

## Death and Total & Permanent Disability Insurance

### Annual premium rates per \$1,000 sum insured


Age next birthday	Death Only				TPD only			
	Male		Female		Male		Female	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
16	0.5555	0.7795	0.1907	0.2406	0.2920	0.3892	0.2592	0.3565
17	0.5555	0.7795	0.1907	0.2406	0.2920	0.3892	0.2592	0.3565
18	0.5555	0.7795	0.1907	0.2406	0.2920	0.3892	0.2592	0.3565
19	0.5555	0.7795	0.1907	0.2406	0.2920	0.3892	0.2592	0.3565
20	0.5555	0.7795	0.1907	0.2406	0.2920	0.3892	0.2592	0.3565
21	0.5887	0.8291	0.1907	0.2406	0.2918	0.4053	0.2592	0.3888
22	0.6053	0.8624	0.1823	0.2322	0.2918	0.4216	0.2592	0.3727
23	0.6136	0.8873	0.1742	0.2238	0.2757	0.3888	0.2594	0.3568
24	0.6053	0.8955	0.1659	0.2156	0.2918	0.3727	0.2432	0.3404
25	0.5968	0.8955	0.1659	0.2073	0.2594	0.3727	0.2269	0.3406
26	0.5804	0.8789	0.1659	0.2156	0.2432	0.3731	0.2269	0.3241
27	0.5638	0.8624	0.1659	0.2238	0.2594	0.3727	0.2269	0.3244
28	0.5389	0.8456	0.1742	0.2322	0.2594	0.3892	0.2270	0.3567
29	0.5225	0.8373	0.1823	0.2486	0.2592	0.3892	0.2107	0.3406
30	0.5058	0.8291	0.1907	0.2653	0.2594	0.4053	0.2269	0.3731
31	0.4892	0.8209	0.1989	0.2820	0.2594	0.4378	0.2432	0.4052
32	0.4726	0.8209	0.2073	0.2983	0.2918	0.4539	0.2594	0.4378
33	0.4643	0.8291	0.2238	0.3235	0.3083	0.4863	0.2594	0.4539
34	0.4643	0.8373	0.2322	0.3482	0.3083	0.5188	0.2757	0.4701
35	0.4643	0.8540	0.2570	0.3812	0.3083	0.5511	0.2920	0.5027
36	0.4726	0.8705	0.2820	0.4229	0.3241	0.6001	0.3079	0.5348
37	0.4810	0.9039	0.3067	0.4643	0.3568	0.6320	0.3079	0.5836
38	0.4975	0.9452	0.3315	0.5058	0.3888	0.6807	0.3568	0.6322
39	0.5140	0.9948	0.3566	0.5638	0.4378	0.7621	0.3892	0.6810
40	0.5389	1.0529	0.3980	0.6219	0.4863	0.8431	0.4375	0.7781
41	0.5722	1.1193	0.4313	0.6881	0.5187	0.9564	0.5027	0.8916
42	0.5968	1.1941	0.4726	0.7462	0.5997	1.0698	0.5513	1.0049
43	0.6302	1.2686	0.5140	0.8209	0.7134	1.2321	0.6322	1.1349
44	0.6717	1.3598	0.5555	0.8955	0.7943	1.3943	0.7297	1.2968
45	0.7214	1.4592	0.5968	0.9700	0.8915	1.6051	0.8269	1.4752

1 | Personal Insurance Premium Rates from 1 December 2021

Netwealth Superannuation Services Pty Ltd ABN 80 636 951 310 AFSL 528032 is the trustee of the Netwealth Superannuation Master Fund ABN 94 573 747 704 which includes Netwealth Super Accelerator and Russell Investments Super Series.

