

# ADVISER GUIDE

## Priority Protection & Priority Protection for Platform Investors

April 2025



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# Section A – Welcome and Contacts

## 1. Welcome to the 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 Portal

The AIA Australia Adviser Portal 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 Portal at [adviserretail.aia.com.au](https://adviserretail.aia.com.au)

### Don't have access?

If you don't have access to the AIA Adviser Portal, the Responsible Individual at your Licensee can provision this for you.

### Forgot your password?

If you've forgotten your password or are having trouble logging into the AIA Adviser Portal, please call our support team on 1800 271 031.

### 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 Portal.

### 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](https://aia.com.au/business-growth-hub)

### Target Market Determination

A Target Market Determination is a document which describes who a product is appropriate for (target market), and any conditions around how the product can be distributed to customers.

It also describes the events or circumstances where we may need to review the Target Market Determination for a financial product.

AIA's TMD's can be found [here](#).

## AIA Embrace

AIA Embrace is our holistic wellbeing ecosystem of world-class programs and partnerships designed to support people's everyday health and wellbeing at every stage of life's journey.

AIA Embrace is about everything needed to help clients embrace better wellbeing.



**WHETHER  
THEY'RE WELL...**



**FIND THEMSELVES  
UNWELL...**



**OR THEY'RE  
RECOVERING.**

We're proud of our shared value approach to insurance, and its role in delivering on our dream to champion Australia to be the healthiest and best protected nation in the world.

## 2. Contact us

### New Applications and outstanding requirements for New Business and Underwriting

Phone	1800 033 490	<b>New Business</b> – processes all new applications, paper and eApp® as well as outstanding administration requirements
Scan and email	<a href="mailto:infohub@aia.com">infohub@aia.com</a>	
Questions/Concerns	<a href="mailto:au.retailnewbusiness@aia.com">au.retailnewbusiness@aia.com</a>	
Post	AIA Australia PO Box 6111, Melbourne VIC 3004	

### Underwriting

Phone	1800 033 490	<b>Underwriting</b> – for all occupation, pastimes and health pre-assessments
Email (Pre-Assessment)	<a href="mailto:au.VICpreassess@aia.com">au.VICpreassess@aia.com</a>	
	<a href="mailto:au.NSWpreassess@aia.com">au.NSWpreassess@aia.com</a>	
	<a href="mailto:au.WApreassess@aia.com">au.WApreassess@aia.com</a>	
	<a href="mailto:au.QLDpreassess@aia.com">au.QLDpreassess@aia.com</a>	
	<a href="mailto:au.SApreassess@aia.com">au.SApreassess@aia.com</a>	

### Policy Services/Existing Business

Phone	1800 033 490	<b>Policy Services</b> – 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
Email	<a href="mailto:au.clientservices@aia.com">au.clientservices@aia.com</a>	
	NOTE: This is for scanning requests for processing and not a manned inbox	

### Claims

Phone	1800 033 490	<b>Claims</b> – handles all claims and follow-up requests
Email	<a href="mailto:au.retail.claims@aia.com">au.retail.claims@aia.com</a>	

### Sales Support Team

Phone	1800 033 490	<b>Sales Support Team</b> – the Sales Support Team supports advisers with product, quoting, escalations and suspense follow-ups
Email	NSW & ACT: <a href="mailto:au.nswsalessupport@aia.com">au.nswsalessupport@aia.com</a>	
	VIC & TAS: <a href="mailto:au.vicsalessupport@aia.com">au.vicsalessupport@aia.com</a>	
	QLD: <a href="mailto:au.qldslessupport@aia.com">au.qldslessupport@aia.com</a>	
	WA, SA & NT: <a href="mailto:au.wasalessupport@aia.com">au.wasalessupport@aia.com</a>	

### AIA Health

Phone	1800 033 490	<b>AIA Health Team</b> – handles all AIA Health enquiries
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### AIA Vitality

Phone	1800 033 490	<b>AIA Vitality</b> – for all AIA Vitality membership enquiries
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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.

### Tele-Applications

Our Tele-Application service helps to streamline the insurance application process for you and your client. The service allows your clients to complete the health and lifestyle sections of their insurance application over the telephone.

The adviser is required to complete the quote including the life insured and policy owner details, occupation (past and present), income details, superannuation set-up, payment options and declaration sections of the application in eApp® Express. The adviser then schedules a date and time for the interview to take place once confirmed with the client an AIA Australia tele-interviewer will contact the proposed Life Insured to complete the application.

### 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.

## 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 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 the levels shown below.

	Age Next Birthday				
	Up to 45	46–50	51–60	61–65	66+
MBA20	\$2,500,001	\$2,500,001	\$1,500,001	\$750,001	\$600,001
Short Medical Exam	\$2,500,001	\$2,500,001	\$1,500,001	\$1,000,001	\$500,001
Stress Echocardiogram	Nil	\$10,000,001	\$5,000,001	\$5,000,001	\$5,000,001
PSA (Males)	Nil	\$10,000,001	\$5,000,001	\$5,000,001	\$5,000,001
Full Blood Count	Nil	\$10,000,001	\$10,000,001	\$10,000,001	\$10,000,001

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

### Income Protection and Business expenses

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

	Age Next Birthday
	All ages
MBA20 & Short Medical Exam	\$15,001

**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.

From 1 October 2021, the availability of Priority Protection Income Protection or Income Protection Accident Only cover is solely limited to customers who already hold Income Protection or Income Protection Accident Only cover under an existing AIA Australia Priority Protection policy.

Such customers may be issued a new policy where it is replacing an existing Income Protection insurance or Income Protection Accident Only, where the requested change is not possible as a variation to the current policy.

In no circumstances is a change from a non-Agreed Value income protection policy to an Agreed Value policy permitted.

Please refer to Section 5 of the Priority Protection Product Disclosure Statement for more information.

### 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

\* 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. Maximum TPD cover for Own Occupation definition held with AIA is \$3M.

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)

#### 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.

#### AIA Home Duties – Maximum Cover

Insurance Type (All Ages)	Sums Insured	Requirements
Life & TPD <sup>1</sup>	\$1,500,000 (all sources)	Nil – Application only
	\$1,500,000 – \$2,000,000 (all sources)	Refer to UW – all cases <sup>2</sup>
Crisis Recovery	\$1,000,000 (all sources)	Nil – Application only

1. Home Duties definition applies for TPD

2. In some instances additional cover for Life & TPD can be considered subject to further supporting documentation. Contact the underwriting team for more information.

## Repayment Relief Benefit

Sum Insured*	Occupation Category	Repayment Relief
\$1 – \$7500	A1, A2, A3, A4, B1, B2, C1, C2 only	Copy of Mortgage Agreement/Contract from the lending institution in Australia showing: <ul style="list-style-type: none"> <li>• name/address of the insured and,</li> <li>• the minimum amount of home loan repayments required for the mortgage.</li> </ul>

\* Total cover. (all sources)

## 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<sup>^</sup>

Occupation Category	Employed <sup>^</sup>	Financial Evidence
A1, A2, M, A3, A4, B1, B2, C1, C2	\$20,001	<b>1. Either:</b> <ul style="list-style-type: none"> <li>• Income Tax Return and Notice of Assessment for the latest financial year, <b>or</b></li> <li>• Letter from employer detailing current remuneration package, <b>or</b></li> <li>• Latest ATO Income Statement,</li> </ul> <b>plus</b> <b>2. AIA Assets and Liabilities Questionnaire (held personally or in Trust), completed and signed by the insured and adviser.</b>
D	Nil*	Nil
E <sup>#</sup>	N/A*	

<sup>^</sup> 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.

# IP CORE not available for Occupation E category.

### 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.

## Income Protection – Indemnity (Self-Employed)

### Self-Employed Persons

Occupation Category	Self Employed	Financial Evidence
A1, A2, M, A3, A4, B1, B2, C1, C2	\$20,001	<b>1.</b> Profit & Loss statements and Balance Sheets for the Business or practice (including any Trusts if applicable) for last 2 financial years, <b>plus</b> <b>2.</b> Income Tax Returns and Notice of Assessments for the insured and all business entities for the latest 2 financial years, <b>plus</b> <b>3.</b> 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.

# IP CORE not available for Occupation E category.

#### 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.

## 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
A1, A2, M	\$20,001	Profit & Loss Statements for the Business or Practice for the latest 2 financial years	\$1
A3, A4, B1, B2	\$20,001		N/A
C1, C2, D	Nil*	Nil*	N/A
E	N/A	N/A	N/A

\* Maximum Business Expenses cover for occupation categories C1, C2 and D is \$15,000/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 latest 2 financial years are required.
- Business Expenses is not available for occupation category E.

## Income Protection – Agreed Value (Self-Employed) Inforce Policies Pre 1 April 2020

Only available to policy holders who hold an Agreed Value benefit prior to 1 April 2020.

Should you require an increase or a Cancel & Replace, please provide your quote to AIA with the relevant paper application. This cannot be submitted via eAPP.

