



Priority Protection and Priority Protection for Platform Investors Adviser Guide

December 2019

For advisers

aia.com.au



HEALTHIER, LONGER,
BETTER LIVES

Contents

Section A – Welcome and Contacts	3
1. Welcome to AIA Australia's Adviser Guide	3
2. Contact us.....	4
Section B – Underwriting Guidelines	5
1. Underwriting requirements – medical and financial	5
2. Medical underwriting requirements.....	6
3. Financial underwriting requirements	8
4. High net worth.....	14
5. Proof of income – last 2 years	16
6. Agreed Value and Indemnity alterations	16
7. Pastimes and pursuits	17
8. Expatriate cover.....	21
9. Temporary residents	22
10. Permanent residency and citizenship.....	23
11. Alternative terms.....	23
12. Mining guidelines	24
13. New professionals cover – Income Protection	26
14. Increases and alterations – auto requirements	27
15. Casual Workers	27
16. Home Duties.....	28
Section C – Premiums and Premium Discounts	29
1. AIA Vitality.....	29
2. Health and Life discount.....	29
3. Bundled discount	29
4. Multi-plan discounts (for policies inforce between 1/12/2008 and 12/12/2015)*.....	30
5. Premiums	30
6. Premium bases.....	31
7. Altering a premium pattern.....	31
8. Minimum premium.....	31
9. Initial selection discount.....	32
10. Loyalty discount (Term Level premium patterns only)	32
11. Large sum insured discount.....	32
12. Payment of premiums.....	33
13. Premium payment methods.....	33
14. Guarantee of continuation for level premium	34
15. Premium guarantees.....	34

16. Policy fee	34
17. Government stamp duty	34
Section D – Modified Underwriting (Takeover Terms)	36
Section E – Policy Services Procedures	38
1. Policy Services contact details	38
2. Replacement Policy FAQ	38
3. Alterations to policies	40
4. Billing process	42
5. Cancellation from inception	43
6. Lost or destroyed policy document	43
7. Change of ownership	44
8. Premium payments	45
9. Change of address	45
10. Alterations within the cooling-off period	45
11. Forms	45
12. Superannuation policies	45
Section F – New Business Process	48
1. New Business contact details	48
2. AIA Australia’s New Business process	48
3. eApp® – Signature free applications	48
Section G – Claims Procedures	50
1. Claims contact details	50
2. How to make a claim	50
3. Partial payments	51
Section H – Remuneration Procedures	53
1. Remuneration Team contact details	53
2. Remuneration (commission payments)	53
3. What is payable as remuneration?	53
4. Example Summary of Remuneration Terms	54
5. Types of remuneration	56
Section I – Group Insurance Services and Administration	57
Continuation Options	57
Section J – Occupation Ratings	58
Section K – Priority Protection Structure	135

Section A – Welcome and Contacts

1. Welcome to AIA Australia's Adviser Guide

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

Adviser Site

The AIA Australia Adviser Site gives you access to:

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

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

Don't have a password?

If you don't have a username or password, or you've forgotten it, please contact our Sales Support Team on 1800 033 490 (option 5).

Self-Service

This service allows you to make changes to address and payment details directly into your clients' policies. Any updates to client policies made on the self-service portal go directly into our policy administration system, with no further processing needed.

For more information on how to register for Self-Service, please go to the Adviser Site.

Business Growth Hub

The Business Growth Hub provides you with the tools to build your business and help you make strategic business decisions in the areas of:

- Business Optimisation
- Resource Library
- Specialist Partners (marketing, succession planning, cash flow and budgeting, estate planning, online client engagement tools and referral partner engagement)
- AIA Vitality
- Technical Advice

Visit aia.com.au/business-growth-hub

AIA Connect

The AIA Connect App is made just for our Advisers. The app allows you to instantly check the status of proposals and search for any of your clients' policies on your iPhone. You can also track any policies coming up for renewal, dishonoured and overdue payments, or lapsed and cancelled policies.

Just go to the App Store and search for 'AIA Connect'

Note: Only available with Apple iPhone or iPad users.

2. Contact us

New Applications and outstanding requirements for New Business and Underwriting		
Phone	1800 033 490 (option 2)	New Business – processes all new applications, paper and eApp® Express, as well as outstanding requirements
Scan and email	infohub@aia.com	
Fax	1800 832 266	
Post	AIA Australia, PO Box 6111, Melbourne VIC 3004	
Underwriting		
Phone	1800 033 490 (option 4)	Underwriting – for all occupation, pastimes and health pre-assessments
Fax	1800 832 266	
Email (Standard)	infohub@aia.com	
Email (Pre-Assessment)	au.uwpreassess@aia.com	
Policy Services/Existing Business		
Phone	1800 033 490 (option 3)	Policy Services – responsible for the maintenance of policy records, anniversary processing, policyholder alteration, disbursement requests and the provision of information to both policyholders and advisers This includes functions such as renewals/billings of policies and the issuance of statements, notices and other documentation
Fax	1800 832 266/ (03) 9009 4824	
Email	infohub@aia.com	
Claims		
Phone	1800 033 490 (option 1)	Claims – handles all claims and follow-up requests
Fax	(03) 9009 4127	
Email	au.retail.claims@aia.com	
Sales Support Team		
Phone	1800 033 490 (option 5)	Sales Support Team – the Sales Support Team supports advisers with product, quoting, escalations and suspense follow-ups
Fax	(03) 9009 4149	
Email	au.adviserservices@aia.com	
myOwn Health		
Phone	1800 033 490 (option 6)	myOwn – handles all myOwn Health enquiries

Our office operating hours are Monday to Friday 8.00 am to 6.00 pm AEDT/AEST.

Section B – Underwriting Guidelines

1. Underwriting requirements – medical and financial

The underwriting process

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

Underwriting philosophy

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

We are committed to the following:

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

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

Acceptance

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

eApp® Express

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

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

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

More Information

For more information about eApp® Express or to obtain a copy of the eApp® Express User Guide, please contact your local Client Development Manager or our Client Development Support team on 1800 033 490 (option 5).

eApp® Express Mobile

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

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

2. Medical underwriting requirements

Depending on the size of cover and the age of your applicant, various mandatory medicals and blood tests may be needed. You can choose to arrange the medical requirements on behalf of your clients, or AIA Australia can organise these for you. Any mandatory medical requirements needed will be shown either on the eApp (if submitting an electronic application), or on the quote.

Medical requirements are needed once cover reaches or exceeds the levels shown below. Medical requirements are based on all existing cover with AIA only

Life cover and TPD

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

	Age Next Birthday				
	Up to 45	46 – 50	51 – 60	61 – 65	66+
MBA20	\$2,500,001	\$1,500,001	\$750,001	\$600,001	\$500,001
Short Medical Exam	\$2,500,001	\$1,500,001	\$1,000,001	\$500,001	\$300,001
Stress Echocardiogram	Nil	\$5,000,001	\$5,000,001	\$5,000,001	\$5,000,001
PSA (Males)	Nil	Nil	\$5,000,001	\$5,000,001	\$5,000,001
Full Blood Count	Nil	Nil	\$5,000,001	\$5,000,001	\$5,000,001

Note: Where Life and TPD Stand Alone or Life and Universal TPD Stand Alone are both purchased together, the higher sum insured will apply.

For Short Medical Exams, completion of AIAs full application is required (including Personal History and Medical History).

-

Crisis Recovery[^]

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

	Age Next Birthday		
	Up to 50	51 – 60	61+
MBA20 & Short Medical Exam	\$1,000,001	\$600,001	\$500,001
Stress Echocardiogram	Nil	\$1,000,001	\$1,000,001
PSA (Males)	Nil	\$1,000,001	\$750,001
Full Blood Count	Nil	\$1,500,001	\$1,000,001

Note: Where Life or TPD Stand Alone or Universal TPD Stand Alone is also purchased with any Crisis Recovery benefit, the stricter limits will apply.

Income Protection and Business expenses

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

	Age Next Birthday	
	Up to 45	45+
MBA20 & Short Medical Exam	\$15,001	\$10,001
PSA (males)	Nil	\$40,001

Note: For Business Expenses Stand Alone, take only half of the sum insured to determine the medical requirements. Where Income Protection and Business Expenses are combined, use half the Business Expenses sum insured, then take the higher of the two benefits to determine the medical requirements.

BMI

Medical research indicates that being overweight is associated with an increased risk of a number of diseases and conditions such as heart attack, stroke, diabetes and musculoskeletal disorders.

Body Mass Index (BMI) is a widely accepted way to measure body weight in comparison to height, and is easy to calculate. While healthy BMI ranges vary according to age, a BMI within the range of 20 to 25 is generally considered healthy. A BMI greater than 25 is generally considered overweight.

At underwriting stage, the BMI of a potential client will be assessed and may result in premium loadings being applied. You can complete a pre-assessment with your client prior to underwriting to give an indication on whether BMI loadings may apply.

3. Financial underwriting requirements

Life, TPD and Crisis Recovery

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

*For professional occupation categories A1, A2 or M – Nil financial evidence required up to \$3.5M for Life, \$3M for Total & Permanent Disablement and \$2M for Crisis Recovery

Legend:

A = Application only – showing current year's income

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

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

C = **Financial evidence as follows:**

Personal Cover

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

Business/Keyman/Loan Protection Cover

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

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

Repayment Relief Benefit

Sum Insured*	Occupation Category	Repayment Relief
\$1 - \$7500	A1, A2, A3, A4, B, C, CT only	Copy of Mortgage Agreement/ Contract from the lending institution in Australia showing: <ul style="list-style-type: none"> • name/address of the insured and, • the minimum amount of home loan repayments required for the mortgage.

*Total cover. (all sources)

Income Protection – Agreed Value (Employed)

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

Employed Persons*				
Occupation Category	Employed*	Financial Requirements	Employed*	Extra Financial Evidence
A1, A2, M	\$15,001	1. Either: <ul style="list-style-type: none"> • Income Tax Return for the latest financial year, or • Letter from employer detailing current remuneration package, or • Latest ATO Income Statement 	\$20,001	2. Individual Tax Returns including Notice of Assessments for the last 2 financial years, plus 3. AIA Assets and Liabilities Questionnaire (held personally or in Trust), completed and signed by the insured and adviser.
A3, A4, B	\$12,501	1. Either: <ul style="list-style-type: none"> • Income Tax Return for the latest financial year, or • Letter from employer detailing current remuneration package, or • Latest ATO Income Statement 	\$20,001	2. Individual Tax Returns including Notice of Assessments for the last 2 financial years, plus 3. AIA Assets and Liabilities Questionnaire (held personally or in Trust), completed and signed by the insured and adviser.
C, CT	\$8,001	1. Either: <ul style="list-style-type: none"> • Income Tax Return for the latest financial year, or • Letter from employer detailing current remuneration package, or • Latest ATO Income Statement 	\$20,001	2. Individual Tax Returns including Notice of Assessments for the last 2 financial years, plus 3. AIA Assets and Liabilities Questionnaire (held personally or in Trust), completed and signed by the insured and adviser.
D, E			N/A	

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

Important Notes:

1. Financial evidence is based on total cover with all companies.
2. Where Income Protection and Business Expenses combined cover exceeds \$25,000/month, Profit & Loss Statements for the last 2 financial years are required.

Section B – Underwriting Guidelines

3. Profit & Loss Statements submitted should include the Trading Account and the Accountants Notes to and forming part of the Accounts. Business Income Tax returns must also be submitted in addition to the insured's individual Income Tax Returns.
4. Where the financial evidence above is not received at application stage – financial proof of income may be required in the event of a claim.
5. Agreed Value is not available for occupation categories D & E.
6. For cover > \$30,000 refer to Senior Underwriter.

Income Protection – Agreed Value (Self-Employed)

Self Employed Persons				
Occupation Category	Self Employed	Financial Requirements	Self-Employed	Extra Financial Evidence
A1, A2, M	\$15,001	1. Profit & Loss statements and Balance Sheets for the Business (including any Trusts if applicable) for the last 2 financial years, plus	\$20,001	3. AIA Assets and Liabilities Questionnaire (held personally or in Trust), completed and signed by the insured and adviser, plus 1 and 2
A3, A4	\$12,501		\$20,001	
B	\$8,001	2. Individual Tax Returns for the insured and all business entities for the latest 2 financial years	\$20,001	4. Notice of Assessments must be included with the Income Tax returns for last 2 financial years
C, CT	\$6,001		\$20,001	
D, E			N/A	

Important Notes:

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

Income Protection – Indemnity (Employed)

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

Employed Persons [^]		
Occupation Category	Employed [^]	Financial Evidence
A1, A2, M, A3, A4, B, C, CT	\$20,001	<ol style="list-style-type: none"> Either: <ul style="list-style-type: none"> Income Tax Return and Notice of Assessment for the latest financial year, or Letter from employer detailing current remuneration package, or Latest ATO Income Statement, plus AIA Assets and Liabilities Questionnaire (held personally or in Trust), completed and signed by the insured and adviser.
D	Nil*	Nil
E	N/A*	

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

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

Important Notes:

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

Income Protection – Indemnity (Self-Employed)

Self-Employed Persons		
Occupation Category	Self Employed	Financial Evidence
A1, A2, M, A3, A4, B, C, CT	\$20,001	<ol style="list-style-type: none"> Profit & Loss statements and Balance Sheets for the Business or practice (including any Trusts if applicable) for last 2 financial years, plus Income Tax Returns and Notice of Assessments for the insured and all business entities for the latest 2 financial years, plus AIA Assets and Liabilities Questionnaire (held personally or in Trust), completed and signed by the insured and adviser.
D	Nil*	
E	N/A*	Nil*

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

Important Notes:

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

Business Expenses – Indemnity (Self-Employed)

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

Occupation Category	Self-Employed Only	Business Expenses Financial Requirements	Self-Employed Only	Incorporated Business Expenses Financial Requirements
A1, A2, M	\$20,001	Profit & Loss Statements for the Business or Practice for the latest 2 financial years	\$1	Profit & Loss Statements for the Business or Practice for the latest 2 financial years Copy of Partnership or Business Agreement
A3, A4, B	\$20,001		N/A	
C, CT, D	Nil*	Nil*	N/A	N/A
E	N/A	N/A	N/A	

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

Important Notes:

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

4. High net worth

Assets and Liabilities (large Income Protection business)

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

Basis for offsetting the maximum benefit allowable

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

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

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

Using AIA Australia's formula:

[(Earned Income + Unearned Income) X 75% less Unearned Income]

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

Total Assets	\$7,200,000	(excluding family home)
Total Liabilities	\$2,100,000	(excluding mortgage on family home)
Net Assets:	\$5,100,000	

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

Earned Income: \$275,000
Unearned Income: \$255,000

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

- ☛ \$275,000 + \$255,000 = \$530,000.
 - 75% of the first \$320,000 = \$240,000 plus,
 - 50% of the next \$210,000 = \$105,000
 - \$345,000
 - \$345,000 – \$255,000 (Unearned Income) = \$90,000

Maximum insured Monthly Benefit available = \$90,000/12 = \$7,500/m

Case Study:

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

Paul's Income Protection benefit was calculated as follows:

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

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

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

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

5. Proof of income – last 2 years

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

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

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

These figures would be in addition to the actual figures already provided for the past two-year period. (When determining the final benefit allowable, other factors also taken into consideration include; age of the applicant, years in the business, date the business started, any significant fluctuations in earnings etc.) Financial evidence required to verify income includes Individual and Company Income Tax Returns as well as Profit and Loss Statements and Balance Sheets for the last two financial years. Where there are other entities such as Trusts, Income Tax Returns, Profit and loss Statements and Balance Sheets are also required.

6. Agreed Value and Indemnity alterations

Agreed Value or Extended Indemnity to Indemnity

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

underwriter. Only a Request for Alteration is needed by the policy owner.

Agreed Value to Extended Indemnity

Existing Agreed Value IP policies cannot be altered to Extended Indemnity without a new application for cover being submitted.

Altering from:

- (a) Indemnity to Agreed Value (or Extended Indemnity)
- (b) Extended Indemnity to Agreed Value

When altering existing IP cover in (a) and (b) above, financial evidence should be obtained as follows:

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

Below the Financial Underwriting Limits

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

Above the Financial Underwriting Limits

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

Cases accepted as Continuation Option from Group

Below the Financial Underwriting Limits

1. Full completion of Application for Increases/Additions.

Above the Financial Underwriting Limits

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

7. Pastimes and pursuits

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

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

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

*Only applicable to policies that have Extended Indemnity available

AIA Australia guidelines – Total & Permanent Disablement (TPD), Income Protection (IP), Business Expenses (BE) and Waiver of Premium (WOP).
(Refers to recreational/amateur activities)

Activity	IP/BE	TPD/WOP
Abseiling	Exclude	Std
Archery	Std	Std
Aviation (Private recreational flying – see also Aviation Guidelines):		
– Fixed Wing – Up to 100 hours	Std	Std
– Over 100 hours	Exclude	Exclude
– Micro light/Ultra light	Exclude	Exclude
– Helicopter (rotary wing – more than 75 hours/pa)	Exclude	Exclude
– Ballooning (pleasure only – less than 100 hours)	Std	Std
– Gliding (powered/self launching)	Exclude	Exclude
– Hang Gliding	Exclude	Exclude
– Aerobatics	Exclude*	Exclude*
*(Full aviation exclusion must be applied – not just aerobatics)		
Baseball/Basketball	Std	Std
Boxing	Exclude	Exclude
Bungy Jumping	Exclude	Exclude
Cycling: – Amateurs/club members – racing/competing	Std	Std
– Professional	Exclude	Exclude
– Mountain bike riding – pleasure only	Std	Std
– competition	Exclude	Exclude
Canoeing/Kayaking (pleasure only – no remote areas)	Std	Std
Diving: – Scuba/Skin (amateur only) – Up to 30m depth	Std	Std
– Over 30m depth	Exclude**	Std**
– Cave diving, Pot holing	Exclude	Exclude
– Snorkel	Std	Std
**(Underwriters can use some discretion here)		
Equestrian (see Horse Riding)		
Fencing	Std	Std
Football*** (all codes – except Touch Football/Oz Tag) excludes professional/semi-professional football players:		
– Class A1, A2, M, A3, A4 – 14 dw IP/BE only	+25% or Exclude	Std
– 30 dw to 2 year wait IP/BE only	Std	Std
– Class B – 14 dw to 60 dw IP/BE only	+25% or Exclude	Std
– 90 dw to 2 year wait IP/BE only	Std	Std
– Class C, CT, D – 14 dw IP/BE only	Exclude	Std
– 30 dw to 60 dw IP/BE only	+25% or Exclude	Std
– 90 dw to 2 year wait IP/BE only	Std	Std
– Class E – 30 dw to 2 year wait	+25% or Exclude	Std
***(Depending on occupation, history of injuries or joint related problems, exclusion may still be applied) For IP Accident Only – all categories A1–E = Exclude		

Activity	IP/BE	TPD/WOP
Semi-professional Football	IC	IC
Touch Football/Oz Tag (Class A1 – E)	Std	Std
Gymnastics (no competition) *(Consider exclusion in some instances)	Std*	Std
Horse Riding		
– Social only (no jumping/racing/competitions)	Std	Std
– Show jumping, gymkhana, vaulting	Exclude	Std
– Endurance events, steeplechase	Exclude	Std
– Dressage only	Std	Std
Martial Arts (recreational only):		
– Contact A1, A2, M, A3, A4 (14 dw IP/BE only)	Exclude	Std
A1, A2, M, A3, A4 (30 dw to 2 year wait IP/BE only)	Std	Std
Class B to E	Exclude	Std
(Amateur, no exhibitions/competitions incl Judo, Jujitsu, Karate, Kick Boxing, Kung Fu, Hapkido, Aikido, Aris de Mano, Taekwondo, Tai Chi, Kendo, Ninja IP/BE only)	Std (min. 30 dw)	Std
– Non Contact – Amateur, no exhibitions/competitions		
Marathon/Cross Country Running	Std	Std
Motor Car Racing Amateur only:		
– Open Wheel	Exclude	Exclude
– Sports Cars/Sedans/Touring Cars	Exclude	Exclude
– Drag Racing/Hot Rods/Stock Cars	Exclude	Exclude
– Karting – Enduro/sprint	Exclude	Exclude
– Speedway	Exclude	Exclude
– Others – Hill Climbs/Rallies/Off Road	Exclude	Exclude
– Vintage/Veterans/Historic	Std	Std
Motor Cycle Racing:		
– Circuit/Cross Country/Dirt Track	Exclude	Exclude
– Trail Bike (pleasure/leisure only) where all safety precautions and registration/licensing regulations are followed		
– Class A1, A2, M, A3, A4	Std	Std
– Class B to E (90dw IP/BE only)	IC	Std
– Trail Bike Riding where safety precautions are not followed		
– Class A1, A2, M, A3, A4 (90dw IP/BE only)	Std	Std
– Class B to E	Exclude	Exclude
Mountaineering:		
– Within Aust/NZ (below snow line)	Std	Std
(above snow line)	Exclude	Exclude
– Overseas	Exclude	Exclude
Parachuting:		
– ‘One off’ jump (no further jumps intended)	Std	Std
– Regular jumps	Exclude	Exclude
Para sailing (pleasure only)	Std	Std
Power Boat Racing	Exclude	Exclude
Private Flying (see Aviation)		
Rafting (white water)	Exclude	Exclude

Section B – Underwriting Guidelines

Activity	IP/BE	TPD/WOP
Rock Climbing: – Indoor	Std	Std
– Outdoors	Exclude	Exclude
– Abseiling	Exclude	Std
Rowing	Std	Std
Sail Boarding	Std	Std
Sailing/Yachting: Pleasure cruising only		
– local bay, harbour, inshore (no ocean crossing)	Std	Std
– trans ocean/ocean crossing (single/multi crew)	Exclude	Exclude
Ocean racing		
– ocean racing Australian waters including Sydney to Hobart	Exclude	Std
– all other racing including ocean crossing (single/multi crew)	Exclude	Exclude
Shooting	Std	Std
Skiing: – Water – Amateur/Pleasure only	Std	Std
– Competition/Trick Skiing/Jumping	Exclude	Exclude
– Snow – Recreational/Pleasure only	Std	Std
– Downhill/Cross Country (no competition)	Std	Std
Sky Diving	Exclude	Exclude
Soccer (see Football)		
Squash	Std	Std
Surfing	Std	Std
Tennis (all types)	Std	Std
Triathlons	Std	Std
Weight Lifting: – recreational only	Std	Std
– competitions	Exclude	Std
Wrestling	Exclude	Std
Yachting (see Sailing)		

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

IC = Individual Consideration. Depending on occupation, history of injuries or jointed related complaints, exclusion may be applied.

8. Expatriate cover

Who is considered an expatriate (ex-pat)?

An 'expatriate' for insurance purposes is defined as:

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

What if the applicant is currently residing outside of Australia?

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

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

Terms and conditions

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

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

Income Protection and Business Expenses:

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

9. Temporary residents

Temporary residents – on medium or long term visas (for 482 or 163 visas greater than 2 years)

These guidelines are only available for lives who have applied for, or are intending to apply for Permanent Residency in Australia.

	Occupation Categories A1, A2, M, A3, A4, B, C, CT on a Visa 482 or Spouse Visa	Occupation Categories D, E on a Visa 482 or Spouse Visa	All Occupation Categories on a Visa 163 or Spouse Visa
Cover	Maximum cover/Criteria	Maximum cover/Criteria	Maximum cover/Criteria
Life:	\$2,000,000	\$2,000,000	\$2,000,000
Total and Permanent Disablement:	\$1,000,000	\$1,000,000	\$1,000,000
Crisis Recovery: (Modularised Crisis such as 'Cancer Plus' or 'Coronary Plus' are not available)	\$1,000,000	\$1,000,000	\$1,000,000
Income Protection:	<ul style="list-style-type: none"> If self employed must have purchased or be purchasing an established/existing business (not starting own or new business). Only Indemnity cover will be available (with a Newly Self Employed Clause to apply if purchasing established business in first 12 months). If employee or on contract – Agreed Value or Indemnity is available Minimum 30 day wait Maximum sum insured for occupations A1, A2 & M is \$15,000/month. For occupations A3 – A4 maximum sum insured is \$10,000/month Up to age 65 benefit period 	<ul style="list-style-type: none"> Not available for self employed clients If employee or on contract – Indemnity only available Minimum 30 day wait Maximum sum insured \$10,000/month 2 or 5 year benefit period only 	<ul style="list-style-type: none"> Not available until the client has been in business for 2 years and 2 years' worth of financial records are available
Forward Underwriting Benefit:	Not available	Not available	Not available

Additional Underwriting Criteria:

1. Short term visas under Temporary Skill Shortage (TSS) up to 2 years are not eligible for insurance cover.
2. 482 and 163 visas must be long term i.e., greater than 2 years. (For other long term visas greater than 2 years, please refer to AIA Australia.)
3. Application must show life insured has applied for, or is intending to apply for Permanent Residency in Australia.
4. A Residential Exclusion will apply for Crisis Recovery, Total and Permanent Disablement and Income Protection benefits.
5. Sub-standard lives will be considered on an Individual Consideration basis.
6. If no intention to apply for Permanent Residency, please refer to AIA Australia (noting Crisis Recovery, Total and Permanent Disablement and Income Protection benefits are not available).

10. Permanent residency and citizenship**Is the applicant required to be a permanent resident or citizen of Australia to apply for insurance?**

To apply for insurance with AIA Australia, the life insured is required to be either:

1. a permanent resident of Australia
2. a citizen of Australia or
3. a New Zealand citizen living and working in Australia permanently (on a 444 Visa)

Temporary residents working and living in Australia who are currently applying, or intending to apply, for permanent residency in Australia may be assessed on an individual basis.

To be eligible for AIA Vitality, the applicant must be a permanent resident or citizen of Australia.

11. Alternative terms

Following an underwriting assessment we may, in some instances, offer alternative terms to your clients.

Total and Permanent Disablement

Where we are unable to offer cover under Total and Permanent Disablement, we will usually offer Accidental Total and Permanent Disablement (Accidental TPD) or Universal Total and Permanent Disablement (Universal TPD). Please note, this offer cannot be made where a Term Level premium pattern was originally selected as Accidental TPD and Universal TPD are not available with a Term Level premium pattern.

Crisis

Where we are unable to offer cover under our comprehensive Crisis Recovery benefit, we may offer your client one of the following crisis modules:

- Cancer and Coronary (excludes 'Other Serious Crisis Events' as defined in the PDS and is generally cheaper than our comprehensive Crisis Recovery benefit)
- Cancer Plus (excludes 'Coronary Events' as defined in the PDS and is generally cheaper than our comprehensive Crisis Recovery benefit); or
- Coronary Plus (excludes 'Cancer Events' as defined in the PDS and is generally cheaper than our comprehensive Crisis Recovery benefit).

Please note, crisis module offers cannot be made where a Term Level premium pattern was originally selected as these crisis module are not available with a Term Level premium pattern.

Income Protection

Where we are unable to offer cover under Income Protection, we may offer Income Protection Accident Only (IP Accident Only) or Income Protection Essentials (IP Essentials). Please

note, these offers cannot be made where the original Income Protection cover was structured inside superannuation as these products are not available inside superannuation.

12. Mining guidelines

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

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

For these reasons the level of cover for Income Protection will be restricted. Both Indemnity and Agreed Value options are available (except D & E):

Maximum Monthly Benefits:

No Monthly Benefit restrictions A1/A2 only
 >5 years experience \$7500 A3/A4/B/C/CT
 <5 years experience \$6250 A3/A4/B/C/CT
 >5 years experience \$7500 D/E
 <5 years experience \$4000 D/E

Apart from the maximum Monthly Benefit restrictions the normal occupational rules will apply.

No Monthly Benefit restrictions		
Occupation	Occupation Rating	
	Mining	Oil & Gas
Qualified Professional (<10% fieldwork)		
Chemical Engineer	A1	A1
Engineer	A1	A1
Exploration Engineer	A1	A1
Geologist	A1	A1
Industrial Chemist [non-hazardous]	A2	A2
Metallurgist	A1	A1
Mine Manager [degree qualified]	A1	Not applicable
Minerals Process Engineer	A1	A1
Quarry Manager [degree qualified]	A1	Not applicable
Maximum Monthly Benefit <5 years experience \$6250 >5 years experience \$7500		
Qualified Professionals (fieldwork)		
Chemical Engineer [non hazardous]	B	B
Engineer	B	B
Geologist	B	B
Metallurgist	B	B
OH&S Manager/Officer	B	B
Surveyor	B	B

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

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

Occupation	Occupation Rating	
	Mining	Oil & Gas
Assayer*	B	B
Boilermaker [no off shore]*	D	D
Carpenter*	CT	CT
Chef*	C	C
Clerk*	A3	A3
Diesel fitter*	CT	CT
Diesel mechanic*	CT	CT
Draftsperson*	A4	A4
Dragline operator [no off shore]*	C	C
Electrician*	CT	CT
Electronic technician*	B	B
Instrument technician*	B	B
Laboratory technician*	B	B
Long wall co-ordinator	B	Not applicable
Long wall co-ordinator [<10% fieldwork]	A3	Not applicable
Maintenance planner [<10% fieldwork]*	A3	A3
Maintenance superintendant [<20% manual]*	B	B
Maintenance supervisor [<20% manual]*	B	B
Mechanic*	CT	CT
Mechanical fitter*	CT	CT
Mine deputy	B	Not applicable
Mobile plant supervisor [<20% manual]*	C	C
OH&S Manager/Officer [<10% fieldwork]*	A3	A3
Plumber*	CT	CT
Trade supervisor [<20% manual]*	B	B
Welder*	D	D

Maximum Monthly Benefit
 <5 years experience \$4000
 >5 years experience \$7500

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

13. New professionals cover – Income Protection

Particular individuals who have just gained professional qualifications and have significant earnings potential may be eligible for specified levels of cover.