## Death and Total & Permanent Disability Insurance

Age next birthday	Death Only				TPD only			
	Male		Female		Male		Female	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
46	0.7795	1.5836	0.6467	1.0529	1.0377	1.8157	0.9566	1.6859
47	0.8456	1.7162	0.7048	1.1360	1.1997	2.0912	1.0859	1.9453
48	0.9287	1.8738	0.7627	1.2355	1.3779	2.3667	1.2807	2.2046
49	1.0199	2.0645	0.8291	1.3267	1.6211	2.7072	1.4590	2.5128
50	1.1360	2.2718	0.8955	1.4344	1.8805	3.1451	1.7183	2.9020
51	1.2519	2.4957	0.9700	1.5422	2.2209	3.6313	2.0427	3.3557
52	1.3931	2.7611	1.0446	1.6501	2.6424	4.2312	2.4158	3.9067
53	1.5588	3.0677	1.1276	1.7661	3.1773	4.9283	2.8856	4.5554
54	1.7577	3.3996	1.2271	1.8988	3.8096	5.7388	3.4530	5.3011
55	1.9817	3.7644	1.3433	2.0645	4.5717	6.6951	4.1662	6.1763
56	2.2221	4.1293	1.4925	2.2636	5.5765	7.8463	5.0740	7.2139
57	2.5040	4.5354	1.6583	2.4793	6.8087	9.2080	6.2089	8.4782
58	2.8274	4.9749	1.8573	2.7195	8.3974	10.8775	7.6354	10.0186
59	3.2005	5.4641	2.0728	2.9848	10.1968	12.9688	9.3053	11.9476
60	3.6481	6.0445	2.3297	3.2915	11.9476	15.5142	10.8778	14.2662
61	4.1790	6.7576	2.6201	3.6316	13.6173	18.4646	12.3852	16.9733
62	4.7759	7.5535	2.9517	4.0215	15.4169	21.9824	14.0064	20.1992
63	5.4476	8.4324	3.3167	4.4441	17.4271	25.8894	15.8544	23.7819
64	6.2104	9.4273	3.7146	4.9085	19.7452	29.5854	17.9617	27.1701
65	6.9566	10.5634	4.1623	5.4972	22.1284	33.1193	20.1182	30.4286
66	7.9182	11.7905	4.6351	6.0195	4.7824	8.1055	4.3606	7.4410
67	8.9962	13.1420	5.1407	6.6000	5.2848	8.9647	4.8150	8.2352
68	10.2151	14.6262	5.6879	7.2219	5.8523	9.9211	5.3174	9.1107
69	11.5584	16.3091	6.2682	7.8768	6.5008	10.9914	5.9009	10.0998
70	13.0673	18.1500	6.9150	8.5817	7.1977	12.1909	6.5332	11.2019
71	14.7505	20.1647	7.6283	9.3610	7.9923	13.5525	7.2626	12.4338
72	16.6327	22.3786	8.4571	10.2564	8.8835	15.0603	8.0895	13.8283
73	18.7221	24.7831	9.4524	11.3262	9.8729	16.7301	8.9809	15.3684
74	21.0519	27.4114	10.6379	12.5948	10.9910	18.6428	10.0020	17.1189
75	23.6472	30.2803	12.0474	14.0954	12.2555	20.7503	11.1532	19.0645

 Limited definition of TPD applies for age next birthday greater than 65.

These rates apply from 1 December 2021.

2 | Personal Insurance Premium Rates from 1 December 2021

Netwealth Superannuation Services Pty Ltd ABN 80 636 951 310 AFSL 528032 is the trustee of the Netwealth Superannuation Master Fund ABN 94 573 747 704 which includes Netwealth Super Accelerator and Russell Investments Super Series.

For more information:

 [netwealth.com.au](https://netwealth.com.au)

 1800 888 223

 [contact@netwealth.com.au](mailto:contact@netwealth.com.au)



## Death and Total & Permanent Disability Insurance

The following loading factors are applied based on your occupation:

Occupational Type	Loading Factors	
	Death Only	TPD Only
Professional	0.90	0.85
White Collar	1.00	1.00
Light Blue	1.15	1.85
Heavy Blue	1.30	2.70

These premium rates have been rounded and are approximate. Actual premiums may vary slightly from premiums calculated using these rates. These rates do not include any ongoing member advice fee - insurance (or 'flat fee'). You may agree with your Nominated Financial Adviser to pay a fee of up to 25% of the premium in respect of advice in relation to insurance.

Full details of fee options can be found in the Netwealth Superannuation Master Fund Insurance Guide.

## Income Protection Insurance - 2 Year Benefit (No Claims Escalation)

### Annual premium rates per \$100 monthly benefit

Rates exclude stamp duty.