### Self Employed Persons

Occupation Category	Self Employed	Financial Requirements	Self-Employed	Extra Financial Evidence
A1, A2, M	\$15,001	<b>1.</b> Profit & Loss statements and Balance Sheets for the Business (including any Trusts if applicable) for the last 2 financial years,  <b>plus</b> <b>2.</b> Individual Tax Returns for the insured and all business entities for the latest 2 financial years	\$20,001	<b>3.</b> AIA Assets and Liabilities Questionnaire (held personally or in Trust), completed and signed by the insured and adviser,  <b>plus 1 and 2</b> <b>4.</b> Notice of Assessments must be included with the Income Tax returns for last 2 financial years
A3, A4	\$12,501		\$20,001	
B1, B2	\$8,001		\$20,001	
C1, C2	\$6,001		\$20,001	
D, E	N/A	N/A	N/A	N/A

#### Important Notes:

1. Agreed Value Income Protection insurance cover is only available if the Policy is replacing Agreed Value Income Protection insurance cover from AIA and the cancel and replace is being performed to facilitate a change of ownership or correct an administrative error affecting the existing policy. Agreed Value Income Protection insurance cover is not available for new business policies or when an existing Agreed Value Income Protection insurance cover with AIA is being cancelled and replaced for any other reason than stated above.
2. Financial evidence is based on total cover with all companies.
3. Where Income Protection and Business Expenses combined cover exceeds \$25,000/month, Profit & Loss Statements for the last 2 financial years are required.
4. 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.
5. Where the financial evidence above is not received at application stage – financial proof of income may be required in the event of a claim.
6. Agreed Value is not available for occupation categories D & E.

## Income Protection – Agreed Value (Employed) Inforce Policies Pre 1 April 2020

Only available to policy holders who hold an Agreed Value benefit prior to 1 April 2020.

Should you require an increase or a Cancel & Replace, please provide your quote to AIA with the relevant paper application. This cannot be submitted via eAPP.

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:	\$20,001	2. Individual Tax Returns including Notice of Assessments for the last 2 financial years,
A3, A4, B1, B2	\$12,501	• Income Tax Return for the latest financial year,	\$20,001	
C1, C2	\$8,001	or	\$20,001	plus
		• Letter from employer detailing current remuneration package,		3. AIA Assets and Liabilities Questionnaire (held personally or in Trust), completed and signed by the insured and adviser.
		or		
		• Latest ATO Income Statement		
D, E#	N/A	N/A	N/A	N/A

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

# IP CORE not available for Occupation E category.

#### Important Notes:

1. Agreed Value Income Protection insurance cover is only available if the Policy is replacing Agreed Value Income Protection insurance cover from AIA and the cancel and replace is being performed to facilitate a change of ownership or correct an administrative error affecting the existing policy. Agreed Value Income Protection insurance cover is not available for new business policies or when an existing Agreed Value Income Protection insurance cover with AIA is being cancelled and replaced for any other reason than stated above.
2. Financial evidence is based on total cover with all companies.
3. Where Income Protection and Business Expenses combined cover exceeds \$25,000/month, Profit & Loss Statements for the last 2 financial years are required.
4. 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.
5. Where the financial evidence above is not received at application stage – financial proof of income may be required in the event of a claim.
6. Agreed Value is not available for occupation categories D & E.

## 4. 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.

## 5. Income Replacement Ratios

### Income Protection CORE

Income <sup>^</sup>	Replacement Ratio <sup>^</sup>		Maximum Monthly Benefit <sup>*~</sup>
Up to first \$240,000 pa of income (\$20,000/m)	70% of income	=	\$14,000/month
Up to next \$240,000 pa of income (\$20,000/m)	50% of income	=	\$10,000/month
Up to next \$360,000 pa of income (\$30,000/m)	20% of income	=	\$6,000/month
<b>Maximum IP CORE</b>			<b>\$30,000/month</b>
<div> <div> <b>Occupation categories</b> </div> <div> <div> <div>A1, A2, M, A3, A4</div> <div>\$30,000/m</div> </div> <div> <div>B1, B2, C1, C2</div> <div>\$25,000/m</div> </div> <div> <div>D</div> <div>\$15,000/m</div> </div> </div> <div> <sup>^</sup> Income EXCLUDES compulsory superannuation contributions  <sup>*</sup> Maximum monthly IP benefit applies to the total sum insured based on occupation category &amp; total sum insured with AIA and other insurers  <sup>~</sup> Retirement Protector optional benefit can be added in addition to the maximum monthly benefit/occupation category limits  For the Income Protection CORE 70% / 60% option, in any period which exceeds 24 months of disablement, 60% of your monthly Pre-disablement Income is calculated as follows: 60% of the first \$20,000 of your monthly pre-disablement income, plus, 43% of the next \$20,000 of your monthly pre-disablement income, plus 17% of the next \$30,000 of your monthly pre-disablement income. </div> </div>			

### Income Protection (Comprehensive)

**Note:** IP Comprehensive is not available to New Business.

Income <sup>^</sup>	Replacement Ratio <sup>^</sup>		Maximum Monthly Benefit <sup>*~</sup>
Up to first \$320,000 pa of income (\$26,667/m)	75% of income	=	\$20,000/month
Up to next \$240,000 pa of income (\$20,000/m)	50% of income	=	\$10,000/month
Up to next \$1,800,000 pa of income (\$150,000/m)	20% of income	=	\$30,000/month
<b>Maximum IP cover</b>			<b>\$60,000/month</b>
<div> <div> <b>Occupation Categories <sup>^*~</sup></b> </div> <div> <div> <div>A1, A2, M (AAA, AA)</div> <div>\$60,000/m</div> </div> <div> <div>A3, A4 (A)</div> <div>\$40,000/m</div> </div> <div> <div>B1, B2, C1, C2 (B, C, CT)</div> <div>\$22,500/m</div> </div> <div> <div>D</div> <div>\$15,000/m</div> </div> <div> <div>E</div> <div>\$10,000/m</div> </div> </div> <div> <sup>^</sup> Income INCLUDES compulsory superannuation contributions  <sup>*</sup> Maximum monthly IP benefit applies to the total sum insured based on occupation category &amp; total sum insured with AIA and other insurers  <sup>~</sup> Retirement Optimiser optional benefit can be added in addition to the maximum monthly benefit/occupation category limits </div> </div>			



## 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.

### Indemnity to Extended Indemnity

When altering existing IP cover in the above cases, financial evidence should be obtained as follows:

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

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

## 7. Increases and alterations – auto requirements

### Important Note:

- From 1 October 2021, the availability of Priority Protection Income Protection or Income Protection Accident Only cover is solely limited to customers who already hold Income Protection or Income Protection Accident Only cover under an existing AIA Australia Priority Protection policy.

Such customers may continue to increase or alter their existing policy in accordance with the terms and conditions of the policy. Customers may be issued a new policy where it is replacing an existing Income Protection insurance or Income Protection Accident Only, where the requested change is not possible as a variation to the current policy.

In no circumstances is a change from a non-Agreed Value income protection policy to an Agreed Value policy permitted.

- Policies originally accepted on Takeover Terms or Continuation Options:

Please contact our Underwriting team for requirements.

### Alterations/Increases

0–3 months from date original application was received	>3 months
Declaration of Continued Good Health	Application for Increase/Addition is needed and 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.

## 8. 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.

### AIA Australia guidelines – Total & Permanent Disablement (TPD), Income Protection (IP), Business Expenses (BE) and Waiver of Premium (WOP).

(Refers to recreational/amateur activities)

#### Abbreviation code

<b>Std</b>	Standard rates
<b>Exclude</b>	Exclusion to apply
<b>IC</b>	Individual consideration required
<b>\$ (amount as indicated)</b>	An extra \$ amount as indicated per \$1,000 sum insured loading will apply
<b>/</b>	A choice of either an exclusion, % loading or \$ (amount as indicated) per \$1,000 sum insured loading will apply
<b>Min. 30</b>	Minimum 30 day waiting period to apply for that activity
<b>%</b>	An extra % loading may apply

<b>Activity</b>	<b>Life</b>	<b>Crisis</b>	<b>IP/BE</b>	<b>TPD/WOP</b>
<b>Abseiling</b>	Std	Std	Exclude	Std
<b>Archery</b>	Std	Std	Std	Std
<b>Aviation (Private recreational flying):</b>				
• Fixed Wing (up to 100 hours)	Std	Std	Std	Std
• Fixed Wing (over 100 hours)	Std	Exclude	Exclude	Exclude
• Micro light/Ultra light	IC	Exclude	Exclude	Exclude
• Helicopter (rotary wing more than 75 hours/pa)	\$3.00 / Exclude	Exclude	Exclude	Exclude
• Ballooning (pleasure only less than 100 hours)	Std	Exclude	Exclude	Exclude
• Ballooning (pleasure only more than 100 hours)	\$2.00 / Exclude	Exclude	Exclude	Exclude
• Gliding (powered/self launching)	\$2.00 / Exclude	Exclude	Exclude	Exclude
• Hang Gliding	\$2.00 / Exclude	Exclude	Exclude	Exclude
• Aerobatics	\$4.00 / Exclude*	Exclude*	Exclude*	Exclude*
*(Full aviation exclusion must be applied – not just aerobatics)				
<b>Baseball/Basketball</b>	Std	Std	Std	Std
<b>Boxing</b>	Std	Std	Exclude	Exclude
<b>Bungy Jumping</b>	Exclude	Exclude	Exclude	Exclude
<b>Cycling:</b>				
• Amateurs/club members (racing/competing)	Std	Std	Std	Std
• Professional	Std	Std	Exclude	Exclude