Who is eligible?

Newly qualified professionals must be:

- qualified and registered or licensed within the last three years;
- Medical Interns, Doctor – GP's only and Doctor – Specialists must be qualified, registered or licensed within the last five years;
 - Medical Registrar in Training must be qualified, registered or licensed within the last 10 years;
- working full time in eligible professional occupations;
- a permanent resident or citizen of Australia.

The table provides a list of the maximum Income Protection benefit amounts which clients in particular professions can apply for.

Profession	Maximum Income Protection benefit		
	Agreed Value Monthly Benefit	Indemnity Monthly Benefit	Total Monthly Benefit
Accountant – CPA or CA	\$5,000	\$5,000	\$10,000
Accounting Graduate	\$5,000	\$3,750	\$8,750
Actuarial Fellow	\$6,250	\$3,750	\$10,000
Actuarial Graduate	\$3,750	\$3,750	\$7,500
Architect	\$3,750	\$3,750	\$7,500
Barrister	\$6,250	\$3,750	\$10,000
Chiropractor	\$3,750	\$3,750	\$7,500

Profession	Maximum Income Protection benefit		
	Agreed Value Monthly Benefit	Indemnity Monthly Benefit	Total Monthly Benefit
Dental specialist (incl Endodontist, Orthodontist, Prosthodontist, Periodontist, Oral/Maxillofacial Surgeon)	\$15,000	\$0	\$15,000
Dental specialist (self employed) (incl Endodontist, Orthodontist, Prosthodontist, Periodontist, Oral/Maxillofacial Surgeon)	\$15,000	\$5,000	\$20,000
Dentist	\$10,000	\$2,500	\$12,500
Doctor – GP Only	\$10,000	\$3,750	\$13,750
Doctor – Specialist	\$15,000	\$0	\$15,000
Doctor – Specialist (self employed)	\$15,000	\$5,000	\$20,000
Engineer	\$5,000	\$3,750	\$8,750
Medical Internship	\$10,000	\$3,750	\$13,750
Medical Registrar in Training	\$10,000	\$3,750	\$13,750
Optometrist	\$3,750	\$3,750	\$7,500
Osteopath	\$3,750	\$3,750	\$7,500
Pharmacist	\$3,750	\$3,750	\$7,500
Physiotherapist	\$3,750	\$3,750	\$7,500
Psychologist	\$3,750	\$3,750	\$7,500
Podiatrist	\$3,750	\$3,750	\$7,500
Quantity Surveyor	\$3,750	\$3,750	\$7,500
Solicitor	\$5,000	\$5,000	\$10,000
Vet	\$3,750	\$3,750	\$7,500

14. Increases and alterations – auto requirements

Important Note:

1. Policies originally accepted on Takeover Terms or Continuation Options:

Full underwriting is needed for any increases or alterations using the application for Increase/Additions together with any mandatory medical or financial evidence.

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

Alterations/Increases

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

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

Review of existing sub standard terms

a. Loadings

An application for Increase/Additions is needed for all reviews of medical, occupational, residential, avocational premium loadings, in addition to any other medical evidence.

b. Exclusions

An application for Increase/Additions is needed for all reviews of medical, occupational, residential, avocational exclusions including any relevant questionnaires and medical evidence.

15. Casual Workers

The following exception criteria applies to casual workers seeking comprehensive cover for Income Protection and TPD benefits. (Where the criteria cannot be met, Essentials IP and Universal TPD may be offered).

Income Protection

All applicants on Casual Work agreements must meet the requirement to be considered for comprehensive IP benefits:

	Criteria for IP
Occupations	A1, A2, M, A3, A4, B and C
Minimum Hours	A1 to A4, M – 20p/week B/C – 25p/week
Maximum Entry Age	55 ANB
Casual Work History	A minimum 1 years' continuous casual employment (on a casual work agreement), on Minimum Hours, with the same employer (i.e. no breaks or gaps in work) except for annual leave/public holidays.
Waiting Period	30 days (subject to note below)* otherwise 90 days
Benefit Period	A1 to A4, M – 5 years B/C – 2 years
Indemnity Only	Yes
Riders	Only Claims Escalation
WFH	Not more than 20%p/week
Maximum Benefit	\$7,500pm

*A minimum of 2 years' continuous casual employment required

TPD/WOP

All applicants on Casual Work arrangements must meet the minimum requirement of:

	Criteria for TPD
Occupations	A1, A2, M, A3, A4, B and C
Minimum Hours	15p/week
Maximum Entry Age	55 ANB
Casual Work History	A minimum 1 years' continuous casual employment (on a casual work agreement), on Minimum Hours, with the same employer (i.e. no breaks or gaps in work) except for annual leave/public holidays.
TPD Definition	Any Occupation
Maximum Benefit	\$2M

16. Home Duties

The following guidelines apply to applicants undertaking full time unpaid domestic duties in their own residence.

The maximum cover available is \$2M for Life/TPD and \$1M for Crisis Recovery. Applications for cover above \$1.5M are referred to underwriting for financial assessment.

Cover type:	Ages	Max Sums Insured
Life/TPD	All ages	Up to \$1.5M (all sources)
Crisis (Appln only – auto acceptance)	All ages	Up to \$1M (all sources)
Life/TPD (Refer to UW – all cases)	All ages	>\$1.5M – \$2M* (all sources)

*Subject to financial evidence

Section C – Premiums and Premium Discounts

1. AIA Vitality

AIA Vitality is a science-backed wellness program designed to improve and maintain good health.

If AIA Vitality is attached to a Priority Protection policy, an initial discount will be applied to the premium (but not the policy fee) as follows:

- Lump Sum – 17.5%*
- IP/BE – 7.5%

On the first policy anniversary, and every anniversary thereafter, the initial discount can increase or decrease, subject to a maximum of 20% and a minimum of 0%, depending on the level of engagement in the AIA Vitality program.

For more information about the AIA Vitality discounts available, refer to the AIA Vitality Premium Adjustment rules document on aia.com.au.

* The 17.5% discount is only available for new applications which include an AIA Vitality membership. When a new AIA Vitality membership is added to an existing policy, only a 12.5% discount applies.

2. Health and Life discount

If the same life insured purchases myOwn health insurance with AIA Vitality in addition to a Priority Protection policy, a 5% discount will be applied to the Lump Sum and IP/BE Priority Protection premiums (but not the policy fee) as long as the myOwn health insurance policy is in force. This applies to new business applications and in force Priority Protection policies. Any applicable AIA Vitality discounts will also apply.

3. Bundled discount

If your policy includes:

- one or more 'Required Income Protection Plans' (as described in the table below) with a total combined premium for all 'Required Income Protection Plans' of \$700# or more per year; and

- one or more 'Eligible Lump Sum Plans' (as described in the table below) with a total combined premium for all 'Eligible Lump Sum Plans' of \$700# or more per year, then the Eligible Lump Sum Plan(s) premium will receive the Bundled Discount of 12.5%.

Required Income Protection Plans	Eligible Lump Sum Plans
<ul style="list-style-type: none"> • Income Protection • Business Expenses • Superannuation • Income Protection – including Super Extras 	<ul style="list-style-type: none"> • Life Cover • Crisis Recovery Stand Alone • Superannuation Life Cover – including Superannuation PLUS – including Maximiser

For example, where your policy includes an Income Protection Plan with an annual premium of \$750 and a Life Cover Plan with an annual premium of \$1000, the premiums relating to your Life Cover Plan will be discounted by 12.5%. However, the discount would end if the Income Protection Plan was cancelled, expires (or is otherwise terminated) or if the premiums from the Required Income Protection Plans or Eligible Lump Sum Plans fall below the required \$700 annual premium threshold.

In the eApp® Express software, under 'General Quote Information' there is the option to recognise existing Lump Sum or IP policies with annual premiums of at least \$700 to qualify for the bundled discount.

Excluding Stamp Duty, Policy Fee, AIA Vitality Contribution Fee, AIA Vitality Discount, Health and Life discount and Term Level loyalty discounts.

4. Multi-plan discounts (for policies inforce between 1/12/2008 and 12/12/2015)*

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

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

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

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

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

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

Where the addition or deletion of a benefit or the voluntary increase or decrease in a benefit occurs

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

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

*Multi-plan discounts will apply across multiple policies where they are Priority Protection policies issued between 1 December 2008 and 12 December 2015.

Qualifying plans

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

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

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

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

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

5. Premiums

The premiums your client pays may depend on their age, sex, smoking status, occupation category, pastimes, waiting and benefit periods and state of health.

6. Premium bases

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

Stepped	Your client's premium rate will increase at each policy anniversary in line with their age until the benefit expiry date.
Level	The Level premium option means your premiums will be based on the current premium rate applicable to your age at the start of the policy and this will remain the same until the Policy Anniversary prior to your 65th or 70th birthday. Your premiums will then convert to Stepped and be payable until the Expiry Date of the benefit.
Term Level	<p>Your client can choose to keep their premiums constant each year for an initial term of 5, 10 or 15 years. After this time, their premiums will default to a stepped premium basis until the benefit Expiry Date and they may also receive a discount on their stepped premium of 2.5% or 5% (see the Loyalty discount section on page 33).</p> <p>The Term Level premium type is available only when the life insured is age 35 (next birthday) or older. The maximum entry ages vary depending on the initial term selected.</p> <p>The Term Level premium pattern is available for the following benefits under the Life Cover Plan and Superannuation Life Cover Plan:</p> <ul style="list-style-type: none"> • Life Cover • Total and Permanent Disablement • Total and Permanent Disablement Buy-back • Crisis Recovery (Life Cover Plan only) • Crisis Recovery Buy-back (Life Cover Plan only) • Crisis Reinstatement (Life Cover Plan only) <p>including where those benefits are taken out through Superannuation PLUS or Maximiser, as applicable.</p>

Optimum	<p>Your client's premium will commence on a stepped basis and automatically convert to the level basis once the stepped premium rates are greater than the level premium rates. Level premium rates will remain constant each year up to your client's 65th birthday or expiry date of benefit if earlier. This option is available only when the life insured is age 35 years next birthday or older.</p> <p>A loading according to your client's age at inception of their Optimum premium basis will be charged up until their 65th birthday.</p>
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7. Altering a premium pattern

Your clients are able to alter their premium structure at any time without needing to cancel-and-replace their Policy except in the following instances:

- Switches to and from Term Level, including switches from Term Level to another Term Level premium structure (for example, 5 year Term Level to another 5 year Term Level or a 10 year Term Level), and
- Switches between 'Level to Age 65' and 'Level to Age 70'.

Premiums will be subject to the rates applicable to your client's age at the time of the alteration in premium structure.

8. Minimum premium

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

9. Initial selection discount

All policies purchased on a stepped premium basis can receive a discount for the first 2 years of the policy. Applicable to new insurance cover only (not cover that is cancelled and replaced).

10. Loyalty discount (Term Level premium patterns only)

All benefits purchased on a Term Level premium basis will receive a loyalty discount at the end of their initial term when the premiums convert to stepped. The discount varies depending on the length of the initial term selected.

Initial term	Discount
5 years	2.5%
10 or 15 years	5%

The discount will apply to that benefit until its Expiry Date and is transferable to any replacement policy.

Please note that only one loyalty discount will apply at any time. The loyalty discount will not apply to any new benefits added or any increases in risk or sums insured (excluding benefit indexation increases) after the initial term.

11. Large sum insured discount

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

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

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

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

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

Life Cover and Term Cover benefit

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

Sum Insured	Large Sum Insured discount for all ages
Up to \$249,999	0%
\$250,000 to \$499,999	10%
\$500,000 to \$749,999	20%
\$750,000 to \$999,999	26%
\$1,000,000 or greater	30%

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

Total and Permanent Disablement benefit (Rider)*

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

*Note these discounts also apply for Accidental and Universal Total and Permanent Disablement benefits (Rider).

Total and Permanent Disablement Stand Alone benefit*

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

*Note these discounts also apply for Accidental and Universal Total and Permanent Disablement Stand Alone benefits.

Crisis Recovery Stand Alone benefit

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

\$500,000 or greater	5%
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Income Protection and Business Expenses Plan

Sum Insured	Large Sum Insured discount for all ages
Up to \$3,999	0%
\$4,000 to \$9,999	7.5%
\$10,000 or greater	10%

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

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

12. Payment of premiums

Premiums can be paid monthly, half-yearly or yearly. Premium payments made more frequently than yearly are subject to a premium frequency charge that will be included in your total premium. The premium frequency charge also applies to the policy fee.

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

13. Premium payment methods

Your client can pay their premiums by MasterCard, Visa Card, Diners Card and American Express or via Direct Debit from their financial institution. BPAY and Post Billpay are available

for future half-yearly and yearly premium payments only. The deposit premium must be paid in advance and submitted together with the application form.

Partial Rollover from an external superannuation fund

Yearly or half-yearly premiums for cover under the Superannuation Life Cover Plan or Superannuation Income Protection Plan can be paid via a partial rollover from an external superannuation fund.

The 'AIA Insurance Super Scheme No2 – Request and Authority to transfer superannuation benefits' form must be completed. This form will initiate the exact rollover amount required from the client's transferring fund for initial and renewal premiums.

Super Tax Rebate

A benefit of your client paying their premiums via a Partial Rollover is that they only contribute 85% of their insurance premium (via rollover payment or transfer) and the 15% Super Tax Rebate available through the AIA Insurance Super Scheme No2 will cover the remaining 15%. Your clients get the full saving upfront when paying by rollover or transfer which means there's no refunding or messy crediting to their account. If your client pays their premiums by rolling over or transferring amounts from an untaxed complying superannuation fund (for example, constitutionally protected funds) yearly or half-yearly in advance, they will need to rollover or transfer 100% of the premium requested by AIA Australia in connection with their cover. This is because the Trustee receives a tax deduction for premiums paid under the Superannuation Life Cover Plan or Superannuation Income Protection Plan which offsets the tax payable by the Scheme on their untaxed roll-in/transferred amount.

14. Guarantee of continuation for level premium

Life Cover Plan, Crisis Recovery Stand Alone Plan and Superannuation Life Cover Plan –

This guarantee applies only to benefits continuing beyond the life insured's 65th or 70th birthday. Where the policy has remained in force to the latest policy anniversary prior to the life insured's 65th or 70th birthday, these benefits (excluding the Accidental Death, Needlestick Injury and Family Protection benefits) will continue on a stepped premium basis until the expiry date of the benefit. The stepped premium will reflect the life insured's age at each policy anniversary, sex and smoking status and original terms of acceptance of the benefits. For the Accidental Death, Needlestick Injury and Family Protection benefits, premiums will instead continue on a level premium basis until the expiry date of the benefit.

15. Premium guarantees

The premium rates under the policy are guaranteed for at least two years from policy commencement date. We guarantee that any premium rate increase will not take effect in respect of a benefit until the second anniversary of the policy commencement date or the next policy anniversary following the latest increase in the table of premium rates for that benefit, if later. This premium rate guarantee does not apply to any standard increases (e.g. age based or CPI increases, alterations, premium frequency charge increases or reductions in discounts) or a policy that replaces a cancelled policy. Notwithstanding the 2-year premium rates guarantee, the premiums may be varied from time to time after the 2-year guarantee period. Different premium rates apply to males and females, to smokers and non-smokers and to different occupations. The premium rates for Priority Protection allow for the cost of insurance and our expenses, including commission payable to an adviser.

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

16. Policy fee

Only one policy fee is charged per year, per life insured regardless of the number of plans, benefits or policies purchased. The policy fee is currently \$85.60.

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

The policy fee will automatically increase each year effective from 1 October by the percentage increase in the Consumer Price Index (CPI) over the 12 months ending on the latest 30 June prior to the effective date of the increase in the policy fee (1 October). There will be no more than one policy fee increase in a year. The policy fee applicable to a policy will increase from the first policy anniversary date on or after the effective date for the increased policy fee.

The policy fee will be subject to any premium frequency charge applicable and may be subject to any stamp duty applicable to your client's policy.

We may vary from time to time the method and rules we use to determine the timing and amount of any change in the policy fee. Your client will be notified of any variations as required by law.

17. Government stamp duty

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

Stamp duty is a government charge that varies depending on the state or territory where the

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

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

Section D – Modified Underwriting (Takeover Terms)

For the replacement of policies within the parameters below.

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

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

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

Underwriting requirements

To enable your client's application to be processed:

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

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

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

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

For Income Protection Only:

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

 'Agreed Value*' or 'Indemnity' cover***Agreed Value benefits are not guaranteed unless current proof of income is provided.**

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

 2 years (sickness/accident) 5 years (sickness/accident) to age 65 (sickness/accident) to age 70 (sickness/accident) 'other' benefit period (please specify)

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

 days**For Total and Permanent Disablement Only:**

Your client's existing policy is for:

 'Own Occupation' definition of disablement

or

 'Any Occupation' definition of disablement

or

 'other' definition (please specify)

Section E – Policy Services Procedures

1. Policy Services contact details

Phone: 1800 033 490 (option 3)

Fax: (03) 9009 4824/1800 832 266

Email: infohub@aia.com

Policy Services functions

The following alterations are serviced by our Policy Services team.

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

A range of policy self-service functions are available on the Adviser Site for those advisers with online access to their client's policy details.

Website information

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

Existing Business

The 'Policy Services' section contains:

- Current details of existing policies
 - current premium
 - current benefits
- Commonly used reports
 - premium due
 - premium overdue – reminder
 - upcoming renewals
 - lapses

— Policy Services procedures and commonly used forms

2. Replacement Policy FAQ

1. What is a Replacement Policy?

A Replacement Policy is issued when the policyholder decides to cancel or terminate an existing AIA policy and to replace it with a new AIA policy that provides a similar level of cover.

The issue date of the Replacement Policy must be no earlier than the cancellation or termination date of the policy being replaced (i.e. 'old policy').

(Please refer to Item 4 for examples)

2. Who decides it is a Replacement Policy?

AIA Australia will decide if a particular policy is a 'Replacement Policy'. The Retail Admin team will be notified of this decision and commissions will be adjusted accordingly.

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

Commission is payable on the Replacement Policy in accordance with the table set out on the following page.

Any new business commission paid on the old policy may be subject to claw back in accordance with the Distribution Agreement (see Table 1 on page 55).

	New Business Commission	Renewal Commission
Old policy in-force <10 years	<p>Equal to:</p> <p>(i) if the sum insured for the Replacement Policy is greater than the sum insured for the old policy, the amount by which Replacement Policy premium exceeds old policy premium as a result of the increase to sum insured multiplied by rate of new business (Year 1) commission applicable at time of issue of Replacement Policy; plus</p> <p>(ii) any amount of Commission clawed back on the old policy as a result of the old policy's cancellation and replacement with the Replacement Policy; plus</p> <p>(iii) Replacement Policy premium multiplied by the rate of trail (Year 2+) commission applicable at time of issue of the old Policy, provided that the aggregate payment will be no greater than the Replacement Policy premium multiplied by the rate of new business (Year 1) commission applicable at issue of Replacement Policy.</p>	<p>Paid on Replacement Policy premium at the lower of the rate of trail (Year 2+) commission applicable at time of issue of the old Policy and the renewal commission rate applicable at the time of the Replacement Policy issue.</p> <p>Note: Any renewal commission paid on additional benefits or increases to the sum insured after the replacement policy is issued will be calculated using the renewal commission rate applicable at the time of issue of the addition or increase.</p>
Old policy in-force ≥10 years	<p>Paid on Replacement Policy premium multiplied by rate of new business (Year 1) commission applicable at time of issue of Replacement Policy.</p>	<p>Paid on Replacement Policy premium at the rate of trail (Year 2+) commission applicable at time of issue of Replacement Policy.</p>

If:

- the commission type chosen under the old policy was Upfront or Hybrid, the Upfront year one commission rate applicable at the time of the Replacement Policy issue (based on the premium discount chosen, if any) will apply to the Replacement Policy;
- the commission type chosen under the old policy was Level, the Level year one commission rate applicable at the time of the Replacement Policy issue (based on the premium discount chosen, if any) will apply to the Replacement Policy; and
- the +5% Premium Increase for Upfront or Hybrid commission was chosen under the old policy, the Standard Premium Discount for the Upfront year one commission rate applicable at the time of the Replacement Policy issue will apply under the Replacement Policy.

4. Examples – Calculating Replacement Policy Commission

In the following three examples it has been assumed that the old policy being replaced has been in-force for at least 24 months and that no additions had been made to the old policy within 12 months of the cancellation of the old policy.

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

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

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

Note: Renewal commission will be calculated at rate of renewal commission applicable to old policy.

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

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

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

Note: Renewal commission will be calculated at rate of renewal commission applicable to old policy.

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

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

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

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

Note: Renewal commission will be calculated at rate of renewal commission applicable to old policy.

3. Alterations to policies

Increase in sum insured

Requirements:

- A completed Application for Increases, signed by the policy owner and life insured
- Balance of premium if required

If increasing a rider benefit, please specify on the Application for Increases/Additions.

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

Adding a new benefit

Requirements:

- A completed Application for Increases/Additions signed by the policy owner and life insured
- Balance of premium if required

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

Decrease in sum insured

Requirements:

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

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

Deletion of a rider

Requirements:

- Request for Alteration signed by the policy owner

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

Changing mode of payment

Requirements:

- Request for Alteration signed by the policy owner
- A Direct Debit Request form is required, if altering to monthly bank deductions
- A Monthly Periodical Credit Card Authority form is required, if altering to monthly credit card deductions
- Balance of premium if required
- A Request and Authority to transfer superannuation benefits form is required, if changing payment from a Direct Debit Request/Credit Card payment to a Partial Rollover request

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

Altering premium rates from smoker to non smoker

Requirements:

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

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

Use the following forms for the below scenarios

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

Request for Alteration

- Change of premium type (excluding changes to and from Term Level)
- Change of definition i.e. for TPD (any, own, Loss of Independence) or IP (Agreed Value, Indemnity), subject to underwriting.
- Removing a benefit
- Decreasing sum insured cover

- Change of premium mode from Monthly to Yearly or Yearly to Monthly (also available for Super PLUS policies only once the policy is INFORCE)
- Change of bank details (DDR/CCA/CHQ/B-PAY)
- Title change
- Change premium structure

Application for Increases/Additions

- Adding on a benefit
- Increasing sum insured cover

Application for Non Smoker Rates

- Changing to smoker rates or to non-smoker rates

Cancel & Replace

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

Exercising Guaranteed Future Insurability

A completed Guaranteed Future Insurability application form from the policy owner is required with proof of the Personal or Business event that has occurred.

The request must be submitted within 60 days after the occurrence of a personal event and before that date which within 60 days after the first Policy Anniversary following a business event (where applicable).

For full terms and conditions please refer to the current PDS.

4. Billing process

Policies paid yearly or half-yearly

35 days prior to renewal

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

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

On the premium due date

- A Reminder Notice of Premium Due is mailed to the policy owner.
 - An Overdue Premium Report is produced for the adviser via the AIA Australia Adviser Site. This report shows the adviser which policy owners have not paid their premiums.
- (An email notification will be issued to the adviser at the same time with a hyperlink to the Adviser Site where the adviser can obtain further details.)

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

- The policy is renewed if premiums are paid. If premiums are not paid, the policy will lapse.
 - A Lapse letter will be mailed to the policy owner.
 - A Lapse report is available to the adviser via the AIA Australia Adviser Site. This report shows which policies have lapsed.
- (An email notification will be issued to the adviser at the same time with a hyperlink to the Adviser Site where the adviser can obtain further details.)

Within 90 days after the premium due date

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

Over 90 days after the premium due date

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

Note: A policy may only be considered for reinstatement if it has not remained lapsed for longer than 6 months.

Policies paid via direct debit

Renewal Certificate

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

Direct Debit Request (DDR)

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

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

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

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

23rd – 28th

22nd

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

Regular credit card deductions

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

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

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

5. Refer point 5 under DDR.
6. Refer point 6 under DDR.

5. Cancellation from inception

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

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

6. Lost or destroyed policy document

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

1. The policy owner must complete a Lost Policy Declaration.
2. An amount of \$100.00 may be required from the policy owner to cover advertising and administration expenses, but not if AIA Australia is providing a copy of the original. This may be waived at the discretion of AIA Australia.
3. AIA Australia must give notice of its intention to issue a replacement policy document at least 10 days prior, in a newspaper circulating

in the district in which AIA Australia considers the original policy document to have been lost or destroyed.

4. AIA Australia will issue a replacement policy document, which must:
 - a) be a copy of the original
 - b) contain a copy of every endorsement, and
 - c) state the reason why a replacement document was issued.
5. After a replacement policy document has been issued, AIA Australia will enter the following in its Lost Policy Register:
 - a) The fact that a replacement policy document has been issued, and
 - b) The reason for the issue of the replacement policy document.

7. Change of ownership

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

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

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

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

Ordinary to Self Managed Super Fund	new application
Ordinary to a superannuation fund	new application
Self Managed Super Fund to Ordinary	new application
A superannuation fund to Ordinary	Memorandum of Transfer
A superannuation fund to Self Managed Super Fund	new application

Self Managed Super Fund to a superannuation fund	New application
Ordinary to Ordinary	Memorandum of Transfer
Self Managed Super Fund to Self Managed Super Fund	Memorandum of Transfer

Where a new application is required policy owners must cancel their existing policy and replace it with the most current product. If the policy being replaced is a Priority Protection product and if there is no further increase in risk to the policy, no underwriting is required.

Please refer to the following example.

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

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

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

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

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

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

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

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

DATE OF REGISTRATION OF TRANSFER

BY COMPANY – After the transfer has been completed to this point, the policy document, together with the Memorandum of Transfer, must

be forwarded to AIA Australia Policy Services Department.

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

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

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

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

8. Premium payments

Premium payments may be made

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

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

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

Change to DDR or CCR can be made via Adviser Self Service located on the AIA Adviser Site.

9. Change of address

A policy owner's change of address must be notified to us. This can be done either over the phone, in writing or via Adviser Self Service located on the AIA Adviser Site, as soon as you or your client is aware of the change. The notification can be from the policy owner, Power

of Attorney, servicing adviser or a representative from the adviser's office.

10. Alterations within the cooling-off period

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

11. Forms

Forms required for policy alterations may be obtained from the AIA Australia Adviser Site.

12. Superannuation policies

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

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

AIA Insurance Super Scheme No2

For details of the Administrator for the AIA Insurance Super Scheme No2, please call 1800 333 613.

The Administrator of the AIA Insurance Super Scheme No2 is responsible in issuing to the member the following:

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

To address member related enquiries relating to the above points please call 1800 333 613 for the contact details of the Administrator for the AIA Insurance Super Scheme No2.

Priority Protection for Platform Investors and Self Managed Superannuation Funds

Various superannuation funds offer Priority Protection for Platform Investors. The trustee of these funds, and any self managed superannuation fund, will differ.

Cancellation from Inception

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

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

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

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

Reinstatement

The requirements to reinstate a policy within the AIA Insurance Super Scheme No2 and any other superannuation fund or self managed superannuation fund:

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

Payment of premiums as Eligible Termination Payment (ETP)

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

Tax File Number

A valid Tax File Number must be provided at the time of application when joining the AIA Insurance Super Scheme No2, otherwise the policy will be cancelled and all contributions received returned.

Co-contribution

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

Change of ownership

To effect a change in ownership from the Trustee of the AIA Insurance Super Scheme No2, any other superannuation fund or self managed superannuation fund to a trustee of a Self Managed Superannuation Fund, the new policy owner must complete a MEMORANDUM of TRANSFER ('MOT').

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

Alterations within the cooling-off period

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

Forms

Forms for Nomination of Beneficiary
AIA Insurance Super Scheme No2 required
for policy alterations may be obtained from
the AIA Australia Adviser Site.

Section F – New Business Process

1. New Business contact details

All applications should be sent to:

Postal Address: AIA Australia
PO Box 6111
Melbourne VIC 3004

Or

Email: infohub@aia.com

For all adviser enquiries and updates on the progress of new applications

Phone: 1800 033 490 (option 2)

2. AIA Australia's New Business process

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

3. eApp® – Signature free applications

- Where the option for a signature free application is selected you will no longer be required to provide the following declaration:
 - Client Declaration
 - Adviser Declaration
 - SMSF declaration
 - AIA Insurance Super Scheme No2 – Membership application
 - DDR/CC Authority (if provided at time of application).