Age next birthday	30 day waiting period (2 years)				60 day waiting period (2 years)				90 day waiting period (2 years)			
	Male		Female		Male		Female		Male		Female	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
16	3.4998	4.3747	5.2497	6.5621	2.9749	3.7185	4.4623	5.5778	1.0125	1.2656	1.5188	1.8985
17	3.4998	4.3747	5.2497	6.5621	2.9749	3.7185	4.4623	5.5778	1.0125	1.2656	1.5188	1.8985
18	3.4998	4.3747	5.2497	6.5621	2.9749	3.7185	4.4623	5.5778	1.0125	1.2656	1.5188	1.8985
19	3.4998	4.3747	5.2497	6.5621	2.9749	3.7185	4.4623	5.5778	1.0125	1.2656	1.5188	1.8985
20	3.4998	4.3747	5.2497	6.5621	2.9749	3.7185	4.4623	5.5778	1.0125	1.2656	1.5188	1.8985
21	3.4998	4.3747	5.2497	6.5621	2.9749	3.7185	4.4623	5.5778	1.0125	1.2656	1.5188	1.8985
22	3.4998	4.3747	5.2497	6.5621	2.9749	3.7185	4.4623	5.5778	1.0125	1.2656	1.5188	1.8985
23	3.4998	4.3747	5.2497	6.5621	2.9749	3.7185	4.4623	5.5778	1.0125	1.2656	1.5188	1.8985
24	3.4998	4.3747	5.2497	6.5621	2.9749	3.7185	4.4623	5.5778	1.0125	1.2656	1.5188	1.8985
25	3.4998	4.3747	5.2497	6.5621	2.9749	3.7185	4.4623	5.5778	1.0125	1.2656	1.5188	1.8985
26	3.4998	4.3747	5.2497	6.5621	2.9749	3.7185	4.4623	5.5778	1.0125	1.2656	1.5188	1.8985
27	3.5148	4.3934	5.2722	6.5902	2.9876	3.7345	4.4814	5.6017	0.9863	1.2328	1.4794	1.8493
28	3.5607	4.4510	5.3411	6.6764	3.0265	3.7832	4.5399	5.6749	0.9702	1.2125	1.4551	1.8189
29	3.6356	4.5445	5.4535	6.8168	3.0903	3.8628	4.6354	5.7943	0.9651	1.2064	1.4477	1.8096
30	3.7394	4.6744	5.6092	7.0116	3.1786	3.9732	4.7678	5.9599	0.9714	1.2141	1.4570	1.8212
31	3.8714	4.8391	5.8070	7.2588	3.2907	4.1134	4.9360	6.1699	0.9863	1.2328	1.4794	1.8493
32	4.0292	5.0364	6.0437	7.5547	3.4247	4.2810	5.1372	6.4214	1.0101	1.2625	1.5151	1.8938
33	4.2129	5.2662	6.3194	7.8992	3.5810	4.4763	5.3715	6.7145	1.0451	1.3062	1.5674	1.9593
34	4.4227	5.5284	6.6340	8.2926	3.7593	4.6992	5.6390	7.0487	1.0899	1.3624	1.6350	2.0437
35	4.6574	5.8218	6.9860	8.7326	3.9588	4.9485	5.9382	7.4227	1.1448	1.4311	1.7173	2.1466
36	4.9171	6.1464	7.3756	9.2196	4.1795	5.2244	6.2693	7.8366	1.2098	1.5123	1.8147	2.2684
37	5.2027	6.5034	7.8041	9.7552	4.4223	5.5280	6.6335	8.2918	1.2885	1.6106	1.9327	2.4158
38	5.5154	6.8942	8.2731	10.3414	4.6881	5.8601	7.0322	8.7901	1.3809	1.7261	2.0712	2.5890
39	5.8559	7.3200	8.7840	10.9800	4.9775	6.2220	7.4664	9.3329	1.4894	1.8618	2.2342	2.7927
40	6.2255	7.7819	9.3382	11.6729	5.2917	6.6146	7.9375	9.9219	1.6155	2.0195	2.4234	3.0291
41	6.6251	8.2813	9.9376	12.4220	5.6313	7.0391	8.4469	10.5587	1.7604	2.2004	2.6406	3.3008
42	7.0576	8.8219	10.5863	13.2328	5.9988	7.4986	8.9983	11.2479	1.9289	2.4111	2.8934	3.6167
43	7.5249	9.4062	11.2875	14.1094	6.3961	7.9953	9.5943	11.9929	2.1224	2.6530	3.1837	3.9796
44	8.0313	10.0391	12.0470	15.0588	6.8267	8.5333	10.2400	12.8000	2.3446	2.9308	3.5170	4.3963
45	8.5797	10.7247	12.8696	16.0869	7.2928	9.1159	10.9391	13.6739	2.5994	3.2493	3.8991	4.8739

