 10 metres	\$2.00	D	GEN 100%	N
	Up to 10 metres	A	C	C2	N
Aerobics Instructor	Full time Minimum 3 years experience	A	GEN	E5	N
Agronomist	Less than 40% field work No hazardous chemicals	A	A	AA	N
	More than 40% field work No hazardous chemicals	A	A	A	N
Air Conditioning	Engineer Consultant Degree qualified and office only	A	A	AA	N
	Supervisor Qualified	A	B	B	N
	Qualified Installer/Repairer Up to 10 metres	A	B	B	N
	Qualified Installer/Repairer Over 10 metres	\$2.00	D	GEN 100%	N
Airline Staff of Major Airlines Only	Office workers	A	A	A	N
	Office workers Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Pilot Aircrew or Flight Attendant	A	D	GEN	N
	Truck drivers	A	C	C2	N
Airline Staff of Minor/ Charter Airlines	Pilot Aircrew or Flight Attendant	\$2.50	D	GEN 100%	N
	Truck drivers	A	C	C2	N
Ambulance Officer/ Paramedical		A	B	B5	Y
Amway Seller/ Distributor	Full time Established minimum 3 years	A	B	BB	N
	Part time	A	D	GEN	N
Anaesthetist	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Antique Dealer	Deliveries	A	B	BB	N
	Sales and office only	A	B	BB	N
Apprentice	Not in final year	A	GEN	E2	N

Occupation		Life/ Living	TPD	IP	NS
Archaeologist	Unqualified	A	IC	IC	N
	Qualified More than 40% field work	A	A	A	N
	Qualified Office, less than 40% field work	A	A	AA	N
Architect	University qualified Less than 40% field work	A	A	AA	N
	University qualified More than 40% field work	A	A	A	N
	University qualified Less than 40% field work Less than 3 years experience	A	A	AA	N
	University qualified Less than 40% field work Minimum 3 years experience	A	A	AA	N
	University qualified More than 40% field work Earning an average of \$125,000 over the last 3 years	A	A	S	N
Architectural Draftsperson	Earning an average of \$125,000 over the last 3 years	A	A	S	N
Armed Services	Air Force all ranks Office duties, Civilian	A	A	A	N
	Air Force all ranks Office duties, Civilian Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Air Force Pilots and Crew	\$5.00	D	GEN 100%	N
	Air Force Volunteer Reserve	A	IC	IC	N
	Army all ranks Office duties only	A	D	GEN	N
	Army Bomb disposal	\$5.00	D	GEN 100%	N

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

Occupation		Life/ Living	TPD	IP	NS
Aviation Industry	Ground staff Air Traffic Controller	A	GEN	E2	N
	Ground staff Aircraft Engineer, qualified, flying	A	D	GEN	N
	Ground staff Cleaner	A	C	C5	N
	Ground staff Management and Administration	A	A	A	N
	Ground staff Management and Administration Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Ground staff Refuellers	A	C	C2	N
	Ground staff Security (unarmed)	A	C	C2	N
	Ground staff Aircraft Maintenance, qualified/skilled	A	C	C5	N
Awning/Blind/ Screen Installer	Installer	A	B	B	N
	Sales and Quoting only	A	A	A	N
	Supervisor	A	B	BB	N
Baggage Handlers/Porters		A	C	C2	N
Bailiff	Armed	A	D	GEN 100%	N
	Unarmed	A	B	B	N
Baker	Shop counter	A	B	BB	N
	Trade qualified	A	B	BB	N
	Unqualified Minimum 3 years experience	A	C	C5	N
Bank Senior Manager	Degree qualified	A	A	S	N
Bank Manager	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Bank Officer	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Bar Attendant		A	GEN	E5	N

Occupation		Life/ Living	TPD	IP	NS
Bar Manager	Less than 10% bar work	A	B	B	N
	Less than 40% bar work	A	B	B5	N
	More than 40% bar work	A	GEN	E5	N
Barber/Hairdresser	Not working from home	A	B	BB	N
	Working from home	A	GEN	GEN	N
Barrister	Graduate Less than 3 years experience	A	A	P	N
	Minimum 3 years experience	A	A	P	N
Battery Fitter/ Repairer	Qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C2	N
Beach Inspector	Permanent, full time Minimum 2 years experience	A	GEN	E5	N
Beautician	Qualified, Salon only	A	B	BB	N
	Working from home/mobile	A	B	B	N
Bed and Breakfast Proprietor		A	B	B	N
Beekeeper/Apiarist		A	C	C5	N
Biochemist		A	A	AA	Y
Biologist	Marine Less than 40% field work	A	A	AA	N
	Marine More than 40% field work Diving more than 40m	A	D	GEN 100%	N
	Marine More than 40% field work Diving up to 40m	A	B	BB	N
	Not marine	A	A	AA	Y
Blacksmith/Farrier	Less than 3 years experience	A	D	GEN	N
	Minimum 3 years experience	A	C	C5	N
Blaster/Explosives Handler		\$2.00 or \$5.00	D	GEN 100%	N
Boarding House Proprietor		A	C	C	N
Boat Builder	Qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C5	N
Boat Operator	Charter, deep sea	A	C	C5	N
	Charter, harbour and inlets	A	C	C5	N

Occupation		Life/ Living	TPD	IP	NS
Body Piercer		A	C	C2	N
Boilermaker	Qualified	A	C	C	N
	Unqualified Minimum 3 years experience	A	C	C5	N
Bookkeeper	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Bookmaker/Betting		A	D	GEN	N
Bootmaker	Less than 3 years experience	A	C	C5	N
	Minimum 3 years experience	A	B	BB	N
Botanist	Qualified Less than 40% field work	A	A	AA	N
	Qualified More than 40% field work	A	A	A	N
Bouncer/Crowd control		A	D	GEN	N
Boxer	Professional	NA	D	D	N
Bricklayer	Qualified	A	C	C	N
	Unqualified	A	C	C5	N
Brickpaver		A	C	C5	N
Broker	Insurance Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Insurance Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Builder	Foreman/Supervisor	A	B	BB	N
	Labourer	A	GEN	E2	N
	Licensed Fully qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	B	B	N
Business Consultant	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N

Occupation		Life/ Living	TPD	IP	NS
Butcher	Retail Trade qualified	A	B	B	N
	Retail Unqualified Minimum 3 years experience	A	C	C	N
	Slaughterman	A	GEN	E2	N
Butler	Qualified	A	B	BB	N
	Unqualified Minimum 3 years experience	A	C	C5	N
Buyer	Retail store Office only	A	A	A	N
	Retail store Office only Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Retail store Other than office only	A	B	BB	N
Cabinet Maker	Trade qualified	A	B	B	N
	Unqualified Less than 4 years experience	A	C	C2	N
	Unqualified Minimum 4 years experience	A	B	B	N
Cable Maker/ Wire Maker		A	GEN	E5	N
Cafe/Coffee Lounge	Proprietor Less than 20% light manual work	A	B	BB	N
	Proprietor More than 20% light manual work	A	B	B	N
Cake Decorator	Minimum 3 years experience	A	B	B	N
Cameraman	Aerial	\$5.00	D	GEN 100%	N
	On location Australia only	A	B	B	N
	Studio only	A	B	BB	N
Cane Farmer	Cane Labourer/Worker/ Harvester	A	GEN	E2	N
	Owner/Manager	A	C	C2	N

Occupation		Life/ Living	TPD	IP	NS
Canteen Work	Manager Less than 20% light manual work	A	B	BB	N
	Manager More than 20% light manual work	A	B	B	N
	Not manager	A	C	C2	N
Car Detailer	Less than 3 years in occupation	A	D	GEN	N
	Minimum 3 years in occupation	A	C	C2	N
Car Salesperson	Office only	A	A	A	N
	Office only Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Yard sales Minimum 2 years experience	A	B	BB	N
Car Wrecker	Other	A	GEN	E5	N
	Foreman no manual	A	C	C2	N
Caravan Park Owner		A	C	C	N
Caravan Park Worker/Employee		A	GEN	E2	N
Carer		A	GEN	E5	N
Caretaker	Living on premises	A	D	GEN	N
	Not living on premises	A	C	C2	N
Carpenter	Foreman/Supervisor	A	B	BB	N
	Trade qualified	A	B	B	N
	Unqualified Less than 3 years experience	A	C	C2	N
Carpet Cleaner		A	C	C5	N
Carpet/Linoleum Layer		A	C	C5	N
Cartographer	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Cartoonist	Employed full time Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Employed full time	A	A	A	N
	Freelance/Self-employed	A	A	A5 (90 day)	N

Occupation		Life/ Living	TPD	IP	NS
Carver	Wood	A	C	C2	N
	Minimum 3 years experience				
Casino Employee	Cashier	A	B	BB	N
	Cleaner/Maintenance	A	C	C5	N
	Croupier	A	B	B5	N
	Management/Clerical	A	A	A	N
	Management/Clerical Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Security	A	D	GEN 100%	N
	Supervisor	A	B	BB	N
Caterer	Qualified Minimum 3 years experience	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C5	N
Ceiling Fixer	Trade qualified plasterer	A	C	C5	N
	Unqualified Minimum 3 years experience	A	C	C2	N
	Unqualified Less than 3 years experience	A	D	GEN	N
Cellarman		A	D	GEN	N
Chauffeur		A	B	B	N
Chef/Cook	Qualified	A	B	BB	N
	Unqualified	A	C	C5	N
Chemist – Industrial	Hazardous	A	D	GEN	N
	Lab Assistant	A	B	BB	N
	Lab Technician – Qualified	A	A	A	N
	Lab Technician – Qualified Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Non-hazardous	A	A	A	N
	Non-hazardous Earning an average of \$125,000 over the last 3 years	A	A	S	N
Chemist – Retail	Pharmacist	A	A	AA	N
	Shop Assistant	A	A	A	N