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

Important information

If the owner of a policy is the AIA Insurance Super Scheme No2 and a BINDING nomination for a beneficiary is made, a signed Beneficiary form must be provided.

New Business functions:

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

New Business Process Table

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

Section G – Claims Procedures

1. Claims contact details

Phone: 1800 033 490 (option 1)
Email: au.retail.claims@aia.com
Postal Address: Claims Team
AIA Australia
PO Box 6111
Melbourne VIC 3004

2. How to make a claim

All claims

1. Notify the claims team by email, fax, phone or post. You can lodge the first request for an Income Protection claim via our self service claims request portal located on the Adviser Site.

Procedure for death claims

1. On receiving notification of the insured's death we will write to the claimant/solicitor/executor to advise them about what requirements we need, with a copy to the adviser.
Service Level Standard (SLS): 5 working days.
2. When full documentation is received a response to the claimant/solicitor/executor with a copy to the adviser either accepting/declining the claim or detailing any additional evidence that we may require.
SLS: 5 working days.
SLS: Within 24 hours of claim notification.
3. The initial follow-up for additional evidence we may require is 30 days with further follow-ups occurring at 14-day intervals. The insured and the adviser will be kept informed regarding the status of the claim.

Procedure for Income Protection and Business Expenses claims

1. Claim Forms are issued either by mail or email or fax. You are able to lodge the initial claim form via our self service claims request portal located on the Adviser Site.
SLS: Within 24 hours of claim notification.
Upon receipt of the completed claim forms a response, via email or mail, will be sent to the insured with a copy to the adviser:
a) accepting/declining the claim or
b) detailing any other evidence that we may require.
SLS: 5 working days.
2. If we need to write for further medical/other information/medical examination etc this will be arranged. The insured and adviser will be kept informed by either email or mail.
SLS: 5 working days.
3. The initial follow-up for this type of information is arranged for 30 days with further follow-ups occurring at 14 day intervals. The insured and the adviser will be kept informed regarding the status of the claim.
4. Upon acceptance of a claim, payments are made as contracted by the policy via EFT subject to receiving satisfactory proofs of ongoing disablement. These ongoing payments are given priority. Supplementary Report Forms will be issued to the claimant either by mail or email

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

1. Claim Forms are issued either by mail or email or fax.
SLS: Within 24 hours of claim notification.
2. Upon receipt of the completed claim forms a response, via email or mail, will be sent to the insured with a copy to the adviser:
 - a) accepting (including payment)/declining the claim or

b) detailing any other evidence that we may require.

SLS: 5 working days.

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

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

3. Partial payments

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

	Benefit	Amount
Life Cover, Term Cover, Accidental Death	Final Expenses Benefit	10% of the sum insured with a maximum of \$25,000.
Total and Permanent Disablement, Double Total and Permanent Disablement, Total and Permanent Disablement Stand Alone	Partial and Permanent Disablement	25% of the sum insured with a maximum of \$750,000 for the loss of use of one arm/leg/sight in one eye.
Crisis Recovery, Double Crisis Recovery, Crisis Recovery Stand Alone	Carcinoma in Situ of the Breast	The greater of 10% of the sum insured and \$10,000 where no mastectomy or other surgery and adjuvant therapy (such as radiotherapy and/or chemotherapy) is performed. The sum insured cannot be exceeded.
	Carcinoma in Situ: Female Cancers (vagina, ovary, vulva, fallopian tube and cervix-uteri)	The greater of 10% of the sum insured and \$10,000. The sum insured cannot be exceeded.
	Carcinoma in Situ: Male Cancers (penis and testicle)	The greater of 10% of the sum insured and \$10,000. The sum insured cannot be exceeded.

	Benefit	Amount
Crisis Recovery, Double Crisis Recovery, Crisis Recovery Stand Alone	Skin Cancer	The greater of 15% of the sum insured and \$10,000 for any melanoma without ulceration and measuring less than 1mm in Breslow's depth of invasion and less than Clark Level 3. The sum insured cannot be exceeded.
	Benign Brain Tumour	25% of the sum insured up to a maximum of \$50,000. The sum insured cannot be exceeded.
	Coronary Artery Angioplasty	1 coronary artery corrected or up to 2 stents inserted = 25% of the sum insured with a maximum of \$25,000. 2 coronary arteries corrected or more than 2 stents inserted = 50% of the sum insured with a maximum of \$50,000.
	Loss of use of one hand/ foot/sight in one eye	The greater of 25% of the sum insured and \$10,000. The sum insured cannot be exceeded.
	Rheumatoid Arthritis	25% of the sum insured up to a maximum of \$25,000.
	Chronic Diagnosis Advancement	25% of the sum insured with a maximum of \$25,000 where the life insured is suffering from, or has been diagnosed with, one of the following crisis events but has not yet met the definition for that crisis event: <ul style="list-style-type: none"> • Motor Neurone Disease • Multiple Sclerosis • Muscular Dystrophy • Parkinson's Disease.
	Crisis Reinstatement	Second Heart Attack or second Cancer Crisis Event (following reinstatement of the crisis benefit) related to, or caused by, the medical condition resulting in the original claim: The lower of 10% of the reinstated crisis sum insured and \$50,000.

Section H – Remuneration Procedures

1. Remuneration Team contact details

Phone: 1800 033 490 (option 5)

Email: VIC/TAS: au.vicservice.com.au
 NSW: au.nswservice.com.au
 QLD: au.qldservice.com.au
 SA/NT: au.saservice.com.au
 WA: au.waservice.com.au

2. Remuneration (commission payments)

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

3. What is payable as remuneration?

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

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

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

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

4. Example Summary of Remuneration Terms



Summary of Remuneration Terms

All commission payable by Us in respect of policies written by you is governed by the terms of our distribution agreement with your Dealer Group. The following is a summary of the key terms governing commission which we pay your Dealer Group.

Part A – Products

Priority Protection
Priority Protection for Platform Investors

Part B – Remuneration

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

Table 1 – Standard Remuneration for all premium patterns including Term Level

The remuneration rates shown below apply to the Priority Protection range of products and are effective as at 1 January 2020 in relation to:

- policies issued from 1 January 2020 and any changes to such policies on which AIA Australia pays commission; and
- any changes made from 1 January 2020 to policies issued between 1 January 2018 and 31 December 2020 (unless the policy was grandfathered for LIF purposes) on which AIA Australia pays commission.

For any policies which do not meet these criteria, you should speak with your Dealer Group or AIA Australia Client Development Manager for information regarding the applicable remuneration rates.

Premium Discount		Upfront 2020	Level
P105 (+5%)	Year 1	N/A	31.13%
	Year 2	N/A	31.13%
	Year 3 +	N/A	31.13%
P100 (Standard)	Year 1	66.0%	30.00%
	Year 2 +	22.0%	30.00%
P95 (-5%)	Year 1	65.0%	23.10%
	Year 2 +	18.0%	23.10%
P90 (-10%)	Year 1	55.0%	18.37%
	Year 2 +	14.0%	18.37%
P85 (-15%)	Year 1	40.0%	12.87%
	Year 2 +	9.0%	12.87%
P80 (-20%)	Year 1	20.0%	9.13%
	Year 2 +	4.0%	9.13%
P70 (-30%)	Year 1	0.0%	0.00%
	Year 2 +	0.0%	0.00%

Note: commission paid on benefits for which the stepped, level, term level or optimum premium patterns have been selected is paid as per the above table.

Commission paid on Term Cover, which are reduced term life benefits that expire after a 5 or 10 year term, is as follows:

		Upfront 2018	Level
Term Cover (10-year)	Year 1	55.0%	27.50%
	Year 2 +	22.0%	27.50%
Term Cover (5-year)	Year 1	44.0%	22.00%
	Year 2 +	14.3%	22.00%

- For any Policies submitted by your Dealer Group or persons authorised by it which are to insure a family member of your Dealer Group or persons authorised by it, only the Level Commission rate is available for calculating the Remuneration payable to the Dealer Group.
- Year 2 + Commissions will only be paid on Premium that is received by us.
- If the Policy is a Replacement Policy, then the application of the above tables is subject to the rules in respect of Replacement Policies set out in the Replacement Policy FAQ contained in this Adviser Guide.
- Where you submit an application for a Policy in circumstances where:
 - the person who is to be insured under the Policy being applied for (the insured applicant) had been insured under a Policy issued by AIA Australia which was lapsed or cancelled (previous AIA policy) within the previous three years; and
 - you or a representative of your Dealer Group serviced the previous AIA policy at the time of its lapse or cancellation, that Policy may be treated as if it were a Replacement Policy.
- AIA Australia may, in accordance with the Distribution Agreement, limit the rate of upfront commission payable on policies where your lapse rate or that of your Dealer Group is above a threshold determined by AIA and notified to your Dealer Group. Where year one commission is limited, written notice will be provided to your Dealer Group in advance.

Clawback of Remuneration

Any Remuneration payments made by Us to the Dealer Group in respect of a policy which is cancelled, lapses or has a reduction in policy cost will be clawed back as follows:

- 100% clawback applies to upfront commission paid where the cancellation or reduction occurs within 12 months
- 60% clawback applies to upfront commission paid where the cancellation or reduction occurs after 12 months (and between 13–24 months following the policy issue).

Pro rata claw back will apply in relation to reductions in policy cost.

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

Replacement Policy FAQ

1. What is a Replacement Policy?

A Replacement Policy is issued when the policyholder decides to cancel or terminate an existing AIA policy and to replace it with a new AIA policy that provides a similar level of cover. The issue date of the Replacement Policy must be no earlier than the cancellation or termination date of the policy being replaced (i.e. 'old policy'). (Please refer to Item 4 for examples)

2. Who decides it is a Replacement Policy?

AIA Australia's Underwriting Department will decide if a particular policy is a 'Replacement Policy'. The Retail Admin team will be notified of this decision and commissions will be adjusted accordingly.

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

Commission is payable on the Replacement Policy in accordance with the table set out below. Remuneration paid on the old policy may be subject to claw back in accordance with the Distribution Agreement (see Table 1 on the previous page).

New Business Commission	Renewal Commission
Old policy in-force <10 years	
<p>Equal to:</p> <p>(i) If the sum insured for the Replacement Policy is greater than the sum insured for the old policy, the amount by which Replacement Policy premium exceeds old policy premium as a result of the increase to sum insured multiplied by rate of new business (Year 1) commission applicable at time of issue of Replacement Policy; plus any amount of Commission clawed back on the old policy as a result of the old policy's cancellation and replacement with the Replacement Policy; plus</p> <p>(ii) Replacement Policy premium (excluding any portion of that premium which results from the sum insured for the Replacement Policy being greater than the sum insured for the old policy) multiplied by the lower of the rate of trail (Year 2+) commission applicable at time of issue of the old Policy and the rate of trail (Year 2+) commission applicable at time of issue of Replacement Policy, provided that the aggregate payment will be no greater than the Replacement Policy premium multiplied by the rate of new business (Year 1) commission applicable at issue of Replacement Policy</p>	<p>Paid on Replacement Policy premium at the lower of the rate of trail (Year 2+) commission applicable at time of issue of the old Policy and the renewal commission rate applicable at the time of the Replacement Policy issue.</p> <p>Note: Any renewal commission paid on additional benefits or increases to the sum insured after the replacement policy is issued will be calculated using the renewal commission rate applicable at the time of issue of the addition or increase.</p>
Old policy in-force ≥10 years	
<p>Paid on Replacement Policy premium multiplied by rate of new business (Year 1) commission applicable at time of issue of Replacement Policy</p>	<p>Paid on Replacement Policy premium at the rate of trail (Year 2+) commission applicable at time of issue of Replacement Policy</p>

- if:
- the commission type chosen under the old policy was Uprfront or Hybrid, the Uprfront commission rate applicable at the time of the Replacement Policy issue (based on the premium discount chosen, if any) will apply to the Replacement Policy;
 - the commission type chosen under the old policy was Level, the Level commission rate applicable at the time of the Replacement Policy issue (based on the premium discount chosen, if any) will apply to the Replacement Policy; and
 - +5% Premium Increase for Uprfront or Hybrid commission was chosen under the old policy, the Standard Premium Discount for the Uprfront commission rate applicable at the time of the Replacement Policy issue will apply under the Replacement Policy.

Remuneration paid on Replacement Policies may be subject to claw back in accordance with the Distribution Agreement (see Table 1 on the previous page).

4. Examples – Calculating Replacement Policy Commission

In the following three examples it has been assumed that the old policy being replaced has been in-force for at least 24 months and that no additions had been made to the old policy within 12 months of the cancellation of the old policy.

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

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

If the old policy has been in-force for less than 10 years and the sum insured under the old policy is the same as under the new policy, the Distributor is entitled to receive the renewal commission only in relation to the premium payable for the first 12 months of the new policy. Unless level commission has been selected, the remuneration paid for the first year of the new policy will be subject to claw back in accordance with the Distribution Agreement (see Table 1 on previous page).

*Note: Renewal commission will be calculated at the lower of the rate of renewal commission applicable to old policy and the rate of renewal commission applicable at time of issue of replacement policy.

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

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

If the old policy has been in-force for less than 10 years, and the sum insured for the new policy is lower than for the old policy, the Distributor is entitled to receive renewal commission only in relation to the premium payable for the first 12 months of the new policy. Unless level commission has been selected, the remuneration paid for the first year of the new policy will be subject to claw back in accordance with the Distribution Agreement (see Table 1 on previous page).

*Note: Renewal commission will be calculated at the lower of the rate of renewal commission applicable to old policy and the rate of renewal commission applicable at time of issue of replacement policy.

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

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

Because there is an extra benefit, i.e. Crisis Recovery, under the new policy, the Distributor will be entitled to receive the full new business commission (i.e. at the applicable Year 1 Remuneration rate set out in the Distribution Agreement) in relation to the Premium payable for Crisis Recovery for the first year of the new policy, regardless of how long the old policy has been in force.

In addition, the Distributor will be entitled to receive commission in relation to the Premium payable for Life Cover for the first year of the new policy at the rate of trail commission (Year 2+ Remuneration) which applies at issue of the new policy.

Both the commission payable for Crisis Recovery and Life Cover for the first year of the new policy will be subject to claw back in accordance with the Distribution Agreement (see Table 1 on previous page).

*Note: Renewal commission will be calculated at the lower of rate of renewal commission applicable to old policy and the rate of renewal commission applicable at time of issue of replacement policy.

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

5. Types of remuneration

Upfront 2020 and Level remuneration

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

Please note that all remuneration paid may be subject to claw back in accordance with your dealer group's Distribution Agreement should the policy lapse or be cancelled, or should the premium payable under the policy be reduced.

Frequency of payment from AIA Australia

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

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

*Completion is defined as:

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

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

Frequency of revenue statements

Revenue statements will be issued weekly in electronic format if your Licensee or Adviser Code generates commission.

Continuous updates of your revenue statements will be available on the Adviser Site.

Please call 1800 033 490 (option 5) if you have not yet been provided with access and password details to the website.

Questions in relation to remuneration

Should you wish to query any commission payments, raise any other remuneration issues or need further information, please contact our remunerations team (see details at the front of this section) or contact your dealer group.

AIA Vitality Activation Payment

An Activation Payment of \$250.00 may be paid to you when AIA Vitality is added onto a Priority Protection policy. This is a once-off payment and is payable only once for each life insured. The Activation Payment will be paid when AIA Vitality is added onto a new or an in-force Priority Protection policy.

Section I – Group Insurance Services and Administration

Our AIA Australia Group Insurance channel is a specialist provider of group risk products and solutions. It's responsible for managing superannuation funds and corporate scheme relationships across the country.

Our Group Insurance offer is underpinned by market-leading technology and our industry best practice occupational rehabilitation expertise.

If you would like to speak with our Group Insurance Distribution team please contact **1800 238 728**.

Continuation Options

If a member leaves employment or stops their AIA Australia Group Insurance, they can stay insured with AIA Australia by opting for a continuation option. This means the member, who meets the eligibility criteria, would move to a retail 'Priority Protection' life insurance policy.

To find out about continuation options contact our Group Insurances Services Administration team on **03 9009 4111** or at **au.groupinsurance@aia.com**

Our Administration team will complete all eligibility checks for you and provide you with:

- A fully completed Validation Form which covers entitlement and expiry date of the offer
- A 'Group Continuation to Priority Protection' short form application for the member to complete and the current PDS
- A Priority Protection Quotation, based on the benefits and level of cover under the policy.

We will process the policy as a retail policy, as long as the member continues to fall within the eligibility period.

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

Section J – Occupation Ratings

AIA Australia has 11 classes of occupations as outlined below. The occupation classifications are based on the actual duties performed, not the 'job title', therefore a full description of all duties performed should be provided in the application or when discussing an occupation with an Underwriter to determine the correct occupation category.

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

Occupation Category	Characteristics of Occupation Category
A1	<ul style="list-style-type: none"> For professionals, executives and senior management earning more than \$120,000 per annum over the last 2 years and in an office-based management role. Or, for professionals, executives and senior management whose income is less than \$120,000 per annum over the last 2 years, then they must have a tertiary qualification* related to their current occupation and they must work in an office-based environment. <p>*Tertiary qualification means a Bachelor's degree, Master's degree or PhD granted by a recognised third level institution.</p>
A2	<ul style="list-style-type: none"> Primarily for Science and IT Professionals that are office and/or laboratory based. This category also includes select Engineering professionals that may not be solely office bound. Includes Civil Engineers, Research Chemists, and Computer Programmers.
M	<ul style="list-style-type: none"> Select highly qualified medical professionals requiring membership of a professional or government body in order to practise that occupation. Includes Doctor [medical], Anaesthetist, and Cardiologist. This category excludes allied health professionals such as chiropractors, osteopaths and physiotherapists.
A3	<ul style="list-style-type: none"> White collar occupations that involve clerical and administrative work only, who are not working in a warehouse, manufacturing or industrial environment. Includes data entry operators, clerks, and copywriters.
A4	<ul style="list-style-type: none"> Select white collar occupations that are not strictly office or deskbound and whose roles may include a degree of driving or travel. This category is also for select allied health professionals whose roles may require some clinical hands-on duties. Includes Interior Designers, Osteopaths, and Agricultural Consultants.
B	<ul style="list-style-type: none"> Occupations not classified as white collar, involving some light manual work, including supervisors and persons in a totally administrative job within a warehouse, manufacturing or industrial environment. The working environment may present slight injury or sickness risk.

Occupation Category	Characteristics of Occupation Category
C	<ul style="list-style-type: none"> • People who perform predominantly light manual work (more than 10% of their time) in various industries and environments with an increased accident or sickness risk. • Selected skilled tradespeople such as chefs or bakers, or occupations such as qualified care works or retail butchers. • Supervisors of manual workers with only minimal light manual work involvement (less than 10%).
CT	<ul style="list-style-type: none"> • Selected qualified tradespeople from various industries which have a moderately high accident or sickness risk, and perform moderately heavy manual work as part of their occupation; and • Have successfully completed an apprenticeship resulting in relevant trade certification and licensing; and • Currently working in that trade.
D	<ul style="list-style-type: none"> • Semi-skilled workers and unqualified tradespersons, who perform heavy manual work. e.g. fencing contractor, plasterers, cleaners
E	<ul style="list-style-type: none"> • Unskilled workers, who perform extra heavy manual work, e.g. concreters, earth-moving workers, carpet layers. • The working environment may present a significant injury or sickness risk.
Home Duties	<ul style="list-style-type: none"> • Where you are wholly engaged in full-time unpaid domestic duties in your own residence.
IC	<ul style="list-style-type: none"> • Individual Consideration (further information needed)
NA	<ul style="list-style-type: none"> • Not Available

Product Codes

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

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Abalone Diver	NA	NA	IC	IC
Abattoir Inspector	B	B	B	B
Abattoir Slaughterman	NA	NA	E	E
Abattoir Supervisor [<10% manual]	D	D	D	D
Abattoir Supervisor [>10% manual]	NA	NA	E	E
Abattoir Worker	NA	NA	E	E
Able Seaman/Woman	NA	NA	IC	IC
Accountant [degree qualified/registered CPA]	A1	A1	A1	A1
Accountant [not degree qualified]	A3	A3	A3	A3
Accounting Clerk	A3	A3	A3	A3
Accounts Clerk	A3	A3	A3	A3
Acrobats	NA	NA	D	D
Actor	NA	NA	A3	A3
Actress	NA	NA	A3	A3
Actuary	A1	A1	A1	A1
Acupuncturist [not registered in Australia]	NA	NA	A3	A3
Acupuncturist [registered in Australia]	A3	A3	A3	A3
Admin Assistant	A3	A3	A3	A3
Admin Supervisor [office only]	A3	A3	A3	A3
Administration Manager [income <\$120k or <10 staff]	A3	A3	A3	A3
Administration Manager [income >\$120k & >10 staff]	A1	A1	A1	A1
Administration Supervisor [office only]	A3	A3	A3	A3
Administrative Assistant	A3	A3	A3	A3
Admissions Clerk	A3	A3	A3	A3
Adult Migrant Teacher	A3	A3	A3	A3
Advertising Account Executive [income <\$120k]	A3	A3	A3	A3
Advertising Account Executive [income >\$120k]	A1	A1	A1	A1
Advertising Agency Principal	A1	A1	A1	A1
Advertising Agent	A3	A3	A3	A3
Advertising Executive [income <\$120k]	A3	A3	A3	A3
Advertising Executive [income >\$120k]	A1	A1	A1	A1
Aerobic [instructor]	NA	NA	B	B
Aeronautical Engineer	A1	A1	A1	A1
Aeronautical Telecommunications Officer	NA	NA	A3	A3
Aerospace Engineer	A1	A1	A1	A1

Job Description	IP/BE	TPD/WOP	Life	CR
Agent [advertising]	A3	A3	A3	A3
Agent [betting/TAB]	B	B	B	B
Agent [commodities]	A3	A3	A3	A3
Agent [employment]	A3	A3	A3	A3
Agent [insurance]	A3	A3	A3	A3
Agent [other]	IC	IC	B	B
Agent [private detective – other]	NA	NA	D	D
Agent [private detective – surveillance/interviews only]	B	B	B	B
Agent [real estate]	A3	A3	A3	A3
Agent [repossession]	NA	NA	B	B
Agent [stock and station]	C	C	C	C
Agricultural Adviser [site visits – no manual work]	B	B	B	B
Agricultural Adviser [site visits – with manual work]	C	C	C	C
Agricultural and Horticultural Mobile Plant Operator	E	E	E	E
Agricultural and Resource Economist [site visits – no manual work]	A1	A1	A1	A1
Agricultural Biotechnologist [site visits – no manual work]	A4	A4	A4	A4
Agricultural Consultant [site visits – no manual work]	A4	A4	A4	A4
Agricultural Consultant [site visits – with manual work]	C	C	C	C
Agricultural Entomologist [qualified]	B	B	B	B
Agricultural Inspector	B	B	B	B
Agricultural Machinery Mechanic	C	C	C	C
Agricultural Microbiologist [no field work]	A1	A1	A1	A1
Agricultural Microbiologist [with field work]	A4	A4	A4	A4
Agricultural Pilot	NA	NA	NA	NA
Agricultural Scientist [field visits, no manual work]	A4	A4	A4	A4
Agricultural Scientist [field visits, with manual work]	B	B	B	B
Agricultural Scientist [no field visits, no manual work]	A1	A1	A1	A1
Agricultural/Forestry Scientist [field/manual work]	B	B	B	B
Agricultural/Forestry Scientist [no field/manual work]	A1	A1	A1	A1
Agronomist [site visits – no manual work]	B	B	B	B
Agronomist [site visits – with manual work]	C	C	C	C
Air Conditioning [installer/repairer/technician/mechanic]	CT	CT	CT	CT
Air Conditioning Supervisor [minimal manual work]	B	B	B	B
Air Force Personnel [flying]	NA	NA	IC	NA

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Air Hostess [Commercial]	NA	NA	A3	A3
Air Marshal	NA	NA	A3	A3
Air Traffic Controller	NA	NA	A3	A3
Airconditioning and Refrigeration Mechanic	CT	CT	CT	CT
Aircraft Baggage Handler	NA	NA	D	D
Aircraft Maintenance Engineer	C	C	C	C
Aircraft Maintenance Engineer [avionics]	B	B	B	B
Aircraft Maintenance Engineer [lab work only]	A3	A3	A3	A3
Aircraft Maintenance Engineer [licensed]	B	B	B	B
Aircraft Maintenance Engineer [mechanical]	C	C	C	C
Aircraft Maintenance Engineer [structures]	C	C	C	C
Aircraft Maintenance Engineering Tradesperson	C	C	C	C
Aircraft Maintenance Technician	C	C	C	C
Aircraft Maintenance Technician [avionics]	B	B	B	B
Aircraft Maintenance Technician [mechanical]	C	C	C	C
Aircraft Maintenance Technician [structures]	C	C	C	C
Aircraft Mechanic	C	C	C	C
Aircraft Mechanic [avionics]	B	B	B	B
Aircraft Mechanic [mechanical]	C	C	C	C
Aircraft Refueller	D	D	D	D
Airline Baggage Handler/Porter	NA	NA	D	D
Airline Crew [commercial]	NA	NA	A3	A3
Airline Customer Service Officer [ground staff]	A3	A3	A3	A3
Airline Office Worker	A3	A3	A3	A3
Airline Passenger Officer [ground staff]	A3	A3	A3	A3
Airline Pilot [commercial]	NA	NA	A3	A3
Airline Refueller	D	D	D	D
Airline Services Operator	NA	NA	D	D
Airline Test Pilot	NA	NA	IC	NA
Airport Engineer [no manual work]	A2	A2	A2	A2
Airport Firefighter	NA	NA	D	D
Airport Security [armed]	NA	NA	D	D
Airport Security [perimeter/grounds only unarmed]	B	B	B	B
Alarm Installer/Repairer/Technician	CT	CT	CT	CT
Ambulance Driver	D	D	D	D

Job Description	IP/BE	TPD/WOP	Life	CR
Ambulance Officer	D	D	D	D
Amusement Centre Manager	B	B	B	B
Amusement Parlour Employee	NA	NA	D	D
Amusement Parlour Proprietor	B	B	B	B
Anaesthetic Technician	B	B	B	B
Anaesthetist	M	M	M	M
Analyst [computer – qualified]	A2	A2	A2	A2
Analyst [information technology – tertiary qualified]	A2	A2	A2	A2
Analyst Programmer [tertiary qualified]	A2	A2	A2	A2
Analytical Chemist [not explosives]	A2	A2	A2	A2
Anatomist [lab work only]	A2	A2	A2	A2
Animal Attendant [other]	IC	IC	D	D
Animal Attendant [small domestic animals]	D	D	D	D
Animal Breeder [other]	IC	IC	D	D
Animal Breeder [small domestic animals]	C	C	C	C
Animal Trainer [other]	IC	IC	D	D
Animal Trainer [small domestic animals]	C	C	C	C
Animator	A3	A3	A3	A3
Annealer	E	E	E	E
Announcer [film/television/radio]	NA	IC	A3	A3
Antenna Erector [> 10 m]	NA	NA	E	E
Antenna Erector [up to 10 m]	E	E	E	E
Anthropologist	A3	A3	A3	A3
Antique Dealer [no manual work or deliveries]	B	B	B	B
Antique Dealer [with restoration work or deliveries]	D	D	D	D
Antique Shop Employee [no restoration work or deliveries]	B	B	B	B
Antique Shop Employee [with restoration work or deliveries]	D	D	D	D
Antique Shop Manager/Proprietor	B	B	B	B
Apiarist	C	C	C	C
Apparel Cutter	D	D	D	D
Applications Programmer [no qualification]	A3	A3	A3	A3
Applications Programmer [tertiary qualified]	A2	A2	A2	A2
Applications System Designer [no qualification]	A3	A3	A3	A3
Applications System Designer [tertiary qualified]	A2	A2	A2	A2
Applications Systems Analyst [no qualification]	A3	A3	A3	A3