Activity	Life	Crisis	IP/BE	TPD/WOP
• Mountain bike riding (pleasure only)	Std	Std	Std	Std
• Mountain bike riding (competition)	Std	Std	Exclude	Exclude
<b>Canoeing/Kayaking (pleasure only – no remote areas)</b>	Std	Std	Std	Std
<b>Diving:</b>				
• Scuba/Skin (amateur only up to 30m depth)	Std	Std	Std	Std
• Scuba/Skin (amateur only over 30m depth)	IC	Exclude	Exclude	Exclude
• Cave diving, Pot holing	\$2.00* / Exclude	Exclude	Exclude	Exclude
• Snorkel	Std	Std	Std	Std
*(This is in addition to any base loading for diving that applies)				
<b>Equestrian (see Horse Riding)</b>				
<b>Fencing</b>	Std	Std	Std	Std
<b>Football*** (all codes – except Touch Football/Oz Tag) excludes professional/semi-professional football players:</b>				
• Class A1, A2, M, A3, A4				
- 14 dw IP/BE only	Std	Std	+25% / Exclude	Std
- 30 dw to 2 year wait IP/BE only	Std	Std	Std	Std
• Class B1, B2				
- 14 dw to 60 dw IP/BE only	Std	Std	+25% / Exclude	Std
- 90 dw to 2 year wait IP/BE only	Std	Std	Std	Std
• Class C1, C2, D				
- 14 dw IP/BE only	Std	Std	Exclude	Std
- 30 dw to 60 dw IP/BE only	Std	Std	+25% / Exclude	Std
- 90 dw to 2 year wait IP/BE only	Std	Std	Std	Std
• Class E				
- 30 dw to 2 year wait *** (Depending on occupation, history of injuries or joint related problems, exclusion may still be applied)	Std	Std	+25% / Exclude	Std
- Semi-professional Football	Std	Std	Exclude	Exclude
- Touch Football/Oz Tag (Class A1 E)	Std	Std	Std	Std
<b>Gymnastics (no competition)</b> <b>*(Consider exclusion in some instances)</b>	Std	Std	Std*	Std
<b>Horse Riding:</b>				
• Social only (no jumping/racing/competitions)	Std	Std	Std	Std
• Show jumping, gymkhana, vaulting	Std	Std	Exclude	Std
• Endurance events, steeplechase	Std	Std	Exclude	Std
• Dressage only	Std	Std	Std	Std
<b>Martial Arts (recreational only):</b>				
• Contact				
- A1, A2, M, A3, A4 (14 dw IP/BE only)	Std	Std	Exclude	Std
- A1, A2, M, A3, A4 (30 dw to 2 year wait IP/BE only)	Std	Std	Std	Std
- Class B1 to E	Std	Std	Exclude	Std
<b>(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)</b>				
• Non Contact Amateur, no exhibitions/competitions	Std	Std	Std (min. 30dw)	Std
<b>Marathon/Cross Country Running</b>	Std	Std	Std	Std
<b>Motor Car Racing Amateur only:</b>				
• Open Wheel	IC	Exclude	Exclude	Exclude
• Sports Cars/Sedans/Touring Cars	IC	Exclude	Exclude	Exclude

Activity	Life	Crisis	IP/BE	TPD/WOP
• Drag Racing/Hot Rods/Stock Cars	IC	Exclude	Exclude	Exclude
• Karting Enduro/sprint	IC	Exclude	Exclude	Exclude
• Speedway	\$2.00 / Exclude	Exclude	Exclude	Exclude
• Others Hill Climbs/Rallies/Off Road	\$2.00 / Exclude	Exclude	Exclude	Exclude
• Others Vintage/Veterans/Historic	Std	Std	Std	Std
<b>Motor Cycle Racing:</b>				
• Circuit/Cross Country/Dirt Track	IC	Exclude	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	Std	Std
- Class B1 to E (90dw IP/BE only)	Std	Std	IC	Std
• Trail Bike Riding where safety precautions are not followed				
- Class A1, A2, M, A3, A4 (90dw IP/BE only)	Std	Std	Std	Std
- Class B1 to E	Std	Std	Exclude	Exclude
<b>Mountaineering:</b>				
• Within Aust/NZ				
- (below snow line)	Std	Std	Std	Std
- (above snow line)	IC	Exclude	Exclude	Exclude
• Overseas	IC	Exclude	Exclude	Exclude
<b>Para sailing (pleasure only)</b>	Std	Std	Std	Std
<b>Power Boat Racing</b>	IC	Exclude	Exclude	Exclude
<b>Private Flying (see Aviation)</b>				
<b>Rafting (white water):</b>				
• Within Aust	Std	Std	Std	Std
• Overseas	IC	IC	Exclude	Exclude
<b>Rock Climbing:</b>				
• Indoor	Std	Std	Std	Std
• Outdoors	IC	Exclude	Exclude	Exclude
• Abseiling	Std	Std	Exclude	Std
<b>Rowing</b>	Std	Std	Std	Std
<b>Sail Boarding</b>	Std	Std	Std	Std
<b>Sailing/Yachting:</b>				
• Pleasure cruising only				
- local bay, harbour, inshore (no ocean crossing)	Std	Std	Std	Std
- trans ocean/ocean crossing (single/multi crew)	\$2.00 / Exclude	Exclude	Exclude	Exclude
• Ocean racing				
- ocean racing Australian waters including Sydney to Hobart	\$2.00 / Exclude	Exclude	Exclude	Exclude
- all other racing including ocean crossing (single/multi crew)	\$5.00 / Exclude	Exclude	Exclude	Exclude
<b>Shooting</b>	Std	Std	Std	Std
<b>Skiing:</b>				
• Water				
- Amateur/Pleasure only	Std	Std	Std	Std
- Competition/Trick Skiing/Jumping	Std	Std	Exclude	Exclude
- Snow Recreational/Pleasure only	Std	Std	Std	Std
- Downhill/Cross Country (no competition)	Std	Std	Std	Std
<b>Sky Diving (Up to 50 jumps)</b>	Std	Std	Std	Std

Activity	Life	Crisis	IP/BE	TPD/WOP
<b>Sky Diving (50 or more jumps per year)</b>	\$2.00 / Exclude	Exclude	Exclude	Exclude
<b>Soccer (see Football)</b>				
<b>Squash</b>	Std	Std	Std	Std
<b>Surfing</b>	Std	Std	Std	Std
<b>Tennis (all types)</b>	Std	Std	Std	Std
<b>Triathlons</b>	Std	Std	Std	Std
<b>Weight Lifting:</b>				
• recreational only	Std	Std	Std	Std
• competitions	Std	Std	Exclude	Std
<b>Wrestling</b>	Std	Std	Exclude	Std
<b>Yachting (see Sailing)</b>				

## 9. 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 CORE may be restricted. (From 1 April 2020 only Indemnity cover is available).

### Maximum Monthly Benefits:

No Monthly Benefit restrictions A1/A2/A3/A4/B1/B2/C1/C2

>5 years experience \$7500 D

<5 years experience \$4000 D

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

### No Monthly Benefit restrictions

Occupation	Occupation Rating	
	Mining	Oil & Gas
<b>Qualified Professional (&lt;10% fieldwork)</b>		
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
<b>Qualified Professionals (fieldwork)</b>		
Chemical Engineer [non hazardous]	B1	B1
Engineer	B2	B2
Geologist	B1	B1
Metallurgist	B2	B2

**No Monthly Benefit restrictions**

Occupation	Occupation Rating	
	Mining	Oil & Gas
OH&S Manager/Officer	C1	C1
Surveyor	B2	B2

**No Monthly Benefit Restrictions (except for D)**

Occupation	Occupation Rating	
	Mining	Oil & Gas
Assayer	B1	B1
Boilermaker [no off shore]	D	D
Carpenter [qualified]	C2	C2
Chef [qualified]	B2	B2
Clerk	A3	A3
Diesel fitter	C1	C1
Diesel mechanic [qualified]	D	D
Draftsperson	A4	A4
Dragline operator [no off shore]	C1	C1
Electrician [qualified]	D	D
Electronic technician	B2	B2
Instrument technician	B2	B2
Laboratory technician	B1	B1
Long wall co-ordinator [>10% fieldwork]	C1	Not applicable
Long wall co-ordinator [<10% fieldwork]	A3	Not applicable
Maintenance planner [<10% fieldwork]	A3	A3
Maintenance planner [>10% fieldwork]	B1	B1
Maintenance superintendant [<20% manual]	B1	B1
Maintenance supervisor [<20% manual]	B1	B1
Mechanic [qualified]	D	D
Mechanical fitter	D	D
Mine deputy	B1	Not applicable
Mobile plant supervisor [<20% manual]	C1	C1
OH&S Manager/Officer [<10% fieldwork]	A3	A3
Plumber [qualified]	C2	C2
Trade supervisor [<20% manual]	C1	C1
Welder	D	D

**Monthly Benefit Restrictions**  
**<5 years experience \$4000**  
**>5 years experience \$7500**

Occupation	Occupation Rating	
	Mining	Oil & Gas
Bogger operator	Not applicable	Not applicable
Crane operator	Not applicable	Not applicable
Chemical engineer [hazardous materials]	IC	IC



**Monthly Benefit Restrictions**  
**<5 years experience \$4000**  
**>5 years experience \$7500**

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

IMPORTANT NOTE: Occupation category E is available for existing Income Protection policies but is NOT available under Income Protection CORE

## 10. 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, you may be eligible for Universal TPD).

### Income Protection

All applicants on Casual Work agreements must meet the following requirement:

	Criteria for IP
<b>Occupations</b>	A1, A2, M, A3, A4, B1, B2 & C1, C2
<b>Minimum Hours</b>	A1 to A4, M – 20p/week B1, B2 & C1, C2 – 25p/week
<b>Maximum Entry Age</b>	55 ANB
<b>Casual Work History</b>	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. For 30dw – see note below <sup>1</sup> .
<b>Waiting Period</b>	30 days (subject to note below) <sup>1</sup> otherwise 90 days
<b>Benefit Period</b>	A1 to A4, M – 5 years B1, B2/C1, C2 – 2 years
<b>Riders</b>	Claims Escalation, Retirement Protector (IP CORE only)
<b>Indemnity/Extended Indemnity/Agreed Value</b>	Indemnity only
<b>Maximum Benefit</b>	\$7,500pm

<sup>1</sup> For 30dw – a minimum of 2 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/WOP

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

Criteria for TPD	
<b>Occupations</b>	A1, A2, M, A3, A4, B1, B2 & C1, C2
<b>Minimum Hours</b>	15p/week
<b>Maximum Entry Age</b>	55 ANB
<b>Casual Work History</b>	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.
<b>TPD Definition</b>	Any Occupation
<b>Maximum Benefit</b>	\$2M

## 11. 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, \$1M for Accidental 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

## 12. 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 may offer Accidental Total and Permanent Disablement (Accidental TPD). Please note, Accidental TPD is only available on a Variable age-stepped (stepped) premium structure.