## Income Protection Insurance - 2 Year Benefit (No Claims Escalation)

Age next birthday	30 day waiting period (2 years)				60 day waiting period (2 years)				90 day waiting period (2 years)			
	Male		Female		Male		Female		Male		Female	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
46	9.1619	11.4525	13.7430	17.1787	7.7877	9.7347	11.6816	14.6019	2.8828	3.6034	4.3242	5.4052
47	9.8073	12.2590	14.7108	18.3886	8.3362	10.4202	12.5042	15.6303	3.2148	4.0186	4.8224	6.0279
48	10.5084	13.1354	15.7626	19.7032	8.9321	11.1652	13.3982	16.7477	3.5932	4.4915	5.3897	6.7372
49	11.2724	14.0906	16.9087	21.1358	9.5816	11.9769	14.3725	17.9655	4.0239	5.0299	6.0358	7.5449
50	12.1055	15.1319	18.1582	22.6977	10.2896	12.8620	15.4344	19.2930	4.5133	5.6416	6.7700	8.4625
51	13.0173	16.2717	19.5260	24.4076	11.0648	13.8309	16.5972	20.7464	5.0664	6.3330	7.5996	9.4995
52	14.0172	17.5214	21.0257	26.2822	11.9145	14.8932	17.8719	22.3398	5.6919	7.1148	8.5379	10.6723
53	15.1149	18.8935	22.6723	28.3403	12.8476	16.0595	19.2714	24.0892	6.3972	7.9966	9.5960	11.9950
54	16.3224	20.4031	24.4835	30.6045	13.8740	17.3425	20.8110	26.0138	7.1901	8.9877	10.7852	13.4815
55	17.6547	22.0685	26.4821	33.1027	15.0065	18.7582	22.5099	28.1373	8.0803	10.1004	12.1205	15.1505
56	19.1140	23.8925	28.6710	35.8388	16.2469	20.3087	24.3704	30.4630	9.0342	11.2927	13.5512	16.9390
57	20.7441	25.9301	31.1162	38.8951	17.6325	22.0406	26.4487	33.0609	10.1428	12.6786	15.2142	19.0177
58	22.5528	28.1911	33.8293	42.2867	19.1699	23.9624	28.7549	35.9437	11.3788	14.2236	17.0682	21.3353
59	24.5675	30.7094	36.8512	46.0641	20.8824	26.1030	31.3235	39.1545	12.7535	15.9417	19.1301	23.9127
60	26.8137	33.5172	40.2207	50.2759	22.7917	28.4897	34.1875	42.7344	14.2791	17.8488	21.4187	26.7733
61	29.3278	36.6598	43.9916	54.9895	24.9285	31.1607	37.3929	46.7411	15.9695	19.9620	23.9543	29.9429
62	32.1494	40.1868	48.2241	60.2800	27.3269	34.1586	40.9904	51.2381	17.8398	22.2998	26.7597	33.4496
63	35.3225	44.1532	52.9838	66.2297	30.0241	37.5302	45.0362	56.2953	19.9024	24.8780	29.8535	37.3169
64	38.6176	48.2720	57.9264	72.4079	32.8249	41.0312	49.2374	61.5468	22.0123	27.5154	33.0184	41.2731
65	42.0385	52.5481	63.0577	78.8221	35.7327	44.6659	53.5990	66.9988	24.1697	30.2122	36.2545	45.3182

These rates apply from 1 December 2021.

The following loading factors are applied based on your occupation:

Occupational Type	Loading Factor
Professional	0.90
White Collar	1.00
Light Blue	1.75
Heavy Blue	3.50
Hazardous	Individual Consideration

These premium rates have been rounded and are approximate. Actual premiums may vary slightly from premiums calculated using these rates. These rates do not include any ongoing member advice fee - insurance (or 'flat fee'). You may agree with your Nominated Financial Adviser to pay a fee of up to 25% of the premium in respect of advice in relation to insurance.

Full details of fee options can be found in the Netwealth Superannuation Master Fund Insurance Guide.

## Income Protection Insurance - To Age 65 Benefit Period (With Claims Escalation)

### Annual premium rates per \$100 monthly benefit

Rates exclude stamp duty.