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Applications Systems Analyst [tertiary qualified]	A2	A2	A2	A2
Aquaculture Farmer [inshore or inland]	D	D	D	D
Aquaculture Technician	B	B	B	B
Aquaculture Worker [inshore or inland]	D	D	D	D
Aquarobics Instructor	NA	NA	B	B
Arboriculture Worker	NA	NA	D	D
Arborist [consulting/no tree felling]	B	B	B	B
Arborist [tree felling]	NA	NA	D	D
Archaeologist	IC	IC	B	B
Architect [qualified]	A1	A1	A1	A1
Architectural Drafter	A4	A4	A4	A4
Architectural Draftsperson	A4	A4	A4	A4
Architectural Technician	A3	A3	A3	A3
Archivist	A3	A3	A3	A3
Armoured Car Escort	NA	NA	D	D
Army Officer	NA	NA	A3	A3
Army Soldier	NA	NA	D	D
Art Director [film, television or stage]	B	B	B	B
Art Gallery [proprietor]	B	B	B	B
Art Gallery Technician	B	B	B	B
Art Restorer	B	B	B	B
Art Teacher [employee]	A3	A3	A3	A3
Art Teacher [private tuition]	NA	NA	A3	A3
Artificial Insemination Technical Officer	C	C	C	C
Artist [commercial]	B	B	B	B
Artist [fine/visual arts – commercial]	B	B	B	B
Artistic Director	A3	A3	A3	A3
Arts Administrator	A3	A3	A3	A3
Arts Administrator/Manager	A3	A3	A3	A3
Arts and Cultural Planner	A3	A3	A3	A3
Asbestos Removalist	E	E	E	E
Asphalt Layer	NA	NA	E	E
Assayer	B	B	B	B
Assayer [mining]	B	B	B	B
Assayer [oil/gas industry]	B	B	B	B

Job Description	IP/BE	TPD/WOP	Life	CR
Assembler	E	E	E	E
Assembly Line Worker	E	E	E	E
Assessor & Adjuster [insurance]	A3	A3	A3	A3
Associate Editor	A3	A3	A3	A3
Astronomer	A1	A1	A1	A1
Astrophysicist	A1	A1	A1	A1
Atmospheric and Environmental Physicist	A1	A1	A1	A1
Atomic and Molecular Physicist	A1	A1	A1	A1
Attendant Care Worker [not qualified]	D	D	D	D
Attendant Care Worker [qualified]	C	C	C	C
Auctioneer	A3	A3	A3	A3
Audio Engineer	B	B	B	B
Audiologist	A3	A3	A3	A3
Audiometrist	A3	A3	A3	A3
Audiovisual Technician	B	B	B	B
Auditor [not qualified – office only]	A3	A3	A3	A3
Auditor [qualified]	A1	A1	A1	A1
Australian Federal Police Officer	NA	NA	A3	A3
Author	IC	IC	A3	A3
Auto Electrician [not qualified]	D	D	D	D
Auto Electrician [qualified]	CT	CT	CT	CT
Autoglazier	CT	CT	CT	CT
Automotive Airconditioning Fitter	CT	CT	CT	CT
Automotive Body Maker [qualified – trade certificate]	D	D	D	D
Automotive Body Repairer [not qualified]	D	D	D	D
Automotive Body Repairer [qualified – trade certificate]	CT	CT	CT	CT
Automotive Electrical Fitter [qualified – trade certificate]	CT	CT	CT	CT
Automotive Electrical Mechanic [qualified – trade certificate]	CT	CT	CT	CT
Automotive Electrician [qualified – trade certificate]	CT	CT	CT	CT
Automotive Mechanic [not qualified]	D	D	D	D
Automotive Mechanic [qualified – trade certificate]	CT	CT	CT	CT
Automotive Motorcycle Mechanic [not qualified]	D	D	D	D
Automotive Motorcycle Mechanic [qualified – trade certificate]	CT	CT	CT	CT
Automotive Parts Interpreter	B	B	B	B
Automotive Spray Painter [not qualified]	D	D	D	D

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Automotive Spray Painter [qualified – trade certificate]	CT	CT	CT	CT
Automotive Technician [qualified – trade certificate]	CT	CT	CT	CT
Automotive Trimmer	D	D	D	D
Aviation [Instructor]	NA	NA	IC	NA
Aviation [agricultural – crop dusting etc]	NA	NA	NA	NA
Aviation Firefighter	NA	NA	D	D
Awnings Installer	D	D	D	D
B&B Operator	B	B	B	B
Backhoe Operator	E	E	E	E
Baggage Handler	NA	NA	D	D
Bailiff	B	B	B	B
Baker [qualified]	C	C	C	C
Baker Assistant	D	D	D	D
Ballerina	NA	NA	B	B
Ballet Dancer	NA	NA	B	B
Bank – Customer Service Officer	A3	A3	A3	A3
Bank Clerk	A3	A3	A3	A3
Bank Manager	A3	A3	A3	A3
Bank Officer	A3	A3	A3	A3
Bank Teller	A3	A3	A3	A3
Bank Worker	A3	A3	A3	A3
Bar Attendant	NA	NA	B	B
Bar Manager	NA	NA	B	B
Bar Tender	NA	NA	B	B
Barber	B	B	B	B
Barista	B	B	B	B
Barman	NA	NA	B	B
Barperson	NA	NA	B	B
Barrister	A1	A1	A1	A1
Beach Patrol Lifeguard	NA	NA	C	C
Beautician [not working at home]	B	B	B	B
Beautician [working at home]	IC	B	B	B
Beauty Consultant [not working at home]	B	B	B	B
Beauty Consultant [working at home]	IC	B	B	B
Beauty Therapist [not working at home]	B	B	B	B

Job Description	IP/BE	TPD/WOP	Life	CR
Beauty Therapist [working at home]	IC	B	B	B
Bed and Breakfast Operator	B	B	B	B
Beef Cattle Farm Worker	NA	NA	E	E
Beef Cattle Farmer	NA	NA	E	E
Beekeeper	C	C	C	C
Betting Agency Counter Clerk	B	B	B	B
Betting Agency Manager	A3	A3	A3	A3
Bicycle Courier	NA	NA	C	C
Bicycle Mechanic	B	B	B	B
Bicycle Repairer	B	B	B	B
Bicycle Shop Employee	B	B	B	B
Bicycle Shop Manager/Proprietor	B	B	B	B
Bicycle Technician	B	B	B	B
Binder and Finisher	C	C	C	C
Bindery Assistant	C	C	C	C
Biochemist	A2	A2	A2	A2
Bio-engineer	A1	A1	A1	A1
Biological Scientist [no field work]	A1	A1	A1	A1
Biological Scientist [with field work]	IC	IC	A4	A4
Biological/Physical Anthropologist	A3	A3	A3	A3
Biologist [marine]	IC	IC	B	B
Biologist [no special hazards]	A3	A3	A3	A3
Biologist [other]	IC	IC	B	B
Biomechanist	A2	A2	A2	A2
Biomedical Engineer [office/lab work only]	A1	A1	A1	A1
Bioprocess Engineer [office/lab work only]	A1	A1	A1	A1
Biostatistician	A1	A1	A1	A1
Biotechnologist [office/lab work only]	A1	A1	A1	A1
Blacksmith	E	E	E	E
Blaster/Explosives Handler	NA	NA	IC	IC
Blind Installer	D	D	D	D
Blind/Awnings/Screen [quotes & measurement, no installation]	B	B	B	B
Blind/Awnings/Screen Installer	D	D	D	D
Boarding House Proprietor	B	B	B	B

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Boarding Kennel or Cattery Operator	D	D	D	D
Boarding School Supervisor	B	B	B	B
Boat Builder/shipwright [qualified]	CT	CT	CT	CT
Boat Repairer [qualified]	CT	CT	CT	CT
Boating and Fisheries Patrol Officer	D	D	D	D
Bob Cat/Back Hoe Operator	E	E	E	E
Body Artist [qualified – not at home]	NA	B	B	B
Body Corporate Manager [office only]	A3	A3	A3	A3
Bodyguard [within Australia]	NA	NA	D	D
Bogger Operator [mining]	E	E	E	E
Boiler Attendant	D	D	D	D
Boiler Inspector [qualified]	CT	CT	CT	CT
Boiler Operator	D	D	D	D
Boilermaker/Welder [qualified]	D	D	D	D
Boilermaker/Welder [qualified – mining]	D	D	D	D
Boilermaker/Welder [qualified – oil.gas industry no off shore]	D	D	D	D
Boilermaker/Welder [qualified – oil/gas industry off shore]	NA	NA	D	D
Bomb Disposal Experts	NA	NA	IC	IC
Boner [abattoir]	NA	NA	E	E
Book Binder	C	C	C	C
Book Editor	A3	A3	A3	A3
Book Finisher	C	C	C	C
Bookbinder	C	C	C	C
Bookkeeper	A3	A3	A3	A3
Bookmaker	NA	NA	A3	A3
Bookmaker's Agent	NA	NA	B	B
Bookmaker's Clerk	NA	NA	B	B
Botanist	B	B	B	B
Bottleshop Attendant [no bar work]	B	B	B	B
Bouncer	NA	NA	D	D
Brake Mechanic	CT	CT	CT	CT
Brake Technician	CT	CT	CT	CT
Brand/Product Manager	A3	A3	A3	A3
Bread/Cake Shop Employee [no baking]	B	B	B	B
Brewery Chemist [lab only]	A3	A3	A3	A3

Job Description	IP/BE	TPD/WOP	Life	CR
Brewery Worker	E	E	E	E
Brick Cleaner	E	E	E	E
Bricklayer	D	D	D	D
Bridge Builder	NA	NA	C	C
Bridge Engineer	IC	IC	A2	A2
Broadcast Transmitter Operator	B	B	B	B
Broadcaster	NA	NA	A3	A3
Broadcasting Technician	B	B	B	B
Broker [finance & insurance]	A3	A3	A3	A3
Broker [finance]	A3	A3	A3	A3
Broker [insurance]	A3	A3	A3	A3
Builder [licensed but not qualified]	CT	CT	CT	CT
Builder [qualified & licensed]	CT	CT	CT	CT
Builders Labourer	E	E	E	E
Builder's Labourer	E	E	E	E
Building and Plumbing Supplies Representative	A4	A4	A4	A4
Building Certifier	B	B	B	B
Building Contractor [qualified and licensed]	CT	CT	CT	CT
Building Designer	A4	A4	A4	A4
Building Drafter	A4	A4	A4	A4
Building Foreman – Supervisor [licensed, minimal manual work]	B	B	B	B
Building Inspector	B	B	B	B
Building Insulation Installer [not asbestos]	E	E	E	E
Building Maintenance Worker	D	D	D	D
Building Site Manager	B	B	B	B
Building Surveyor	B	B	B	B
Bulk Materials Handling Plant Operator	E	E	E	E
Bulldozer Driver/Operator	E	E	E	E
Bungy Jump Master	NA	NA	IC	IC
Bursar	A3	A3	A3	A3
Bus Driver [interstate]	D	D	D	D
Bus Driver [local only]	C	C	C	C
Bushland Regenerator	D	D	D	D
Business Analyst [not tertiary qualified]	A3	A3	A3	A3

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Business Analyst [tertiary qualified]	A1	A1	A1	A1
Business Broker	A3	A3	A3	A3
Business Equipment Serviceperson	C	C	C	C
Business Equipment Technician	C	C	C	C
Business Machine Mechanic	C	C	C	C
Business Services Representative	A3	A3	A3	A3
Business Systems Analyst [not tertiary qualified]	A3	A3	A3	A3
Business Systems Analyst [tertiary qualified]	A1	A1	A1	A1
Business Systems Planner	A3	A3	A3	A3
Butcher [retail]	C	C	C	C
Butcher [slaughterman]	NA	NA	E	E
Butler	IC	B	B	B
Buyer [admin only]	A3	A3	A3	A3
Buyer [other]	B	B	B	B
Cabin Attendant	NA	NA	D	D
Cabinet Maker [other]	D	D	D	D
Cabinet Maker [qualified]	CT	CT	CT	CT
Cable Jointer	E	E	E	E
Cable Maker/Wire Maker	E	E	E	E
Cabler [data & telecommunications]	E	E	E	E
CAD Designer	A3	A3	A3	A3
Cadastral	B	B	B	B
Cafe Manager/Proprietor	B	B	B	B
Cafe Worker	B	B	B	B
Cake Decorator [not working from home]	B	B	B	B
Cake Decorator [working from home]	NA	NA	B	B
Call Centre Operator	A3	A3	A3	A3
Call or Contact Centre Information Clerk	A3	A3	A3	A3
Call or Contact Centre Manager	A3	A3	A3	A3
Call or Contact Centre Operator	A3	A3	A3	A3
Call or Contact Centre Team Leader	A3	A3	A3	A3
Camera Operator [film, television or video]	C	C	C	C
Cameraman [film/television]	C	C	C	C
Canvas Goods Maker	C	C	C	C
Captioner	A3	A3	A3	A3

Job Description	IP/BE	TPD/WOP	Life	CR
Car Carrier Driver [< 500km radius]	E	E	E	E
Car Carrier Driver [> 500km radius]	NA	NA	E	E
Car Detailer	D	D	D	D
Car Mechanic	CT	CT	CT	CT
Car Park Attendant	E	E	E	E
Car Parts Interpreter	B	B	B	B
Car Rental Officer	A3	A3	A3	A3
Car Salesman	A3	A3	A3	A3
Car Salesperson	A3	A3	A3	A3
Car Wash Attendant	NA	NA	D	D
Caravan Park and Camping Ground Manager	B	B	B	B
Caravan Park Attendant	E	E	E	E
Caravan Park Employee	E	E	E	E
Caravan Park Owner/Proprietor	B	B	B	B
Card Shop Employee	B	B	B	B
Card Shop Manager/Proprietor	B	B	B	B
Cardiac Technician	A3	A3	A3	A3
Cardiac Technologist	A3	A3	A3	A3
Cardiologist	M	M	M	M
Cardiothoracic Surgeon	M	M	M	M
Careers Advisor	A3	A3	A3	A3
Careers Counsellor	A3	A3	A3	A3
Carer [not qualified – aged/disabled care]	D	D	D	D
Carer [qualified – aged/disabled care]	C	C	C	C
Caretaker	E	E	E	E
Carpenter [not qualified]	D	D	D	D
Carpenter [qualified]	CT	CT	CT	CT
Carpenter [qualified – mining]	CT	CT	CT	CT
Carpenter [qualified – oil/gas industry]	CT	CT	CT	CT
Carpet Cleaner	D	D	D	D
Carpet Layer	E	E	E	E
Cartographer	A4	A4	A4	A4
Cartographic Drafter	A4	A4	A4	A4
Cartographic Technician	A4	A4	A4	A4
Cartographic Tracer	A4	A4	A4	A4

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Cartoonist	NA	NA	A3	A3
Cashier	B	B	B	B
Casino Croupier [gov't & lic'd]	B	B	B	B
Casino Manager [gov't & lic'd]	A3	A3	A3	A3
Caterer	C	C	C	C
Caterer [management – admin/office only]	A3	A3	A3	A3
Catering Manager [admin/office only]	A3	A3	A3	A3
Cellarhand [min 2 years experience]	D	D	D	D
Cement and Concrete Plant Worker	E	E	E	E
Cement Production Plant Operator	E	E	E	E
Cement Renderer	E	E	E	E
Cemetery & Crematory Worker	D	D	D	D
Cemetery & Crematory Worker – Grave Digger	E	E	E	E
Chainperson	C	C	C	C
Chair and Couchmaker	C	C	C	C
Charter and Tour Bus Driver [interstate]	D	D	D	D
Charter and Tour Bus Driver [local only]	C	C	C	C
Chauffeur	B	B	B	B
Checkout Operator	B	B	B	B
Cheesemaker	C	C	C	C
Chef [qualified]	C	C	C	C
Chef [qualified – mining]	C	C	C	C
Chef [qualified – oil/gas industry]	C	C	C	C
Chef de Cuisine [qualified]	C	C	C	C
Chef de Partie [qualified]	C	C	C	C
Chemical Engineer [qualified – hazardous materials]	IC	IC	IC	IC
Chemical Engineer [qualified – <10% fieldwork]	A1	A1	A1	A1
Chemical Engineer [qualified – >10% fieldwork non hazardous]	B	B	B	B
Chemical Engineer [qualified – < 10% lab work]	A1	A1	A1	A1
Chemical Engineer [qualified – more than 10% lab work]	B	B	B	B
Chemical Plant Operator	E	E	E	E
Chemical Plant Worker	E	E	E	E
Chemical Process Engineer [qualified <10% site visits]	A1	A1	A1	A1
Chemical Production Machine Operator	E	E	E	E
Chemical Sales Representative	A3	A3	A3	A3

Job Description	IP/BE	TPD/WOP	Life	CR
Chemical Technician	C	C	C	C
Chemist [analytical – not explosives, office only]	A2	A2	A2	A2
Chemist [industrial – not explosives]	B	B	B	B
Chemist [manufacturing]	B	B	B	B
Chemist [qualified pharmacist]	A1	A1	A1	A1
Chemistry Technician [no explosives]	B	B	B	B
Chief Executive Officer [tertiary qualified/admin only/income >\$120k]	A1	A1	A1	A1
Chief Financial Officer [tertiary qualified/admin only/income >\$120k]	A1	A1	A1	A1
Chief Information Officer [tertiary qualified/admin only/income >\$120k]	A1	A1	A1	A1
Chief Mate	NA	NA	IC	IC
Chief Operating Officer	A3	A3	A3	A3
Chief Operating Officer [tertiary qualified/admin only/income >\$120k]	A1	A1	A1	A1
Child Care Centre Manager [admin role]	A3	A3	A3	A3
Child Care Coordinator	A3	A3	A3	A3
Child Care Worker [not qualified, not working from home]	D	D	D	D
Child Care Worker [qualified and registered]	B	B	B	B
Child Care Worker [working from home]	NA	NA	D	D
China/Glassware Shop [employee]	B	B	B	B
China/Glassware Shop [manager/proprietor]	B	B	B	B
Chiropodist	A4	A4	A4	A4
Chiropractor	A4	A4	A4	A4
Chiropractor [degree qualified]	A4	A4	A4	A4
Chocolatier	B	B	B	B
Choreographer	NA	NA	B	B
Cinema Manager	A3	A3	A3	A3
Cinema Projectionist	B	B	B	B
Cinema Ticket Seller	B	B	B	B
Circus Performer	NA	NA	D	D
Civil and Structural Engineering Associate [no manual work]	A4	A4	A4	A4
Civil and Structural Engineering Technician [no manual work]	A4	A4	A4	A4
Civil Celebrant	A4	A4	A4	A4
Civil Construction Worker	E	E	E	E

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Civil Engineer	A2	A2	A2	A2
Civil Engineering Design Drafter	A4	A4	A4	A4
Civil Engineering Draftsperson	A4	A4	A4	A4
Civil Engineering Technician [no manual work]	A4	A4	A4	A4
Civil Engineering Technologist	A4	A4	A4	A4
Claims Officer	A3	A3	A3	A3
Clairvoyant	NA	NA	A3	A3
Classical Musician	NA	NA	A3	A3
Classified Advertising Clerk	A3	A3	A3	A3
Cleaner [brick]	E	E	E	E
Cleaner [carpet]	D	D	D	D
Cleaner [factory]	E	E	E	E
Cleaner [household]	D	D	D	D
Cleaner [office]	D	D	D	D
Cleaner [school]	D	D	D	D
Cleaner [street]	E	E	E	E
Cleaner [window – over 10m]	NA	NA	E	E
Cleaner [window – under 10m]	E	E	E	E
Clergyman [no overseas work]	A4	A4	A4	A4
Clergyman [with overseas work]	IC	IC	A4	A4
Clerical and Administrative Worker	A3	A3	A3	A3
Clerical and Office Support Worker	A3	A3	A3	A3
Clerical Worker	A3	A3	A3	A3
Clerk	A3	A3	A3	A3
Clerk [mining]	A3	A3	A3	A3
Clerk [oil/gas industry]	A3	A3	A3	A3
Clerk of Court	A3	A3	A3	A3
Clicker	C	C	C	C
Clinical Audiometrist	A3	A3	A3	A3
Clinical Biochemist	A2	A2	A2	A2
Clinical Coder	A3	A3	A3	A3
Clinical Engineer	A1	A1	A1	A1
Clinical Haematologist	M	M	M	M
Clinical Neuropsychologist	M	M	M	M
Clinical Nurse Consultant	B	B	B	B

Job Description	IP/BE	TPD/WOP	Life	CR
Clinical Oncologist	M	M	M	M
Clinical Psychologist	M	M	M	M
Clothing and Soft Furnishing Production Worker	D	D	D	D
Clothing Cutter [not working from home]	D	D	D	D
Clothing Cutter [working from home]	NA	NA	C	C
Clothing Designer	A4	A4	A4	A4
Clothing Machinist [not working from home]	C	C	C	C
Clothing Machinist [working from home]	NA	NA	C	C
Clothing Patternmaker	B	B	B	B
Clothing Salesperson	B	B	B	B
Clothing Shop Employee	B	B	B	B
Clothing Shop Manager/Proprietor	B	B	B	B
Club Administrator	A3	A3	A3	A3
Club Barman	NA	NA	C	C
Club Bouncer	NA	NA	D	D
Club Caterer	C	C	C	C
Club Cleaner	D	D	D	D
Coach [sport]	NA	NA	B	B
Coach Driver [interstate]	D	D	D	D
Coach Driver [local only]	C	C	C	C
Coach Tour Driver [interstate]	D	D	D	D
Coach Tour Driver [local only]	C	C	C	C
Coding Clerk	A3	A3	A3	A3
Coil winder	D	D	D	D
Collection Officer	A3	A3	A3	A3
College Lecturer	A3	A3	A3	A3
Columnist	A3	A3	A3	A3
Combustion Engineer [no manual duties]	A1	A1	A1	A1
Comedian	NA	NA	A3	A3
Commercial Artist	B	B	B	B
Commis Chef	C	C	C	C
Commissioned Defence Force Officer	NA	NA	IC	IC
Commissioned Fire Officer	NA	NA	C	C
Commissioned Police Officer	NA	NA	C	C
Commodities Agent	A3	A3	A3	A3

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Commodities Trader	A4	A4	A4	A4
Communication Systems Programmer [qualified]	A2	A2	A2	A2
Communications Controller [non military]	A3	A3	A3	A3
Communications Operator [non military]	A3	A3	A3	A3
Community Carer	D	D	D	D
Community Corrections Worker	B	B	B	B
Community Health Nurse	C	C	C	C
Community Health Nursing Aide	D	D	D	D
Community Pharmacist	A1	A1	A1	A1
Community Psychologist	M	M	M	M
Company Secretary [qualified]	A1	A1	A1	A1
Compliance Analyst	A3	A3	A3	A3
Compliance Officer	A3	A3	A3	A3
Composer	NA	NA	A3	A3
Compositor	C	C	C	C
Computer Analyst [qualified]	A2	A2	A2	A2
Computer Consultant [not qualified]	A3	A3	A3	A3
Computer Consultant [qualified]	A2	A2	A2	A2
Computer Data Entry Operator	A3	A3	A3	A3
Computer Hardware Service Technician	B	B	B	B
Computer Network and Systems Engineer [qualified]	A2	A2	A2	A2
Computer Programmer [not qualified]	A3	A3	A3	A3
Computer Programmer [qualified]	A2	A2	A2	A2
Computer Salesperson	A3	A3	A3	A3
Computer Systems Analyst [qualified]	A2	A2	A2	A2
Computer Systems Analyst/Auditor/Engineer [not qualified]	A3	A3	A3	A3
Computer Systems Auditor [qualified]	A2	A2	A2	A2
Computer Systems Engineer [qualified]	A2	A2	A2	A2
Computer Systems Officer	A3	A3	A3	A3
Computer Technician	B	B	B	B
Computer Tester	A3	A3	A3	A3
Computer-based Graphic Designer	A3	A3	A3	A3
Concierge	B	B	B	B
Concrete Agitator Operator	E	E	E	E
Concrete Batching Plant Operator	E	E	E	E

Job Description	IP/BE	TPD/WOP	Life	CR
Concrete Layer	E	E	E	E
Concrete Products Machine Operator	E	E	E	E
Concrete Pump Operator	E	E	E	E
Concrete Worker	E	E	E	E
Concreteer	E	E	E	E
Condensed Matter Physicist	A1	A1	A1	A1
Conductor [music]	NA	NA	A3	A3
Confectioner	D	D	D	D
Confectionery Maker	D	D	D	D
Conference and Event Organiser	A3	A3	A3	A3
Conservator	A3	A3	A3	A3
Construction Engineer	A2	A2	A2	A2
Construction Equipment Driver	E	E	E	E
Construction Project Manager	CT	CT	CT	CT
Construction Project Manager [minimal manual work]	B	B	B	B
Construction Rigger [over 10m]	NA	NA	E	E
Construction Rigger [up to 10m]	E	E	E	E
Construction Shotfirer	NA	NA	IC	IC
Construction Worker	E	E	E	E
Consultant Analyst [computer – qualified]	A2	A2	A2	A2
Consultant Pharmacist	A1	A1	A1	A1
Consulting Engineer [qualified – office only]	A2	A2	A2	A2
Consulting Engineer [qualified – other]	IC	IC	A3	A3
Consumer Scientist	A2	A2	A2	A2
Convention Coordinator	A3	A3	A3	A3
Conveyancer	A3	A3	A3	A3
Cook [not qualified]	D	D	D	D
Cook [qualified]	C	C	C	C
Cookery Demonstrator	NA	C	B	B
Cooper	C	C	C	C
Copywriter	A3	A3	A3	A3
Coroner	A1	A1	A1	A1
Corporate Treasurer	A3	A3	A3	A3
Correctional Officer	NA	NA	C	C
Cosmetic Consultant	B	B	B	B

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Cosmologist	A2	A2	A2	A2
Cost Accountant [not qualified]	A3	A3	A3	A3
Cost Accountant [qualified]	A1	A1	A1	A1
Cost Clerk	A3	A3	A3	A3
Costume Maker [not working from home]	B	B	B	B
Costume Maker [working from home]	NA	NA	B	B
Cotton Grower	NA	NA	E	E
Council Worker – Outdoor	E	E	E	E
Counselling Psychologist	M	M	M	M
Counsellor	A3	A3	A3	A3
Courier [cars and vans under 1 tonne]	D	D	D	D
Courier [motorcycle]	E	E	E	E
Court Bailiff	B	B	B	B
Court Officer	A3	A3	A3	A3
Court Recorder	A3	A3	A3	A3
Court Registrar	A3	A3	A3	A3
Crane Chaser	E	E	E	E
Crane Driver	E	E	E	E
Crane Driver [mining]	E	E	E	E
Crane Driver [oil/gas industry]	E	E	E	E
Crane Operator	E	E	E	E
Crane Operator [mining]	E	E	E	E
Crane Operator [oil/gas industry]	E	E	E	E
Cray Fisherman	NA	NA	IC	IC
Creche Attendant	D	D	D	D
Credit and Loans Officer	A3	A3	A3	A3
Credit Manager	A3	A3	A3	A3
Credit Officer	A3	A3	A3	A3
Criminologist	A1	A1	A1	A1
Crop Duster/Sprayer	NA	NA	NA	NA
Crop Farm Workers	NA	NA	E	E
Crop Farmer	NA	NA	E	E
Crossing Supervisor	NA	NA	C	C
Croupier [licensed casino]	B	B	B	B
Crowd Controller	NA	NA	D	D

Job Description	IP/BE	TPD/WOP	Life	CR
Curator [art gallery]	A3	A3	A3	A3
Curator [museum]	A3	A3	A3	A3
Curtain Installer	D	D	D	D
Custodial Correctional Officer	NA	NA	C	C
Customer Service Manager	A3	A3	A3	A3
Customs officer [[land based]	B	B	B	B
Customs Officer [office work only]	A3	A3	A3	A3
Customs officer [sea going]	NA	NA	D	D
Dairy Deliveryman/Driver	D	D	D	D
Dairy Farm Hand/Worker	NA	NA	E	E
Dairy Farmer [owner/proprietier]	NA	D	D	D
Dairy Process Worker	E	E	E	E
Dairy Produce Inspector	B	B	B	B
Dairy Products Maker	C	C	C	C
Dairy Technologist	A3	A3	A3	A3
Dance Teacher	NA	NA	B	B
Dancer	NA	NA	B	B
Data Entry Clerk	A3	A3	A3	A3
Data Entry Operator	A3	A3	A3	A3
Data Modeller	A3	A3	A3	A3
Data Processing Operator	A3	A3	A3	A3
Database Administrator	A2	A2	A2	A2
Debt Collector [not repossessing – office only]	A3	A3	A3	A3
Debt Collector – Repossessions	C	C	C	C
Deck Officer	NA	NA	IC	IC
Deckhand	NA	NA	IC	IC
Decorator [interior, manual work]	CT	CT	CT	CT
Deer Farmer	NA	NA	E	E
Defence Force Member	NA	NA	D	D
Delicatessen Assistant	B	B	B	B
Delicatessen Employee	B	B	B	B
Delicatessen Proprietor/Owner	B	B	B	B
Demi Chef [qualified]	C	C	C	C
Dental Assistant	B	B	B	B
Dental Hygienist	A3	A3	A3	A3

