

Loan Protection Plan premium rates

To calculate the monthly premium for Loan Protection Plan at the start of the cover, multiply the premium rate applicable to you by each \$100,000 of the death benefit. Then add the monthly policy fee of \$7 (Note: there is only one policy fee per policy, irrespective of whether one or two persons obtain cover).

CURRENT AGE	MALE NON-SMOKER	MALE SMOKER	FEMALE NON-SMOKER	FEMALE SMOKER
18 to 20	12.74	19.97	8.83	12.11
21	12.89	20.24	8.98	12.33
22	13.04	20.54	9.15	12.56
23	13.22	20.84	9.33	12.81
24	13.39	21.17	9.50	13.11
25	13.59	21.54	9.78	13.48
26	13.79	21.94	10.05	13.93
27	14.02	22.39	10.35	14.41
28	14.24	22.89	10.68	14.93
29	14.49	23.47	11.00	15.48
30	14.74	24.09	11.38	16.13
31	15.02	24.79	11.70	16.73
32	15.32	25.52	12.03	17.33
33	15.72	26.42	12.43	18.01
34	16.24	27.57	13.01	18.88
35	16.72	29.03	13.98	20.42
36	17.19	30.67	14.83	21.98
37	17.67	32.63	15.78	23.58
38	18.65	34.99	16.82	25.43
39	19.89	37.95	18.04	27.64
40	21.28	41.11	19.14	29.58
41	22.69	44.62	20.33	31.76
42	24.24	48.36	21.56	33.97
43	26.28	53.38	23.20	36.75
44	29.01	59.77	25.24	40.27
45	31.73	66.06	27.06	43.47
46	34.66	72.24	29.18	46.88
47	37.98	79.14	31.39	50.32
48	42.40	88.27	34.13	54.65
49	47.97	99.88	37.48	59.93
50	53.73	111.70	40.66	64.73
51	59.14	122.22	43.73	69.15
52	65.26	133.43	47.00	73.82
53	73.83	149.05	51.87	80.84
54	84.97	168.81	58.60	90.58
55	95.31	185.45	64.82	98.94
56	105.03	199.10	69.68	104.77
57	115.83	213.48	74.84	110.81
58	128.37	229.80	81.10	117.78
59	143.23	249.55	88.38	126.11

This document is prepared by Australian Life Insurance Distribution Pty Ltd ABN 31 103 157 811 AFSL 226403. Loan Protection Plan is jointly issued by Hannover Life Re of Australasia Ltd ABN 37 062 395 484 (Death, Terminal Illness, Living and Accidental Injury Benefits) and QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 (Involuntary Unemployment Benefit). ALI receives commission for each policy sold. Any advice provided is of a general nature only and does not take into consideration your objectives, financial situation or needs. You should consider the PDS (available at www.aligroup.com.au) when deciding if this product is appropriate for you.