Occupation		Life/ Living	TPD	IP	NS
Childcare	At home	A	GEN	GEN	N
	Proprietor	A	B	BB	N
	Qualified and registered Not at home	A	B	B	N
	Unqualified Not at home	A	B	B	N
Chimney Sweep		A	D	GEN	N
Chiroprapist/ Podiatrist	Less than 3 years experience	A	A	P	Y
	Qualified and registered Minimum 3 years experience	A	A	P	Y
Chiropractor	Less than 3 years experience	A	A	P	N
	Minimum 3 years experience	A	A	P	N
Choreographer		A	D	GEN	N
Claims/Loss Adjustor	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Cleaner	Brick	A	GEN	E5	N
	Carpet	A	C	C5	N
	Department Store	A	C	C5	N
	Domestic	A	C	C5	N
	Mobile car Established minimum 3 years	A	C	C5	N
	Office, Industrial, School	A	C	C5	N
	Proprietor	A	C	C5	N
	Street	A	D	GEN	N
	Window Home or shops, less than 10 metres	A	GEN	E2	N
	Window Hazardous, or abseiling from building	\$5.00	D	GEN 100%	N
	Window Outdoors, or more than 10 metres	\$2.00	D	GEN 100%	N
Clergy (sole occupation)	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N

Occupation		Life/ Living	TPD	IP	NS
Clerk	Administration only	A	A	A	N
	Administration only Earning an average of \$125,000 over the last 3 years	A	A	S	N
Clerk/Bookkeeper	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Clothing Industry	Clothing Machinist Not working from home	A	C	C5	N
	Clothing/Fashion Designer Qualified, not based at home	A	A	A	N
	Clothing/Fashion Designer Qualified, working from home	A	GEN	GEN	N
	Clothing/Fashion Designer Unqualified, not working from home	A	C	C5	N
	Clothing/Fashion Designer Qualified, not based at home Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Dressmaker Trade qualified, not working from home	A	B	BB	N
	Dressmaker Working from home	A	GEN	GEN	N
	Management and administration No manual work	A	A	A	N
	Management and administration No manual work Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Pattern Maker Trade qualified, not working from home	A	B	BB	N
	Pattern Maker Working from home	A	D	GEN	N
	Tailor Working from home	A	GEN	GEN	N
	Tailor Trade qualified, not working from home	A	B	BB	N
	Club/Bar Attendant		A	GEN	E5

Occupation		Life/ Living	TPD	IP	NS
Club/Bar Staff		A	GEN	E5	N
Coach (sports)	Employed by the Australian Institute of Sport	A	B	BB	N
	Other than swimming or tennis	A	D	GEN	N
	Swimming Full time, with multiple clients/squads	A	B	B5	N
	Tennis Full time, with multiple clients/squads	A	B	B5	N
Coach Builder	Qualified	A	C	C5	N
	Unqualified	A	D	GEN	N
Commentator	Radio/television	A	C	C2	N
Compositor	Computer work only Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Computer work only	A	A	A	N
	Qualified	A	B	BB	N
Computer Industry	Analyst/Programmer/Consultant Not university qualified	A	A	A	N
	Analyst/Programmer/Consultant Not university qualified Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Analyst/Programmer/Consultant University qualified	A	A	AA	N
	Maintenance Engineer	A	B	BB	N
	Sales Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Sales Not earning an average of \$125,000 over the last 3 years	A	A	A	N
	Technician No manual work	A	A	A	N
	Technician No manual work Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Technician Manual work	A	B	BB	N

Occupation		Life/ Living	TPD	IP	NS
Computer Operator	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Concrete Contractor		A	C	C5	N
Concrete Steel Fixer	Up to 10 metres	A	GEN	E5	N
Concretor Worker	Concretor	A	GEN	E5	N
	Concretor/Finisher/Stamper No concreting or formwork	A	C	C2	N
Control Panel Operator	Less than 20% manual work	A	B	B	N
	More than 20% manual work	A	C	C2	N
	No manual work	A	A	A	N
	No manual work Earning an average of \$125,000 over the last 3 years	A	A	S	N
Conveyancer		A	A	P	N
Coroner		A	A	P	Y
Crane Labourer or Hooker On		A	GEN	E5	N
Crane Operator/ Derrickman	Offshore	\$2.00	GEN	E2	N
	Onshore	A	GEN	E5	N
Cray Fisherman	Skipper only Less than 20% manual work	A	C	C2	N
	Skipper only More than 20% manual work	A	GEN	E2	N
Crematorium/ Cemetery Worker	Not grave digger	A	C	C	N
Curator (museum, art gallery, library)	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Curtain/Blind Installer		A	B	B	N
Customs Agent/ Officer	Clerical/office only	A	A	A	N
	Clerical/office only Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Investigations/offsite	A	B	BB	N

Occupation		Life/ Living	TPD	IP	NS
Dairy Industry	Farmer/Proprietor	A	C	C5	N
	Milk delivery Local rounds	A	C	C5	N
	Process worker	A	C	C5	N
Dancer		A	D	GEN	N
Dancing Instructor	Full time Not working from home	A	B	B5	N
Data Entry Operator	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Dealer	Money Market	A	A	A	N
	Money Market Earning an average of \$125,000 over the last 3 years	A	A	S	N
Debt Collector	Field work	A	D	GEN	N
	Office only	A	A	A	N
	Office only Earning an average of \$125,000 over the last 3 years	A	A	S	N
Decorator/Designer	Decorator, exterior Over 10 metres	\$2.00	D	GEN 100%	N
	Decorator, exterior Up to 10 metres Qualified	A	C	C5	N
	Interior Designer No manual work Qualified	A	A	A	N
	Interior Designer No manual work Unqualified, minimum 3 years experience	A	A	A	N
	Interior Designer No manual work Unqualified, minimum 3 years experience Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Interior Designer No manual work Qualified, earning an average of \$125,000 over the last 3 years	A	A	S	N

Occupation		Life/ Living	TPD	IP	NS
Decorator/Designer (continued)	Interior Designer Unqualified, less than 3 years experience or more than 20% manual work	A	D	GEN	N
	Interior Designer Unqualified, minimum 3 years experience Less than 20% manual work	A	B	BB	N
Delicatessen	Proprietor	A	B	BB	N
	Shop Assistant	A	B	B	N
Delivery Person	Grocery, milk	A	C	C2	N
	Whitegoods, furniture etc	A	GEN	E5	N
Demolition Supervisor	No explosives	A	C	C2	N
Demolition Worker	No explosives	\$2.50	D	GEN 100%	N
Dental Surgeon	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Dental Worker	Dental Hygienist	A	A	A	Y
	Dental Nurse	A	B	BB	Y
	Dental Prosthetist/Technician	A	A	A	Y
	Dental Receptionist No dental work	A	A	A	N
	Dental Receptionist No dental work Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Student With dental work	A	GEN	GEN	Y
Dentist	Graduate, less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Department Store	Deliveries	A	C	C5	N
	Detective/Security	A	D	GEN 100%	N
	Sales No lifting No deliveries	A	A	A	N
	Sales Lifting No deliveries	A	B	B	N

Occupation		Life/ Living	TPD	IP	NS
Dermatologist	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Detective		A	D	GEN	N
Diamond Cutter/ Polisher/Setter	Qualified	A	B	BB	N
	Unqualified, minimum 3 years experience	A	B	B5	N
Die Maker	Qualified	A	B	BB	N
	Unqualified, minimum 3 years experience	A	B	B5	N
Diesel Mechanic	Qualified	A	B	B	N
	Unqualified, minimum 3 years experience	A	C	C2	N
Dietician		A	A	A	N
Disc Jockey		A	D	GEN	N
Distillery Worker		A	GEN	E5	N
Diver	Not Abalone or Navy Qualified	\$5.00	D	GEN 100%	N
Dock worker		A	GEN	E5	N
Doctor	Graduate (Medical Intern, Resident, Registrar)	A	A	P	Y
	GP, less than 3 years experience	A	A	P	Y
	GP, minimum 3 years experience	A	A	P	Y
	Specialist, less than 3 years experience	A	A	P	Y
	Specialist, minimum 3 years experience	A	A	P	Y
Dog Breeder	No racing involvement	A	GEN	GEN	N
Dog Groomer	Owner Minimum 3 years	A	C	C2	N
Dogman/Steeplejack		\$2.00	D	GEN 100%	N
Doorman	Hotel/Shop	A	C	C2	N
Draftsperson	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Draper		A	B	BB	N

Occupation		Life/ Living	TPD	IP	NS
Dredge Operator	Harbour or river	A	C	C5	N
Driller	Water, oil, minerals, quarry Offshore	\$3.00	GEN	E2	N
	Water, oil, minerals, quarry Onshore	A	C	C2	N
Driver	Armoured car	A	GEN	E5	N
	Bakery van	A	C	C5	N
	Bicycle, motorbike (including courier)	A	D	GEN	N
	Bobcat/Bulldozer/ Backhoe driver	A	GEN	E5	N
	Bread carter/vendor	A	C	C5	N
	Bus driver, local	A	C	C5	N
	Bus/Coach driver, long distance Less than 1,000km per day, daily return	A	C	C2	N
	Bus/Coach driver, long distance/ interstate	A	GEN	E5	N
	Car, courier	A	C	C2	N
	Concrete mixer	A	C	C5	N
	Driving instructor	A	B	B	N
	Driving test examiner	A	B	B	N
	Fork lift driver	A	C	C2	N
	Hazardous goods Explosives, toxic chemicals etc	\$2.50	D	GEN 100%	N
	Local Heavy goods, including deliveries	A	C	C2	N
	Local Light goods, including deliveries	A	B	B	N
	Logging driver	A	GEN	E5	N
	Long distance Heavy goods, including deliveries	A	GEN	E2	N
	Milkman/Vendor	A	C	C2	N
	Petrol truck driver	\$2.50	D	GEN 100%	N
	Removalist driver	A	GEN	E2	N
	Taxi driver Full time owner driver	A	C	C5	N