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Dental Mechanic	B	B	B	B
Dental Nurse	B	B	B	B
Dental Practitioner	M	M	M	M
Dental Prosthetist	B	B	B	B
Dental Specialist	M	M	M	M
Dental Surgeon	M	M	M	M
Dental Technician	B	B	B	B
Dentist	M	M	M	M
Department Store Manager [admin only]	A3	A3	A3	A3
Department Store Manager [including sales]	B	B	B	B
Department Store Salesperson	B	B	B	B
Dermatologist	M	M	M	M
Derrick Driver	E	E	E	E
Derrick Driver [oil/gas industry – no offshore]	E	E	E	E
Derrick Driver [oil/gas industry – offshore]	NA	NA	E	E
Derrickman	E	E	E	E
Derrickman [oil/gas industry – no offshore]	E	E	E	E
Derrickman [oil/gas industry – offshore]	IC	IC	E	E
Designer Interior [design only, no manual work]	A4	A4	A4	A4
Designer Interior [minimal manual work]	B	B	B	B
Desktop Publisher	A3	A3	A3	A3
Detailer	D	D	D	D
Detective [Police]	NA	IC	A3	A3
Developmental Care Worker	C	C	C	C
Diagnostic Radiographer	A4	A4	A4	A4
Diemaker	D	D	D	D
Diesel Fitter	CT	CT	CT	CT
Diesel Fitter [mining]	CT	CT	CT	CT
Diesel Fitter [oil/gas industry]	CT	CT	CT	CT
Diesel Mechanic [qualified]	CT	CT	CT	CT
Diesel Mechanic [qualified – mechanic]	CT	CT	CT	CT
Diesel Mechanic [qualified – oil/gas industry]	CT	CT	CT	CT
Diesel Motor Mechanic [qualified]	CT	CT	CT	CT
Dietician	A3	A3	A3	A3
Digital Video-sound Editor	A3	A3	A3	A3

Job Description	IP/BE	TPD/WOP	Life	CR
Diplomat	A3	A3	A3	A3
Director [film/stage]	IC	IC	A3	A3
Director [television/radio]	A3	A3	A3	A3
Director of Photography	IC	IC	A3	A3
Disabilities Services Officer	B	B	B	B
Disability Services Instructor	B	B	B	B
Disc Jockey	NA	NA	A3	A3
Dispatch Clerk [counter work only]	B	B	B	B
Dispatch Clerk [storeman duties]	E	E	E	E
Dispatching and Receiving Clerk [no manual work]	A3	A3	A3	A3
Dispensary Technician	B	B	B	B
Disposals Shop Employee	B	B	B	B
Disposals Shop Manager/Proprietor	B	B	B	B
Dive Shop Employee [no instructing]	B	B	B	B
Diver	NA	NA	IC	IC
Diversional Therapist	A3	A3	A3	A3
Diving Instructor	NA	NA	IC	IC
DJ	NA	NA	B	B
Dock Worker/Stevedore/Labourer	E	E	E	E
Docker	E	E	E	E
Dockside Rigger	E	E	E	E
Doctor [medical]	M	M	M	M
Dog Care Worker	D	D	D	D
Dog Clipper/Groomer	D	D	D	D
Dog Handler or Trainer	C	C	C	C
Dog or Horse Racing Official	B	B	B	B
Dog Trainer	C	C	C	C
Dogger	E	E	E	E
Dogman	E	E	E	E
Domestic Cleaner	D	D	D	D
Domestic Housekeeper	D	D	D	D
Doorperson	B	B	B	B
Drafting Officer	A4	A4	A4	A4
Draftsman	A4	A4	A4	A4
Draftsman [mining]	A4	A4	A4	A4

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Draftsman [oil/gas industry]	A4	A4	A4	A4
Draftsperson	A4	A4	A4	A4
Draftsperson [mining]	A4	A4	A4	A4
Draftsperson [oil/gas industry]	A4	A4	A4	A4
Dragline Operator [mining]	C	C	C	C
Dragline Operator [oil/gas industry – no offshore]	C	C	C	C
Dragline Operator [oil/gas industry – offshore]	NA	NA	C	C
Drainage, Sewerage and Stormwater Labourer	E	E	E	E
Drainer/Drainage Contractor	D	D	D	D
Drama Teacher [not working from home, not freelance]	B	B	B	B
Drama Teacher [private tuition]	IC	B	B	B
Dressmaker [not working from home]	D	D	D	D
Dressmaker [working from home]	NA	NA	D	D
Driller Operator [mining]	E	E	E	E
Driller Operator [oil/gas industry – no offshore]	E	E	E	E
Driller Operator [oil/gas – offshore]	NA	NA	E	E
Driller's Assistant	NA	NA	IC	IC
Driver [ambulance]	D	D	D	D
Driver [armoured car]	NA	NA	D	D
Driver [bulldozer]	E	E	E	E
Driver [bus – interstate]	D	D	D	D
Driver [bus – local only]	C	C	C	C
Driver [chauffeur]	B	B	B	B
Driver [coach – interstate]	D	D	D	D
Driver [coach – not interstate]	C	C	C	C
Driver [crane]	E	E	E	E
Driver [earthmoving equipment]	E	E	E	E
Driver [forklift]	D	D	D	D
Driver [garbage truck]	D	D	D	D
Driver [instructor – cars only]	B	B	B	B
Driver [logging]	NA	NA	D	D
Driver [long distance < 500km radius]	E	E	E	E
Driver [long distance > 500km radius]	NA	NA	E	E
Driver [removalist]	E	E	E	E
Driver [tanker < 500km radius daily]	E	E	E	E

Job Description	IP/BE	TPD/WOP	Life	CR
Driver [tanker > 500km radius daily]	NA	NA	E	E
Driver [taxi – other]	D	D	D	D
Driver [taxi – owner/operators]	C	C	C	C
Driver [tow truck]	E	E	E	E
Driver [train]	NA	NA	D	D
Driver [tram]	D	D	D	D
Driver [truck-local not mines – 200km radius]	D	D	D	D
Driveway Attendant	D	D	D	D
Driving Instructor [cars only]	B	B	B	B
Drover	NA	NA	E	E
Drug and Alcohol Counsellor	A3	A3	A3	A3
Dry Cleaner	B	B	B	B
Dump Truck Operator [mining]	D	D	D	D
Dump Truck Operator [oil/gas]	D	D	D	D
Dye Technician	B	B	B	B
Early Childhood [Pre-primary School] Teacher	B	B	B	B
Earthmoving Equipment Driver	E	E	E	E
Econometrician	A1	A1	A1	A1
Economist [qualified]	A1	A1	A1	A1
Editor [chief]	A1	A1	A1	A1
Editor [other]	A3	A3	A3	A3
Education Adviser	A3	A3	A3	A3
Education Reviewer	A3	A3	A3	A3
Education Worker [Indigenous Affairs]	A3	A3	A3	A3
Educational and Developmental Psychologist	M	M	M	M
Educational Psychologist	M	M	M	M
Educator [nurse]	A3	A3	A3	A3
Educator [other –80% office]	A3	A3	A3	A3
Electorate Officer	A3	A3	A3	A3
Electrical and Electronic Equipment Assembler	C	C	C	C
Electrical Engineer [not qualified or manual work]	C	C	C	C
Electrical Engineer [qualified – office only]	A1	A1	A1	A1
Electrical Engineering Draftsperson	A4	A4	A4	A4
Electrical Engineering Technician	CT	CT	CT	CT
Electrical Fitter	CT	CT	CT	CT

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Electrical Goods Sales Assistant	B	B	B	B
Electrical Linesman/Power Lines [over 10m]	NA	NA	E	E
Electrical Linesman/Power Lines [up to 10m]	E	E	E	E
Electrical Linesworker [over 10m]	NA	NA	E	E
Electrical Linesworker [up to 10m]	E	E	E	E
Electrical Mechanic	CT	CT	CT	CT
Electrical Motor Winding Tradesperson	CT	CT	CT	CT
Electrical or Electronics Engineering Technologist	B	B	B	B
Electrical or Telecommunications Trades Assistant	D	D	D	D
Electrical Powerline Tradesperson [over 10m]	NA	NA	E	E
Electrical Powerline Tradesperson [up to 10m]	E	E	E	E
Electrical/Electronics Engineering Technician	B	B	B	B
Electrical/Electronics Technical Officer	B	B	B	B
Electrician [apprentice]	D	D	D	D
Electrician [qualified]	CT	CT	CT	CT
Electrician [qualified – mining]	CT	CT	CT	CT
Electrician [qualified – oil/gas industry]	CT	CT	CT	CT
Electronic Commerce Manager	A3	A3	A3	A3
Electronic Data Processing (EDP) Auditor	A3	A3	A3	A3
Electronic Data Processing Auditor	A3	A3	A3	A3
Electronic Engineering Draftsperson	A4	A4	A4	A4
Electronic Engineering Technician	B	B	B	B
Electronic Equipment Technician	B	B	B	B
Electronic Instrument Tradesperson	CT	CT	CT	CT
Electronic Technician	B	B	B	B
Electronic Technician [mining]	B	B	B	B
Electronic Technician [oil/gas industry]	B	B	B	B
Electronics Engineer [not qualified or manual work]	C	C	C	C
Electronics Engineer [qualified – office only]	A1	A1	A1	A1
Electronics Engineering Technician	B	B	B	B
Electronics Technical Officer	B	B	B	B
Electroplater	C	C	C	C
Electrotechnology Assembler	C	C	C	C
Electrotechnology Communications Technicians	B	B	B	B
Electrotechnology Data Communications Technician	B	B	B	B

Job Description	IP/BE	TPD/WOP	Life	CR
Electrotechnology Instrumentation Tradesperson	C	C	C	C
Electrotechnology Systems Electrician	C	C	C	C
Elevator/Lift Mechanic/Installer	CT	CT	CT	CT
Embalmer	C	C	C	C
Emergency Services Worker	IC	IC	D	D
Employee Relations Officer	A3	A3	A3	A3
Employment Agent	A3	A3	A3	A3
Endocrinologist	M	M	M	M
Endodontist	M	M	M	M
Engine Operator	IC	IC	D	D
Engine Reconditioner	C	C	C	C
Engineer [film/television/radio]	A3	A3	A3	A3
Engineer [other – not qualified]	IC	IC	A3	A3
Engineer [degree qualified – bridge or height]	IC	IC	A2	A2
Engineer [degree qualified – <10% fieldwork]	A1	A1	A1	A1
Engineer [degree qualified – >10% fieldwork]	B	B	B	B
Engineer [degree qualified – manual work]	IC	IC	C	C
Engineer [degree qualified – office only]	A1	A1	A1	A1
Engineer Aeronautical [qualified – office only]	A1	A1	A1	A1
Engineer Civil [qualified – office only]	A2	A2	A2	A2
Engineer Consulting [qualified – office only]	A2	A2	A2	A2
Engineer Electrical [qualified – office only]	A1	A1	A1	A1
Engineering Associate – Civil and Structural	B	B	B	B
Engineering Associate – Electrical	B	B	B	B
Engineering Associate – Electronics	B	B	B	B
Engineering Associate – Industrial	B	B	B	B
Engineering Associate – Mechanical	B	B	B	B
Engineering Associate – Refrigeration and Airconditioning	B	B	B	B
Engineering Geologist [field work]	IC	B	B	B
Engineering Geologist [office only]	A1	A1	A1	A1
Engineering Patternmaker	E	E	E	E
Engineering Surveyor [field work]	B	B	B	B
Engineering Surveyor [office work only]	A3	A3	A3	A3
Engineering Technical Officer	B	B	B	B
Engineering Technician [mechanical]	C	C	C	C

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Engineering Technologist	B	B	B	B
Engineering Tradesperson – Electrical/Electronics	CT	CT	CT	CT
Engineering Tradesperson – Fabrication	CT	CT	CT	CT
Engineering Tradesperson – Mechanical	CT	CT	CT	CT
Engineering Tradesperson [heavy vehicle mechanic]	D	D	D	D
Engraver	C	C	C	C
Enroute Controller [air traffic]	NA	NA	A3	A3
Entertainer	NA	NA	A3	A3
Entomologist [qualified]	B	B	B	B
Environmental Chemist	A2	A2	A2	A2
Environmental Consultant	A3	A3	A3	A3
Environmental Economist	A1	A1	A1	A1
Environmental Engineer	A1	A1	A1	A1
Environmental Field Officer	D	D	D	D
Environmental Geographer	B	B	B	B
Environmental Geologist	IC	B	B	B
Environmental Health Officer	B	B	B	B
Environmental Officer	D	D	D	D
Environmental Planner [office only]	A3	A3	A3	A3
Environmental Research Scientist [no field work]	A2	A2	A2	A2
Environmental Scientist [no field work]	A2	A2	A2	A2
Environmentalist	B	B	B	B
Ergonomist	A3	A3	A3	A3
Events Coordinator	B	B	B	B
Excavator	E	E	E	E
Excavator [mining]	E	E	E	E
Excavator [oil/gas industry]	E	E	E	E
Excavator Operator	E	E	E	E
Excavator Operator [mining]	E	E	E	E
Excavator Operator [oil/gas industry]	E	E	E	E
Exhaust and Muffler Fitter	D	D	D	D
Exhaust Fitter and Repairer	D	D	D	D
Exploration Engineer [qualified – <10% fieldwork]	A1	A1	A1	A1
Exploration Engineer [qualified – >10% fieldwork]	B	B	B	B
Export/Import Admin Manager	A3	A3	A3	A3

Job Description	IP/BE	TPD/WOP	Life	CR
Export/Import Distribution Manager	A3	A3	A3	A3
Export/Import Sales/Marketing Manager	A3	A3	A3	A3
Exporter and Importer	B	B	B	B
External Auditor	A1	A1	A1	A1
Fabric and Textile Factory Worker	E	E	E	E
Facilities Manager [admin only]	A3	A3	A3	A3
Factory Cleaner	E	E	E	E
Factory Hand/Worker [light industry only]	E	E	E	E
Faculty Head	A1	A1	A1	A1
Family and Marriage Counsellor [not tertiary qualified]	A3	A3	A3	A3
Family and Marriage Counsellor [tertiary qualified]	A3	A3	A3	A3
Family Care Worker [not qualified]	D	D	D	D
Family Care Worker [qualified]	C	C	C	C
Family Counsellor [not tertiary qualified]	A3	A3	A3	A3
Family Counsellor [tertiary qualified]	A3	A3	A3	A3
Farm Labourer	NA	NA	E	E
Farm Manager	NA	NA	E	E
Farm Overseer	NA	NA	E	E
Farm Products Inspector	C	C	C	C
Farm Supervisor	NA	NA	E	E
Farm Worker	NA	NA	E	E
Farmer [owner/proprietor]	IC	D	D	D
Farmhand	NA	NA	E	E
Farrier	E	E	E	E
Fashion Coordinator	A3	A3	A3	A3
Fashion Designer [not working from home]	A3	A3	A3	A3
Fashion Designer [working from home]	NA	IC	A3	A3
Fashion Sales Assistant	B	B	B	B
Fast Food Cook	D	D	D	D
Fast Food Proprietor	B	B	B	B
Fast Food Sales Assistant	B	B	B	B
Feature Writer	NA	NA	A3	A3
Federal Police Officer	NA	NA	C	C
Fencer	D	D	D	D
Fencing Contractor	D	D	D	D

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Ferry Hand	NA	NA	C	C
Ferry Master	C	C	C	C
Fibre Optics Cable Splicer	C	C	C	C
Fibre Textile Factory Worker	E	E	E	E
Fibreglass Moulder/Fabrication	D	D	D	D
Fibreglass Worker	D	D	D	D
Fibrous Plasterer	D	D	D	D
Field Hydrologist	B	B	B	B
Field/Exploration Geologist	IC	IC	IC	IC
Fighter Pilot	NA	NA	IC	IC
Filing or Registry Clerk	A3	A3	A3	A3
Film Administrator	A3	A3	A3	A3
Film Cameraman [no special hazards or overseas work]	C	C	C	C
Film Cameraman [other]	IC	IC	C	C
Film Director	IC	IC	A3	A3
Film Director/Producer	IC	IC	A3	A3
Film Distributor	A3	A3	A3	A3
Film Editor [admin only]	A3	A3	A3	A3
Film Engineer [TV/fim]	A4	A4	A4	A4
Film Make Up Artist	B	B	B	B
Film Producer	IC	IC	A3	A3
Film Projectionist	B	B	B	B
Film Technician	B	B	B	B
Film Wardrobe Assistant	B	B	B	B
Finance Broker	A3	A3	A3	A3
Finance Manager	A3	A3	A3	A3
Financial Economist	A1	A1	A1	A1
Financial Institution Branch Manager	A3	A3	A3	A3
Financial Investment Adviser	A3	A3	A3	A3
Financial Investment Manager	A3	A3	A3	A3
Financial Market Dealer	IC	A3	A3	A3
Financial Planner/Adviser [other]	A3	A3	A3	A3
Financial Planner/Adviser [tertiary qualified – income >\$120k]	A1	A1	A1	A1
Fine Artist	NA	NA	B	B
Fine Artist [commercial]	B	B	B	B

Job Description	IP/BE	TPD/WOP	Life	CR
Fire Extinguisher Servicer	B	B	B	B
Firefighter	NA	NA	C	C
Fireman	NA	NA	C	C
Fireworks Specialist	NA	NA	D	IC
First Aid Instructor	B	B	B	B
Fish Export Inspector	B	B	B	B
Fish Farmer [inshore or inland]	D	D	D	D
Fish Processor	E	E	E	E
Fisheries Observer	C	C	C	C
Fisheries Officer [inshore or inland only]	C	C	C	C
Fisheries Technical Officer	B	B	B	B
Fisherman [inland only]	E	E	E	E
Fisherman [offshore]	NA	NA	E	E
Fishing Guide	D	D	D	D
Fishing Hand	NA	NA	E	E
Fishing Inspector	C	C	C	C
Fishmonger [other]	D	D	D	D
Fishmonger [shop only]	C	C	C	C
Fitness and Sports Centre Manager [admin only]	A3	A3	A3	A3
Fitness Centre Manager [admin only]	A3	A3	A3	A3
Fitness Instructor	NA	NA	B	B
Fitter [qualified]	CT	CT	CT	CT
Fitter And Turner [qualified]	CT	CT	CT	CT
Fitter/Welder	D	D	D	D
Fleet Manager	A3	A3	A3	A3
Flight Attendant	NA	NA	A3	A3
Flight Data Officer	NA	NA	A3	A3
Floor Coverer [not carpet]	D	D	D	D
Floor Finisher	D	D	D	D
Floor Layer [not carpet]	D	D	D	D
Floor Sander	D	D	D	D
Floor Surfacer	D	D	D	D
Floor Tiler	D	D	D	D
Floriculturist [qualified]	C	C	C	C
Florist	B	B	B	B

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Flower Grower	NA	NA	C	C
Flying Instructor	NA	NA	B	B
Food and Beverage Attendant [no bar work]	B	B	B	B
Food and Nutrition Consultant [qualified & registered]	A3	A3	A3	A3
Food Consultant [qualified & registered]	A3	A3	A3	A3
Food Process Worker	E	E	E	E
Food Processing Technician	C	C	C	C
Food Standards Officer	B	B	B	B
Food Technologist	A3	A3	A3	A3
Footballer	NA	NA	B	B
Footwear Factory Worker	E	E	E	E
Footwear Machinist	E	E	E	E
Footwear Maker	E	E	E	E
Footwear Production Machine Operator	E	E	E	E
Footwear Repairer	C	C	C	C
Footwear Worker	E	E	E	E
Foreign Affairs and Trade Officer	A3	A3	A3	A3
Foreman	IC	C	C	C
Forensic Accountant	A1	A1	A1	A1
Forensic Psychologist	M	M	M	M
Forensic Scientist	B	B	B	B
Forest Ranger	D	D	D	D
Forest Ranger/Warden	D	D	D	D
Forest Technical Officer	D	D	D	D
Forest Worker	NA	NA	D	D
Forester [no manual work]	B	B	B	B
Forestry Worker	NA	NA	D	D
Forklift Driver	D	D	D	D
Forklift Operator	D	D	D	D
Fortune Teller	NA	NA	A3	A3
Foundry Worker	E	E	E	E
Freight Handler	E	E	E	E
Freight Traffic Controller	B	B	B	B
French Polisher	C	C	C	C
Front-end Loader Operator	E	E	E	E

Job Description	IP/BE	TPD/WOP	Life	CR
Fruit and Vegetable Factory Worker	E	E	E	E
Fruit and Vegetable Farm Hand	NA	NA	D	D
Fruit and Vegetable Packer	E	E	E	E
Fruit and Vegetable Picker	NA	NA	E	E
Fruit and Vegetable Process Worker	E	E	E	E
Fruit Merchant	C	C	C	C
Fruit or Nut Farm Worker	NA	NA	D	D
Fruit or Nut Grower	NA	NA	D	D
Fruit or Nut Picker	NA	NA	D	D
Fruit Picker	NA	NA	E	E
Fruiterer [retail]	C	C	C	C
Fumigator	D	D	D	D
Functions Coordinator	B	B	B	B
Funeral Attendant [admin only]	A3	A3	A3	A3
Funeral Director [admin only]	A3	A3	A3	A3
Funeral Director's Assistant [admin only]	A3	A3	A3	A3
Funeral Parlour [driver/pallbearer]	C	C	C	C
Funeral Parlour [embalmer]	B	B	B	B
Furnace Operator	E	E	E	E
Furniture Delivery	E	E	E	E
Furniture Designer	B	B	B	B
Furniture Finisher	C	C	C	C
Furniture Manufacturer	C	C	C	C
Furniture Polisher	C	C	C	C
Furniture Removalist	E	E	E	E
Furniture Restorer	C	C	C	C
Furrier [shop only]	B	B	B	B
Furrier Manager/Pproprietor	B	B	B	B
Futures Trader [not self employed or working from home]	IC	A3	A3	A3
Gaffer	C	C	C	C
Gallery or Museum Attendant/Guide	A3	A3	A3	A3
Gallery or Museum Curator	A3	A3	A3	A3
Gallery or Museum Technician	C	C	C	C
Games Developer [not working from home]	A3	A3	A3	A3
Games Developer [working from home]	NA	NA	A3	A3

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Games Programmer [not working from home]	A3	A3	A3	A3
Games Programmer [working from home]	NA	NA	A3	A3
Gaming Attendant [no bar work]	B	B	B	B
Gaming Dealer [gov't & lic'd]	B	B	B	B
Gaming Inspector	B	B	B	B
Garage Door Installer	D	D	D	D
Garage Mechanic [qualified]	CT	CT	CT	CT
Garage Proprietor [no manual work]	B	B	B	B
Garage Proprietor [with manual work]	CT	CT	CT	CT
Garage Worker [driveway/workshop]	D	D	D	D
Garage Worker [shop only]	B	B	B	B
Garbage Collector	E	E	E	E
Garbage Contractor	E	E	E	E
Garbage Truck Driver	D	D	D	D
Garden Labourer	E	E	E	E
Gardener	D	D	D	D
Gardener [lawn mowing/gardening]	D	D	D	D
Gas Fitter [qualified]	CT	CT	CT	CT
Gas Meter Reader	B	B	B	B
Gas or Petroleum Operator [offshore]	NA	NA	IC	IC
Gas or Petroleum Operator [onshore]	IC	IC	C	C
Gastroenterologist	M	M	M	M
Gemmologist	B	B	B	B
General Practitioner	M	M	M	M
General Store Employee	B	B	B	B
General Store Manager/Proprietor	B	B	B	B
Geneticist	A2	A2	A2	A2
Geochemist [field work]	A4	A4	A4	A4
Geochemist [lab or office only]	A1	A1	A1	A1
Geochemist/Mineralogist/Petrologist [field work]	A4	A4	A4	A4
Geochemist/Mineralogist/Petrologist [lab or office only]	A1	A1	A1	A1
Geodetic Surveyor	A3	A3	A3	A3
Geographer [no special hazards]	A3	A3	A3	A3
Geological Engineer [field work]	B	B	B	B
Geological Engineer [office only]	A1	A1	A1	A1

Job Description	IP/BE	TPD/WOP	Life	CR
Geological Technician	B	B	B	B
Geologist [<10% fieldwork]	A1	A1	A1	A1
Geologist [>10% fieldwork]	B	B	B	B
Geologist [field work]	B	B	B	B
Geologist [office only]	A1	A1	A1	A1
Geomatic Engineer [office only]	A1	A1	A1	A1
Geophysicist [office only]	A1	A1	A1	A1
Geoscience Field Officer	B	B	B	B
Geoscience Technician	B	B	B	B
Geoscientist [office only]	A2	A2	A2	A2
Geotechnical Engineer [qualified, minimal field work]	A1	A1	A1	A1
Geotechnical/Soil Engineer	B	B	B	B
Gift Shop Employee	B	B	B	B
Gift Shop Manager/Proprietor	B	B	B	B
Glass and Glazing Tradesperson	CT	CT	CT	CT
Glass and Stone Processing Machine Operators	E	E	E	E
Glass Beveller	C	C	C	C
Glass Craftsperson	IC	C	C	C
Glass Cutter	C	C	C	C
Glass Embosser	C	C	C	C
Glass Processing Worker	E	E	E	E
Glass Production Machine Operator	E	E	E	E
Glass Production Worker	E	E	E	E
Glass Silverer	C	C	C	C
Glass Worker [not factory]	IC	C	C	C
Glazier	CT	CT	CT	CT
Glazier Installer	CT	CT	CT	CT
Glazier/Structural Glass Tradesperson	CT	CT	CT	CT
Goat Farmer	NA	NA	C	C
Gold and Silversmith	B	B	B	B
Goldsmith	B	B	B	B
Golf Instructor	NA	NA	B	B
Golf Professional	NA	NA	B	B
Golfer	NA	NA	B	B
GP	M	M	M	M

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Grader Operator	D	D	D	D
Grain Mill Worker	E	E	E	E
Grain, Oilseed or Pasture Farm Worker	NA	NA	C	C
Grain, Oilseed or Pasture Grower	NA	NA	C	C
Grape Grower	NA	C	C	C
Graphic Artist	A3	A3	A3	A3
Graphic Designer	A3	A3	A3	A3
Grave Digger	E	E	E	E
Grazier	NA	NA	E	E
Greengrocer	C	C	C	C
Greenkeeper [not qualified]	D	D	D	D
Greenkeeper [qualified]	C	C	C	C
Groom [stablehand]	NA	NA	D	D
Groundsman	D	D	D	D
Groundsperson	D	D	D	D
Guards [railway]	D	D	D	D
Guidance Officer	A3	A3	A3	A3
Guide Dog Instructor	C	C	C	C
Gunsmith	C	C	C	C
Gym Instructor [not qualified]	NA	NA	A4	A4
Gym Instructor [qualified]	D	D	D	D
Gym Owner/Proprietor	D	D	D	D
Gym Owner/Proprietor [<20% instructing]	B	B	B	B
Gymnastics Coach or Instructor	NA	NA	A4	A4
Gynaecologist	M	M	M	M
Haberdasher	B	B	B	B
Hair or Beauty Salon Assistant	B	B	B	B
Hair or Beauty Salon Manager	B	B	B	B
Hairdresser	B	B	B	B
Hand Engraver	C	C	C	C
Handyman	E	E	E	E
Handyperson	E	E	E	E
Hansard Reporter	A3	A3	A3	A3
Harbour Engineer [qualified – admin only]	A1	A1	A1	A1
Harbour Engineer [unqualified or onsite]	C	C	C	C

Job Description	IP/BE	TPD/WOP	Life	CR
Harbour Pilot [local harbour only – min. 90dw]	IC	IC	D	D
Hard Floor Finisher	D	D	D	D
Hardware Design Engineer	B	B	B	B
Hardware Merchant [including yard work]	D	D	D	D
Hardware Merchant [no yard work]	B	B	B	B
Hardware Sales Assistant [including yard work]	D	D	D	D
Hardware Sales Assistant [no yard work]	B	B	B	B
Hardware Shop Employee [including yard work]	D	D	D	D
Hardware Shop Employee [no yard work]	B	B	B	B
Hardware Shop Manager/Proprietor	B	B	B	B
Harvesting Contractor	NA	NA	D	D
Hat Maker	B	B	B	B
Haul Pack Driver/Operator [mining]	D	D	D	D
Head Master/Head Mistress	A1	A1	A1	A1
Health and Physical Education Teacher	B	B	B	B
Health Food Shop Employee	B	B	B	B
Health Food Shop Manager/Proprietor	B	B	B	B
Health Inspector	B	B	B	B
Health Insurance Assessor	A3	A3	A3	A3
Health Practice Manager	A3	A3	A3	A3
Health Promotion Officer	A3	A3	A3	A3
Health Worker	A3	A3	A3	A3
Hearing Aid Audiometrist	A3	A3	A3	A3
Heating and Ventilation Plumber	CT	CT	CT	CT
Heavy Haulage Driver [< 500km radius]	E	E	E	E
Heavy Haulage Driver [> 500km radius]	NA	NA	E	E
Heavy Truck Driver [< 500km radius]	E	E	E	E
Heavy Truck Driver [> 500km radius]	NA	NA	E	E
Heavy Vehicle Mobile Equipment Mechanic [qualified]	CT	CT	CT	CT
Heavy Vehicle Motor Mechanic [qualified]	CT	CT	CT	CT
Heavy Vehicle Road Transport Mechanic [qualified]	CT	CT	CT	CT
Helicopter Pilot	NA	NA	IC	IC
Help Desk Operator	A3	A3	A3	A3
Herbalist [other]	IC	B	B	B
Herbalist [qualified]	B	B	B	B