### Crisis

Where we are unable to offer cover under our comprehensive Crisis Recovery benefit, we may consider offering your client Crisis Recovery under special acceptance terms which will include some, but not all, of the Crisis Events at a discounted rate. These Crisis Recovery modules and the Crisis Events available in each module are:

- Cancer and Coronary (Cancer Events and Coronary Events)
- Cancer Plus (Cancer Events and Other Serious Crisis Events), and
- Coronary Plus (Coronary Events and Other Serious Crisis Events).

If we offer your client one of the three Crisis Recovery modules, the following Rider Benefits are not available:

- Crisis Extension
- Crisis Recovery Buy-back
- Crisis Reinstatement, and
- Family Protection.

Please note, Crisis Recovery modules are not available with Term Level premium structure.

## 13. 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:

3. 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.
4. How long the applicant has been, and how long they will remain, outside of Australia.
5. What the applicant's current or intended occupation is while outside of Australia.
6. 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.
7. 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 within 5 years of leaving Australia.
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 within 3 years of leaving Australia.
3. Minimum 30-day waiting period.
4. Copy of contract outlining length/term of the contract if available.
5. Open ended contracts will be declined until the insured returns to Australia.
6. 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).
7. All premiums and claims proceeds will be made in Australian dollars.
8. 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.

## 14. 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 or Spouse Visa in Australia.

	Occupation Categories A1, A2, M, A3, A4, B1, B2, C1, C2 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
<b>Life:</b>	\$2,000,000	\$2,000,000	\$2,000,000
<b>Total and Permanent Disablement:</b>	\$1,000,000	\$1,000,000	\$1,000,000
<b>Crisis Recovery:</b> (Modularised Crisis such as 'Cancer Plus' or 'Coronary Plus' are not available)	\$1,000,000	\$1,000,000	\$1,000,000
<b>Income Protection CORE:</b>	<ul style="list-style-type: none"> <li>If self employed <b>must</b> have purchased or be purchasing an established/existing business (not starting own or new business). A Newly Self Employed clause will apply if purchasing an established business in the first 12 months.</li> <li>Minimum 30 day wait</li> <li>Maximum sum insured for occupations A1, A2 &amp; M is \$15,000/month. For occupations A3 A4 maximum sum insured is \$10,000/month</li> <li>Up to age 65 benefit period</li> </ul>	<ul style="list-style-type: none"> <li>Not available for self employed clients</li> <li>Minimum 30 day wait</li> <li>Maximum sum insured \$10,000/month</li> <li>2 or 5 year benefit period only</li> </ul>	<ul style="list-style-type: none"> <li>Not available until the client has been in business for 2 years and 2 years' worth of financial records are available</li> </ul>
<b>Forward Underwriting Benefit:</b>	Not available	Not available	Not available

#### Additional Underwriting Criteria:

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

## 15. 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 permanently reside in, or be a citizen of Australia.**

## 16. Forward Underwriting benefit

Forward Underwriting benefit (FUB) allows your clients to use the state of their health at the time of their initial application to secure an option to buy cover in the future when a FUB 'event' occurs.

# 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.

AIA Vitality Starter<sup>^</sup> members are not eligible for Priority Protection or Priority Protection for Platform Investors AIA Vitality membership discounts. For more information about the AIA Vitality discounts, refer to the AIA Vitality Premium Adjustment rules document on [aia.com.au](http://aia.com.au).

A minimum premium applies when AIA Vitality is added to a Priority Protection or a Priority Protection for Platform Investors policy.

The minimum premium is \$540 per year per customer, inclusive of all discounts, loadings, policy fees and stamp duty. The \$540 minimum does not include the cost of the AIA Vitality Contribution Fee. AIA will consider the combined premium for all policies for the same life insured – both in force and new business – when assessing if the minimum premium has been met.

The minimum premium for all individual policies remains at \$300 inclusive of all discounts, loadings, policy fees and stamp duty.

A client may choose to cancel their AIA Vitality membership at any time, at which point all applicable discounts will be removed from the policy and the AIA Vitality Contribution Fee will no longer be charged. If cancelled, the membership can be reinstated in the future. Where a policy has previously received an AIA Vitality discount, the discount percentage on reinstatement will be based on the discount percentage applicable prior to cancellation of the AIA Vitality membership.

\* The 17.5% initial lump sum discount is only available for applications on the 7 December 2019 SPDS and after. Policies issued on the 18 May 2019 PDS and prior will only receive a 12.5% lump sum discount.

<sup>^</sup> AIA Vitality and AIA Vitality Starter are provided by AIA Australia. Access to the AIA Vitality or AIA Vitality Starter program arises under and is subject to the AIA Vitality Terms and Conditions. AIA Vitality and AIA Vitality Starter partners, benefits and rewards are subject to change at any time. For the most up-to-date information and to view the AIA Vitality Terms and Conditions, see [aia vitality.com.au](http://aia vitality.com.au). Additional program partner terms and conditions may apply.

## 2. Health and Life discount

AIA Health comes with access to AIA Vitality, where your small steps towards a healthier life can lead to great rewards.

AIA Health helps advisers support their customers in a new way, by referring your clients for an obligation and risk-free health insurance review. AIA Health will provide your client with a comprehensive comparison of their current health cover and either advise them to stay with their current fund or provide a tailored quote by email.

If the Life Insured is also insured under an AIA Health policy, the premium in relation to the Policy (exclusive of stamp duty, premium frequency charge, health loadings and policy fee) may be discounted by 5% as long as AIA Vitality remains attached to the AIA Health policy.



### 3. Healthier Life Reward

Healthier Life Reward allows additional premium savings to new customers who meet Healthier Life Reward criteria\*:

- Non-smoker
- BMI of 18-26 inclusive
- No medical loadings or not on Crisis Recovery restricted to a Crisis Recovery module (Cancer and Coronary, Cancer Plus or Coronary Plus)
- AIA Vitality member

Immediate savings:

- An increase in Bundle Discount from 10% to 17% and Lump Sum Bundle discount from 4% to 8%
- 2% reduction to Lump Sum premium rates

Long-term savings:

- Half of the AIA Vitality initial discounts are locked in for Lump Sum and IP/BE benefits (minimum 8.75% Lump Sum discount and 3.75% IP/BE discount instead of 0% due to the flexing from the level of engagement in the AIA Vitality program)

\* This is a summary only. For full details of the benefits, qualifying criteria and terms and conditions of the Healthier Life Reward, please refer to the PDS.

### 4. 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<sup>#</sup> 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<sup>#</sup> or more per year,

then the Eligible Lump Sum Plan(s) premium will receive the Bundled Discount of 10% (or 17% where a policy eligible for Bundled discount is also eligible for Healthier Life Reward).

#### Required Income Protection Plans

- Income Protection
- Income Protection CORE
- Business Expenses
- Superannuation Income Protection
  - including Super Extrasv

#### Eligible Lump Sum Plans

- 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 10%. 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.

<sup>#</sup> Excluding Stamp Duty, Policy Fee, AIA Vitality Contribution Fee, AIA Vitality Discount, Health and Life discount and Term Level loyalty discounts.

## 5. Lump Sum Bundled discount

If the life insured holds all of the Lump Sum Covers (as described on the table below), each with a premium of \$400<sup>^</sup> or more per year, then the Lump Sum Cover premiums will receive the Lump Sum Bundled discount of 4% (or 8% where a policy eligible for Lump Sum Bundled discount is also eligible for Healthier Life Reward).

Only one of either the Lump Sum Bundled discount or the Bundled discount will apply at any time. If you qualify for the Bundled discount, then only the Bundled discount (10%) will apply, even if you also qualify for the Lump Sum Bundled discount.

Lump Sum Cover	Premiums that count toward the \$400 <sup>^</sup> per year threshold
<b>Life Cover</b>	Life Cover Accidental Death Term Cover Rider benefits attached to any of the above: <ul style="list-style-type: none"> <li>• Forward Underwriting</li> <li>• Business Safeguard Forward Underwriting</li> <li>• Needlestick Injury</li> <li>• Waiver of Premium</li> <li>• Family Protection*</li> </ul>
<b>TPD Cover</b>	TPD as a rider benefit to Life Cover/Accidental Death or to Crisis Recovery Stand Alone: <ul style="list-style-type: none"> <li>• TPD</li> <li>• Accidental TPD</li> <li>• Universal TPD</li> <li>• Double TPD</li> <li>• Double Universal TPD</li> </ul> TPD Stand Alone Universal TPD Stand Alone Accidental TPD Stand Alone Rider benefits attached to any of the above: <ul style="list-style-type: none"> <li>• TPD Buy Back</li> <li>• Life Cover Purchase</li> <li>• Forward Underwriting</li> <li>• Business Safeguard Forward Underwriting</li> <li>• Family Protection</li> </ul>
<b>Crisis Recovery Cover</b>	Crisis Recovery as a rider to Life Cover: <ul style="list-style-type: none"> <li>• Crisis Recovery</li> <li>• Double Crisis Recovery</li> </ul> Crisis Recovery Stand Alone Rider benefits attached to any of the above: <ul style="list-style-type: none"> <li>• Crisis Extension</li> <li>• Crisis Reinstatement</li> <li>• Crisis Recovery Buy Back</li> <li>• Life Cover Purchase</li> <li>• Forward Underwriting</li> <li>• Business Safeguard Forward Underwriting</li> <li>• Family Protection* (attached to Crisis Recovery Stand Alone)</li> </ul>

\* The premium for Family Protection attached to Crisis Recovery or Double Crisis Recovery riders to Life Cover, will count towards the Life Cover threshold.