Occupation		Life/ Living	TPD	IP	NS
Driver (continued)	Taxi driver Not owner and full time	A	GEN	E2	N
	Tow truck driver	A	GEN	E2	N
	Truck driver Less than 100km radius from base Local deliveries No loading or unloading	A	C	C5	N
	Truck driver More than 100km radius from base Minimum 2 years experience Regular contracts	A	GEN	E2	N
Dry Cleaner	Employee Not proprietor	A	B	B	N
	Proprietor	A	B	BB	N
Earthmoving Contractor	Bobcat/Bulldozer/ Backhoe owner Established minimum 3 years, employees Less than 20% manual work/driving	A	B	B5	N
	Bobcat/Bulldozer/ Backhoe owner Established minimum 3 years, employees Less than 40% manual work/driving	A	C	C5	N
Editor	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Electrical Inspector	Working at heights	A	C	C5	N
Electrician	Qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C	N
Electroplater	Qualified	A	B	BB	N
	Unqualified Minimum 3 years experience	A	C	B	N
Elevator Installer	Trade qualified	A	C	C2	N
	Unqualified	A	D	GEN	N

Occupation		Life/ Living	TPD	IP	NS
Employment Consultant	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Enameller	Qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C2	N
Endodontist	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Engineer	University qualified More than 40% field work or working underground	A	A	A	N
	University qualified Office/Consulting Up to 40% field work or underground Less than 3 years experience	A	A	AA	N
	University qualified Office/Consulting Up to 40% field work or underground Minimum 3 years experience	A	A	AA	N
	University qualified More than 20% manual work	A	B	BB	N
Engraver/Etcher	University qualified More than 20% manual work	A	B	BB	N
Estimator		A	B	BB	N
Explosives Maker		\$2.50	D	GEN 100%	N
Exporter/Importer	Handling goods	A	D	GEN	N
	Not handling goods, clerical only Earning an average of \$125,000 in the last 3 years	A	A	S	N
	Not handling goods, clerical only	A	A	A	N
Factory Worker		A	GEN	E5	N
Farm Labourer/ Employee	Permanent employee	A	GEN	E2	N
Farm Proprietor	More than 5 staff	A	B	B5	N
	Up to 5 staff	A	C	C5	N

Occupation		Life/ Living	TPD	IP	NS
Farming Industry (proprietor/owner/ manager)	Beef Cattle	A	C	C5	N
	Dairy	A	C	C5	N
	Farmer/Grazier owner	A	C	C5	N
	Fruit/Vegetables grower Orchardist	A	C	C2	N
	Grain/Wheat	A	C	C2	N
	Grape grower	A	C	C2	N
	Mixed farming	A	C	C2	N
	Orchardist Qualified	A	C	C2	N
	Oyster	A	D	GEN	N
	Poultry/Pig	A	C	C5	N
	Sugarcane	A	C	C2	N
Farrier/Blacksmith	Less than 3 years experience	A	D	GEN	N
	Minimum 3 years experience	A	C	C5	N
Fast Food/Takeaway	Employee	A	C	C5	N
	Owner/Manager	A	B	B	N
Fencing Contractor	Agricultural/Rural	A	GEN	E5	N
	Domestic/Suburban	A	C	C5	N
Ferry/Harbour Pilot		A	C	C5	N
Fibre Glass Moulder		A	C	C5	N
Film Industry – Non-studio	Cameraman On location, Australia only	A	B	B	N
	Cameraman (aerial)	\$5.00	D	GEN 100%	N
	Director	A	IC	GEN	N
	Editor	A	IC	GEN	N
	Engineer	A	IC	GEN	N
	Producer	A	IC	GEN	N
	Sound/Lighting/Electrical	A	IC	GEN	N

Occupation		Life/ Living	TPD	IP	NS
Film Industry – Studio Only	Cameraman	A	B	BB	N
	Director	A	B	BB	N
	Editor	A	A	A	N
	Editor Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Engineer (heights)	A	C	C2	N
	Engineer (no heights)	A	B	BB	N
	Lighting (heights)	A	C	C2	N
	Lighting (no heights)	A	B	BB	N
	Producer	A	A	A	N
	Producer Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Sound	A	B	BB	N
Financial Adviser/ Planner/Consultant		A	A	AA	N
Firefighter	Chief firefighter/station officer	A	B	B	N
	Fireman, not senior officer	A	GEN	E2	N
Fisherman	Captain, no manual work	A	C	C2	N
	Manual work	A	GEN	E2	N
Fishmonger		A	C	C2	N
Fitness Centre	Administration only	A	A	A	N
	Administration only Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Instructors	A	GEN	E5	N
	Manager Less than 10% classes	A	B	B5	N
Fitter and Turner	Trade qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C	N
Floor Coverer/Layer		A	C	C5	N
Floor Sander		A	D	GEN	N

Occupation		Life/ Living	TPD	IP	NS
Floor/Wall Tiler	Not qualified	A	C	C2	N
	Trade qualified No roof tiling or paving	A	C	C5	N
Florist	Deliveries	A	C	C2	N
	Sales	A	B	BB	N
	Shop proprietor No deliveries	A	A	A	N
Food Technologist	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Footballer	Professional	A	D	GEN 100%	N
Forest Ranger	Trade qualified	A	C	C5	N
	Unqualified	A	D	GEN	N
Forester	Supervisory	A	C	C	N
	Tree felling	A	GEN	E5	N
Form Worker/ Concretor		A	GEN	E5	N
Foundry Worker		A	GEN	E5	N
Freezing Works	Employee	A	GEN	E5	N
French Polisher	Qualified	A	B	B	N
	Unqualified Less than 3 years experience	A	D	GEN	N
	Unqualified Minimum 3 years experience	A	C	C2	N
Fruit Packer/Picker		A	D	GEN	N
Fruiterer/ Greengrocer		A	B	B	N
Funeral Parlour	Director	A	A	A	N
	Director Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Driver/Pallbearer	A	B	B	N
	Embalmer	A	B	B	N
	Undertaker	A	B	B	N
Furnaceman		A	GEN	E5	N

Occupation		Life/ Living	TPD	IP	NS
Furniture Dealer	Deliveries	A	C	C5	N
	Sales Less than 20% light manual work	A	B	BB	N
	Sales More than 20% light manual work	A	B	B	N
	Sales No manual	A	A	A	N
Furniture Removalist		A	GEN	E5	N
Furniture Restorer	Trade qualified	A	B	B	N
	Unqualified Less than 3 years experience	A	D	GEN	N
	Unqualified Minimum 3 years experience	A	C	C2	N
Furrier		A	B	B	N
Garage/Service Station	Console operator	A	B	BB	N
	Mechanic	A	B	B	N
	Proprietor	A	B	BB	N
	Pump attendant/operator	A	C	C2	N
Garbage Collector		A	GEN	E5	N
Gardener	Trade qualified	A	C	C	N
	Unqualified	A	GEN	E5	N
Gas Fitter	Trade qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C2	N
	Unqualified Less than 3 years experience	A	D	GEN	N
Gas Meter Reader/ Tester		A	B	BB	N
Gas Pipelayer		A	GEN	E5	N
Geologist/ Geophysicist	University qualified Less than 40% field, underground or offshore work	A	A	AA	N
	University qualified Greater than 40% field, underground or offshore work	A	A	A	N
Glass Blower		A	D	GEN	N

Occupation		Life/ Living	TPD	IP	NS
Glazier	Trade qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C5	N
Goldsmith	Trade qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	B	B	N
Golf Professional	Tournaments	A	D	GEN	N
	Tuition	A	B	B (90 day)	N
Government Employees	Clerical only	A	A	A	N
	Clerical only Earning an average of \$125,000 over the last 3 years	A	A	S	N
Graphic Designer	Not qualified	A	D	GEN	N
	Qualified Not working from home	A	A	A	N
	Qualified Not working from home Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Qualified Working from home	A	GEN	GEN	N
Grave Digger		A	GEN	E5	N
Greenkeeper/ Groundsman	Qualified	A	C	C	N
	Unqualified	A	GEN	E5	N
Greyhound Trainer		A	D	GEN	N
Grocer		A	B	B	N
Guest House Proprietor		A	B	B	N
Gunsmith		A	B	B	N
Gynaecologist	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Gyprock Fixer	Trade qualified	A	C	C5	N
	Unqualified Less than 3 years experience	A	D	GEN	N
	Unqualified Minimum 3 years experience	A	C	C2	N
Haberdasher		A	B	BB	N

Occupation		Life/ Living	TPD	IP	NS
Handyman	Full time Not self-employed	A	C	C2	N
	Part time	A	D	GEN	N
Harbour Pilot		A	C	C5	N
Hardware Retailer		A	B	BB	N
Health Inspector		A	A	A	N
Helicopter Pilot/Crew	TV/Radio	IC	D	GEN 100%	N
	Westpac Rescue	A	B	B5 (90 day, max \$10,000)	N
Home Duties/ Housewife/ Homemaker		A	HDPT	HDPT	N
Homeopath	Not qualified or working from home	A	D	GEN	N
	Qualified Not working from home	A	A	A	N
	Qualified Not working from home Earning an average of \$125,000 over the last 3 years	A	A	S	N
Horse Riding Instructor		A	D	GEN	N
Horse Strappers/ Trainers		A	D	GEN	N
Horticulturalist	Qualified	A	B	B	N
	Unqualified	A	C	C5	N
Hospital Orderly/ Porter		A	C	C5	N
Hotel/Motel	Administration only	A	A	A	N
	Administration only Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Bellboy	A	D	GEN	N
	Concierge	A	A	A	N