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Hide and Skin Processing Machine Operator	E	E	E	E
Hide and Skin Processing Worker	E	E	E	E
High School Teacher	A3	A3	A3	A3
Historian	A3	A3	A3	A3
Hoist Driver	E	E	E	E
Home Care Worker	D	D	D	D
Home Duties	NA	B	B	B
Home Economics Teacher	B	B	B	B
Home Support Worker	D	D	D	D
Homeopath [not working from home]	A3	A3	A3	A3
Homeopath [working from home]	NA	NA	A3	A3
Horse Breeder	NA	NA	C	C
Horse Racing/Trotting Breeder/Trainer	NA	NA	C	C
Horse Racing/Trotting Instructor	NA	NA	C	C
Horse Racing/Trotting Jockey	NA	NA	D	D
Horse Racing/Trotting Strapper	NA	NA	D	D
Horse Riding Coach or Instructor	NA	NA	C	C
Horse Trainer	NA	NA	C	C
Horticultural Assistant	D	D	D	D
Horticultural Nursery Assistant	D	D	D	D
Horticultural Scientist	C	C	C	C
Horticultural Technical Officer	C	C	C	C
Horticultural Tradesperson	CT	CT	CT	CT
Horticulturist [qualified]	CT	CT	CT	CT
Hospital Administrator [admin only]	A3	A3	A3	A3
Hospital Aide	D	D	D	D
Hospital Diet Supervisor	A3	A3	A3	A3
Hospital Domestic	D	D	D	D
Hospital Food Service Manager	B	B	B	B
Hospital Orderly	D	D	D	D
Hospital Pharmacist	A1	A1	A1	A1
Hospital Wardsman	D	D	D	D
Hospital/Hostel Cleaner	D	D	D	D
Hotel and Motel Front Office Attendant	A3	A3	A3	A3
Hotel Barman	NA	NA	B	B

Job Description	IP/BE	TPD/WOP	Life	CR
Hotel Barperson	NA	NA	B	B
Hotel Bottleshop Attendant [no bar work]	B	B	B	B
Hotel Bouncer	NA	NA	D	D
Hotel Caterer	C	C	C	C
Hotel Chef	C	C	C	C
Hotel Cleaner	D	D	D	D
Hotel Concierge	B	B	B	B
Hotel Housekeeper/Chambermaid	D	D	D	D
Hotel Kitchen Hand	D	D	D	D
Hotel Manager [admin only]	A3	A3	A3	A3
Hotel Manager [bar work included]	NA	NA	B	B
Hotel or Motel Manager	A3	A3	A3	A3
Hotel or Motel Receptionist	A3	A3	A3	A3
Hotel Porter	D	D	D	D
Hotel Proprietor [admin only]	A3	A3	A3	A3
Hotel Proprietor [bar work included]	NA	NA	B	B
Hotel Receptionist	A3	A3	A3	A3
Hotel Service Manager	B	B	B	B
Household Cleaner	D	D	D	D
Househusband	NA	B	B	B
Housemaid/man	D	D	D	D
Houseperson	NA	B	B	B
Housewife	NA	B	B	B
Human Geographer	A3	A3	A3	A3
Human Resource Adviser	A3	A3	A3	A3
Human Resource Clerk	A3	A3	A3	A3
Human Resource Manager [tertiary qualified – income >\$120k]	A1	A1	A1	A1
Human Resource Manager [tertiary qualified – income <\$120k]	A2	A2	A2	A2
Human Resources Consultant	A3	A3	A3	A3
Human Resources Officer	A3	A3	A3	A3
Hunter-Trapper	NA	NA	IC	IC
Hunting Guide	NA	NA	IC	IC
Hydraulic/Water Resources Engineer	A3	A3	A3	A3
Hydrogeologist/Hydrologist	A3	A3	A3	A3
Hydrographer	A3	A3	A3	A3

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Hypnotherapist [qualified]	A3	A3	A3	A3
Illustrator [freelance]	NA	NA	A3	A3
Illustrator [not freelance]	IC	IC	A3	A3
Immigration Officer [admin only]	A3	A3	A3	A3
Import/Export Admin Manager	A3	A3	A3	A3
Import/Export Distribution Manager	A3	A3	A3	A3
Import/Export Sales/Marketing Manager	A3	A3	A3	A3
Importer & Exporter	B	B	B	B
Indigenous Affairs Administrator	A3	A3	A3	A3
Indigenous Affairs Community Liaison Officer	A3	A3	A3	A3
Indigenous Affairs Education Worker	A3	A3	A3	A3
Indigenous Affairs Health Worker	A3	A3	A3	A3
Indigenous Affairs Hospital Liaison Officer	A3	A3	A3	A3
Industrial Biochemist	A2	A2	A2	A2
Industrial Chemist [qualified – hazardous material]	IC	IC	IC	IC
Industrial Chemist [qualified – non hazardous <10% fieldwork]	A2	A2	A2	A2
Industrial Chemist [qualified – non hazardous >10% fieldwork]	B	B	B	B
Industrial Cleaner	E	E	E	E
Industrial Engineer [qualified]	A1	A1	A1	A1
Industrial Engraver	C	C	C	C
Industrial Pharmacist	A1	A1	A1	A1
Industrial Relations Officer	A3	A3	A3	A3
Industrial Screening Audiometrist	A3	A3	A3	A3
Industrial Spray Painter	D	D	D	D
Industrial Textiles Fabricator	C	C	C	C
Information Technology Administrator	A3	A3	A3	A3
Information Technology Customer Support Officer	A3	A3	A3	A3
Information Technology Lecturer	A1	A1	A1	A1
Information Technology Manager [not tertiary qualified]	A3	A3	A3	A3
Information Technology Manager [tertiary qualified]	A2	A2	A2	A2
Information Technology Project Manager [tertiary qualified]	A2	A2	A2	A2
Information Technology Quality Assurance Engineer	A2	A2	A2	A2
Information Technology Sales Assistant	A3	A3	A3	A3
Information Technology Sales Consultant	A3	A3	A3	A3
Information Technology Support Technician	A3	A3	A3	A3

Job Description	IP/BE	TPD/WOP	Life	CR
Information Technology Training Consultant	A2	A2	A2	A2
Inspector [buildings]	B	B	B	B
Inspector [health]	B	B	B	B
Inspector [mining]	IC	IC	B	B
Inspector [other]	IC	IC	B	B
Instructional Designer	A3	A3	A3	A3
Instructor [golf]	NA	NA	B	B
Instructor [sports – unspecified]	NA	NA	B	B
Instructor [swimming]	NA	B	B	B
Instructor [tennis]	NA	NA	B	B
Instrument Maker	C	C	C	C
Instrument Manufacturer	C	C	C	C
Instrument Technician	B	B	B	B
Instrument Technician [mining]	B	B	B	B
Instrument Technician [oil/gas industry]	B	B	B	B
Insulation Contractor	E	E	E	E
Insulation Installer	E	E	E	E
Insurance Adviser	A3	A3	A3	A3
Insurance Agent	A3	A3	A3	A3
Insurance Assessor/Adjuster	A3	A3	A3	A3
Insurance Broker	A3	A3	A3	A3
Insurance Clerk	A3	A3	A3	A3
Insurance Investigator [interviews & surveillance]	B	B	B	B
Insurance Manager	A3	A3	A3	A3
Insurance Officer	A3	A3	A3	A3
Insurance Surveyor	A3	A3	A3	A3
Integration Aide	A3	A3	A3	A3
Intellectual Disability Services Officer	A3	A3	A3	A3
Intensive Care Ambulance Paramedic	D	D	D	D
Intensive Care Specialist	M	M	M	M
Interior decorator [manual work]	CT	CT	CT	CT
Interior decorator [no manual work/sales only]	A3	A3	A3	A3
Interior Designer	A4	A4	A4	A4
Internal Auditor [not qualified]	A3	A3	A3	A3
Internal Auditor [qualified]	A1	A1	A1	A1

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Internet Services and Support Person	A3	A3	A3	A3
Interpreter	A3	A3	A3	A3
Investment Adviser [qualified – income >\$120k]	A1	A1	A1	A1
Investment Analyst [qualified – income >\$120k]	A1	A1	A1	A1
Investment Banker [qualified – income >\$120k]	A1	A1	A1	A1
Jackeroo	NA	NA	E	E
Janitor [not factory]	D	D	D	D
Jazz Musician	NA	NA	A3	A3
Jeweller	B	B	B	B
Jewellery Cutter/Polisher/Setter	B	B	B	B
Jewellery Designer	B	B	B	B
Jillaroo	NA	NA	E	E
Jockey [jumps]	NA	NA	IC	IC
Jockey [not jumps]	NA	NA	D	D
Joiner [qualified]	CT	CT	CT	CT
Joinery Worker [qualified]	CT	CT	CT	CT
Journalist [not salaried – freelance]	NA	IC	B	B
Journalist [salaried – no special hazards]	IC	B	B	B
Journalist [salaried – office/admin only]	A3	A3	A3	A3
Judge	A1	A1	A1	A1
Jumbo Operator	E	E	E	E
Kennel Hand	D	D	D	D
Kennel Proprietor	C	C	C	C
Key Punch Operator	A3	A3	A3	A3
Kiln Operator	E	E	E	E
Kindergarten Teacher	B	B	B	B
Kitchen Attendant	D	D	D	D
Kitchen Hand	D	D	D	D
Kitchen Hand [mining]	D	D	D	D
Kitchen Hand [oil/gas industry]	D	D	D	D
Knitting Machine Operator [not working from home or factory]	C	C	C	C
Lab Assistant	B	B	B	B
Lab Assistant [mining]	B	B	B	B
Lab Assistant [oil/gas industry]	B	B	B	B

Job Description	IP/BE	TPD/WOP	Life	CR
Laboratory Assistant	B	B	B	B
Laboratory Assistant [mining]	B	B	B	B
Laboratory Assistant [oil/gas industry]	B	B	B	B
Laboratory Manager	A3	A3	A3	A3
Laboratory Manager [mining]	A3	A3	A3	A3
Laboratory Manager [oil/gas industry]	A3	A3	A3	A3
Laboratory Technician	B	B	B	B
Laboratory Technician [mining]	B	B	B	B
Laboratory Technician [oil/gas industry]	B	B	B	B
Laboratory Worker	B	B	B	B
Laboratory Worker [mining]	B	B	B	B
Laboratory Worker [oil/gas industry]	B	B	B	B
Labour Market Economist	A1	A1	A1	A1
Labourer [building industry]	E	E	E	E
Labourer [mining]	E	E	E	E
Labourer [oil/gas industry – no offshore]	E	E	E	E
Labourer [oil/gas industry – offshore]	NA	NA	E	E
Laminator	C	C	C	C
Land Broker [admin only]	A3	A3	A3	A3
Land Economist	A1	A1	A1	A1
Land Hydrographer	C	C	C	C
Land Information Officer	A3	A3	A3	A3
Land Information Systems Officer	A3	A3	A3	A3
Land Surveyor	B	B	B	B
Landcare Worker	D	D	D	D
Landscape Architect [manual work]	D	D	D	D
Landscape Architect [no manual work]	A3	A3	A3	A3
Landscape Gardener	D	D	D	D
Lapidarist	B	B	B	B
Laser Operator – Engineering Fabrication	C	C	C	C
Laser Operator – Engineering Mechanical	C	C	C	C
Lathe Operator [trade qualified]	CT	CT	CT	CT
Laundry Worker	D	D	D	D
Laundry/Laundromat Staff	D	D	D	D
Law Clerk	A3	A3	A3	A3

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Lawn-mower Mechanic	C	C	C	C
Lawnmower Sales & Service	B	B	B	B
Lawnmowing Contractor	D	D	D	D
Lawyer	A1	A1	A1	A1
Leadlight Worker	C	C	C	C
Leaflet or Newspaper Deliverer	NA	NA	B	B
Leather Craftsperson	B	B	B	B
Leather Goods Maker	B	B	B	B
Lecturer [university]	A1	A1	A1	A1
Legal Secretary	A3	A3	A3	A3
Lending Officer [credit/loans officer]	A3	A3	A3	A3
Liaison Officer [admin only]	A3	A3	A3	A3
Librarian	A3	A3	A3	A3
Library Assistant	A3	A3	A3	A3
Library Technician	A3	A3	A3	A3
Licensed Club Manager [admin only]	A3	A3	A3	A3
Licensed Club Manager [bar work included]	NA	NA	B	B
Life Science Technician	B	B	B	B
Life Scientist	B	B	B	B
Lifeguard	NA	NA	B	B
Lifesaver	NA	NA	B	B
Lift Electrician	CT	CT	CT	CT
Lift Installer [trade qualified]	CT	CT	CT	CT
Lift Mechanic [trade qualified]	CT	CT	CT	CT
Lighting Designer	B	B	B	B
Lighting Technician	CT	CT	CT	CT
Linemarker	D	D	D	D
Linesman [< 10m]	E	E	E	E
Linesman [> 10m]	NA	NA	E	E
Lineworker [< 10m]	E	E	E	E
Lineworker [> 10m]	NA	NA	E	E
Linguistic Anthropologist	A3	A3	A3	A3
Linoleum & Carpet Layer	E	E	E	E
Linotype Operator	C	C	C	C
Liquidator & Receiver [admin only]	A3	A3	A3	A3

Job Description	IP/BE	TPD/WOP	Life	CR
Lithographer	B	B	B	B
Livestock Transport Driver	E	E	E	E
Loader Operator	E	E	E	E
Loans Officer	A3	A3	A3	A3
Locksmith	C	C	C	C
Logger	NA	NA	E	E
Logging Plant Operator	NA	NA	E	E
Logging Truck Driver [<500k radius]	E	E	E	E
Logging Truck Driver [>500k radius]	NA	NA	E	E
Logistics Officer [admin only]	A3	A3	A3	A3
Long Wall Co-ordinator [mining <10% fieldwork]	A3	A3	A3	A3
Long Wall Co-ordinator [mining >10% fieldwork]	B	B	B	B
Loss Adjuster/Assessor	A3	A3	A3	A3
Loss Assessor/Adjuster	A3	A3	A3	A3
Lotteries Agent	B	B	B	B
Luggage Porter	D	D	D	D
Machine Operator [factory]	NA	NA	E	E
Machinery Agent & Merchant	B	B	B	B
Machinist [clothing – not working from home]	C	C	C	C
Machinist [clothing – working from home]	NA	NA	C	C
Machinist [trade qualified – metal/wood]	CT	CT	CT	CT
Magician	NA	NA	A3	A3
Magistrate	A1	A1	A1	A1
Mail Contractor/Sorter	B	B	B	B
Maintenance Planner [mining <10% fieldwork]	A3	A3	A3	A3
Maintenance Planner [mining >10% fieldwork]	B	B	B	B
Maintenance Planner [oil/gas industry <10% fieldwork]	A3	A3	A3	A3
Maintenance Planner [oil/gas industry >10% fieldwork]	B	B	B	B
Maintenance Superintendant [<20% manual]	B	B	B	B
Maintenance Superintendant [>20% manual]	D	D	D	D
Maintenance Superintendant [mining <20% manual]	B	B	B	B
Maintenance Superintendant [mining >20% manual]	D	D	D	D
Maintenance Superintendant [oil/gas industry <20% manual]	B	B	B	B
Maintenance Superintendant [oil/gas industry >20% manual]	D	D	D	D
Maintenance Supervisor [<20% manual]	B	B	B	B

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Maintenance Supervisor [>20% manual]	D	D	D	D
Maintenance Supervisor [mining <20% manual]	B	B	B	B
Maintenance Supervisor [mining >20% manual]	D	D	D	D
Maintenance Supervisor [oil/gas industry <20% manual]	B	B	B	B
Maintenance Supervisor [oil/gas industry >20% manual]	D	D	D	D
Maitre d'	B	B	B	B
Make Up Artist	IC	B	B	B
Management Accountant [degree qualified]	A1	A1	A1	A1
Management Consultant	A3	A3	A3	A3
Management Rights Owner [office only]	A3	A3	A3	A3
Manager [admin – office only]	A3	A3	A3	A3
Manager [admin only/tertiary qualified/income >\$120k]	A1	A1	A1	A1
Managing Director [admin only/tertiary qualified/income >\$120k]	A1	A1	A1	A1
Manicurist [not working from home]	B	B	B	B
Manicurist [working from home]	NA	NA	B	B
Marine Botanist	B	B	B	B
Marine Engineer	IC	IC	C	C
Marine Scientist	A2	A2	A2	A2
Marine Surveyor	B	B	B	B
Marine Underwriter	A3	A3	A3	A3
Marine/Shipping Crew	NA	NA	IC	IC
Marine/Shipping Dockworkers	E	E	E	E
Maritime Engineer [qualified – land based]	A1	A1	A1	A1
Market Analyst [not interviewing – tertiary qualified]	A1	A1	A1	A1
Market Gardener	D	D	D	D
Market Research Analyst [not interviewing – tertiary qualified]	A1	A1	A1	A1
Market Research Interviewer [office only]	A3	A3	A3	A3
Market Researcher [office only]	A3	A3	A3	A3
Marketing Coordinator	A3	A3	A3	A3
Marketing Manager [not tertiary qualified]	A3	A3	A3	A3
Marketing Manager [tertiary qualified]	A1	A1	A1	A1
Marriage Counsellor	A3	A3	A3	A3
Massage Therapist [remedial or other – not working from home]	D	D	D	D
Massage Therapist [remedial or other – working from home]	NA	NA	E	E

Job Description	IP/BE	TPD/WOP	Life	CR
Masseur [not working from home]	D	D	D	D
Masseur [working from home]	NA	NA	E	E
Masseuse [not working from home]	D	D	D	D
Masseuse [working from home]	NA	NA	E	E
Mathematical Geologist	A1	A1	A1	A1
Mathematical Statistician	A1	A1	A1	A1
Mathematician	A1	A1	A1	A1
Matron [senior nurse]	B	B	B	B
Meat Boner and Slicer	NA	NA	E	E
Meat Inspector	B	B	B	B
Meat Packer	NA	NA	E	E
Meat Process Worker	NA	NA	E	E
Meat Retailer	B	B	B	B
Meat Worker	NA	NA	E	E
Mechanic – Apprentice	D	D	D	D
Mechanic [qualified]	CT	CT	CT	CT
Mechanic [qualified – mining]	CT	CT	CT	CT
Mechanic [qualified – oil/gas industry]	CT	CT	CT	CT
Mechanic [trade qualified]	CT	CT	CT	CT
Mechanical Engineer [tertiary qualified]	A1	A1	A1	A1
Mechanical Engineering Draftsperson	A4	A4	A4	A4
Mechanical Engineering Technician	B	B	B	B
Mechanical Fitter	CT	CT	CT	CT
Mechanical Fitter [mining]	CT	CT	CT	CT
Mechanical Fitter [oil/gas industry]	CT	CT	CT	CT
Media Presenter	NA	NA	A3	A3
Media Producer	A3	A3	A3	A3
Medical Administrator	A3	A3	A3	A3
Medical and Health Physicist	A1	A1	A1	A1
Medical Diagnostic Radiographer	A4	A4	A4	A4
Medical Imaging Technologist	A3	A3	A3	A3
Medical Laboratory Scientist	A1	A1	A1	A1
Medical Laboratory Technician	B	B	B	B
Medical Practitioner	M	M	M	M
Medical Radiation Therapist	A4	A4	A4	A4

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Medical Receptionist	A3	A3	A3	A3
Medical Record Coder	A3	A3	A3	A3
Medical Records Administrator	A3	A3	A3	A3
Medical Registrar	M	M	M	M
Medical Scientist	A1	A1	A1	A1
Medical Secretary	A3	A3	A3	A3
Medical Therapeutic Radiographer	A4	A4	A4	A4
Member of Parliament	A3	A3	A3	A3
Merchant Banker [tertiary qualified]	A1	A1	A1	A1
Merchant Mariner	NA	NA	IC	IC
Merchant Seafarer	NA	NA	IC	IC
Metal Fabricator	D	D	D	D
Metal Industry [scrap dealer]	E	E	E	E
Metal Industry [sheet metal workers]	D	D	D	D
Metal Industry [skilled supervisor – trade qualified]	CT	CT	CT	CT
Metal Press Operator	NA	NA	E	E
Metallurgical Engineer [tertiary qualified]	A1	A1	A1	A1
Metallurgical Technician	B	B	B	B
Metallurgist [qualified – <10% field work]	A1	A1	A1	A1
Metallurgist [qualified – >10% field work]	B	B	B	B
Meteorological Technical Officer	A3	A3	A3	A3
Meteorologist [minimal field work]	A1	A1	A1	A1
Meter Reader	B	B	B	B
Methods Engineer	A1	A1	A1	A1
Microbiological Engineer	A1	A1	A1	A1
Microbiologist	A1	A1	A1	A1
Midwife	B	B	B	B
Migration Agent	A3	A3	A3	A3
Military Personnel [all ranks]	NA	NA	D	IC
Milk Bar Employee	B	B	B	B
Milk Bar Manager/Proprietor	B	B	B	B
Milk Man	D	D	D	D
Milk Vendor	D	D	D	D
Mill Operator [mining]	E	E	E	E
Milliner	B	B	B	B

Job Description	IP/BE	TPD/WOP	Life	CR
Mine Deputy	B	B	B	B
Mine Manager [degree qualified – <10% fieldwork]	A1	A1	A1	A1
Mine Manager [degree qualified – >10% fieldwork]	B	B	B	B
Mine Manager [<10% fieldwork]	A3	A3	A3	A3
Mine Manager [>10% field work]	B	B	B	B
Mine Site Geologist [<10% fieldwork]	A1	A1	A1	A1
Mine Site Geologist [>10% fieldwork]	A2	A2	A2	A2
Miner [no face work]	E	E	E	E
Minerals Process Engineer [tertiary qualified]	A1	A1	A1	A1
Mining [admin only]	A3	A3	A3	A3
Mining Inspector	B	B	B	B
Mining Driver	D	D	D	D
Mining Electrician	CT	CT	CT	CT
Mining Engineer [<10% field work]	A1	A1	A1	A1
Mining Engineer [>10% field work]	B	B	B	B
Mining Mechanic	CT	CT	CT	CT
Mining Supervisor	C	C	C	C
Mining Surface Worker [no explosives]	E	E	E	E
Mining Surveyor	B	B	B	B
Minister of Religion [no overseas work]	A3	A3	A3	A3
Mixed Crop and/or Livestock Farmer	NA	NA	E	E
Mobile Patrol Guard	NA	NA	D	D
Mobile Plant Operator	E	E	E	E
Mobile Plant Operator [mining]	E	E	E	E
Mobile Plant Operator [oil/gas industry]	E	E	E	E
Mobile Plant Supervisor [<20% manual]	C	C	C	C
Mobile Plant Supervisor [>20% manual]	E	E	E	E
Mobile Plant Supervisor [mining <20% manual]	C	C	C	C
Mobile Plant Supervisor [mining >20% manual]	E	E	E	E
Mobile Plant Supervisor [oil/gas industry <20% manual]	C	C	C	C
Mobile Plant Supervisor [oil/gas industry >20% manual]	E	E	E	E
Model	NA	NA	A3	A3
Model Maker	B	B	B	B
Molecular Biologist	A2	A2	A2	A2
Motel Cleaner	D	D	D	D

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Motel Manager [admin only]	A3	A3	A3	A3
Motel Proprietor [admin only]	A3	A3	A3	A3
Motel Staff [admin]	A3	A3	A3	A3
Motel Staff [office]	A3	A3	A3	A3
Motel Staff [other]	D	D	D	D
Motor Body Builder [qualified]	CT	CT	CT	CT
Motor Cycle Courier	E	E	E	E
Motor Industry Spare Parts & Salesperson	B	B	B	B
Motor Vehicle Assembly Line Worker	E	E	E	E
Motor Vehicle Dealer	A3	A3	A3	A3
Motor Vehicle Detailer	D	D	D	D
Motor Vehicle Licence Examiner	B	B	B	B
Motor Vehicle Parts and Accessories Representative	B	B	B	B
Motor Vehicle Parts Interpreter	B	B	B	B
Motorcycle Mechanic	CT	CT	CT	CT
Moulder/Coremaker	D	D	D	D
Movie Director	NA	NA	A3	A3
Multimedia Designer	A3	A3	A3	A3
Multimedia Developer	A3	A3	A3	A3
Multimedia Programmer [not qualified]	A3	A3	A3	A3
Multimedia Programmer [qualified]	A2	A2	A2	A2
Museum Attendant	B	B	B	B
Museum Curator	A3	A3	A3	A3
Museum Officer	B	B	B	B
Museum Technician	B	B	B	B
Music Arranger	IC	IC	A3	A3
Music Director	IC	IC	A3	A3
Music Teacher [private]	NA	B	B	B
Music Teacher [school]	B	B	B	B
Musical Instrument Maker & Repairer	C	C	C	C
Musical Instrument Repairer	C	C	C	C
Musician [other]	NA	NA	A3	A3
Musterer	NA	NA	E	E
Myotherapist	A3	A3	A3	A3
Nail Technician	B	B	B	B

Job Description	IP/BE	TPD/WOP	Life	CR
Nanny	IC	IC	B	B
Nanotechnologist	A1	A1	A1	A1
Narrator	IC	IC	A3	A3
National Parks and Wildlife Ranger	D	D	D	D
Natural Medicine Practitioner	A3	A3	A3	A3
Natural Resource Manager	A3	A3	A3	A3
Natural Therapist	A3	A3	A3	A3
Naturopath	A3	A3	A3	A3
Navy Officer	NA	NA	IC	IC
Navy Personnel [seagoing]	NA	NA	IC	IC
Navy Personnel [shore duties only]	IC	IC	A3	A3
Navy Pilot – Officer	NA	NA	IC	IC
Navy Pilot – Sailor	NA	NA	IC	IC
Navy Sailor	NA	NA	IC	IC
Network Administrator	A3	A3	A3	A3
Network Analyst [qualified]	A2	A2	A2	A2
Network Designer [qualified]	A2	A2	A2	A2
Network Programmer [qualified]	A2	A2	A2	A2
Network Support Person	A3	A3	A3	A3
Network/Systems Engineer [qualified]	A2	A2	A2	A2
Neurologist	M	M	M	M
Neurosurgeon	M	M	M	M
News Reader	NA	NA	A3	A3
News Reporter [salaried – no special hazards]	NA	NA	B	B
Newsagent	B	B	B	B
Newsagent Employee	B	B	B	B
Newsagent Manager/Proprietor	B	B	B	B
Newspaper or Periodical Editor	A3	A3	A3	A3
Night Club Manager/Owner	IC	B	B	B
Not working	NA	NA	A3	A3
Novelist	NA	NA	A3	A3
Noxious Weeds and Pest Inspector	B	B	B	B
Nuclear Medicine Technologist	A3	A3	A3	A3
Nuclear/Particle Physicist	A1	A1	A1	A1
Nurse – Division 1	C	C	C	C

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Nurse – Division 1/Registered Nurse	C	C	C	C
Nurse – Division 2	D	D	D	D
Nurse [aide]	D	D	D	D
Nurse [dental]	B	B	B	B
Nurse [educator – fully qualified: admin only]	A3	A3	A3	A3
Nurse [general – division 1 qualified]	C	C	C	C
Nurse [general – enrolled]	D	D	D	D
Nurse [geriatric]	C	C	C	C
Nurse [matron]	B	B	B	B
Nurse [midwife – qualified]	B	B	B	B
Nurse [other]	IC	C	C	C
Nurse [psychiatric/mental care]	NA	C	C	C
Nurse [Royal Flying Doctor Service]	NA	NA	C	C
Nurse [theatre only]	B	B	B	B
Nurse Manager	B	B	B	B
Nurse Researcher	B	B	B	B
Nursery Assistant	D	D	D	D
Nursery Worker	D	D	D	D
Nurseryman [qualified]	C	C	C	C
Nurseryperson [qualified]	C	C	C	C
Nursing Assistant	D	D	D	D
Nursing Clinical Director	B	B	B	B
Nursing Support Worker	D	D	D	D
Nutrition Assistant	B	B	B	B
Nutritionist	A3	A3	A3	A3
Obstetrician	M	M	M	M
Obstetrician and Gynaecologist	M	M	M	M
Obstetrician/Gynaecologist	M	M	M	M
Occupational Health and Safety Adviser	A3	A3	A3	A3
Occupational Health and Safety Coordinator [<20% field work]	A3	A3	A3	A3
Occupational Health and Safety Coordinator [>20% field work]	B	B	B	B
Occupational Health and Safety Coordinator [mining <20% field work]	A3	A3	A3	A3
Occupational Health and Safety Coordinator [mining >20% field work]	B	B	B	B