Age next birthday	30 day waiting period (To age 65)				60 day waiting period (To age 65)				90 day waiting period (To age 65)			
	Male		Female		Male		Female		Male		Female	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
16	8.1274	10.1592	12.1909	15.2387	7.0394	8.7992	10.5590	13.1989	5.0361	6.2952	7.5542	9.4428
17	8.1274	10.1592	12.1909	15.2387	7.0394	8.7992	10.5590	13.1989	5.0361	6.2952	7.5542	9.4428
18	8.1274	10.1592	12.1909	15.2387	7.0394	8.7992	10.5590	13.1989	5.0361	6.2952	7.5542	9.4428
19	8.1274	10.1592	12.1909	15.2387	7.0394	8.7992	10.5590	13.1989	5.0361	6.2952	7.5542	9.4428
20	8.1274	10.1592	12.1909	15.2387	7.0394	8.7992	10.5590	13.1989	5.0361	6.2952	7.5542	9.4428
21	8.1274	10.1592	12.1909	15.2387	7.0394	8.7992	10.5590	13.1989	5.0361	6.2952	7.5542	9.4428
22	8.0586	10.0734	12.0881	15.1101	6.9814	8.7268	10.4722	13.0902	4.8483	6.0603	7.2724	9.0904
23	8.0122	10.0154	12.0184	15.0230	6.9423	8.6779	10.4136	13.0169	4.6840	5.8550	7.0260	8.7827
24	7.9888	9.9860	11.9832	14.9791	6.9225	8.6532	10.3839	12.9798	4.5430	5.6787	6.8146	8.5182
25	7.9892	9.9864	11.9837	14.9795	6.9228	8.6535	10.3842	12.9801	4.4249	5.5311	6.6375	8.2967
26	8.0138	10.0171	12.0205	15.0258	6.9436	8.6795	10.4154	13.0192	4.3286	5.4108	6.4929	8.1162
27	8.1640	10.2049	12.2460	15.3073	7.0702	8.8378	10.6054	13.2567	4.3035	5.3794	6.4554	8.0692
28	8.3997	10.4997	12.5997	15.7496	7.2692	9.0865	10.9039	13.6297	4.3198	5.3997	6.4797	8.0996
29	8.7228	10.9034	13.0841	16.3553	7.5416	9.4271	11.3125	14.1406	4.3762	5.4703	6.5643	8.2054
30	9.1345	11.4182	13.7020	17.1274	7.8890	9.8612	11.8335	14.7919	4.4734	5.5915	6.7099	8.3874
31	9.6383	12.0478	14.4574	18.0718	8.3139	10.3924	12.4707	15.5884	4.6121	5.7651	6.9181	8.6476
32	10.2372	12.7965	15.3559	19.1947	8.8189	11.0237	13.2284	16.5356	4.7944	5.9929	7.1916	8.9895
33	10.9356	13.6695	16.4035	20.5043	9.4079	11.7598	14.1118	17.6398	5.0236	6.2795	7.5353	9.4193
34	11.7380	14.6724	17.6069	22.0085	10.0844	12.6056	15.1267	18.9084	5.3038	6.6297	7.9557	9.9447
35	12.6489	15.8111	18.9733	23.7167	10.8524	13.5656	16.2787	20.3485	5.6398	7.0497	8.4597	10.5745
36	13.6735	17.0920	20.5102	25.6379	11.7162	14.6454	17.5744	21.9680	6.0386	7.5483	9.0580	11.3224
37	14.8168	18.5210	22.2253	27.7816	12.6800	15.8499	19.0199	23.7747	6.5076	8.1346	9.7614	12.2020
38	16.0836	20.1044	24.1252	30.1566	13.7473	17.1842	20.6210	25.7763	7.0558	8.8200	10.5839	13.2298
39	17.4782	21.8478	26.2173	32.7715	14.9225	18.6530	22.3838	27.9796	7.6937	9.6171	11.5406	14.4258
40	19.0049	23.7561	28.5072	35.6340	16.2083	20.2605	24.3126	30.3908	8.4331	10.5413	12.6496	15.8118
41	20.6670	25.8336	31.0004	38.7505	17.6083	22.0105	26.4126	33.0156	9.2865	11.6080	13.9296	17.4122
42	22.4668	28.0834	33.7001	42.1252	19.1237	23.9047	28.6856	35.8571	10.2681	12.8353	15.4023	19.2529
43	24.4062	30.5078	36.6093	45.7617	20.7564	25.9454	31.1345	38.9182	11.3922	14.2404	17.0885	21.3605
44	26.4857	33.1071	39.7286	49.6606	22.5064	28.1329	33.7595	42.1994	12.6743	15.8429	19.0114	23.7642