The discount will end if you no longer hold all three Lump Sum Covers because the cover is cancelled, expires (or is otherwise terminated) or if the premiums fall below the required \$400 annual premium threshold for any of the Lump Sum Covers.

<sup>^</sup> Excluding Stamp Duty, Policy Fee, AIA Vitality Contribution Fee, AIA Vitality Discount, Health and Life discount and Term Level loyalty discounts.

## 6. 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 Variable age-stepped (stepped), Optimum and Variable (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 (Variable age-stepped (stepped), Optimum and Variable (level) premium bases), an increase in the age of the life insured (Variable age-stepped (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.

## 7. 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.

## 8. Premium bases

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

<b>Variable age-stepped (stepped)</b>	Your client's premium rate will increase at each Policy Anniversary in line with their age until the benefit Expiry Date.
<b>Variable (level)</b>	The Variable (level) premium option means your premiums will be based on the current premium rate applicable to your age at the start of the policy. At the Policy Anniversary prior to your 65th or 70th birthday, if cover continues, your premiums will then convert to Variable age-stepped (stepped) and be payable until the Expiry Date of the benefit. The minimum age entry for this option is age 35 years next birthday.
<b>Term Level</b>	<p>Effective 15 October 2023 the Term Level premium option is no longer available for new policies. Your existing clients with Term Level premium policies are not impacted by this change.</p> <p>The Term Level premium option means your premiums will be based on the current premium rate applicable to your age at the start of the Policy for an initial 5, 10 or 15 year term. After this time, their premiums will default to a Variable age-stepped (stepped) premium basis until the benefit Expiry Date and they may also receive a discount on their Variable age-stepped (stepped) premium of 2.5% or 5% (see the Loyalty discount section on page 33).</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"> <li>• Life Cover</li> <li>• Total and Permanent Disablement</li> <li>• Total and Permanent Disablement Buy-back</li> <li>• Crisis Recovery (Life Cover Plan only)</li> <li>• Crisis Extension (Life Cover Plan only)</li> <li>• Crisis Recovery Buy-back (Life Cover Plan only)</li> <li>• Crisis Reinstatement (Life Cover Plan only)</li> </ul> <p>including where those benefits are taken out through Superannuation PLUS or Maximiser, as applicable.</p>
<b>Optimum</b>	<p>Your client's premium will commence on a Variable age-stepped (stepped) basis and automatically convert to the Variable (level) basis once the Variable age-stepped (stepped) premium rates are greater than the Variable (level) premium rates. Variable (level) premiums will be based on the current premium rate applicable to your age at the start of the Policy until the earlier of the Policy Anniversary prior to your 65th birthday or the Expiry Date of the benefit. 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 the earlier of the Policy Anniversary prior to their 65th birthday or the Expiry Date of the benefit.</p>

## 9. 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 'Variable (level) to Age 65' and 'Variable (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.

## 10. 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.

## 11. Initial selection discount

All eligible policies purchased on a Variable age-stepped (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).

The discount will halve from the first Policy Anniversary and will decrease to zero from the second Policy Anniversary onwards.

## 12. Loyalty discount (Term Level premium patterns only)

Effective 15 October 2023 the Term Level premium option is no longer available for new policies. Your existing clients with Term Level premium policies are not impacted by this change.

All benefits purchased on a Term Level premium basis will receive a 2.5% loyalty discount at the end of their initial term when the premiums convert to Variable age-stepped (stepped).

The discount will apply to that benefit until its Expiry Date. If you cancel and replace a Priority Protection policy described in a product disclosure statement dated earlier than the PDS prepared 8 May 2021 (version 22), the loyalty discount described in the product disclosure statement of your replacement policy will not apply and the terms of the loyalty discount (if any) that your replacement policy is eligible for will be as described in that earlier product disclosure statement. If the policy being replaced had already qualified for a loyalty discount in accordance with the terms of the earlier product disclosure statement then that discount will continue to apply to your replacement policy.

If you cancel and replace a Priority Protection policy described in a product disclosure statement from the PDS prepared 8 May 2021 (version 22) onwards, the loyalty discount described in the earlier product disclosure statement will not apply to the replacement policy and the terms of the loyalty discount (if any) which is available in relation to the replacement policy will be as described in the product disclosure statement applicable to that 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.

## 13. 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 or increase the sum insured for an existing benefit at a later stage and are eligible for a large sum insured discount in respect of the new benefit or the increased portion on the sum insured (as applicable), the discount will only apply to the new benefit or increased portion.

The large sum insured discount on your client's original sum insured will not be changed following an increase in the sum insured or the addition of a 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.

### 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.

## 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%

\* Note these discounts are based on the combined Crisis Recovery Stand Alone and any attached Crisis Extension sum insured and are applied to the premiums for both benefits.

## 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<sup>1</sup>, Advantage Optional benefit and Day 1 Accident benefit<sup>1</sup> when selected.

1. Only relevant to existing Priority Protection Income Protection or Income Protection Accident Only cover held under an existing AIA Australia Priority Protection policy.

## 14. 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%

## 15. 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 (including SMSFs)

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.



**Note:** On receipt of a valid rollover request form, where the SMSF details (fund name and ABN), the electronic service address (ESA) of the SMSF and the SMSF bank account details have been provided, AIA will send an electronic notification to the SMSF using the SuperStream standard.

For more information about setting up an ESA it is available on the ATO website. <https://www.ato.gov.au/super/superstream/self-managed-super-funds/electronic-service-address/>

## 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 CORE Plan which offsets the tax payable by the Scheme on their untaxed roll-in/transferred amount.

## 16. Guarantee of continuation for Variable (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 Needlestick Injury and Family Protection benefits) will continue on a Variable age-stepped (stepped) premium basis until the expiry date of the benefit. The Variable age-stepped (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 Needlestick Injury and Family Protection benefits, premiums will instead continue on a Variable (level) premium basis until the expiry date of the benefit.

Effective 15 October 2023 Accidental Death and Accidental TPD are only available on Variable age-stepped (stepped) premiums.

## 17. 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.

Commencing from 14 August 2022, Income Protection CORE policies with a 2 year or 5 year benefit period are available with a 5-year premium guarantee period.

Commencing 15 October 2023, all Variable (level) premium benefits, including lump sum and Income Protection CORE are also available with a 5-year premium guarantee period.

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.

If an existing Policy is altered or cancelled and replaced with another Priority Protection Policy, the premium rate guarantee period does not restart from the date of the alteration or replacement. The start of the premium rate guarantee period will be considered to be the date the original cover commenced (on the current Policy if an alteration or the replaced Policy if a replacement). If the premium rate guarantee period has not already ended by the date of the alteration or Policy replacement, the premium rate guarantee will continue for any remaining duration from the date of the alteration or Policy replacement.

Notwithstanding the premium rate guarantee period, the premiums may be varied from time to time after the end of the premium rate 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.

## 18. Premium and Cover Pause

To support instances of financial hardship, Priority Protection policyholders with eligible policies can apply for their policy's premiums (including policy fee) and cover to be temporarily suspended for a period of 3, 6 or 12 months in certain circumstances (for example unemployment or Death of a Spouse, partner or child).

The maximum, total cumulative pause period available is 12 months per policy. Cover cannot be reinstated during a Premium and Cover Pause period.

Both during the Premium and Cover Pause period and any subsequent period after premiums and cover have recommenced, the policyholder will not be eligible to claim for any sickness, injury, specified medical event, death or any other event (including signs, symptoms or diagnosis of such Illness, Injury or condition) that occurred for the first time during the Premium and Cover Pause period.

During a period of Premium and Cover Pause, any AIA Vitality contribution fee linked to the policy will also be paused. AIA Vitality membership will however not be suspended, and the Life Insured will be able to enjoy benefits available under the AIA Vitality programme during the pause period (to a maximum period of 12 months).

Renewal commission will cease until the recommencement of premiums following the end of the Premium and Cover pause period.

For full details of the Premium and Cover Pause Benefit, please refer to the PDS.

## 19. 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 \$103.71 per year.

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.

## 20. 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.

# 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 CORE	Business Expenses
<b>Criteria</b>					
<b>Maximum Sum Insured</b> (total cover of all policies with AIA Australia)	\$3M	\$2M	\$1M	\$10,000 <sup>1</sup>	\$20,000
<b>Maximum Age</b> (age next birthday)	60	55	55	55	55
<b>Loadings &amp; Exclusions</b>	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 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).

\* From 1 October 2021, all Income Protection issued under takeover terms will be issued under Income Protection CORE.

NOTE: If you are using Takeover Terms to replace an Income Protection policy, be sure to consider if you are replacing an old IDII policy with a new IDII and whether there are any implications for the client around this change.

# Section E – Policy Services Procedures

## 1. Policy Services contact details

- **Phone:** 1800 033 490
- **Fax:** (03) 9009 4824/1800 832 266
- **Email:** [au.clientservices@aia.com](mailto:au.clientservices@aia.com) (for all alteration and quote requests)

### Policy Services functions

#### Our Policy Services team manage a range of policy alterations

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Increase/Decrease in sum insured

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Adding a new benefit

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Removing a benefit

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Changing mode of payment

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Altering premium rates from smoker to non smoker

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Cancellation from inception

---

Change of ownership

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Premium payments

---

Change of address

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Alterations within the cooling-off period

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### Policy Self Service

A range of policy self-service functions are available on the Adviser Portal where advisers can access their client's policy details.