Job Description	IP/BE	TPD/WOP	Life	CR
Occupational Health and Safety Coordinator [oil/gas industry <20% field work]	A3	A3	A3	A3
Occupational Health and Safety Coordinator [oil/gas industry >20% field work]	B	B	B	B
Occupational Health and Safety Officer [<20% field work]	A3	A3	A3	A3
Occupational Health and Safety Officer [>20% field work]	B	B	B	B
Occupational Health and Safety Officer [mining <20% field work]	A3	A3	A3	A3
Occupational Health and Safety Officer [mining >20% field work]	B	B	B	B
Occupational Health and Safety Officer [oil/gas industry <20% field work]	A3	A3	A3	A3
Occupational Health and Safety Officer [oil/gas industry >20% field work]	B	B	B	B
Occupational Therapist	A3	A3	A3	A3
Occupational Therapy Aide	A3	A3	A3	A3
Occupational/Industrial Hygienist	A3	A3	A3	A3
Ocean Engineer	IC	IC	A1	A1
Ocean Hydrographer	IC	IC	A4	A4
Oenologist	A3	A3	A3	A3
Office Administrator	A3	A3	A3	A3
Office Cashier	A3	A3	A3	A3
Office Cleaner	D	D	D	D
Office Equipment & Machine Repairer	C	C	C	C
Office Equipment & Machine Supplier	B	B	B	B
Office Machine Technician	C	C	C	C
Office Manager [>10% supervision of manual workers]	B	B	B	B
Office Manager [admin duties only]	A3	A3	A3	A3
Office Worker [>10% manual duties]	B	B	B	B
Office Worker [admin duties only]	A3	A3	A3	A3
Offset Printer	C	C	C	C
Offshore Construction Diver	NA	NA	IC	IC
Offshore Engineer	IC	IC	IC	IC
Onshore Construction Diver	NA	NA	IC	IC
Open-cut Miner	E	E	E	E
Operating Theatre Technician	B	B	B	B
Ophthalmologist	M	M	M	M
Optical Dispenser	B	B	B	B

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Optical Mechanic	B	B	B	B
Optical Physicist	A1	A1	A1	A1
Optical Technician	B	B	B	B
Optician	A3	A3	A3	A3
Optometrist	A2	A2	A2	A2
Oral/Maxillofacial Surgeon	M	M	M	M
Orchardist	NA	C	C	C
Order Clerk	A3	A3	A3	A3
Organisation and Methods Analyst	A3	A3	A3	A3
Organisational Psychologist	M	M	M	M
Orientation and Mobility [Guide Dog] Instructor	B	B	B	B
Orientation and Mobility Instructor	B	B	B	B
Orientation and Mobility Teacher	B	B	B	B
Orthodontist	M	M	M	M
Orthopaedic Surgeon	M	M	M	M
Orthoptist	M	M	M	M
Orthotist/Prosthetist	B	B	B	B
Osteopath [tertiary qualified]	A4	A4	A4	A4
Osteopath [other]	A4	A4	A4	A4
Otorhinolaryngologist	M	M	M	M
Out of School Hours Care Worker	NA	NA	B	B
Outboard Motor Mechanic	CT	CT	CT	CT
Outdoor Adventure Instructor	NA	NA	IC	IC
Outdoor Adventure Leader	NA	NA	IC	IC
Outdoor Power Equipment Mechanic	CT	CT	CT	CT
Out-of-school Services Worker	NA	NA	B	B
PA	A3	A3	A3	A3
Paediatric Dentist	M	M	M	M
Paediatric Surgeon	M	M	M	M
Paediatrician	M	M	M	M
Painter [> 10m]	NA	NA	C	C
Painter [fine arts]	IC	IC	B	B
Painter [not qualified up to 10m]	D	D	D	D
Painter [qualified up to 10m]	CT	CT	CT	CT
Painter [visual arts]	IC	IC	B	B

Job Description	IP/BE	TPD/WOP	Life	CR
Painter and Decorator [> 10m]	NA	NA	C	C
Painter and Decorator [up to 10m]	CT	CT	CT	CT
Palaeontologist	B	B	B	B
Panel Beater [not qualified]	D	D	D	D
Panel Beater [qualified]	CT	CT	CT	CT
Paper and Pulp Mill Operator	E	E	E	E
Paper and Pulp Mill Worker	E	E	E	E
Paper Machine Operator	E	E	E	E
Paper Products Machine Operator	E	E	E	E
Para Planner	A3	A3	A3	A3
Paralegal	A3	A3	A3	A3
Paramedic/Advanced Life Support Officer	D	D	D	D
Parcel Post Officer	C	C	C	C
Park Ranger	D	D	D	D
Parking Attendant [car park]	E	E	E	E
Parking Enforcement Officers	D	D	D	D
Parking Inspector	D	D	D	D
Parking/Ticket Inspector	D	D	D	D
Parliamentarian	A3	A3	A3	A3
Parole or Probation Officer	B	B	B	B
Passenger Coach Driver [interstate]	D	D	D	D
Passenger Coach Driver [local]	C	C	C	C
Passenger Service Assistant	B	B	B	B
Pastry Cook [qualified]	C	C	C	C
Pastry Cook's Assistant	D	D	D	D
Patent Examiner	A3	A3	A3	A3
Pathologist	M	M	M	M
Pathology Technical Officer	A3	A3	A3	A3
Pathology Technician	A3	A3	A3	A3
Patient Service Assistant	D	D	D	D
Pattern Maker [footwear]	B	B	B	B
Pattern Maker [foundry moulds etc.]	E	E	E	E
Paver	E	E	E	E
Paving and Surfacing Labourer	E	E	E	E
Paving Contractor	E	E	E	E

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Paving Plant Operator	E	E	E	E
Pawnbroker	B	B	B	B
Payroll Clerk	A3	A3	A3	A3
Periodontist	M	M	M	M
Personal Assistant	A3	A3	A3	A3
Personal Care Assistant	D	D	D	D
Personal Care Worker [not qualified]	D	D	D	D
Personal Care Worker [qualified]	C	C	C	C
Personal Computer (PC) User Support Person	A3	A3	A3	A3
Personal Trainer [not qualified]	NA	NA	D	D
Personal Trainer [qualified]	D	D	D	D
Personnel Clerk	A3	A3	A3	A3
Personnel Manager	A3	A3	A3	A3
Personnel Officer	A3	A3	A3	A3
Pest and Weed Controller	D	D	D	D
Pest Controller	D	D	D	D
Pest Exterminator	D	D	D	D
Pest Management Technician	D	D	D	D
Pest or Weed Controller	D	D	D	D
Pet Groomer	D	D	D	D
Pet Shop Attendant	B	B	B	B
Pet Shop Owner/Dealer [domestic pets only – not exotic]	B	B	B	B
Petfood Processing Machine Operator	E	E	E	E
Petroleum and Gas Plant Operator [offshore]	NA	NA	IC	IC
Petroleum and Gas Plant Operator [onshore]	IC	IC	E	E
Petroleum Engineer [other]	IC	IC	IC	IC
Petroleum Engineer [qualified/onshore/office only]	A1	A1	A1	A1
Petroleum Geologist [onshore/office only]	A1	A1	A1	A1
Petroleum Geologist [other]	IC	IC	IC	IC
Pharmaceutical Representative	B	B	B	B
Pharmacist	A1	A1	A1	A1
Pharmacologist	A1	A1	A1	A1
Pharmacy Assistant	B	B	B	B
Pharmacy Sales Assistant	B	B	B	B
Phlebotomist	A3	A3	A3	A3

Job Description	IP/BE	TPD/WOP	Life	CR
Photoengraver	B	B	B	B
Photographer [aerial photographer]	NA	NA	IC	IC
Photographer [mainly studio]	A4	A4	A4	A4
Photographer [other – no special hazards]	IC	B	B	B
Photographic Dealer	B	B	B	B
Photographic Developer	B	B	B	B
Photographic Developer and Printer	B	B	B	B
Photographic Processor	B	B	B	B
Phys Ed Teacher	B	B	B	B
Physical Education Teacher	B	B	B	B
Physical Fitness Instructor	NA	NA	B	B
Physical Geographer	A1	A1	A1	A1
Physician	M	M	M	M
Physicist	A1	A1	A1	A1
Physiologist	A4	A4	A4	A4
Physiotherapist	A4	A4	A4	A4
Physiotherapy Aide	B	B	B	B
Piano Manufacturer & Repairer	C	C	C	C
Piano Repairer	C	C	C	C
Piano Technician	C	C	C	C
Piano Tuner	B	B	B	B
Picture Framer	C	C	C	C
Pig Farmer	NA	NA	C	C
Piggery Worker	NA	NA	C	C
Pilot [commercial airline]	NA	NA	A3	A3
Pilot [other]	NA	NA	IC	IC
Pilot [RFDS]	NA	NA	A3	A3
Pilot Vehicle Operator	C	C	C	C
Pipelayer [onshore only]	E	E	E	E
Pipeline Supervisor	D	D	D	D
Pipeline Supervisor [mining]	D	D	D	D
Pipeline Supervisor [oil/gas industry – no offshore]	D	D	D	D
Pipeline Supervisor [oil/gas industry – offshore]	NA	NA	D	D
Pipeline Worker	E	E	E	E
Pipeline Worker [oil/gas industry – no offshore]	E	E	E	E

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Pipeline Worker [oil/gas industry – offshore]	NA	NA	E	E
Plant Ecologist	B	B	B	B
Plant Operator [equipment]	E	E	E	E
Plant Pathologist	A3	A3	A3	A3
Plant Physiologist	A3	A3	A3	A3
Plant Scientist	A2	A2	A2	A2
Plant Taxonomist	A3	A3	A3	A3
Plasterer [not qualified]	E	E	E	E
Plasterer [qualified]	D	D	D	D
Plastic and Reconstructive Surgeon	M	M	M	M
Plastic Processing Machine Operator	NA	NA	E	E
Plastics and Composites Processor	NA	NA	E	E
Plastics Assembler	NA	NA	E	E
Plastics Fabricator or Welder	D	D	D	D
Plastics Factory Worker	NA	NA	E	E
Plastics Technician	C	C	C	C
Plumber [apprentice]	D	D	D	D
Plumber [qualified – not roof]	CT	CT	CT	CT
Plumber [qualified – mining]	CT	CT	CT	CT
Plumber [qualified – oil/gas industry]	CT	CT	CT	CT
Plumber [roof]	E	E	E	E
Plumbing Inspector	B	B	B	B
Podiatrist	A4	A4	A4	A4
Police	NA	NA	B	B
Police Liaison Officer [office only]	A3	A3	A3	A3
Police Officer	NA	NA	B	B
Police Officer – Australian Federal Police	NA	NA	B	B
Policy Analyst	A3	A3	A3	A3
Policy and Planning Manager	A3	A3	A3	A3
Political Scientist	A2	A2	A2	A2
Politician	A3	A3	A3	A3
Pool Attendant	D	D	D	D
Porter – Hotel/Motel	D	D	D	D
Porter [airline]	NA	NA	D	D
Porter [not airline]	D	D	D	D

Job Description	IP/BE	TPD/WOP	Life	CR
Post Office Manager	A3	A3	A3	A3
Postal Delivery Officer	C	C	C	C
Postal Services Clerk [admin only]	A3	A3	A3	A3
Postal Services Officer	B	B	B	B
Postal Sorting Officer	B	B	B	B
Postal Transport Officer	C	C	C	C
Postman	C	C	C	C
Potter or Ceramic Artist	NA	NA	B	B
Potter/Ceramicist	NA	NA	B	B
Poultry Farm Hand	NA	NA	C	C
Poultry Farm Worker	NA	NA	C	C
Poultry Farmer	NA	NA	C	C
Poultry Process Worker	E	E	E	E
Poultry Processor	E	E	E	E
Powder Coater	D	D	D	D
Power Generation Plant Operator	D	D	D	D
Practice Nurse	B	B	B	B
Precision Instrument Maker and Repairer	C	C	C	C
Precision Instrumentation Tradesperson	C	C	C	C
Pre-primary School Teacher	B	B	B	B
Preschool Aide	B	B	B	B
Preschool Teacher	B	B	B	B
Pressure Welder	D	D	D	D
Priest [no overseas work]	A3	A3	A3	A3
Priest [overseas work]	IC	IC	IC	IC
Primary Health Organisation Manager	A3	A3	A3	A3
Primary Metallurgical Technician	B	B	B	B
Primary Products Inspector	B	B	B	B
Primary School Teacher	A3	A3	A3	A3
Primary Teacher	A3	A3	A3	A3
Principal [teacher]	A1	A1	A1	A1
Print Finisher	C	C	C	C
Print Finishing Artist	C	C	C	C
Printer	C	C	C	C
Printer's Assistant	D	D	D	D

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Printing Hand	D	D	D	D
Printing Machinist	C	C	C	C
Printmaker	C	C	C	C
Prison Officer	NA	NA	C	C
Prison Warden/Guard	NA	NA	C	C
Private Art Teacher	NA	NA	A3	A3
Private Detective [other]	NA	NA	B	B
Private Detective [surveillance & interviews only]	B	B	B	B
Private Investigator [other]	NA	NA	B	B
Private Investigator [surveillance & interviews only]	B	B	B	B
Private Music Teacher	NA	B	B	B
Probation Officer/Parole Officer	B	B	B	B
Process Server [courts]	B	B	B	B
Process Technician	B	B	B	B
Process Worker	E	E	E	E
Produce Merchant	C	C	C	C
Producer [film/stage]	IC	IC	A3	A3
Producer [television/radio]	A3	A3	A3	A3
Product Assembler	E	E	E	E
Product Designer	A3	A3	A3	A3
Product Examiner	B	B	B	B
Product Grader	B	B	B	B
Production Assistant [film/stage]	IC	IC	A3	A3
Production Assistant [television/radio]	A3	A3	A3	A3
Production Crew Member	IC	IC	D	D
Production Manager [manufacturing]	B	B	B	B
Production Manager [mining]	IC	IC	B	B
Production or Plant Engineer	B	B	B	B
Production Supervisor or Manager [clothing/soft furnishing]	B	B	B	B
Production Tooling Designer	B	B	B	B
Production Worker	E	E	E	E
Professional Sports Coach	NA	NA	B	B
Professional Sportsperson	NA	NA	B	B
Professor [university]	A1	A1	A1	A1
Program Director [television/radio]	A3	A3	A3	A3

Job Description	IP/BE	TPD/WOP	Life	CR
Program or Project Administrator	A3	A3	A3	A3
Programmer [games development]	A3	A3	A3	A3
Programmer [not qualified – information technology]	A3	A3	A3	A3
Programmer [not qualified – computer]	A3	A3	A3	A3
Programmer [qualified – information technology]	A2	A2	A2	A2
Programmer [qualified – computer]	A2	A2	A2	A2
Programmer/Analyst [not qualified – computer]	A3	A3	A3	A3
Programmer/Analyst [qualified – computer]	A2	A2	A2	A2
Project Engineer	IC	IC	B	B
Project Manager [office only]	A3	A3	A3	A3
Projectionist [film/television]	B	B	B	B
Proof Reader	A3	A3	A3	A3
Property Broker	A3	A3	A3	A3
Property Conveyancer	A3	A3	A3	A3
Property Developer	IC	IC	A3	A3
Property Manager [admin only]	A3	A3	A3	A3
Property Manager [other]	B	B	B	B
Property Valuer	A3	A3	A3	A3
Prosthetic/Orthotic Technician	B	B	B	B
Prosthetist/Orthotist	B	B	B	B
Prosthodontist	M	M	M	M
Psychiatrist	M	M	M	M
Psychologist	M	M	M	M
Psychotherapist	M	M	M	M
Public Affairs Officer	A3	A3	A3	A3
Public Health Consultant	A3	A3	A3	A3
Public Relations Manager	A3	A3	A3	A3
Public Relations Officer	A3	A3	A3	A3
Publican [bar work]	NA	NA	C	C
Publican [no bar work]	B	B	B	B
Publicity Agent	A3	A3	A3	A3
Publicity Officer	A3	A3	A3	A3
Publisher	A3	A3	A3	A3
Pulp Mill Operator	E	E	E	E
Puppeteer/Ventriloquist	NA	NA	B	B

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Purchasing Officer	A3	A3	A3	A3
Pyrotechnician	NA	NA	D	IC
Quality Assurance Inspector	B	B	B	B
Quality Control Officer	B	B	B	B
Quantity Surveyor [admin/office only]	A3	A3	A3	A3
Quarantine Inspector	B	B	B	B
Quarantine Officer	B	B	B	B
Quarry Manager [<10% fieldwork]	A3	A3	A3	A3
Quarry Manager [>10% fieldwork]	B	B	B	B
Quarry Manager [degree qualified <10% fieldwork]	A1	A1	A1	A1
Quarry Manager [degree qualified >10% fieldwork]	B	B	B	B
Quarry Worker	E	E	E	E
Quarry Worker [mining]	E	E	E	E
Radiation Therapist	A4	A4	A4	A4
Radiator Fitter	D	D	D	D
Radiator Repairer	D	D	D	D
Radio Administrator	A3	A3	A3	A3
Radio Announcer	NA	NA	A3	A3
Radio Despatcher [non military]	A3	A3	A3	A3
Radio Director	A3	A3	A3	A3
Radio Engineer [office]	A3	A3	A3	A3
Radio Presenter	NA	NA	A3	A3
Radio Producer	A3	A3	A3	A3
Radio Technician	B	B	B	B
Radiographer	A4	A4	A4	A4
Radiologist	M	M	M	M
Railway Inspector [ticket only]	B	B	B	B
Railway Maintenance Worker	E	E	E	E
Railway Worker [guard]	D	D	D	D
Railway Worker [shunter]	E	E	E	E
Railway Worker [station assistant]	B	B	B	B
Railway Worker [station master]	B	B	B	B
Railway Worker [ticket collector]	B	B	B	B
Railway Worker [track laying]	E	E	E	E
Railway Worker [train driver]	NA	NA	D	D

Job Description	IP/BE	TPD/WOP	Life	CR
Real Estate Agent	A3	A3	A3	A3
Real Estate Auctioneer	A3	A3	A3	A3
Real Estate Consultant	A3	A3	A3	A3
Real Estate Principal	A3	A3	A3	A3
Real Estate Property Manager [office only]	A3	A3	A3	A3
Real Estate Valuer	A3	A3	A3	A3
Receptionist	A3	A3	A3	A3
Records Manager	A3	A3	A3	A3
Recruitment Consultant	A3	A3	A3	A3
Refinery Supervisor [oil/gas industry – no offshore]	E	E	E	E
Refinery Supervisor [oil/gas industry – offshore]	NA	NA	E	E
Refrigeration Mechanics	CT	CT	CT	CT
Refrigeration Repairer	CT	CT	CT	CT
Refrigeration Technician	CT	CT	CT	CT
Rehabilitation Counsellor	A3	A3	A3	A3
Remedial Therapist [massage & other – not at home]	D	D	D	D
Remote Sensing Surveyor	B	B	B	B
Removalist	E	E	E	E
Renal Physician	M	M	M	M
Renderer [cement]	E	E	E	E
Repairer [television/radio]	C	C	C	C
Repairman [television/radio]	C	C	C	C
Reporter [no overseas work]	NA	NA	B	B
Repossession Agent	C	C	C	C
Research Analyst	A3	A3	A3	A3
Research and Development Manager	A3	A3	A3	A3
Research Biochemist	A2	A2	A2	A2
Research Chemist	A2	A2	A2	A2
Resident Medical Officer	M	M	M	M
Residential Care Worker [not qualified]	D	D	D	D
Residential Care Worker [qualified]	C	C	C	C
Resort Manager [no manual duties]	A3	A3	A3	A3
Resource Economist	A1	A1	A1	A1
Restaurant Manager	B	B	B	B
Restaurant Proprietor	B	B	B	B

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Re-stumper	E	E	E	E
Retail Buyer	A4	A4	A4	A4
Retail Manager [no manual duties]	A4	A4	A4	A4
Retail Pharmacist	A1	A1	A1	A1
Retail Supervisor	B	B	B	B
Rheumatologist	M	M	M	M
Rigger [building industry – up to 10 metres]	E	E	E	E
Road construction worker	E	E	E	E
Road Roller Operator	E	E	E	E
Roadie/Stage Hand [bands]	NA	NA	D	D
Roof Plumber	E	E	E	E
Roof Tiler	E	E	E	E
Roof Worker	E	E	E	E
Roustabout [oil & gas]	NA	NA	IC	IC
Rubber Factory Worker	E	E	E	E
Rubbish Collector	E	E	E	E
Saddler	C	C	C	C
Safety Engineer	B	B	B	B
Safety Inspector	B	B	B	B
Sailmaker	C	C	C	C
Sailor	NA	NA	IC	IC
Sales Assistant [retail]	B	B	B	B
Sales Demonstrator	B	B	B	B
Sales Manager [office only]	A3	A3	A3	A3
Sales Representative [office only]	A3	A3	A3	A3
Sales Representative [other]	B	B	B	B
Salesman [admin/office only]	A3	A3	A3	A3
Salesman [other]	A3	A3	A3	A3
Sandblaster	E	E	E	E
Saturation Diver	NA	NA	IC	IC
Saw Doctor	D	D	D	D
Saw Maker & Repairer	D	D	D	D
Sawmill worker	E	E	E	E
Scaffolder [> 10m]	NA	NA	E	E
Scaffolder [up to 10m]	E	E	E	E

Job Description	IP/BE	TPD/WOP	Life	CR
School Cleaner	D	D	D	D
School Counsellor	A3	A3	A3	A3
Scientific Diver	NA	NA	IC	IC
Scientist [field work]	IC	IC	B	B
Scientist [research – lab or office only]	A1	A1	A1	A1
Scrap Metal Dealer	E	E	E	E
Scraper Operator [grader]	D	D	D	D
Screen Printer	C	C	C	C
Script Editor	A3	A3	A3	A3
Scriptwriter	IC	IC	A3	A3
Sculptor	IC	IC	C	C
Sea Pilot [local harbour only]	D	D	D	D
Seafood Packer	E	E	E	E
Seafood Process Worker	E	E	E	E
Seaman	NA	NA	IC	IC
Second Hand Dealer	B	B	B	B
Second Hand Shop Employee	B	B	B	B
Second Hand Shop Manager/Proprietor	B	B	B	B
Secondary School Teacher	A3	A3	A3	A3
Secretary	A3	A3	A3	A3
Security Guard [armed/clubs/hotels]	NA	NA	D	D
Security Guard [unarmed/not clubs/not hotels]	D	D	D	D
Security System Installer	C	C	C	C
Seismic Blaster	NA	NA	IC	IC
Senior Laboratory Technician/Technical Officer	B	B	B	B
Service Station Attendant [shop only]	B	B	B	B
Service Station Cashier	B	B	B	B
Service Station Mechanic [qualified]	CT	CT	CT	CT
Service Station Proprietor	B	B	B	B
Service Station Worker [driveway/workshop]	D	D	D	D
Set Designer	B	B	B	B
Sex Worker	NA	NA	IC	IC
Sharebroker [not self employed or at home]	IC	A3	A3	A3
Shearer/Shearing Contractor	NA	NA	E	E
Sheep Farmer	NA	NA	E	E

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Sheep/Cattle Station Hand	NA	NA	E	E
Sheet Metal Worker	D	D	D	D
Shelf Filler	E	E	E	E
Sheriff [court]	B	B	B	B
Shingler	E	E	E	E
Ship's Captain	NA	NA	IC	IC
Ship's Catering Attendant	NA	NA	IC	IC
Ship's Deck Officer	NA	NA	IC	IC
Ship's Engineer	NA	NA	IC	IC
Ship's Master	NA	NA	IC	IC
Ship's Mate	NA	NA	IC	IC
Ship's Officer/Crew	NA	NA	IC	IC
Ship's Pilot [local harbour only]	D	D	D	D
Ship's Surveyor	B	B	B	B
Shipwright/Boat Builder [qualified]	CT	CT	CT	CT
Shipyards Worker	E	E	E	E
Shoe Repairer	C	C	C	C
Shop Assistant [retail]	B	B	B	B
Shop Cashier	B	B	B	B
Shop Fitter [carpentry qualifications]	CT	CT	CT	CT
Shorthand Reporter	A3	A3	A3	A3
Shot Firer	NA	NA	IC	IC
Shunters [railway]	E	E	E	E
Signwriter [> 10 metres]	NA	NA	C	C
Signwriter [up to 10 metres]	CT	CT	CT	CT
Silversmith	B	B	B	B
Singer	NA	NA	A3	A3
Slater	E	E	E	E
Slaughterman	NA	NA	E	E
Slicer [Abattoir]	NA	NA	E	E
Smallgoods Maker	E	E	E	E
Smelter worker	E	E	E	E
Snowsport Instructor	NA	NA	B	B
Social Security Assessor	A3	A3	A3	A3
Social Worker	A4	A4	A4	A4

Job Description	IP/BE	TPD/WOP	Life	CR
Social/Cultural Anthropologist	A3	A3	A3	A3
Sociologist	A3	A3	A3	A3
Soft Drink Delivery Driver	D	D	D	D
Soft Furnishing Maker	C	C	C	C
Software Consultant [not qualified]	A3	A3	A3	A3
Software Consultant [qualified]	A2	A2	A2	A2
Software Designer	A2	A2	A2	A2
Software Engineer [not qualified]	A3	A3	A3	A3
Software Engineer [qualified]	A2	A2	A2	A2
Soil Scientist [field visits, no manual work]	A4	A4	A4	A4
Soil Scientist [field visits, with manual work]	B	B	B	B
Soil Scientist [no field visits, no manual work]	A2	A2	A2	A2
Soldier	NA	NA	D	D
Solicitor	A1	A1	A1	A1
Sonographer	A4	A4	A4	A4
Sound Technician	B	B	B	B
Sous/Second Chef	C	C	C	C
Special Education Teacher	A3	A3	A3	A3
Special Needs Teacher	A3	A3	A3	A3
Specialist Physician	M	M	M	M
Speech Pathologist	A3	A3	A3	A3
Speech Therapist [qualified]	A3	A3	A3	A3
Sports Administrator	A3	A3	A3	A3
Sports Centre Manager [admin only]	A3	A3	A3	A3
Sports Coach [professional]	NA	NA	B	B
Sports Commentator	NA	NA	A3	A3
Sports Development Manager	B	B	B	B
Sports Development Officer	B	B	B	B
Sports Dietitian	A3	A3	A3	A3
Sports Doctor	M	M	M	M
Sports Facility Manager [admin only]	A3	A3	A3	A3
Sports Instructor [unspecified]	NA	NA	B	B
Sports Marketing Manager	A3	A3	A3	A3
Sports Physiotherapist	A4	A4	A4	A4
Sports Psychologist	M	M	M	M

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Sports Scientist	A2	A2	A2	A2
Sports Umpire	NA	NA	B	B
Sportsperson	NA	NA	B	B
Spray Painter – motor vehicles [not qualified]	D	D	D	D
Spray Painter – motor vehicles [qualified]	CT	CT	CT	CT
Sprinkler Fitter	C	C	C	C
Stablehand	NA	NA	E	E
Stage Designer	IC	IC	B	B
Stage Manager	IC	IC	A3	A3
Stagehand/Roadie [bands]	NA	NA	D	D
State Public Servant	A3	A3	A3	A3
Station Hand [farm]	NA	NA	E	E
Station Master [railways]	B	B	B	B
Statistician	A1	A1	A1	A1
Steel Erector/Fixer [> 10m]	NA	NA	E	E
Steel Erector/Fixer [up to 10m]	E	E	E	E
Steeplejack	NA	NA	IC	IC
Steering and Suspension Serviceperson	C	C	C	C
Stenographer	A3	A3	A3	A3
Sterilisation Technician	B	B	B	B
Stevedore/Dock Worker	E	E	E	E
Stock and Station Agent	C	C	C	C
Stockbroker [not self employed or at home]	IC	A3	A3	A3
Stockman	NA	NA	E	E
Stonemason	E	E	E	E
Store Assistant	B	B	B	B
Storeman	D	D	D	D
Storeman & Packer	D	D	D	D
Strapper	NA	NA	E	E
Strata Managing Agent	A3	A3	A3	A3
Street Cleaner	E	E	E	E
Street Vendor	NA	NA	D	D
Streetsweeper Operator	D	D	D	D
Structural Engineer	A2	A2	A2	A2
Structural Geologist	A1	A1	A1	A1