## Income Protection Insurance - To Age 65 Benefit Period (With Claims Escalation)

Age next birthday	30 day waiting period (To age 65)				60 day waiting period (To age 65)				90 day waiting period (To age 65)			
	Male		Female		Male		Female		Male		Female	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
45	28.7045	35.8806	43.0567	53.8209	24.3730	30.4661	36.5595	45.6994	14.1279	17.6599	21.1918	26.4898
46	31.0600	38.8251	46.5903	58.2377	26.3541	32.9425	39.5312	49.4140	15.7676	19.7094	23.6514	29.5642
47	33.5496	41.9371	50.3244	62.9055	28.4471	35.5589	42.6707	53.3383	17.6055	22.0069	26.4083	33.0102
48	36.1675	45.2094	54.2513	67.8140	30.6472	38.3091	45.9708	57.4636	19.6513	24.5642	29.4768	36.8462
49	38.9074	48.6343	58.3612	72.9515	32.9491	41.1864	49.4237	61.7796	21.9112	27.3891	32.8669	41.0836
50	41.7611	52.2013	62.6416	78.3019	35.3456	44.1819	53.0183	66.2729	24.3876	30.4845	36.5815	45.7269
51	44.7198	55.8998	67.0797	83.8497	37.8294	47.2868	56.7440	70.9300	27.0779	33.8472	40.6167	50.7710
52	47.7720	59.7149	71.6580	89.5725	40.3904	50.4880	60.5857	75.7321	29.9722	37.4651	44.9581	56.1976
53	50.9061	63.6327	76.3593	95.4491	43.0192	53.7740	64.5288	80.6610	33.0545	41.3179	49.5816	61.9771
54	54.1095	67.6368	81.1642	101.4552	45.7047	57.1309	68.5570	85.6963	36.3016	45.3770	54.4525	68.0656
55	57.3677	71.7097	86.0516	107.5644	48.4351	60.5440	72.6526	90.8157	39.6822	49.6026	59.5232	74.4040
56	60.6477	75.8097	90.9715	113.7144	51.1824	63.9780	76.7736	95.9671	43.1410	53.9263	64.7115	80.8895
57	63.7828	79.7283	95.6740	119.5927	53.8072	67.2590	80.7106	100.8884	46.5063	58.1330	69.7597	87.1995
58	66.6129	83.2660	99.9193	124.8991	56.1757	70.2196	84.2634	105.3295	49.5921	61.9901	74.3880	92.9852
59	68.9301	86.1626	103.3953	129.2439	58.1142	72.6428	87.1713	108.9641	52.1549	65.1936	78.2323	97.7903
60	70.4303	88.0379	105.6453	132.0569	59.3689	74.2112	89.0533	111.3167	53.8541	67.3176	80.7811	100.9763
61	70.6833	88.3541	106.0248	132.5310	59.5804	74.4756	89.3707	111.7133	54.2280	67.7851	81.3421	101.6776
62	69.0027	86.2534	103.5041	129.3801	58.1750	72.7187	87.2625	109.0781	52.5824	65.7280	78.8737	98.5921
63	64.2474	80.3092	96.3710	120.4637	54.1960	67.7451	81.2941	101.6176	47.8197	59.7747	71.7296	89.6619
64	53.6588	67.0736	80.4883	100.6103	45.3269	56.6588	67.9905	84.9881	37.5130	46.8913	56.2695	70.3370
65	28.2783	35.3478	42.4174	53.0218	24.0145	30.0180	36.0216	45.0271	13.4900	16.8626	20.2351	25.2938

These rates apply from 1 December 2021.

The following loading factors are applied based on your occupation:

Occupational Type	Loading Factor
Professional	0.90
White Collar	1.00
Light Blue	1.75
Heavy Blue	3.50
Hazardous	Individual Consideration

These premium rates have been rounded and are approximate. Actual premiums may vary slightly from premiums calculated using these rates. These rates do not include any ongoing member advice fee - insurance (or 'flat fee'). You may agree with your Nominated Financial Adviser to pay a fee of up to 25% of the premium in respect of advice in relation to insurance.

Full details of fee options can be found in the Netwealth Superannuation Master Fund Insurance Guide.

7 | Personal Insurance Premium Rates from 1 December 2021

Netwealth Superannuation Services Pty Ltd ABN 80 636 951 310 AFSL 528032 is the trustee of the Netwealth Superannuation Master Fund ABN 94 573 747 704 which includes Netwealth Super Accelerator and Russell Investments Super Series.

For more information:  [netwealth.com.au](https://netwealth.com.au)

 1800 888 223

 [contact@netwealth.com.au](mailto:contact@netwealth.com.au)



## Income Protection Insurance - To Age 65 Benefit Period (No Claims Escalation)

### Annual premium rates per \$100 monthly benefit

Rates exclude stamp duty.