### Website information

The Adviser Portal at [adviser.aia.com.au](http://adviser.aia.com.au) contains information about new and existing policies and many commonly used forms you may require.

## 2. Alterations to policies

### Increase in sum insured

Requirements:

- A completed Application for Increases, signed by the policy owner and life insured. Accessible as a Docusign form on the Adviser Portal.
- 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 emailed to the adviser.

### Adding a new benefit

Requirements:

- A completed Application for Increases/Additions signed by the policy owner and life insured. Accessible as a Docusign form on the Adviser Portal.
- Balance of premium if required

An Endorsement will be sent to the policy owner upon completion, with a copy emailed 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). Accessible as a Docusign form on the Adviser Portal.

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

### **Removing a benefit**

Requirements:

- Request for Alteration signed by the policy owner. Accessible as a Docusign form on the Adviser Portal.

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

### **Changing mode of payment**

Requirements:

- Request for Alteration signed by the policy owner. Accessible as a Docusign form on the Adviser Portal.
- 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 emailed to the adviser.

### **Altering premium rates from smoker to non smoker**

Requirements:

- Application for Non Smoker Rates. Accessible as a Docusign form on the Adviser Portal.

Note: A change from smoker to non-smoker rates:

- is subject to eligibility criteria and 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
- Cancel and Replace
- Accessible as Docusign forms on the Adviser Portal.

#### **Request for Alteration**

- Change of premium type (excluding changes to and from Term Level)
- TPD definition change from own to any or universal
- TPD definition change from any to universal
- Removing a benefit

- Decreasing sum insured cover
- Change of premium mode from monthly to yearly, yearly to monthly or semi-annual (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
- Convert Crisis Recovery to Crisis Extension (on policies issued on the PDS dated 10 October 2020)
- Removing TPD Maximiser
- Removing Super Extras (benefit closed to new business from 25 September 2021)

### Application for Increases/Additions

- Adding on a benefit
- Increasing sum insured cover
- TPD definition change from any to own
- TPD definition change from universal to any or own

### Application for Non Smoker Rates

- Changing smoker rates to non-smoker rates

### Cancel & Replace

- Change of Ownership

### Change of ownership type

### C&R or MOT

Ordinary to Ordinary * Note potential CGT implications – please contact AIA Technical Services (TECE) for more information.	Memorandum of Transfer (MOT)
Ordinary to Self Managed Super Fund (SMSF)	Cancel & Replace application
Ordinary to AIA Superannuation Fund	Cancel & Replace application
Self-Managed Super Fund (SMSF) to Ordinary	Cancel & Replace application
AIA Superannuation Fund to Ordinary	Cancel & Replace application
AIA Superannuation Fund to Self-Managed Super Fund (SMSF)	Memorandum of Transfer (MOT)
AIA Superannuation Fund to PPPI	Memorandum of Transfer (MOT)
Self-Managed Super Fund to AIA Superannuation Fund	Cancel & Replace application
Self-Managed Super Fund (SMSF) to Self-Managed Super Fund (SMSF)	Memorandum of Transfer (MOT)
PPPI to Ordinary	Cancel & Replace application
PPPI to AIA Superannuation Fund	Cancel & Replace application
PPPI to Self-Managed Super Fund (SMSF)	Memorandum of Transfer (MOT)
PPPI to PPPI	Memorandum of Transfer (MOT)

- Change of premium type from Term Level to Variable (level) Optimum or another Term Level
- Change of plan from Super Life Cover Plan to Life Cover Ordinary (**and vice versa**)
- Upgrade Special Limited Campaign Offers – Depending on the offer this will be specified at each occurrence but may also be a **Request for Alteration**
- Convert Crisis Recovery to Crisis Extension (on policies issued on a PDS dated 10 October 2020 or later). Eligibility criteria may apply, please refer to underwriting.

### Exercising Guaranteed Future Insurability / Salary Increase Benefit

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.

### 3. Change of ownership

To effect a change in ownership of a policy, the current policy owner and the new policy owner must complete a MOT.

NOTE: If a Memorandum of Transfer (MOT) is indicated for change of ownership, a Cancel & Replace (C&R) application cannot be used.

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 for all requirements:

NOTE: Where an MOT is indicated for change of ownership, a Cancel & Replace application cannot be used.

Change of ownership options	Requirements
Ordinary to SMSF	Cancel & Replace, New Business Quote, DDR of the SMSF, SMSF declaration (must include ABN and Trustee details), Client Declaration, Adviser Declaration
Ordinary to Superannuation Fund (Rollovers)	Cancel & Replace, New Business Quote, Super Declaration, Adviser Declaration, Client Declaration, Rollover authority form, Super opt in form
SMSF to ordinary	Cancel & Replace, New Business Quote, Adviser Declaration, Client Declaration, Payment Details e.g.: Direct Debit Authority or Credit Card Authority
Superannuation (RO) to Ordinary	Cancel & Replace, New Business Quote, Adviser Declaration, Client Declaration, Payment Details e.g.: Direct Debit Authority or Credit Card Authority
Superannuation Fund to SMSF	Memorandum of Transfer, SMSF DDR
SMSF to Superannuation Fund	Cancel & Replace, New Business Quote, Adviser Declaration, Client Declaration, Rollover authority, Super Declaration, Super Opt In Form
Ordinary to Ordinary	Memorandum of Transfer*, Payment details if being updated (DDR/CCA)
* Note potential CGT implications – please contact AIA Technical Services (TECE) for more information.	
SMSF to SMSF	Memorandum of Transfer, SMSF DDR
Corporate SMSF Name change (no change to ABN/ACN)	Original certified copy of Registration of Name from ASICs (ACN) or Original certified copy of documentation from ATO (ABN)
SMSF ABN change (no change to trustees)	Original certified copy of SMSFs Trust Deed (only pages outlining the changes) with all trustee signatures
Company Sole Director change	ASIC register as confirmation of the change (doesn't need to be certified)
Superannuation (RO) to PPPI	Request letter from client, New Platform account number
SMSF to PPPI	Memorandum of Transfer, Request letter from client, New Platform account number
PPPI to PPPI	Request letter from client, New Platform account number
PPPI to SMSF	Memorandum of Transfer, Request letter from client, SMSF DDR
Ordinary to PPPI	PPPI Cancel & Replace form, New Business quote, Super or SMSF Declaration, Adviser Declaration, Client Declaration, Super Opt In Form (Relevant to platform)
PPPI to Ordinary	PPPI Cancel & Replace (including member #, adviser code), New Business Quote, Adviser Declaration, Client Declaration, Payment Details e.g.: Direct Debit Authority or Credit Card Authority
PPPI to Superannuation (RO)	PPPI Cancel & Replace (including member #, adviser code), New Business Quote, Super Declaration, Adviser Declaration, Client Declaration, Rollover authority form, Super opt in form

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 completed Memorandum of Transfer, must be forwarded to AIA Australia Policy Services Department. NOTE: The policy document is not required for Policies issued under PDS dated 18 May 2019 or later.

**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.

## 4. Replacement Policy (Cancel and Replace) FAQ

### What is a Replacement Policy?

A Replacement Policy is a policy that is issued to replace an existing AIA policy without full underwriting.

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').

### When can a Replacement Policy be issued?

The cancellation and replacement of an existing AIA Priority Protection Policy is only available if the cancellation and replacement is being performed to facilitate a change which is not possible as an alteration to the existing Policy.

### Who decides it is a Replacement Policy?

AIA Australia will decide if a particular policy is a 'Replacement Policy'. If the application for a replacement policy is accepted, the Retail Administration team will be notified of this decision and commissions will be adjusted accordingly.

### Important information relating to the alteration of existing AIA Priority Protection Income Protection and Income Protection Accident Only policies.

AIA Priority Protection Income Protection and Income Protection Accident Only policies are not open to new business following the implementation of the APRA IDII Guidelines.

Customers may continue to increase or alter their existing policy in accordance with the terms and conditions of the policy. Customers may be issued a new policy where it is replacing an existing Income Protection insurance or Income Protection Accident Only, where the requested change is not possible as a variation to the current policy.

In no circumstances is a change from a non-Agreed Value income protection policy to an Agreed Value policy permitted.

Detailed information on the replacement of existing Priority Protection Income Protection and Income Protection Accident Only plans is available in Section 5.3 of the Priority Protection Product Disclosure Statement and Sections 16 to 18 of the associated Incorporated by Reference material. This information can be accessed on the Adviser Portal at [www.aia.com.au/en/individual/life-insurance/priority-protection-income-protection.html](http://www.aia.com.au/en/individual/life-insurance/priority-protection-income-protection.html). Please note this information is not relevant to the cancel and replacement of any other AIA Priority Protection benefits including Income Protection CORE



## How do commission rules apply to a Replacement Policy?

Commission is payable on the Replacement Policy in accordance with the table below.

Any new business commission paid on the old policy may be subject to claw back in accordance with the Distribution Agreement.

	New Business Commission	Renewal Commission
<b>Old policy in-force &lt;10 years</b>	<p>Equal to:</p> <ul style="list-style-type: none"> <li>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</li> <li>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</li> <li>iii Replacement Policy premium multiplied by the rate of trail (Year 2+) commission applicable at time of issue of the old Policy,</li> </ul> <p>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>
<b>Old policy in-force ≥10 years</b>	<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.

## 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'
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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'

Term Life = \$100,000

#### New Policy 'B'

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.

