

The insurance against the loss of employment income protection is listed as below:

IP Plans	Formula to calculate tax deductible premiums
IP/ IP Accident Only/ IP Essential	IP/ IP Accident Only / IP Essential premium *98.7%
IP with Advantage Optional	(IP premium + Advantage Optional premium) *97.7%
IP with PLUS Optional	(IP premium + PLUS Optional premium) *92.7%
IP CORE	IP CORE premium *100%
Super Extras	Super Extras premium *4%
Day 1 Accident benefit	Day 1 Accident premium *100%
Claim Escalation benefit	Claim Escalation premium *100%
Carer's Allowance benefit	Carer's Allowance premium *100%
Business Expenses Rider	Business Expenses Rider premium *100%
Business Expenses Standalone	Business Expenses Standalone premium *100%
Retirement Optimiser	Not tax deductible
Retirement Protector	Not tax deductible
Income Protection Lump Sum	Not tax deductible
Lump Sum Disablement	Not tax deductible