Occupation		Life/ Living	TPD	IP	NS
Hotel/Motel (continued)	Concierge Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Laundry Staff	A	GEN	GEN	N
	Maid Minimum 2 years experience	A	C	C2	N
	Maintenance Qualified	A	C	C2	N
	Manager/Proprietor	A	A	A	N
	Porter	A	GEN	E2	N
	Security (unarmed)	A	C	C2	N
House Reblocker/ Restumper		A	GEN	E5	N
Human Resources	Manager Not university qualified	A	A	A	N
	Manager Not university qualified Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Manager University qualified	A	A	AA	N
	Officer Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Officer Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Hydraulic Hose Fitter		A	C	C2	N
Hypnotherapist	Qualified member of Australian Hypnotherapist Society	A	A	A	N
	Qualified member of Australian Hypnotherapist Society Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Unqualified or not member of Australian Hypnotherapist Society	A	D	GEN	N
Ice Cream Vendor	Working from van	A	C	C2	N
Instrument Maker	Qualified	A	B	BB	N
	Unqualified Minimum 3 years experience	A	B	B	N
Insulation Installer	Minimum 3 years experience	A	C	C2	N

Occupation		Life/ Living	TPD	IP	NS
Insurance Agent/ Broker/Planner/ Consultant	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
	Earning an average of \$125,000 over the last 3 years	A	A	S	N
Insurance Assessor/ Adjustor	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Insurance Clerk	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Insurance Investigator	No surveillance work/ administration only	A	A	A	N
	No surveillance work/ administration only Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Surveillance work	A	D	GEN	N
Insurance Management/ Executive	University qualified	A	A	AA	N
Interpreter	Not working from home	A	A	A	N
	Not working from home Earning an average of \$125,000 over the last 3 years	A	A	S	N
Investment Banker	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Iridologist	Qualified Not working from home	A	A	A	N
	Qualified Not working from home Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Unqualified or working from home	A	D	GEN	N
Ironing Contractor		A	GEN	E5	N
Ironmonger		A	GEN	E5	N
Irrigation/Drainage Worker		A	C	C5	N
Jackeroo/Jillaroo		A	D	GEN	N

Occupation		Life/ Living	TPD	IP	NS
Jeweller	Sales retail store	A	A	A	N
	Trade qualified Cutter/Polisher/ Repairs	A	B	BB	N
	Unqualified Cutter/Polisher Minimum 2 years experience	A	C	C2	N
Jockey	Harness racing	A	D	GEN 100%	N
	Other	A	D	GEN 100%	N
	Steeple/Jump racing	\$2.00	D	GEN 100%	N
Joiner	Trade qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C2	N
Journalist	Employed No overseas assignments No unusual hazards	A	A	A	N
	Employed No overseas assignments No unusual hazards Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Freelance Not at home, no overseas, regular work	A	A	A	N
Judge		A	A	P	N
Judges Clerk		A	A	A	N
Kennel/Cat Homes	Owner/Proprietor	A	B	B	N
	Worker	A	C	C2	N
Kiln Operator		A	C	C2	N
Kitchen Hand		A	C	C5	N
Laboratory Assistant		A	B	BB	N
Laboratory Technician	Qualified Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Qualified Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Labourer		A	D	GEN	N

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

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

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

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

Occupation		Life/ Living	TPD	IP	NS
Mining – Surface work or up to 40% field work or underground (continued)	Plant Operator No explosives	A	GEN	E5	N
	Quarry worker No explosives	A	GEN	E5	N
	Rigger – heights less than 10 metres	A	D	GEN 100%	N
	Rigger – heights more than 10 metres	\$2.00	D	GEN 100%	N
	Safety/OH&S Adviser/ Coordinator/Officer	A	B	BB	N
	Welder No explosives	A	C	C	N
Mining – More than 40% field work or underground	Carpenter No explosives	\$2.00	C	C	N
	Driver/Operator Bogger, Mill, Excavator No explosives	\$2.00	GEN	E2	N
	Driver/Operator Crane No explosives	\$2.00	GEN	E2	N
	Driver/Operator Dump Truck No explosives	\$2.00	GEN	E2	N
	Driver/Operator Excavator No explosives	\$2.00	GEN	E2	N
	Driver/Operator Truck No explosives	\$2.00	GEN	E2	N
	Electrician No explosives	\$2.00	C	C	N
	Engineer University qualified Office/Consulting No explosives	\$2.00	A	A	N
	Explosives handling	\$5.00	D	GEN 100%	N
	Fitter/Turner No explosives	\$2.00	C	C	N
	Foreman/Supervisor No explosives	\$2.00	C	C	N

Occupation		Life/ Living	TPD	IP	NS
Mining – More than 40% field work or underground (continued)	Geologist University qualified Office/Consulting No explosives	\$2.00	A	A	N
	Manager No manual work	\$2.00	B	BB	N
	Mechanic No explosives	\$2.00	C	C	N
	Metallurgist Qualified	\$2.00	A	A	N
	Plant Operator No explosives	\$2.00	GEN	E2	N
	Quarry worker No explosives	\$2.00	GEN	E2	N
	Welder No explosives	\$2.00	GEN	E5	N
Minister of Religion	Sole occupation	A	A	A	N
	Sole occupation Earning an average of \$125,000 over the last 3 years	A	A	S	N
Mobile Coffee Van Operator/Owner	Established minimum 3 years	A	C	C5	N
Model		A	D	GEN	N
Motor Vehicle Assembly Worker		A	GEN	E5	N
Moulder/Casting Worker	Qualified	A	GEN	E5	N
	Unqualified	A	GEN	E2	N
Muffler Fitter	Less than 3 years experience	A	D	GEN	N
	Minimum 3 years experience	A	C	C2	N
Museum Curator	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Musician	Full time Other	A	D	GEN	N
	Orchestra Full time, salaried	A	C	C2	N
Nanny		A	GEN	GEN	N

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

Occupation		Life/ Living	TPD	IP	NS
Nutritionist		A	A	A	N
Obstetrician	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Occupational Health and Safety Adviser/ Coordinator/Officer		A	A	A	N
Occupational Therapist		A	A	P	N
Oil & Gas Industry – More than 40% Offshore	Chef or kitchen worker	\$2.00	GEN	E5	N
	Crane Driver	\$2.00	GEN	E2	N
	Derrickman	\$2.00	GEN	E2	N
	Driller	\$3.00	GEN	E2	N
	Electrician	A	C	C	N
	Engineer Qualified	A	A	A	N
	Laboratory Technician	\$2.00	A	A	N
	Labourer/tool pusher	\$2.00	D	GEN 100%	N
	Rigger	\$2.00	D	GEN 100%	N
	Supervisor	\$2.00	GEN	E5	N
Oil & Gas Industry – Onshore, or up to 40% Offshore	Carpenter	A	B	B	N
	Crane Driver	A	GEN	E5	N
	Derrickman	A	GEN	E5	N
	Driller	A	C	C2	N
	Electrician	A	B	B	N
	Engineer Qualified Up to 40% field work Minimum 3 years experience	A	A	AA	N
	Engineer Qualified Up to 40% field work Less than 3 years experience	A	A	AA	N
	Executive Manager University qualified	A	A	AA	N
	Labourer	A	GEN	E5	N
	Management/Clerical only	A	A	A	N

Occupation		Life/ Living	TPD	IP	NS
Oil & Gas Industry – Onshore, or up to 40% Offshore (continued)	Management/Clerical only Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Mechanic	A	B	B	N
	Metallurgist	A	A	AA	N
	Pipeline workers Oil & Gas Repairmen/Trench workers	A	GEN	E2	N
	Pipeline workers Oil & Gas Welder – not trade qualified	A	D	GEN	N
	Pipeline workers Oil & Gas Welder – trade qualified	A	C	C	N
	Refinery workers Oil & Gas General definition workers	A	D	GEN	N
	Refinery workers Oil & Gas Rigger (height less than 10 metres)	A	D	GEN	N
	Refinery workers Oil & Gas Rigger (height more than 10 metres)	\$2.00	D	GEN 100%	N
	Rigger (height less than 10 metres)	A	D	GEN 100%	N
	Rigger (height more than 10 metres)	\$2.00	D	GEN 100%	N
	Supervisor	A	C	C5	N
	Ophthalmologist	Less than 3 years experience	A	A	P
Minimum 3 years experience		A	A	P	Y
Optician/Optical Dispenser	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Optometrist	Less than 3 years experience	A	A	P	N
	Minimum 3 years experience	A	A	P	N
Orchardist	Proprietor/Owner only	A	C	C2	N
Orthodontist	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Orthopaedic Surgeon	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Osteopath	Qualified and registered	A	A	P	Y

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

Occupation		Life/ Living	TPD	IP	NS
Personnel Consultant	Earning an average of \$125,000 in the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Personal Trainer		A	GEN	E5	N
Pest Controller/ Exterminator	Heights less than 10 metres	A	C	C	N
Pharmacist	Graduate, less than 3 years experience	A	A	AA	N
	Minimum 3 years experience	A	A	AA	N
Photocopier Technician/ Repairman		A	B	BB	N
Photographer	Aerial	\$5.00	D	GEN 100%	N
	Location or Freelance (Australia only) No aviation No hazardous activities	A	B	B	N
	Press/TV news Photographer (Australia only)	A	B	B5	N
	Studio, weddings and private functions (local only)	A	B	BB	N
	Studio only	A	A	A	N
Physicist		A	A	AA	N
Physiologist	Degree qualified	A	A	P	Y
	Unqualified	A	A	P	N
Physiotherapist	Degree qualified, less than 3 years experience	A	A	P	Y
	Degree qualified, minimum 3 years experience	A	A	P	Y
Piano Tuner		A	B	BB	N
Picture Framer		A	B	BB	N
Plant Operator	Not in office, control room Heavy plant/machine operator	A	GEN	E5	N
	Office, control room	A	A	A	N
Plasterer	Trade qualified, or with minimum 4 years experience	A	C	C5	N
	Unqualified or less than 4 years experience	A	GEN	E2	N