Age next birthday	30 day waiting period (To age 65)				60 day waiting period (To age 65)				90 day waiting period (To age 65)			
	Male		Female		Male		Female		Male		Female	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
16	6.3931	7.9914	9.5898	11.9870	5.4832	6.8540	8.2248	10.2809	3.8786	4.8483	5.8180	7.2724
17	6.3931	7.9914	9.5898	11.9870	5.4832	6.8540	8.2248	10.2809	3.8786	4.8483	5.8180	7.2724
18	6.3931	7.9914	9.5898	11.9870	5.4832	6.8540	8.2248	10.2809	3.8786	4.8483	5.8180	7.2724
19	6.3931	7.9914	9.5898	11.9870	5.4832	6.8540	8.2248	10.2809	3.8786	4.8483	5.8180	7.2724
20	6.3931	7.9914	9.5898	11.9870	5.4832	6.8540	8.2248	10.2809	3.8786	4.8483	5.8180	7.2724
21	6.3931	7.9914	9.5898	11.9870	5.4832	6.8540	8.2248	10.2809	3.8786	4.8483	5.8180	7.2724
22	6.3392	7.9239	9.5086	11.8859	5.4379	6.7976	8.1572	10.1964	3.7339	4.6674	5.6009	7.0010
23	6.3027	7.8783	9.4541	11.8174	5.4075	6.7596	8.1114	10.1392	3.6075	4.5093	5.4112	6.7639
24	6.2843	7.8553	9.4263	11.7829	5.3922	6.7402	8.0882	10.1104	3.4989	4.3735	5.2483	6.5604
25	6.2845	7.8555	9.4267	11.7833	5.3923	6.7403	8.0886	10.1107	3.4079	4.2598	5.1119	6.3897
26	6.3037	7.8797	9.4557	11.8195	5.4085	6.7606	8.1127	10.1410	3.3337	4.1672	5.0006	6.2507
27	6.4161	8.0201	9.6240	12.0300	5.5045	6.8807	8.2568	10.3210	3.3127	4.1408	4.9692	6.2114
28	6.5999	8.2499	9.8998	12.3747	5.6605	7.0756	8.4908	10.6133	3.3263	4.1580	4.9896	6.2369
29	6.8561	8.5699	10.2839	12.8550	5.8769	7.3462	8.8154	11.0192	3.3736	4.2171	5.0606	6.3257
30	7.1858	8.9821	10.7786	13.4733	6.1551	7.6940	9.2326	11.5407	3.4531	4.3164	5.1798	6.4747
31	7.5924	9.4906	11.3887	14.2358	6.4982	8.1228	9.7472	12.1841	3.5687	4.4607	5.3530	6.6911
32	8.0792	10.0990	12.1189	15.1484	6.9082	8.6353	10.3622	12.9527	3.7185	4.6482	5.5778	6.9722
33	8.6502	10.8129	12.9753	16.2192	7.3889	9.2361	11.0835	13.8543	3.9071	4.8840	5.8607	7.3257
34	9.3099	11.6373	13.9647	17.4562	7.9444	9.9305	11.9167	14.8958	4.1389	5.1737	6.2084	7.7604
35	10.0640	12.5800	15.0959	18.8700	8.5785	10.7232	12.8678	16.0848	4.4182	5.5228	6.6275	8.2842
36	10.9313	13.6641	16.3968	20.4961	9.3026	11.6282	13.9538	17.4422	4.7579	5.9476	7.1369	8.9213
37	11.8904	14.8631	17.8357	22.2945	10.1090	12.6363	15.1635	18.9543	5.1504	6.4380	7.7257	9.6571
38	12.9607	16.2010	19.4411	24.3013	11.0085	13.7606	16.5128	20.6409	5.6090	7.0113	8.4134	10.5169
39	14.1483	17.6854	21.2225	26.5282	12.0067	15.0083	18.0100	22.5125	6.1475	7.6843	9.2211	11.5266
40	15.4577	19.3222	23.1866	28.9832	13.1071	16.3838	19.6607	24.5759	6.7742	8.4677	10.1612	12.7016
41	16.8952	21.1189	25.3428	31.6784	14.3155	17.8943	21.4732	26.8415	7.4997	9.3746	11.2494	14.0619
42	18.4656	23.0820	27.6984	34.6231	15.6346	19.5433	23.4519	29.3148	8.3422	10.4278	12.5133	15.6417
43	20.1740	25.2176	30.2609	37.8263	17.0702	21.3378	25.6054	32.0069	9.3117	11.6396	13.9675	17.4595
44	22.0230	27.5288	33.0344	41.2932	18.6241	23.2801	27.9362	34.9201	10.4245	13.0307	15.6368	19.5460