## 5. Billing process (including reinstatements).

### Policies paid yearly or half-yearly

#### 28 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 Portal.

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 Portal 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 Portal.

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 Portal 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 Portal. 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 Portal where the adviser can obtain further details.)

### Reinstatements

#### 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 28 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 Portal 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.

<b>Policy Issue Date</b>	<b>Billing Cycle</b>
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.

## 6. 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 Portal.

## 7. 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. AIA Australia must in some circumstances 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.
3. 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.
4. 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
  - a) The reason for the issue of the replacement policy document.

## 8. Forms

Forms required for policy alterations may be obtained from the AIA Australia Adviser Portal. The Policy Services team can also send out a number of these forms access as electronic Docusign forms. This provides efficiency in finalising customer requests without the need to print and/or provide a wet-signature by utilising an electronic signature.

## 9. 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 033 490.

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. (For further information, please refer to the section under Superannuation.)

### **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.

NOTE: See page 35 for more on reinstatement process.

### **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 30 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 Portal.

## 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. 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.)

It's important to note, we will cancel your client's policy if the first premium is not received within 28 days from the date of the initial premium due notice.

## 12. 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 Portal, 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.

# Section F – New Business Process

## 1. New Business contact details

All applications should be sent to:

AIA Australia  
PO Box 6111  
Melbourne VIC 3004

Or emailed to [infohub@aia.com](mailto:infohub@aia.com)

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

Phone: 1800 033 490

## 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 Portal. However, we ask that you refer to the Adviser Portal 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 unless the policy is a policy held in super.
- It's important to note, your client's cover does not commence until the first premium is paid; or from the commencement date shown on the policy schedule, provided the first premium is paid. If the first premium is not received within 28 days from the date of the initial premium due notice, we will cancel the policy.

## 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

Payment details are required at the time of submitting the eApp®.

### 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

## How to use eAPP

For detailed instruction on how to use eApp, access the [eApp Online Application User Guide](#) located on the Adviser Portal.



# Section G – Claims Procedures

## 1. Claims contact details

- **Phone:** 1800 333 613
- **Email:** [au.retail.claims@aia.com](mailto: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 Portal.

### 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.
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 Portal.  
 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.

\* Where authorised by the insured

### 3. Partial payments

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

	Benefit	Amount
<b>Life Cover, Term Cover, Accidental Death</b>	Final Expenses Benefit	10% of the sum insured with a maximum of \$25,000.
	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.
<b>Total and Permanent Disablement, Double Total and Permanent Disablement, Total and Permanent Disablement Stand Alone, Accidental TPD</b>		
<b>Crisis Recovery, Double Crisis Recovery, Crisis Recovery Stand Alone</b>	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.
<b>Crisis Recovery, Double Crisis Recovery, Crisis Recovery Stand Alone</b>	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 or Spinal Cord 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.
	Severe Rheumatoid Arthritis (failed conventional DMARDs)	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"> <li>• Motor Neurone Disease</li> <li>• Multiple Sclerosis</li> <li>• Muscular Dystrophy</li> <li>• Parkinson's Disease.</li> </ul>
	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
- **Email:** [au.retailadviseradmin@aia.com](mailto:au.retailadviseradmin@aia.com)

## 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.

Additional upfront commission is also payable following certain benefit increase and/or additions scenarios on existing policies.

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. Types of remuneration

### Upfront 2020, Year 1 Only 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.

### AIA Vitality Silver Status Reward Payment

From April 2024, when an AIA Priority Protection Insured activates their AIA Vitality membership and reaches Silver Status (10,000 Vitality points) within 6 months of the policy commencing, AIA Vitality will pay\*:

- a one-off \$500 payment to the AIA Vitality member's nominated AIA Vitality bank account six months after policy commencement; and
- a one-off \$500 payment to the servicing financial adviser's licensee, paid in the commission run proceeding Silver Status being achieved by the member.

The one-off \$250 activation payment, which was previously paid to the licensee upon an AIA Priority Protection policy being issued, will be removed for new business, and replaced with the new \$500 AIA Vitality Silver Status Reward payment.

\* Subject to Terms and Conditions. Different qualifying criteria for other member scenarios also apply - please refer to the Member Terms and Conditions of this offer for full details.

### AIA Health Referrals

Your licensee needs to agree to allow yourself (and other advisers) to refer clients to AIA Health. Once they are comfortable to proceed, they need to contact AIA Australia to arrange for a Health Insurance Distribution Agreement to be completed. Upon execution of the agreement, AIA Health can be included on their Approved Product List.

Licensees may require you to complete the AIA Health online training to gain an understanding of the Private Health Insurance industry of which you will earn CPD points.

If your client proceeds with the purchase of an AIA Health policy after you have referred them to AIA Health, you'll receive a referral fee of 20% of the first year's premium (plus GST). Note all referral fees are paid to the licensee.

## 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. Please note that the dates shown on the Adviser Portal are reflecting as week commencing.

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

Please call 1800 033 490 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.

## Offering Fee for Service (full dial down of commission)

The eligibility criteria is:

- Policy must be outside of any applicable responsibility periods (including any increased and/or additional benefits);
- Policy must not already be on a P70 commission structure (full dial down);
- Policy must be in-force and paid up to date (in status 20 or 30) and;
- The change must be requested by the servicing agent or dealergroup. Cannot come from client.

The discount that is applied to the policy when converted to fee for service would follow the below formula:

$$FFS \text{ discount (\%)} = 1 - ((1 - \text{current policy dial down discount \%}) \times (1 - \text{trail commission rate \%}))$$

Accounting for both the current dial down discounts as well as the trail commission rates on the policy will ensure that the client will not be disadvantaged by any conversions on the adviser's end.

The discounts apply as of the next available bill date (i.e. next monthly, semi-annual or annual payment, depending on policy payment frequency).

## 5. Cancel and replace remuneration

Why have I been paid full new business on the replacement policy/why have I been clawed back on the new policy?

Due to the way the AIA system operates, full new business commission is paid upon issue of a replacement policy, which is then manually adjusted to the applicable first year commission rate payable. If a policy is cancelled and replaced, the benefits that are replaced will receive the lower of the applicable LIF renewal rate at the date the replacement policy is issued and the renewal rate of the original cancelled policy (dial down will apply if selected). New business commission is only payable on a replacement policy as part of a cancel and replace if there are applicable increases or addition to cover, or the replaced policy is older than 10 years.

These adjustments will reflect as miscellaneous claw backs in your commission statements with the description "Replacement Adj."

## 6. Statement mismatch

The commission payment I've received is less than what is on my statement. How has this occurred?

Mismatches between commission statements and payment amount received in your bank account is often the result of a negative balance having occurred against the dealer group as a result of payment reversals.

Once a negative balance is generated against a dealer group, commissions earned in following statement periods are used to offset this balance until cleared.

## 7. 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 since 1 January 2018 (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 (% of Premium)	Year 1 Only <sup>1</sup> (% of Premium)	Level (% of Premium)
<b>P105 (+ 5%)</b>	Year 1	N/A	N/A	31.13%
	Year 2	N/A	N/A	31.13%
	Year 3 +	N/A	N/A	31.13%
<b>P100 (Standard)</b>	Year 1	66.0%	N/A	30.00%
	Year 2 +	22.0%	N/A	30.00%
<b>P95 (– 5%)</b>	Year 1	65.0%	N/A	23.10%
	Year 2 +	18.0%	N/A	23.10%
<b>P90 (–10%)</b>	Year 1	55.0%	N/A	18.37%
	Year 2 +	14.0%	N/A	18.37%
<b>P 85 (–15%)</b>	Year 1	40.0%	N/A	12.87%
	Year 2 +	9.0%	N/A	12.87%

<sup>1</sup> "Year 1 Only" is only available to be selected in relation to new Policies issued on or after 10 October 2020.

Premium Discount		Upfront 2020 (% of Premium)	Year 1 Only <sup>1</sup> (% of Premium)	Level (% of Premium)
<b>P80 (– 20%)</b>	Year 1	20.0%	66.0%	9.13%
	Year 2 +	4.0%	0.0%	9.13%
<b>P70 (– 30%)</b>	Year 1	0.0%	N/A	0.0%
	Year 2 +	0.0%	N/A	0.0%

Note: commission paid on benefits for which the Variable age-stepped (stepped), Variable (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:

Term Cover Policies		Upfront 2020 (% of Premium)	Year 1 Only <sup>1</sup> (% of Premium)	Level (% of Premium)
Term Cover (10 year) Standard	Year 1	55.0%	N/A	27.50%
	Year 2 +	22.0%	N/A	27.50%
Term Cover (10 year) (-20%)	Year 1	N/A	66.0%	N/A
	Year 2 +	N/A	0.0%	N/A
Term Cover (5 year)	Year 1	44.0%	N/A	22.00%
	Year 2 +	14.3%	N/A	22.00%
Term Cover (5 year) (-20%)	Year 1	N/A	66.0%	N/A
	Year 2 +	N/A	0.0%	N/A

- (i) For any Policies submitted by the Distributor, a Distributor Representative or via the Distribution Channels which are to insure a family member of the Distributor or a Distributor Representative, only the Level Commission rate is available for calculating the Remuneration payable to the Distributor.
- (ii) In circumstances where an application for a Policy is submitted by the Distributor, a Distributor Representative or via one of the Distribution Channels and for each of:
  - the year to date commencing on 1 January in which the application is submitted; and
  - each of the two most recently completed years commencing on 1 January,
 the lapse rate of the Distributor, a Distributor Representative or the relevant Distribution Channel (as applicable), assessed by reference to the percentage of Policies issued by AIA that were in-force at the beginning of the relevant year which were cancelled or allowed to lapse during the year, exceeded 20%, AIA may limit the rate of Remuneration payable in relation to the Policy for Year 1 to 22% (inc. GST).
- (iii) Year 2 + Remuneration will only be paid on Premium that is received by AIA.
- (iv) 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.
- (v) Where a Policy is submitted by the Distributor, a Distributor Representative or via the Distribution Channels 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 which was lapsed or cancelled (previous AIA policy) within the previous three years; and
  - the application for the Policy is submitted by or on behalf of the same, or an associate of the, Distributor or a Distributor Representative which 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.