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

Occupation		Life/ Living	TPD	IP	NS
Printer	Bookbinder/Compositor	A	B	BB	N
	Editor/Proofreader	A	A	A	N
	Editor/Proofreader Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Lithographer	A	B	BB	N
	Trade qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C2	N
Prison	Clerical – non officer	A	A	A	N
	Clerical – non officer Earning an average of \$125,000 over the last 3 years	A	A	S	N
Prison Warden/ Officer		A	D	GEN 100%	N
Private Investigator	Well established, minimum 3 years experience Unarmed	A	C	C2	N
Probation Officer	Clerical only	A	A	A	N
	Clerical only Earning an average of \$125,000 over the last 3 years	A	A	S	N
Process Worker		A	C	C5	N
Production Line Worker		A	C	C5	N
Professional Sportsperson		A	D	GEN	N
Professor		A	A	AA	N
Project Manager/ Construction Manager – Building and Construction		A	B	BB	N

Occupation		Life/ Living	TPD	IP	NS
Property Developer/Investor	Full time Involved with project management and actual development	A	A	A	N
	Full time Involved with project management and actual development Earning an average of \$125,000 over the last 3 years	A	A	S	N
	No involvement with project management or in actual development	A	D	GEN	N
Property Manager	Living on premises	A	D	GEN	N
	Not living on premises	A	C	C2	N
Property Rental Manager	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Psychiatrist	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Psychologist		A	A	P	N
Public Relations Officer	Earning on average \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Publisher	Earning on average \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Quantity Surveyor	Qualified, office work or less than 40% field work, less than 3 years experience	A	A	AA	N
	Qualified, office work or less than 40% field work, minimum 3 years experience	A	A	AA	N
	Qualified, more than 40% field work	A	A	A	N
Quarries	Licensed tradesman No explosives	A	C	C2	N

Occupation		Life/ Living	TPD	IP	NS
Radio worker	Director/Producer	A	A	A	N
	Director/Producer Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Sound Engineer Qualified	A	B	BB	N
	Technician	A	B	BB	N
Radiographer	Earning an average of \$125,000 over the last 3 years	A	A	S	Y
	Not earning an average of \$125,000 over the last 3 years	A	A	A	Y
Radiologist	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y
Railway workers	Booking officer	A	A	A	N
	Ganger	A	D	GEN	N
	Guard	A	D	GEN	N
	Inspector – ticket	A	B	B5	N
	Maintenance staff	A	D	GEN	N
	Porter	A	GEN	E2	N
	Signalman	A	B	BB	N
	Station master	A	B	BB	N
	Ticket collector	A	D	GEN	N
	Train/Tram Driver	A	GEN	E2	N
Ranger		A	C	C5	N
Real Estate Agent	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Receptionist	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Reflexologist	Qualified, Australian registered Not working at home	A	A	P	Y
Refrigeration Mechanic	Trade qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C2	N
Rehabilitation Consultant	Degree qualified	A	A	P	N

Occupation		Life/ Living	TPD	IP	NS
Removalist		A	GEN	E5	N
Renderer	Cement	A	C	C5	N
Reporter	Employed No overseas work, office only	A	A	A	N
	Employed No overseas work, office only Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Self-employed or overseas work	A	D	GEN	N
Repossession Agent		A	D	GEN	N
Residential Care Worker		A	GEN	E5	N
Restaurant	Kitchen hand	A	C	C5	N
	Maitre d'	A	B	BB	N
	Waitress/Waiter	A	B	B5	N
Retail/Shop Proprietor	Less than 20% manual work (eg lifting, packing) and no deliveries	A	B	BB	N
	Less than 20% manual work (eg lifting, packing) and less than 20% deliveries	A	B	B5	N
	More than 20% manual work More than 20% deliveries	A	C	C	N
	No manual work	A	A	A	N
Retiree – Not Working		A	GEN	GEN	N
Road Maintenance & Construction		A	GEN	E5	N
Road Sweeper/ Cleaner Driver		A	GEN	E5	N
Roller Door Installer		A	C	C2	N
Rubbish/Garbage Removalist	Non driver	A	GEN	E5	N
Saddlemaker		A	B	BB	N
Sailmaker		A	B	BB	N

Occupation		Life/ Living	TPD	IP	NS
Sales Representative	Commercial travel (deliveries, light goods only)	A	B	BB	N
	Commercial travel (no deliveries/repairs)	A	A	A	N
	Deliveries	A	B	B	N
	Door to door	A	D	GEN	N
	Requiring lifting or demonstration of heavy goods	A	B	B	N
Sandblaster		A	D	GEN	N
Sawmiller		A	D	GEN	N
Scaffold worker	Over 10 metres	\$2.00	D	GEN 100%	N
	Up to 10 metres	A	C	C2	N
Scientist	Less than 40% field work No hazardous chemicals	A	A	AA	N
	More than 40% field work No hazardous chemicals	A	A	A	N
	Field work Hazardous chemicals	A	D	GEN	N
	Laboratory only No hazardous chemicals Degree qualified	A	A	AA	N
Scrap Metal Dealer		A	GEN	E5	N
Scrap Metal Worker		A	GEN	E5	N
Screen Printer	Trade qualified	A	B	B	N
	Unqualified Minimum 3 years experience	A	C	C2	N
Sculptor		A	GEN	GEN	N
Secretary	Not working from home	A	A	A	N
	Not working from home Earning an average of \$125,000 over the last 3 years	A	A	S	N

Occupation		Life/ Living	TPD	IP	NS
Security Guard	Aviation security – armed	A	D	GEN 100%	N
	Aviation security – unarmed	A	C	C2	N
	Bailiff – armed Courtroom only	A	D	GEN 100%	N
	Bailiff – unarmed Courtroom only	A	B	B5	N
	Bank security – armed	A	D	GEN 100%	N
	Bank security – unarmed	A	C	C5	N
	Bodyguard	A	D	GEN	N
	Bouncer	A	D	GEN	N
	Casino security	A	D	GEN	N
	Control room – unarmed No intruder confrontation	A	B	BB	N
	Department store security/ detectives	A	D	GEN	N
	Detectives	A	D	GEN	N
	Hotel/Motel Industry security – unarmed	A	C	C2	N
Railway guard	A	D	GEN	N	
Sewage Plant Worker		A	GEN	E5	N
Sewing Machine Mechanic		A	B	BB	N
Sewing Machinist	Qualified Not working at home	A	C	C5	N
	Unqualified	A	D	GEN	N
Shearer		A	D	GEN	N
Shed/Carport Erector		A	C	C	N
Sheetmetal Worker	Not trade qualified	A	GEN	E2	N
	Trade qualified	A	C	C	N
Shipwright		A	B	B	N
Shipyards Worker		A	GEN	E2	N
Shoemaker/Repairer	Less than 3 years experience	A	B	B	N
	Minimum 3 years experience	A	B	BB	N

Occupation	Life/ Living	TPD	IP	NS	
Shop Assistant/ Keeper	Adult books/goods	A	B	B	N
	Antique dealers – no deliveries	A	A	A	N
	Aquarium shop	A	B	BB	N
	Artist supplies	A	A	A	N
	Baby shop	A	A	A	N
	Bakery	A	B	BB	N
	Battery sales – no fitting	A	B	BB	N
	Bedding	A	A	A	N
	Bicycle repairs	A	B	B	N
	Bicycle sales	A	B	BB	N
	Boating equipment – sales only	A	A	A	N
	Books/stationery	A	A	A	N
	Bottle shop	A	C	C2	N
	Brassware shop	A	A	A	N
	Building supplies – no deliveries	A	B	BB	N
	Camping equipment	A	B	BB	N
	Card shop	A	A	A	N
	Carpet – sales only	A	A	A	N
	Cars – office only	A	A	A	N
	Cars – yard sales	A	B	BB	N
	Chemist shop assistant	A	A	A	N
	Chinaware & glassware shop	A	A	A	N
	Clothing	A	A	A	N
	Computer	A	A	A	N
	Confectionery	A	A	A	N
	Curtain	A	A	A	N
	Delicatessen	A	B	B	N
	Department store – deliveries	A	C	C5	N
	Department store – sales No deliveries	A	A	A	N
	Disposal store	A	B	BB	N
	Duty free shop	A	A	A	N
	Electrical – deliveries	A	C	C5	N
	Electrical – retail sales only	A	A	A	N

Occupation	Life/ Living	TPD	IP	NS	
Shop Assistant/ Keeper (continued)	Fish & chip shop	A	B	B	N
	Florist	A	B	BB	N
	Foot wear	A	A	A	N
	Furnishings (cushions fabrics)	A	A	A	N
	Furniture – deliveries	A	C	C5	N
	Furniture – sales only	A	A	A	N
	Gift shop	A	A	A	N
	Hardware – administration and sales	A	B	BB	N
	Health food	A	A	A	N
	Ice cream parlour	A	B	BB	N
	Juice vendor	A	C	C2	N
	Lawn moving sales	A	B	BB	N
	Light fittings	A	A	A	N
	Machinery sales/hire	A	B	BB	N
	Motor vehicle accessories and spare parts	A	B	BB	N
	Musical instruments – deliveries	A	C	C5	N
	Musical instruments – no deliveries	A	A	A	N
	Newsagent – no deliveries	A	A	A	N
	Nursery retail – less than 20% manual work	A	B	B	N
	Office supply	A	A	A	N
	Paint and wallpaper	A	B	BB	N
	Pet shop	A	B	BB	N
	Photographic – repairs	A	B	BB	N
	Photographic – sales	A	A	A	N
	Record shop	A	A	A	N
	Second hand goods	A	B	BB	N
	Sporting goods – sales only	A	A	A	N
	Supermarket – cashier	A	B	B	N
	Supermarket – deliveries	A	C	C5	N
	Supermarket – manager and clerical	A	A	A	N