Job Description	IP/BE	TPD/WOP	Life	CR
Structural Steel Erector [> 10m]	NA	NA	E	E
Structural Steel Erector [up to 10m]	E	E	E	E
Student	NA	NA	A3	A3
Student Counsellor	A3	A3	A3	A3
Stuntperson	NA	NA	IC	IC
Sub Editor	A3	A3	A3	A3
Sub-editor	A3	A3	A3	A3
Surface Worker [mining]	E	E	E	E
Sugar Cane Grower	NA	NA	E	E
Sugar Mill Worker	E	E	E	E
Superannuation Fund Administrator	A3	A3	A3	A3
Supermarket Delivery Driver	D	D	D	D
Supervisor [admin only]	A3	A3	A3	A3
Supervisor/Administrator [office only]	A3	A3	A3	A3
Supply and Distribution Manager	A3	A3	A3	A3
Support Teacher	A3	A3	A3	A3
Surgeon	M	M	M	M
Surveyor [field work]	B	B	B	B
Surveyor [office only]	A3	A3	A3	A3
Surveyor's Assistant	B	B	B	B
Swimming Instructor	B	B	B	B
Swimming Pool Attendant/Cleaner	D	D	D	D
Swimming Pool Builder	D	D	D	D
Swimming Pool Builder [<20% manual]	B	B	B	B
Swimming Pool Proprietor/Manager	B	B	B	B
Switchboard Operator	A3	A3	A3	A3
Systems Administrator	A3	A3	A3	A3
Systems Analyst [computer qualified]	A2	A2	A2	A2
Systems Analyst [not computer qualified]	A3	A3	A3	A3
TAB Agent	B	B	B	B
TAFE Teacher [other]	A3	A3	A3	A3
TAFE Teacher [trades]	CT	CT	CT	CT
Tailor	B	B	B	B
Take Away Food Shop Employee	B	B	B	B
Take Away Food Shop Proprietor/Manager	B	B	B	B

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Tanker Driver [< 500km radius daily]	E	E	E	E
Tanker Driver [> 500km radius daily]	NA	NA	E	E
Tanner	E	E	E	E
Tarot Reader	NA	NA	A3	A3
Tattooist [qualified – not at home]	B	B	B	B
Taxation Accountant [not qualified]	A3	A3	A3	A3
Taxation Accountant [qualified]	A1	A1	A1	A1
Taxation Agent [not qualified]	A3	A3	A3	A3
Taxation Agent [qualified]	A1	A1	A1	A1
Taxation Consultant [not qualified]	A3	A3	A3	A3
Taxation Consultant [qualified]	A1	A1	A1	A1
Taxation Economist	A1	A1	A1	A1
Taxation Inspector	A3	A3	A3	A3
Taxi Driver [not owner operator]	D	D	D	D
Taxi Driver [owner operators]	C	C	C	C
Taxidermist	D	D	D	D
Teacher [adult migrant education]	A3	A3	A3	A3
Teacher [art]	A3	A3	A3	A3
Teacher [dance]	NA	NA	B	B
Teacher [drama, music – not at home/not freelance]	B	B	B	B
Teacher [early childhood]	B	B	B	B
Teacher [gymnasium]	NA	B	B	B
Teacher [music – not working from home/no freelance]	B	B	B	B
Teacher [physical education]	B	B	B	B
Teacher [pre-school/kindergarten]	B	B	B	B
Teacher [primary/secondary school]	A3	A3	A3	A3
Teacher [secondary]	A3	A3	A3	A3
Teacher [special education – not working with juvenile offenders]	A3	A3	A3	A3
Teacher [trades]	CT	CT	CT	CT
Teacher [visual arts]	A3	A3	A3	A3
Teacher of the Hearing Impaired	A3	A3	A3	A3
Teacher of the Sight Impaired	A3	A3	A3	A3
Teacher's Aide	A3	A3	A3	A3
Technical Writer	A3	A3	A3	A3

Job Description	IP/BE	TPD/WOP	Life	CR
Technician [computer]	B	B	B	B
Technician [dental]	B	B	B	B
Technician [film/television/radio]	B	B	B	B
Technician [refrigeration]	CT	CT	CT	CT
Technician [stage/theatre]	CT	CT	CT	CT
Technician [telephone]	CT	CT	CT	CT
Technician [x-ray]	B	B	B	B
Telecommunications Cable Joiner	E	E	E	E
Telecommunications Engineer [other]	IC	IC	A3	A3
Telecommunications Engineer [qualified – office only]	A1	A1	A1	A1
Telecommunications Engineering Technician	C	C	C	C
Telecommunications Field Engineer	C	C	C	C
Telecommunications Line and Cable Worker [> 10m]	NA	NA	E	E
Telecommunications Line and Cable Worker [up to 10m]	E	E	E	E
Telecommunications Linesworker [> 10m]	NA	NA	E	E
Telecommunications Linesworker [up to 10m]	E	E	E	E
Telecommunications Network Engineer [qualified]	A1	A1	A1	A1
Telecommunications Technician	C	C	C	C
Telemarketer	A3	A3	A3	A3
Telephone Betting Clerk [call centre operator]	A3	A3	A3	A3
Telephone Consultant	A3	A3	A3	A3
Telephonist	A3	A3	A3	A3
Television Announcer	NA	IC	A3	A3
Television Camera Operator	C	C	C	C
Television Cameraman	C	C	C	C
Television Director	A3	A3	A3	A3
Television Journalist	IC	B	B	B
Television Presenter	NA	NA	A	A
Television Producer	A3	A3	A3	A3
Television Reporter [no overseas work]	IC	B	B	B
Television Technician/Repairman	C	C	C	C
Teller	A3	A3	A3	A3
Tennis Coach	NA	NA	B	B
Tennis Instructor	NA	NA	B	B
Terminal Area Controller	NA	NA	A3	A3

Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Test Pilot	NA	NA	IC	NA
Textile Designer	B	B	B	B
Textile Dyeing and Finishing Machine Operator	D	D	D	D
Textile Mechanic	C	C	C	C
Textile Technician	C	C	C	C
Textile, Clothing and Footwear Mechanic	C	C	C	C
Theatre Attendant/Orderly [hospital]	D	D	D	D
Theatre Director	A3	A3	A3	A3
Theatre Lighting Technician	B	B	B	B
Theatre Manager	A3	A3	A3	A3
Theatre Mechanist	C	C	C	C
Theatre Producer	A3	A3	A3	A3
Theatre Ticket Seller	B	B	B	B
Theatre Usher	B	B	B	B
Theatrical Costume Maker and Designer	C	C	C	C
Theatrical Director	A3	A3	A3	A3
Thermoplastic Fabricator	D	D	D	D
Thoracic Medicine Specialist	M	M	M	M
Ticket Collector [railway]	B	B	B	B
Ticket Collector/Usher	B	B	B	B
Ticket Inspector [railway]	B	B	B	B
Ticket Seller	B	B	B	B
Ticket/Parking Inspector	D	D	D	D
Tiler [floor/wall only]	D	D	D	D
Tiler [roof]	E	E	E	E
Tiler/Slater [floor/wall only]	D	D	D	D
Tiler/Slater [roof]	E	E	E	E
Timber Merchant [factory – manual work]	E	E	E	E
Timber Merchant [no manual work]	B	B	B	B
Timber Mill Worker	E	E	E	E
Timber Yard Worker	E	E	E	E
Timberyard Worker	E	E	E	E
Time Technologist	B	B	B	B
Tip Truck Operator	D	D	D	D
Tissue Culture Technician	A3	A3	A3	A3

Job Description	IP/BE	TPD/WOP	Life	CR
Tobacconist	B	B	B	B
Tool and Die Setter	D	D	D	D
Toolmaker	D	D	D	D
Tool Pusher [oil/gas industry – no offshore]	E	E	E	E
Tool Pusher [oil/gas industry – offshore]	NA	NA	E	E
Topographic Surveyor	IC	IC	B	B
Tour Guide [including recreational or hazardous activities]	NA	NA	IC	IC
Tour Guide [no recreational or hazardous activities]	B	B	B	B
Tourist Information Officer [office only]	A3	A3	A3	A3
Tow Truck Driver	E	E	E	E
Tower Controller [airline]	NA	NA	A3	A3
Town Planner	A3	A3	A3	A3
Toxicologist	A2	A2	A2	A2
Toy Shop Employee	B	B	B	B
Toy Shop Manager/Proprietor	B	B	B	B
Track Layer/Maintenance [railway]	E	E	E	E
Trade Supervisor [mining <20% manual]	B	B	B	B
Trade Supervisor [mining >20% manual]	C	C	C	C
Trade Supervisor [oil/gas industry <20% manual]	B	B	B	B
Trade Supervisor [oil/gas industry >20% manual]	CT	CT	CT	CT
Trade Union Official	A3	A3	A3	A3
Trades Teacher	CT	CT	CT	CT
Traditional Chinese Medicine Practitioner	A3	A3	A3	A3
Train Controller	A3	A3	A3	A3
Train Driver	NA	NA	D	D
Training and Development Officer	A3	A3	A3	A3
Training and Development Professional	A3	A3	A3	A3
Training Officer [80% office]	A3	A3	A3	A3
Tram Driver	D	D	D	D
Transcript Typist	A3	A3	A3	A3
Transit Service Officer	B	B	B	B
Translator	A3	A3	A3	A3
Transport Administrator	A3	A3	A3	A3
Transport Clerk	A3	A3	A3	A3
Transport Company Manager	A3	A3	A3	A3

Section J – Occupation Ratings

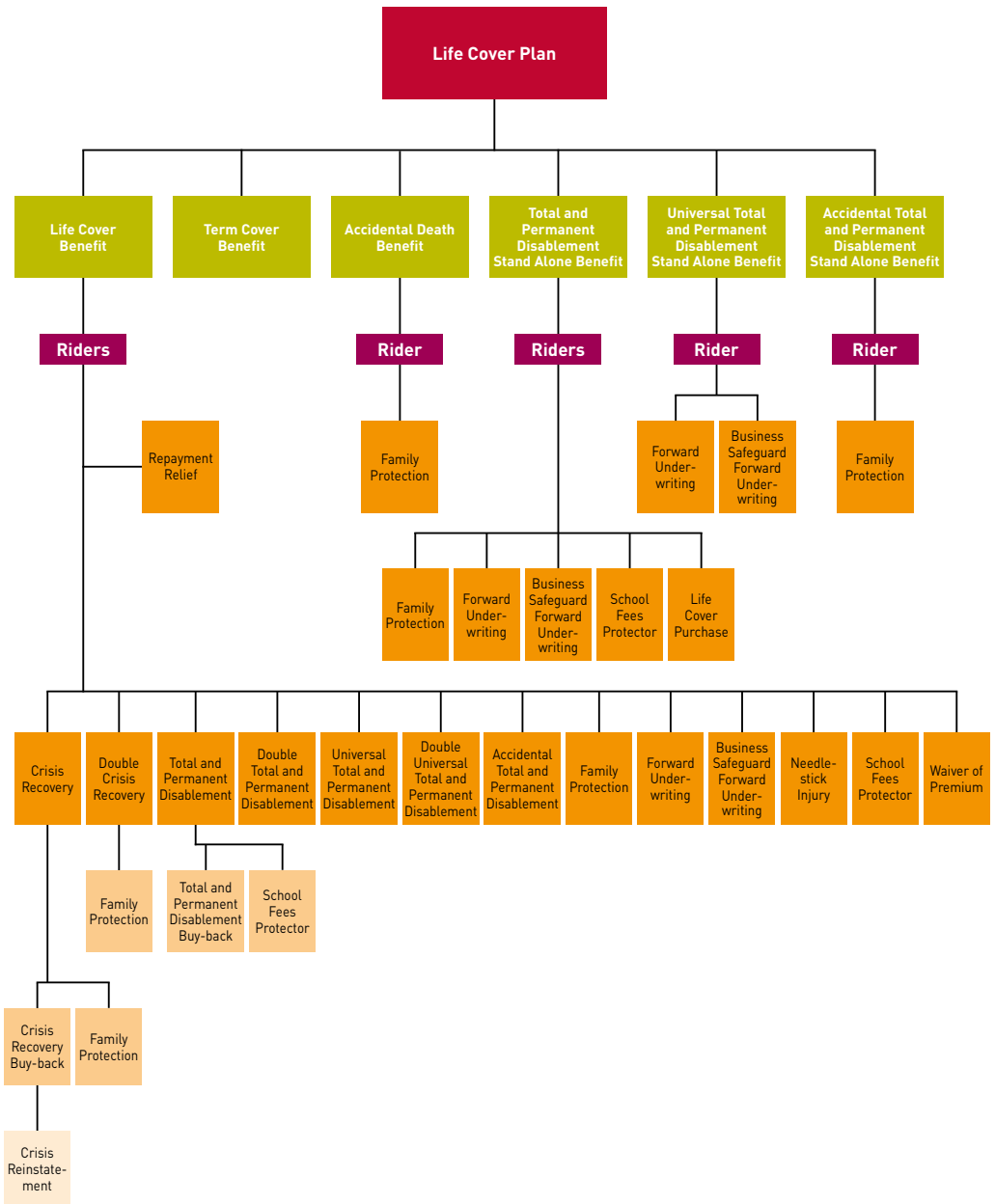
Job Description	IP/BE	TPD/WOP	Life	CR
Transport Conductor	B	B	B	B
Transport Customer Service Assistant	B	B	B	B
Transport Customer Services and Security Officer	D	D	D	D
Transport Designer	A3	A3	A3	A3
Transport Economist	A1	A1	A1	A1
Transport Engineer [qualified – no manual work]	A1	A1	A1	A1
Transport Operations Inspector	B	B	B	B
Transport Services Officer	B	B	B	B
Transportation Planner	A3	A3	A3	A3
Travel Agency Manager	A3	A3	A3	A3
Travel Agent	A3	A3	A3	A3
Travel Consultant	A3	A3	A3	A3
Treasurer	A3	A3	A3	A3
Tree Feller	NA	NA	D	D
Tree Surgeon [consulting/no tree felling]	B	B	B	B
Tree Surgeon [tree felling]	NA	NA	D	D
Trekking Guide	NA	NA	IC	IC
Trench Digger	E	E	E	E
Trichologist	A3	A3	A3	A3
Trolley Collector	NA	NA	D	D
Truck Despatcher	B	B	B	B
Truck Driver [garbage truck]	D	D	D	D
Truck Driver [logging]	NA	NA	D	D
Truck Driver [long distance < 500km radius]	E	E	E	E
Truck Driver [long distance > 500km radius]	NA	NA	E	E
Truck Driver [removalist]	E	E	E	E
Truck Driver [tanker < 500km radius daily]	E	E	E	E
Truck Driver [tanker > 500km radius daily]	NA	NA	E	E
Truck Driver [tow truck]	E	E	E	E
Truck Driver [truck-local not mines – 200km radius]	D	D	D	D
Truck Driver's Offsider	NA	NA	E	E
Truck Mechanic	CT	CT	CT	CT
Trust Officer	A3	A3	A3	A3
Tufting Mechanic	D	D	D	D
Tugboat Captain [local harbour]	D	D	D	D

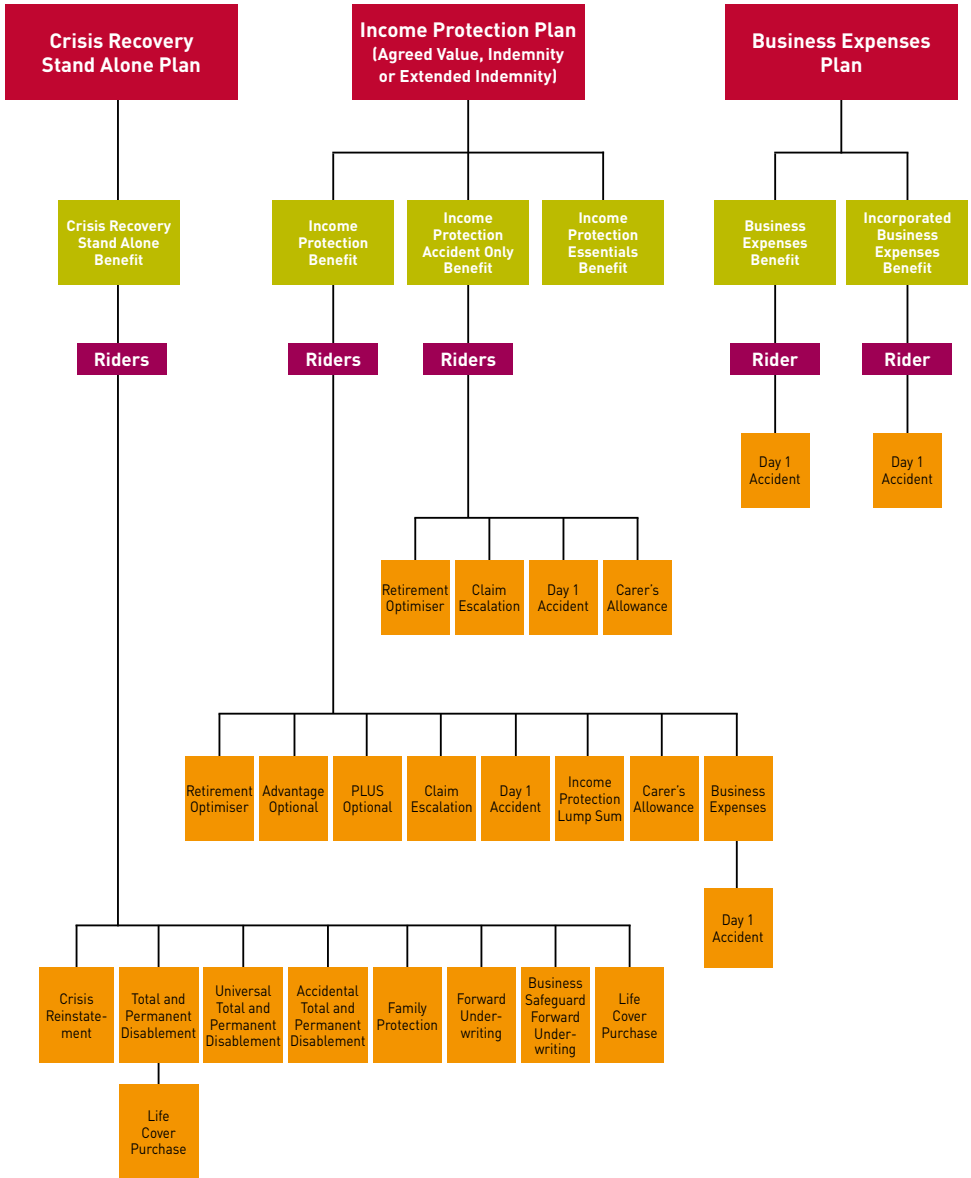
Job Description	IP/BE	TPD/WOP	Life	CR
Tunnelling and Underground Mining Shotfirer	NA	NA	IC	IC
Turf Grower	D	D	D	D
Turf Keeper	D	D	D	D
Turner [qualified]	CT	CT	CT	CT
Turner [unqualified]	D	D	D	D
Tutor [not working from home]	A3	A3	A3	A3
TV Announcer	NA	IC	A	A
TV Camera Operator	C	C	C	C
TV Cameraman	C	C	C	C
TV Director	A3	A3	A3	A3
TV Journalist	IC	B	B	B
TV Presenter	NA	NA	A3	A3
TV Producer	A3	A3	A3	A3
TV Reporter [no overseas work]	IC	B	B	B
TV Technician/Repairman	C	C	C	C
Typist	A3	A3	A3	A3
Tyre Fitter	D	D	D	D
Tyre Fitter and Repairer	D	D	D	D
Tyre Production Machine Operator	E	E	E	E
Tyre Retreader	D	D	D	D
Underground Miner	IC	IC	IC	IC
Underground Plant Operator	IC	IC	IC	IC
Underground Workers	IC	IC	IC	IC
Undertaker	B	B	B	B
Underwater Divers/Workers	NA	NA	IC	IC
Underwriter	A3	A3	A3	A3
Unemployed	NA	NA	B	B
Union Organiser	A3	A3	A3	A3
University Administrator	A3	A3	A3	A3
University Lecturer	A1	A1	A1	A1
University Professor	A1	A1	A1	A1
University Tutor [not working from home]	A3	A3	A3	A3
Upholsterer	C	C	C	C
Urban and Regional Planner	A3	A3	A3	A3
Urologist	M	M	M	M

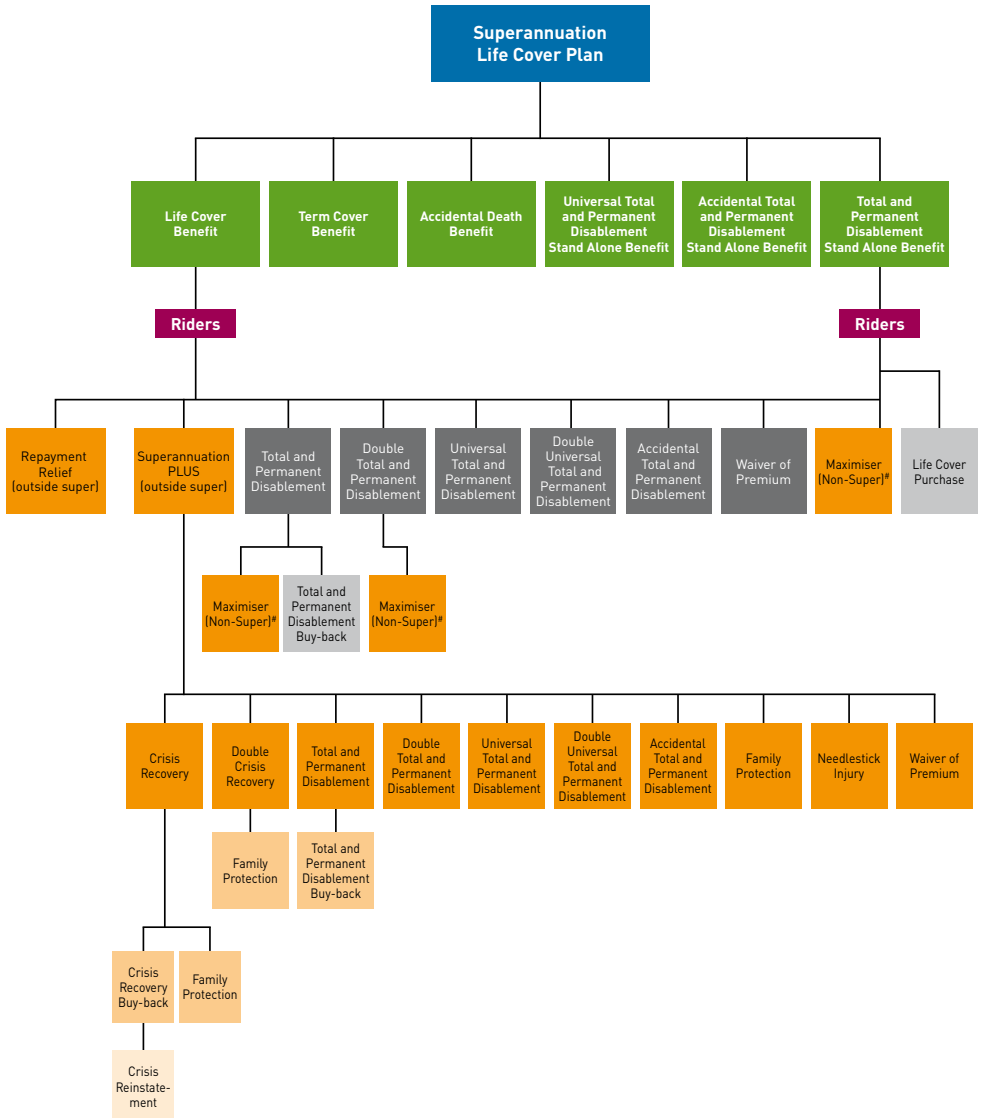
Section J – Occupation Ratings

Job Description	IP/BE	TPD/WOP	Life	CR
Usher	B	B	B	B
Valuer [licensed]	A3	A3	A3	A3
Vascular Surgeon	M	M	M	M
Vegetable Farm Worker	NA	NA	E	E
Vegetable Grower	NA	D	D	D
Vegetable Picker	NA	NA	E	E
Vehicle Assembler	E	E	E	E
Vehicle Body Builder [qualified]	CT	CT	CT	CT
Vehicle Detailer	D	D	D	D
Vehicle Dismantler [wrecker]	E	E	E	E
Vehicle Glazer	CT	CT	CT	CT
Vehicle Mechanic	CT	CT	CT	CT
Vehicle Painter [qualified]	CT	CT	CT	CT
Vehicle Rental Consultant	A3	A3	A3	A3
Vehicle Trimmer	C	C	C	C
Vehicle Upholsterer	C	C	C	C
Vehicle Wrecker	E	E	E	E
Vending Machine [stock supplier]	C	C	C	C
Vending Machine Attendant	C	C	C	C
Vending Machine Repairer	C	C	C	C
Vending Machine Serviceman	C	C	C	C
Veterinarian [domestic/small animals]	M	M	M	M
Veterinarian [rural]	B	B	B	B
Veterinary Nurse	B	B	B	B
Veterinary Surgeon [domestic/small animals]	M	M	M	M
Veterinary Surgeon [rural]	B	B	B	B
Video Coding Officer [data entry]	A3	A3	A3	A3
Video Library Proprietor	B	B	B	B
Video Shop Employee	B	B	B	B
Video Shop Manager/Proprietor	B	B	B	B
Vigneron	B	B	B	B
Vineyard Hand	E	E	E	E
Vineyard Worker	E	E	E	E
Vinyl Layer	D	D	D	D
Visitor Information Officer	A3	A3	A3	A3

Section K – Priority Protection Structure

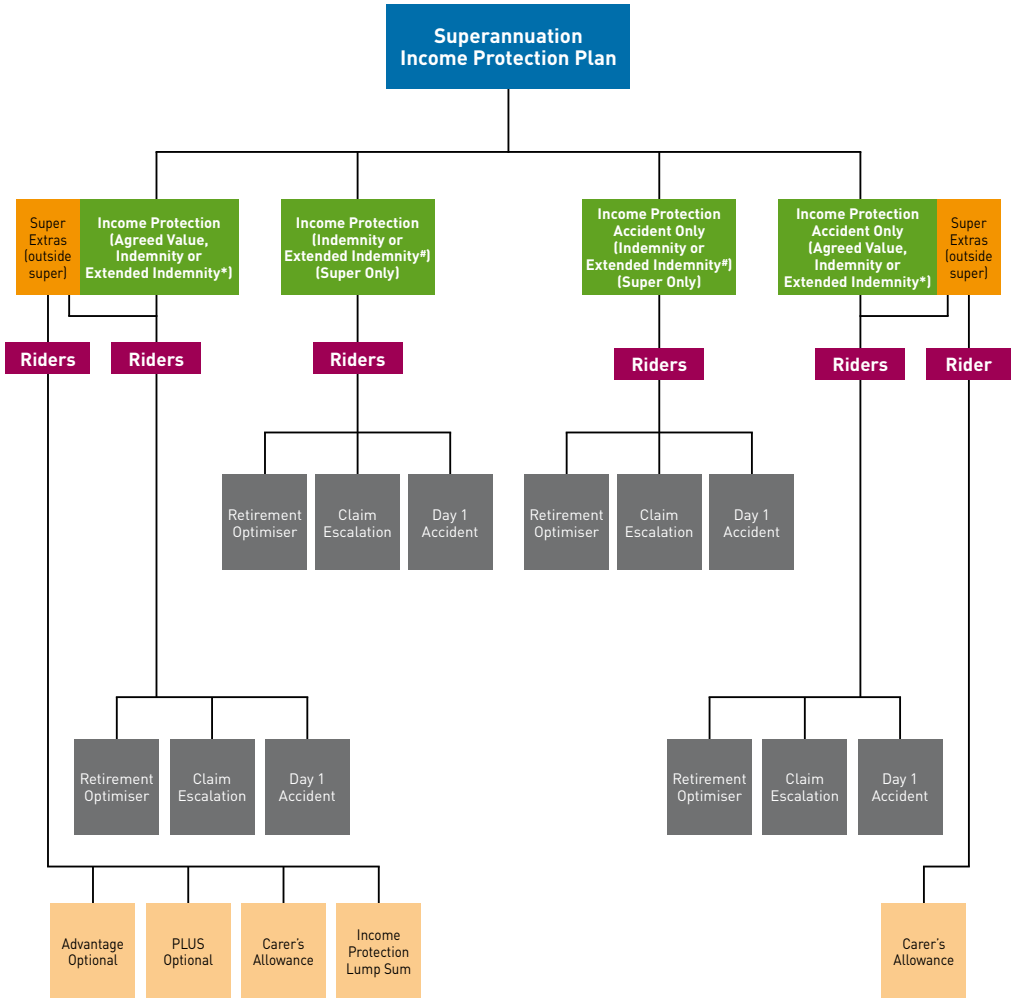






*Where Maximiser is selected, Family Protection, Needlestick Injury (Occupation AA Only) and Waiver of Premium (where applicable), are the only benefits available to be selected under Superannuation PLUS.

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*Selection of this benefit automatically provides an Income Protection benefit in superannuation and an Income Protection benefit outside of the superannuation environment linked via Super Extras.

#Please speak to your adviser about the availability of this feature.