## Income Protection Insurance - To Age 65 Benefit Period (No Claims Escalation)

Age next birthday	30 day waiting period (To age 65)				60 day waiting period (To age 65)				90 day waiting period (To age 65)			
	Male		Female		Male		Female		Male		Female	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
45	24.0168	30.0210	36.0251	45.0315	20.2987	25.3734	30.4480	38.0600	11.6988	14.6236	17.5484	21.9354
46	26.2472	32.8090	39.3708	49.2135	22.1598	27.6998	33.2397	41.5497	13.1807	16.4759	19.7710	24.7138
47	28.5424	35.6780	42.8135	53.5170	24.0863	30.1079	36.1295	45.1618	14.8227	18.5283	22.2337	27.7923
48	30.9854	38.7318	46.4780	58.0976	26.1375	32.6720	39.2063	49.0079	16.6680	20.8350	25.0018	31.2523
49	33.5750	41.9688	50.3626	62.9534	28.3110	35.3887	42.4665	53.0830	18.7256	23.4070	28.0885	35.1105
50	36.3069	45.3837	54.4603	68.0756	30.6034	38.2543	45.9052	57.3814	21.0068	26.2585	31.5103	39.3876
51	39.1785	48.9733	58.7680	73.4599	33.0121	41.2653	49.5183	61.8978	23.5115	29.3895	35.2673	44.0842
52	42.1820	52.7275	63.2731	79.0914	35.5319	44.4149	53.2977	66.6222	26.2402	32.8002	39.3605	49.2006
53	45.3101	56.6376	67.9652	84.9564	38.1564	47.6956	57.2346	71.5432	29.1801	36.4752	43.7700	54.7126
54	48.5530	60.6912	72.8296	91.0369	40.8773	51.0966	61.3158	76.6448	32.3213	40.4017	48.4820	60.6025
55	51.8995	64.8743	77.8492	97.3115	43.6821	54.6026	65.5231	81.9039	35.6328	44.5409	53.4491	66.8114
56	55.4500	69.3126	83.1751	103.9688	46.6605	58.3257	69.9908	87.4884	39.2537	49.0673	58.8806	73.6008
57	58.8173	73.5217	88.2259	110.2824	49.4847	61.8558	74.2268	92.7837	42.6951	53.3686	64.0424	80.0532
58	61.9816	77.4768	92.9723	116.2154	52.1410	65.1762	78.2115	97.7644	45.9564	57.4455	68.9347	86.1683
59	64.7446	80.9307	97.1169	121.3960	54.4620	68.0775	81.6932	102.1165	48.8057	61.0072	73.2086	91.5107
60	66.8095	83.5119	100.2142	125.2677	56.2022	70.2529	84.3035	105.3792	50.9172	63.6464	76.3757	95.4695
61	67.7426	84.6783	101.6140	127.0175	56.9995	71.2494	85.4993	106.8743	51.8206	64.7759	77.7309	97.1638
62	66.8424	83.5530	100.2635	125.3294	56.2681	70.3351	84.4021	105.5027	50.8128	63.5160	76.2192	95.2740
63	62.9325	78.6657	94.3988	117.9986	53.0208	66.2760	79.5311	99.4139	46.7505	58.4382	70.1257	87.6572
64	53.1852	66.4815	79.7777	99.7224	44.8861	56.1077	67.3292	84.1615	37.1322	46.4153	55.6983	69.6228
65	28.2783	35.3478	42.4174	53.0218	24.0145	30.0180	36.0216	45.0271	13.4900	16.8626	20.2351	25.2938

These rates apply from 1 December 2021.

The following loading factors are applied based on your occupation:

Occupational Type	Loading Factor
Professional	0.90
White Collar	1.00
Light Blue	1.75
Heavy Blue	3.50
Hazardous	Individual Consideration

These premium rates have been rounded and are approximate. Actual premiums may vary slightly from premiums calculated using these rates. These rates do not include any ongoing member advice fee - insurance (or 'flat fee'). You may agree with your Nominated Financial Adviser to pay a fee of up to 25% of the premium in respect of advice in relation to insurance.

Full details of fee options can be found in the Netwealth Superannuation Master Fund Insurance Guide.