Occupation		Life/ Living	TPD	IP	NS
Shop Assistant/ Keeper (continued)	Supermarket – shelf stockist	A	GEN	E5	N
	Swimming pool supplies	A	B	B	N
	Tobacconist	A	A	A	N
	Toy shop	A	A	A	N
Shop Filler/Shelf Stacker		A	C	C5	N
Shop Owner	Less than 20% manual work	A	B	BB	N
	More than 20% manual work	A	C	C5	N
	No manual work	A	A	A	N
	Sales – counter only	A	A	A	N
Shopfitter	Not trade qualified	A	GEN	E5	N
	Trade qualified	A	C	C	N
Shunter		A	D	GEN	N
Signwriter	Qualified less than 10 metres	A	B	B	N
	Qualified more than 10 metres	\$2.00	D	GEN 100%	N
Silversmith	Qualified	A	B	BB	N
	Unqualified Minimum 3 years experience	A	C	C2	N
Singer		A	D	GEN	N
Skylight Fitter	Less than 10 metres	A	C	C	N
Slaughterman		A	GEN	E2	N
Social Educator/ Trainer		A	GEN	GEN	N
Social Worker/ Counsellor	Degree qualified	A	A	A	N
	Degree qualified Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Unqualified Minimum 3 years experience	A	B	BB	N
Soft Drink Vendor		A	C	C2	N
Solicitor	Graduate Less than 3 years experience	A	A	P	N
	Minimum 3 years experience	A	A	P	N
Speech Therapist	Less than 3 years experience	A	A	P	N
	Minimum 3 years experience	A	A	P	N

Occupation		Life/ Living	TPD	IP	NS
Spray Painter/ Panelbeater	Trade qualified	A	C	C5	N
	Unqualified Minimum 3 years experience	A	D	GEN	N
Squash Court Proprietor	No coaching	A	B	BB	N
Statistician	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Steel Mill Worker		A	D	GEN	N
Stevedore		\$2.00	GEN	E5	N
Stock and Station Agent	No manual work	A	B	BB	N
	With manual work	A	B	B5	N
Stockbroker	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Stockman		A	D	GEN	N
Stone Mason		A	C	C	N
Storeperson/ Warehouse person		A	C	C5	N
Student	Medical/nursing/dentistry (with practical)	A	GEN	GEN	Y
	Other	A	GEN	GEN	N
Stuntperson	Film/TV	\$3.00	D	GEN 100%	N
	Record attempts and one off stunts	D	D	GEN	N
Supervisor	Manual, hazardous work	A	GEN	E2	N
	Supervising non TAFE qualified and non licensed tradespeople	A	B	B	N
	Supervising semi skilled tradespeople	A	C	C	N
	Supervising TAFE qualified and licensed tradespeople	A	B	BB	N
Surfboard Reshaper		A	C	C5	N
Surgeon	Less than 3 years experience	A	A	P	Y
	Minimum 3 years experience	A	A	P	Y

Occupation		Life/ Living	TPD	IP	NS
Surveyor	Qualified, office work or less than 40% field work	A	A	AA	N
	Qualified, more than 40% field work	A	A	A	N
Swimming Pool Attendant	Permanent, full time Minimum 2 years experience	A	C	C5	N
Swimming Pool Builder	Above ground Qualified	A	C	C	N
	In ground, concrete Licensed	A	C	C	N
	In ground, fibreglass	A	C	C	N
TAB Agent	Full time	A	A	A	N
	Full time Earning an average of \$125,000 over the last 3 years	A	A	S	N
Tattooist		A	D	GEN	N
Tax Consultant	Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Not earning an average of \$125,000 over the last 3 years	A	A	A	N
Taxidermist		A	B	B	N
Teacher	Headmaster	A	A	AA	N
	Kindergarten aide	A	B	B	N
	Kindergarten teacher – qualified	A	B	BB	N
	Music Teacher – qualified Not working from home	A	A	A	N
	Music Teacher – qualified Not working from home Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Music Teacher – qualified Working from home	A	GEN	GEN	N
	Non-manual Classroom	A	A	A	N
	Non-manual Classroom Earning an average of \$125,000 over the last 3 years	A	A	S	N
	Physical education, trades, art, woodwork	A	B	B	N
	Teacher's aide	A	B	BB	N

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

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

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

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



5. Other underwriting guidelines

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

5.1 Residency

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

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

Lump sum residency requirements

For Death Benefits, TPD Benefits and Living Benefits, the insured person must meet the following criteria:

Insured person	Requirements
Application for loan protection cover	The insurance must be for business or personal debt, financed by a recognised financial institution. This does not include investment or gearing loans.
Spouse/Partner of an Australian citizen/permanent resident	<ul style="list-style-type: none">– A statement declaring intention to stay in Australia.– Confirmation of visa type and expiry.
On a work visa	<ul style="list-style-type: none">– Confirmation of visa type and expiry (eg subclass 457).– Copy of employment contract stating details of the work contract, work location(s), remuneration package and duties.

Note: Cover for non-permanent residents may be limited so that a claim is payable only while the life insured remains resident in Australia.

Income Protection residency requirements

Income Protection will be considered if the insured person meets the following criteria.

The insured person:

- holds a long term visa (3 years and over, or employer sponsored visa) or has applied for permanent residency
- has resided in Australia for at least 6 months, and
- has a good work history in their current occupation.

Note: Cover for non-permanent residents may be limited so that a claim is payable only while the life insured remains resident in Australia.

5.2 Overseas travel

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

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

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

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

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

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

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

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



Tip

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

5.3 Pursuits and pastimes guide

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

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

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

Abbreviations used in the Pursuits and Pastimes Guide:

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

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

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

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

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

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

Pursuit/Pastime		Death	Living	TPD	IP
Marathon running		OR	OR	OR	OR
Martial arts	Amateur – competition	OR	OR	EXC	EXC
	Pleasure/Recreation only	OR	OR	OR	90 day
	Professional	NA	NA	NA	IC (Gen)
Motor car racing	Amateur – competitive racing (eg drag racing, sports cars, karting, endurance, off-road events, rallies, stock cars etc)	IC	IC	EXC	EXC
	Amateur – no internationals, social participation only. Include go karts, vintage cars, off roads, time trails, rallies, hill climbs events	OR	OR	OR	OR
	Professional	IC	IC	NA	IC (Gen)
Motor cycle racing	Acrobats	\$10.00 or EXC	EXC	EXC	EXC
	Circuit racing/speedway	\$5.00 or EXC	\$5.00 or EXC	EXC	EXC
	Moto cross – international	EXC	EXC	NA	OR (Gen)
	Professional	\$10.00 or EXC	\$10.00 or EXC	NA	IC (Gen)
	Scrambles, hillclimbs	OR	OR	EXC	EXC
	Trail bike riding – competition	OR	OR	EXC	EXC
	Trail bike riding – no competition	OR	OR	OR	90 day

Pursuit/Pastime		Death	Living	TPD	IP
Mountain climbing/ mountaineering	Above 6,000m	NA	NA	NA	NA
	Australia and New Zealand only	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
	Outside Australia and New Zealand	\$5.00 or EXC	EXC	EXC	EXC
Netball	Amateur	OR	OR	OR	OR
	Professional	OR	OR	NA	IC (Gen)
Rock climbing	Indoor	OR	OR	OR	OR
	Outdoor	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
Rowing	Amateur	OR	OR	OR	OR
Sailboarding		OR	OR	OR	OR
Sailing	Amateur – Australian waters, daytime only	OR	OR	OR	OR
	Amateur – offshore/advanced competition	OR	OR	EXC	EXC
	Instructor	OR	OR	NA	OR (Gen)
Scuba diving					
<i>Diving depths less than 40 metres</i>	No caving, potholing or wreck dives	OR	OR	OR	OR
	Some caving, potholing or wreck dives	\$2.00 or EXC	EXC	EXC	EXC
<i>Diving depths more than 40 metres</i>	No caving, potholing or wreck dives	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
	Some caving, potholing or wreck drives	\$5.00 or EXC	EXC	EXC	EXC
<i>Instructor</i>		OR	OR	NA	IC (Gen)
Shooting	Amateur	OR	OR	OR	OR
	Professional	OR	OR	IC	IC
	Making ammunitions	EXC	EXC	EXC	EXC
Skating – skateboarding, ice skating, roller skating	Amateur – competition	OR	OR	EXC	EXC
	Pleasure/Recreation only	OR	OR	OR	90 day
	Professional	OR	OR	EXC	EXC

Pursuit/Pastime		Death	Living	TPD	IP
Skiing – snow/water/ grass/snow boarding	Amateur – competition	OR	OR	EXC	EXC
	Pleasure/Recreation only	OR	OR	OR	OR
	Professional	OR	OR	EXC	EXC
Squash	Amateur	OR	OR	OR	OR
Surfing	Amateur – competition	OR	OR	OR	OR
	Pleasure/Recreation only	OR	OR	OR	OR
	Professional	OR	OR	NA	IC (Gen)
Swimming	Amateur	OR	OR	OR	OR
	Professional – pool only	OR	OR	NA	IC (Gen)
Tennis	Amateur	OR	OR	OR	OR
	Coach – no touring or professional playing	OR	OR	50%	IC
	Professional	OR	OR	NA	IC (Gen)
Triathlons		OR	OR	OR	OR
Volleyball		OR	OR	OR	OR
Waterskiing	Amateur with competition	OR	OR	EXC	EXC
Weightlifting	Competition	OR	OR	EXC	EXC
	Pleasure/Recreation only	OR	OR	OR	OR
Wind surfing/ Wind sailing		OR	OR	OR	OR
Wrestling	Amateur – competition	OR	OR	EXC	EXC
	Pleasure/Recreation only	OR	OR	OR	90 day
	Professional	NA	NA	NA	IC (Gen)



6. Replacements and alterations

6.1 Replacing existing Protection Plans policies

Replacing Protection Plans policies underwritten on or after 28/04/2006

Where the client already has an existing Protection Plans policy underwritten on or after 28/04/2006, we can replace their policy subject to the following:

Scenario	Requirements
Benefit sum insured is less than or equal to existing cover	Application Form (including LifeCENTRAL+ quote and a signed agreement from the existing policy owner(s) to cancel the existing cover).
Benefit sum insured is greater than the existing cover	Normal underwriting guidelines apply.
Benefit type is different to existing cover	Normal underwriting guidelines apply.

Replacing Protection Plans policies underwritten prior to 28/04/2006

For Protection Plans policies underwritten prior to 28/04/2006, a Declaration of Continued Good Health will be required in addition to the above.

Your client's existing policy will be cancelled at the time the replacement policy is issued.

Level Premium Policy Replacement

The Level Premium Policy Replacement process for BT Protection Plans range ensures your clients can retain their entry age premium rates from when they took out the policy – even if they replace their cover. Level Premium Policy Replacements mean that your clients can now access a truly flexible life insurance solution.

With Level Premium Policy Replacements, clients can adjust the way that they fund their insurance premiums (such as moving cover from Platform Super to an SMSF), without adversely impacting their insurance premiums because they are older than when they had originally taken out their policy (and as a result of cancelling and replacing their cover). It also allows customers to retain their existing loyalty benefits. Level Premium Policy Replacements are just another way in which BT is continually enhancing their life insurance offer to provide greater levels of service and genuine value for your clients.

Although the entry age premium rates may be honoured, the premium payable may be subject to change. For example, if there is a change to the funding method involving Platforms or if there has been Policy repricing since inception. Entry age premium rates may not be applicable depending on any additional policy changes.

The following are common scenarios where a Policy will retain entry age premium rates:

- ownership change via cancel and replace
- move off Platform
- move on Platform
- increase to existing benefit (additional cover will be calculated at current age)
- addition of flexi-linked policy (additional cover will be calculated at current age)
- addition of rider and optional benefits (additional cover will be calculated at current age).

The following are common scenarios where a Policy will not retain entry age premium rates:

- change between standalone TPD/Living and rider TPD/Living
- moving from another insurer
- replacing a non Protection Plan Policy.

If you are making changes to a client's policy in conjunction with the Level Premium Policy Replacement please contact your BDM for further information.

6.2 Replacing non Protection Plans policies

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

	Death Benefit	TPD Benefit		Living Benefit	Income Protection, Business Overheads and Key Person Income
Maximum takeover entry age	59	54	59	59	54
Maximum takeover benefit limit	\$3,000,000	\$2,000,000	\$1,000,000	\$1,000,000	\$10,000 per month
Requirements	<ul style="list-style-type: none"> - underwritten in the last 5 years, and - policy issued with up to +50% loading, and with no more than 1 exclusion. <p>The insured person must provide:</p> <ul style="list-style-type: none"> - an Application Form (including LifeCENTRAL+ quote) - a Declaration of Continued Good Health (Takeover) - the Policy Schedule and last Renewal Notice for the existing cover, and - a signed agreement from the existing policy owner(s) to cancel the existing cover, to upgrade them to our current product. 				

Other considerations to note:

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

6.3 Replacing existing St.George Protection Choices policies

Where the client already has an existing St.George Protection Choices policy, we can replace their policy subject to the following:

	Death Benefit	TPD & Living Benefit	Income Protection and Business Overheads
Maximum takeover benefit limit	\$1,500,000	\$1,500,000	\$10,000 per month
Maximum loadings	200%	100%	100%
Maximum exclusions	3	3	3
Requirements and commission payable			
Policy commenced after 1/1/2008	<ul style="list-style-type: none"> – Application Form (including LifeCENTRAL+ quote), and – a signed agreement from the existing policy owner(s) to cancel the existing cover. 50% of initial and 100% of ongoing commission payable.		
Policy commenced before 1/1/2008 AND fully underwritten in the last 5 years	<ul style="list-style-type: none"> – As above PLUS Declaration of Continued Good Health. Full commission is payable.		

For policies where Death Benefit is up to \$3,000,000 and/or where loadings/exclusions are greater than those specified above:

	Death Benefit	TPD & Living Benefit	Income Protection and Business Overheads
Maximum takeover benefit limit	Up to \$3,000,000	\$1,500,000	\$10,000 per month
Maximum loadings	No maximum		
Maximum exclusions	No maximum		
Requirements and commission payable			
Policy commenced before 1/1/2008 AND fully underwritten in the last 5 years	<ul style="list-style-type: none"> – Application Form (including LifeCENTRAL+ quote), – a signed agreement from the existing policy owner(s) to cancel the existing cover, and – a Declaration of Continued Good Health. – Full commission is payable in these instances. 		

For all other business (including policies fully underwritten more than 5 years ago or where benefit is more than existing cover), normal underwriting applies and full commission is payable.

6.4 Replacing non Protection Plans policies

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

	Death Benefit	TPD Benefit		Living Benefit	Income Protection, Business Overheads and Key Person Income
Maximum takeover entry age	59	54	59	59	54
Maximum takeover benefit limit	\$3,000,000	\$2,000,000	\$1,000,000	\$1,000,000	\$10,000 per month
Requirements	<ul style="list-style-type: none"> - underwritten in the last 5 years, and - policy issued with up to +50% loading, and with no more than 1 exclusion. <p>The insured person must provide:</p> <ul style="list-style-type: none"> - an Application Form (including LifeCENTRAL+ quote) - a Declaration of Continued Good Health (Takeover) - the Policy Schedule and last Renewal Notice for the existing cover, and - a signed agreement from the existing policy owner(s) to cancel the existing cover, to upgrade them to our current product. 				

Other considerations to note:

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

6.5 Insurance transfer process (for Platform Investment and Platform Super policies)

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

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

6.6 General alterations

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

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

Alteration/Request to change	Requirements
Client details:	
– Change of address/contact details	– Signed letter or by phone.
– Change of smoker status	– ‘Application for Non-Smoker Rates’.
– Update beneficiary details (for Term Life and Term Life as Superannuation)	– ‘Nomination of Beneficiaries’ form.
– Transfer of policy from one portfolio into another	– Portfolio Transfer Request.
Cover and sum insured:	
– Increases to cover (or addition of new cover/insured person)	– ‘Application for Additional Benefits’ form, and – ‘Personal Statement’.
– Addition of the Children’s Benefit ¹	– ‘Children’s Benefit Application Form’.
– Reduction of cover	– ‘Reduction of Cover Form’ or signed letter from the policy owner detailing the request.
Policy Structure	
– Addition of Flexible Linking Plus or Income Linking Plus to existing policies (without additional benefits) ²	– ‘Alteration Request’ form
Premium structure/payment method/frequency:	
– Update direct debit/billing details	– ‘Direct Debit Request’ form or by phone.
– Change of payment frequency	– ‘Alteration Request’ form.
– Change of premium structure between stepped and level	– ‘Alteration Request’ form or signed letter from the policy owner detailing the request that results in a refund of premiums.

1 The Children’s Benefit and Needlestick Benefit are not available under:

- BT Protection Plans policies underwritten prior to 24/09/2007,
- Westpac Protection Plans policies underwritten prior to 28/04/2006, and
- St.George Protection Choices policies.

2 Flexible Linking Plus and Income Linking Plus are not available under:

- BT Protection Plans policies underwritten on or after 24/09/2007 but prior to 21/02/2011, unless Flexible Linking Plus and Income Linking Plus are to be paid through Platform Investment,
- BT Protection Plans policies underwritten prior to 24/09/2007,
- Westpac Protection Plans policies underwritten prior to 28/04/2006, and
- St.George Protection Choices policies.

Alteration/Request to change	Requirements
Policy owner details:	
<ul style="list-style-type: none"> – Change of policy owner (non-superannuation) 	<ul style="list-style-type: none"> – ‘Memorandum of Transfer’ form, and – Original Policy Document (if applicable). Refer to section 6.7 for further information. <p>Note: Additional requirements may apply to change the policy owner on a Key Person Income policy.</p>
<ul style="list-style-type: none"> – Change of policy owner (superannuation) 	<ul style="list-style-type: none"> – New ‘Application Form’ (including LifeCENTRAL+ quote), and – Letter from the existing policy owner to cancel the existing policy. <p>Refer to section 6.7 for further information.</p>
<ul style="list-style-type: none"> – Child insured (under a Children’s Benefit) taking up a full policy 	<ul style="list-style-type: none"> – Application for ‘Children’s Benefit Continuation’ form.
Loadings/Exclusions:	
<ul style="list-style-type: none"> – Review of existing loadings/exclusions 	<ul style="list-style-type: none"> – ‘Alteration Request’ form or signed letter from the policy owner detailing the request. – A Personal Statement and/or Medical/Pastimes Questionnaire will generally be required. Contact your Underwriting team to confirm requirements.
Policy status (reinstatement):	
<ul style="list-style-type: none"> – Reinstatement of a lapsed policy (0–2 months since lapse) 	<ul style="list-style-type: none"> – Payment of outstanding premiums due since lapse date.
<ul style="list-style-type: none"> – Reinstatement of a lapsed policy (2–12 months since lapse) 	<ul style="list-style-type: none"> – Declaration of Continued Good Health (reinstatement). Payment of outstanding premiums since lapse date if reinstatement is approved.
<ul style="list-style-type: none"> – Reinstatement of a lapsed policy (over 12 months since lapse) 	<ul style="list-style-type: none"> – Reinstatement not available. – New application and Personal Statement required.

Alteration/Request to change	Requirements
Benefit period/Waiting period (for Income Protection policies)	
– Change of benefit period – resulting in a shorter benefit period.	– ‘Alteration Request’ form.
– Change of benefit period – resulting in a longer benefit period.	– ‘Alteration Request’ form, and – ‘Personal Statement’.
– Change of waiting period ³ under the ‘Change of Waiting Period Benefit’ (only applicable to ‘own occupation’ Income Protection policies which have the ‘Change of Benefit Period Benefit’ included)	– ‘Change of Waiting Period Benefit Application’.
– Change of waiting period ³ – resulting in a longer waiting period	– ‘Alteration Request’ form.
– Change of waiting period ³ – resulting in a shorter waiting period	– ‘Alteration Request’ form, and – ‘Personal Statement’.

- 3 Change of waiting period to 360 days is not available for:
- BT Protection Plans policies underwritten prior to 21/02/2011, and
 - Westpac Protection Plans policies underwritten prior to 15/10/2010.

Note: There are some instances where a replacement (new) Protection Plans policy is required, which entails a new Application Form (including LifeCENTRAL+ quote), refer to Section 6.1 for further information on ‘Replacing existing Protection Plans policies’.

6.7 Transfer of ownership in and out of superannuation

Transfer of policy ownership into and out of a superannuation environment may be a complex area. Listed below are some possible transfer scenarios and the general guidelines as to whether transfer of ownership is acceptable, or if a replacement policy is required. These rules are to be used as a guideline only. For more detailed information, please contact the Life Technical team (lifetechnical@btfinancialgroup.com).

Current ownership	Proposed ownership	Is a replacement policy required?
Non-Superannuation ¹	Non-Superannuation ¹	NO
Non-Superannuation ¹	Westpac MasterTrust	YES
Non-Superannuation ¹	SMSF	YES ²
Non-Superannuation	Platform Super	YES
Westpac MasterTrust	Non-Superannuation ¹	YES
Westpac MasterTrust	SMSF	YES
Westpac MasterTrust	Platform Super	YES
SMSF	Non-Superannuation ¹	YES
SMSF	Westpac MasterTrust	YES
SMSF	SMSF	YES
SMSF	Platform Super	YES
Platform Super	Non-Superannuation ¹	YES
Platform Super	Westpac MasterTrust	YES
Platform Super	SMSF	YES

1 Non-Superannuation ownership includes Platform Investment ownership.

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

6.8 Continuing insurance after a Platform Investment or Platform Super account is closed

If you decide to terminate your client's Platform Investment or Platform Super account, life insurance policies funded through the account as well as linked policies will also be terminated.

Your client can transfer the Policies they have to a new Policy/Policies paid outside a Platform Investment or Platform Super account without any further underwriting within 30 days of terminating the platform account.

We can replace their policy subject to the following:

- Application Form
- LifeCENTRAL+ quote.

Premiums for the replacement Policy/Policies can be different due to many factors, some of which are listed below:

- the new ownership structure does not support the 10% Platform discount.
- your client has had a birthday since the Policy renewal.

Please ask your client to consult with their tax accountant to consider their tax implications and liabilities before finalising any transfer.



7. Claims

We have a strong track record for assessing claims fairly and paying claims in a timely manner.

Our claims team

Our claims team is thoroughly trained and empowered to assess claims promptly and provide honest and helpful advice. We understand the importance of the claims assessment and payment processes to your client and view our responsibilities in this regard as an essential aspect of our business.

Our claims philosophy

When it comes to claims, our philosophy is to put your client at the centre of everything we do. We also ensure that our claims process complies with the Life Insurance Code of Conduct. We achieve this in many ways, as discussed below.

We believe in fairness

We believe in honouring the intent of the policy by referring precisely to the policy. If the circumstances of the claim remain unclear according to the policy we will apply the common understanding of fairness and include consideration of what the policy was designed and priced for.

Wherever we accept there is ambiguity we will favour the policyholder.

When we assess “fairness” we refer to all policyholders not just policyholders making a current claim. Part of our role is to protect policyholders from non-genuine claims being paid.

We believe in promptness

We understand people often make Life Insurance claims in a time of great need and that administrative delays can cause harm. We will always seek to pay genuine claims promptly and endeavour to continually improve our responsiveness. We will provide you with regular updates so that you can keep your client informed.

We believe every customer and claim circumstance is unique

We know that to resolve claims effectively for your client's benefit we need to treat people with empathy and consider their situation holistically. Our Claims People are allowed to adapt their service to meet customer needs.

We believe that transparency leads to better claim outcomes

When we ask for evidence of claim we understand that we must be able to explain why we need it. We know that your clients do not always understand policy documents and we have a role in educating them – always ensuring they receive their maximum entitlements even if they are not aware they have a particular claim.

We are responsible with private information

We maintain our records as a responsible and ethical corporate citizen. This includes maintaining the privacy, accuracy and security of sensitive personal information.

We aspire to have our policyholders achieve better health outcomes than those without insurance, following a disabling event

We understand that long term worklessness is a serious health risk and we will use our expertise and resources to help customers get back on their feet and achieve maximum recovery following an accident or sickness. We want to support your clients back to sustainable work for their long term health.

We respect and work with stakeholders openly and with humility

We are only part of a process that can deliver the best customer experience. We value the role of the adviser, the treating doctor, customer family support and any partners providing services for your clients.

Health Outcome Measure

Our Health Outcome Measure (HOM) is an industry first tool that tracks the improvement in overall health of customers who have engaged in a program of support offered by our Health Support (HS) team. Their HOM score is captured at three points in time – pre-disability, at the time of claim (if applicable) and when the Health Support program ends – based on the following six domains of functioning as defined by the World Health Organisation Disability Assessment Schedule (as shown in the diagram below).

Information about these aspects of their life is obtained during initial conversations with the Health Support team, which in turn is used to develop a tailored support program. By understanding where they have the greatest impairments, we can ensure the support we provide is the most meaningful for them.



Health Support Program

Our goal is to integrate our support services into your client's current treatment plan, in conjunction with their treating health professionals, to achieve a streamlined, holistic approach to recovery and wellness – taking into account their physical, psychological or return to work needs.

These services are coordinated by our Health Support consultants to make the process easy and seamless for your client.

A Holistic approach to recovery



Physical

If your client has been physically impacted by an illness or injury, physical recovery interventions can help them manage their incapacity and return to activity and work. These services can be offered locally or in some cases via Skype.

- Work conditioning program
- Fatigue management plans
- Provision of assistive devices and equipment
- Ergonomic assessment of your workspace



Psychological

Our psychological recovery services have been developed to help your client achieve their personal and career goals. These services can be offered locally or in some cases via Skype.

- Mindfulness programs
- Relaxation programs
- Life goal coaching
- Adjustment to disability counselling
- Return to work counselling



Return to work

Our return to work services are designed to help your client return to the same or a different occupation. In consultation with their treating health professionals, their program may consist of vocational planning, coaching or retraining to enable them to secure and retain gainful employment.

- Graded return to work plans
- Worksite assessment
- Redeployment advice and support
- Business coaching
- Job seeking assistance
- Short training courses

Tele-claims make it easy

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

This initiative requires a claims assessment to be conducted over the phone for eligible claims. Decisions about the claim and total risk exposure can be decided 'live' without forms and signatures, once a medical certificate is received. The life claims team deposits a payment in your client's account the same day following receipt of the medical certificate.

Between November 2016 and October 2018 we have seen tele-claims make up approximately 32% of claims processed. The following is a breakdown of claims paid under tele-claims:

- 17.9% of Income Protection claims
- 43.5% of Trauma claims
- 14.1% of Terminal Illness claims
- 59.5% of Death claims
- 32.1% of total claims'.

The average time spent on processing a tele-claim cumulatively is 45 minutes.

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

Phone: 1800 025 172

Claims email: lifecclaims@btfinancialgroup.com

**Technical claims support/
hypothetical email:** asklifecclaims@btfinancialgroup.com



8. Multi-award winning life insurance

The breadth of this industry recognition highlights our continued commitment to sustainable growth, delivered through unstoppable innovation and service excellence.



World Finance Global Insurance Awards

2015, 2016, 2017 Winner:
Best Life Insurance Company, Australia



Australian Insurance Awards (AB+F)

2016, 2017 Winner:

- Life Insurance Company of the Year
- Best Claims Outcome and Customer Experience



AFA Life Company Winner of the Year Awards

2016 Winner:

- Overall Platinum Award (Life Insurance Company of the Year)
- Claims Team of the Year Award
- Income Protection Award: Income Protection Plus

2017 Winner:

- Underwriting and New Business Team of the Year

2018 Winner:

- Underwriting and New Business Team of the Year
- Trauma/Critical Illness Product of the Year



AFA/Beddoes Consumer Choice Awards

2018 Winner: Claimant Choice

- Best in Return to Health and Wellness
- Best Focus on Early Intervention



CANSTAR Innovation Excellence and ALUCA Life Insurance Excellence awards

2018 Winner:

Claims Medical e-Certificates



ALUCA Life Insurance Excellence awards

2018 Winner:

Claims Medical e-Certificates



Swiss Re/ALUCA Excellence & Innovation in RTW

2018 Winner:

Claims Cancer Assistance Program



SMSF Adviser Awards

2018 Winner:

SMSF Insurance Provider

For more information

lifecentral.com.au

1800 025 127

Chat to your Business Development Manager



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

The issuer for all the products described in this Adviser Guide, except for Term Life as Superannuation (USI 81 236 903 448 001) and Income Protection as Superannuation (USI 81 236 903 448 004), is the Insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of the Westpac MasterTrust ABN 81 236 903 448, SFN 281 412 940, SPIN WFS0341AU, RSE Registration R1003970 (Westpac MasterTrust)), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472, AFSL Number 233731, RSE Licence Number L0001083 (WSAL). The trustee of Westpac MasterTrust is WSAL.

The arranger of Policies paid via Platform Super, except for SuperWrap and Panorama Super, is Asgard Capital Management Limited ABN 92 009 279 592, AFSL Number 240695 (ACML). The arranger of Policies paid via Wrap, SuperWrap, Panorama Investments and Panorama Super is BT Portfolio Services Ltd ABN 73 095 055 208, AFSL Number 233715 (BTPS).

Panorama Super is part of the superannuation fund known as Retirement Wrap ABN 39 827 542 991, RSE Registration Number R1001327.

Panorama Investments is issued by BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTPS).

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