## 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 from the policies risk commencement date<sup>2</sup>
- 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) from the policies risk commencement date<sup>2</sup>.

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

AIA will not pay commission on refunded premiums. AIA will clawback commissions if a premium on which commission has been paid is refunded.

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 (Cancel and Replace) FAQ

### 1. What is a Replacement Policy?

A Replacement Policy is a policy that is issued to replace an existing AIA policy without full underwriting.

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').

### 2. When can a Replacement Policy be issued?

The cancellation and replacement of an existing AIA Priority Protection Policy is only available if the cancellation and replacement is being performed to facilitate a change which is not possible as an alteration to the existing Policy.

### 3. Who decides it is a Replacement Policy?

AIA Australia will decide if a particular policy is a 'Replacement Policy'. If the application for a replacement policy is accepted, the Retail Administration team will be notified of this decision and commissions will be adjusted accordingly.

### 4. 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

Equal to:

- 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
- 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

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.

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.

<sup>2</sup> The risk commencement date could vary from the policy anniversary so when canceling a policy check the risk commencement date.



**New Business Commission****Renewal Commission****Old policy in-force  $\geq$  10 years**

Paid on Replacement Policy premium multiplied by rate of new business (Year 1) commission applicable at time of issue of Replacement Policy

Paid on Replacement Policy premium at the rate of trail (Year 2+) commission applicable at time of issue of Replacement Policy

If:

- the commission type chosen under the old policy was Upfront or Hybrid, the Upfront 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
- the +5% Premium Increase for Upfront or Hybrid commission was chosen under the old policy, the Standard Premium Discount for the Upfront 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.

# 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 team on 1800 033 490 or at [au.cont.options@aia.com](mailto:au.cont.options@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.

Please note that AIA can only offer an Indemnity based Income Protection policy in continuation of any existing Group Agreed Value Income Protection insurance policies.

## 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 25 hours a week as a landscape gardener. In this case the occupation category quoted should be category D not C2.

Please refer to Underwriting if a second occupation exclusion is a preferred alternative.

Occupation Category	Characteristics of Occupation Category
<b>A1</b>	<ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul> <p>*Tertiary qualification means a Bachelor's degree, Master's degree or PhD granted by a recognised third level institution.</p>
<b>A2</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>
<b>A3</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>
<b>A4</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>
<b>M</b>	<ul style="list-style-type: none"> <li>Select highly qualified medical professionals requiring membership of a professional or government body in order to practise that occupation.</li> <li>Includes Doctor [medical], Anaesthetist, and Cardiologist. This category excludes allied health professionals such as chiropractors, osteopaths and physiotherapists.</li> </ul>
<b>B1</b>	<ul style="list-style-type: none"> <li>Occupations not classified as white collar and may involve some very light manual work. Includes supervisors and persons working in environments with a low accident or sickness risk.</li> </ul>
<b>B2</b>	<ul style="list-style-type: none"> <li>Occupations that involve light manual work or limited driving, and persons working in environments with an increased accident or illness risk. eg. Hairdresser, Nurse Qualified, Chef Qualified, Beautician, Barista, Jeweller.</li> </ul>
<b>C1</b>	<ul style="list-style-type: none"> <li>People who perform predominantly light to moderate manual duties in various industries and environments with a moderately increased accident or sickness risk, including selected tradespeople.*</li> </ul> <p>* Trade certification and licencing and currently working in that trade.</p>
<b>C2</b>	<ul style="list-style-type: none"> <li>People who perform moderate to heavy manual duties in various industries and environments with a moderately high risk of accident or sickness, including selected tradespeople.*</li> </ul> <p>*Trade certification and licencing and currently working in that trade.</p>
<b>D</b>	<ul style="list-style-type: none"> <li>Semi-skilled workers and unqualified tradespersons, who perform heavy manual work. e.g. fencing contractor, plasterers, cleaners.</li> </ul>
<b>E</b>	<ul style="list-style-type: none"> <li>Unskilled workers, who perform extra heavy manual work, e.g. concreters, earth-moving workers, carpet layers.</li> <li>The working environment may present a significant injury or sickness risk.</li> </ul> <p>* Occupation category E is not available under Income Protection Core.</p>
<b>IC</b>	<ul style="list-style-type: none"> <li>Individual Consideration (further information needed).</li> </ul>
<b>NA</b>	<ul style="list-style-type: none"> <li>Not Available.</li> </ul>

## Product Codes

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

Job description	IP Core/BE	TPD/WOP	Life	CR
Abalone Diver	NA	NA	IC	IC
Abattoir Inspector	C1	C1	C1	C1
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 Manager [income <\$120k or <10 staff]	A3	A3	A3	A3
Admin Manager [income >\$120k & >10 staff]	A1	A1	A1	A1
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	B2	B2
Aeronautical Engineer	A1	A1	A1	A1
Aeronautical Telecommunications Officer	NA	NA	A3	A3
Aerospace Engineer	A1	A1	A1	A1
Agent [advertising]	A3	A3	A3	A3
Agent [betting / TAB]	B2	B2	B2	B2
Agent [commodities]	A3	A3	A3	A3
Agent [employment]	A3	A3	A3	A3
Agent [insurance]	A3	A3	A3	A3
Agent [other]	IC	IC	B2	B2

Job description	IP Core/BE	TPD/WOP	Life	CR
Agent [private detective - other]	NA	NA	D	D
Agent [private detective - surveillance/interviews only]	D	D	D	D
Agent [real estate]	A3	A3	A3	A3
Agent [repossession]	NA	NA	E	E
Agent [stock and station]	B1	B1	B1	B1
Agricultural Adviser [site visits - no manual work]	B1	B1	B1	B1
Agricultural Adviser [site visits - with manual work]	C1	C1	C1	C1
Agricultural and Horticultural Mobile Plant Operator	NA	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]	C1	C1	C1	C1
Agricultural Entomologist [qualified]	C1	C1	C1	C1
Agricultural Inspector	B1	B1	B1	B1
Agricultural Machinery Mechanic	C1	C1	C1	C1
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]	C1	C1	C1	C1
Agricultural Scientist [no field visits, no manual work]	A1	A1	A1	A1
Agricultural/ Forestry Scientist [field/manual work]	C1	C1	C1	C1
Agricultural/ Forestry Scientist [no field/manual work]	A1	A1	A1	A1
Agronomist [site visits - no manual work]	B1	B1	B1	B1
Agronomist [site visits - with manual work]	B1	B1	B1	B1
Air Conditioning [installer/ repairer/ technician/ mechanic]	C1	C1	C1	C1
Air Conditioning Supervisor [minimal manual work]	B2	B2	B2	B2
Air Force Personnel [flying]	NA	NA	IC	NA
Air Hostess [Commercial]	NA	NA	A3	A3
Air Marshal	NA	NA	A3	A3
Air Traffic Controller	NA	NA	A3	A3
Airconditioning and Refrigeration Mechanic	C1	C1	C1	C1
Aircraft Baggage Handler	NA	NA	D	D
Aircraft Maintenance Engineer	C1	C1	C1	C1
Aircraft Maintenance Engineer [avionics]	C1	C1	C1	C1
Aircraft Maintenance Engineer [lab work only]	A3	A3	A3	A3
Aircraft Maintenance Engineer [licensed ]	C1	C1	C1	C1
Aircraft Maintenance Engineer [mechanical]	C1	C1	C1	C1
Aircraft Maintenance Engineer [structures]	C1	C1	C1	C1
Aircraft Maintenance Engineering Tradesperson	C1	C1	C1	C1
Aircraft Maintenance Technician	C1	C1	C1	C1
Aircraft Maintenance Technician [avionics]	C1	C1	C1	C1
Aircraft Maintenance Technician [mechanical]	C1	C1	C1	C1
Aircraft Maintenance Technician [structures]	C1	C1	C1	C1
Aircraft Mechanic	C1	C1	C1	C1
Aircraft Mechanic [avionics]	C1	C1	C1	C1

Job description	IP Core/BE	TPD/WOP	Life	CR
Aircraft Mechanic [mechanical]	C1	C1	C1	C1
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]	D	D	D	D
Alarm Installer/ Repairer/ Technician	C1	C1	C1	C1
Ambulance Driver	D	D	D	D
Ambulance Officer	D	D	D	D
Amusement Centre Manager	B1	B1	B1	B1
Amusement Parlour Employee	NA	NA	D	D
Amusement Parlour Proprietor	B1	B1	B1	B1
Anaesthetic Technician	B2	B2	B2	B2
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]	C2	C2	C2	C2
Animal Trainer [other]	IC	IC	D	D
Animal Trainer [small domestic animals]	C2	C2	C2	C2
Animator	A3	A3	A3	A3
Annealer	NA	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]	NA	E	E	E
Anthropologist	A3	A3	A3	A3
Antique Dealer [no manual work or deliveries]	B2	B2	B2	B2
Antique Dealer [with restoration work or deliveries]	D	D	D	D
Antique Shop Employee [no restoration work or deliveries]	B2	B2	B2	B2
Antique Shop Employee [with restoration work or deliveries]	D	D	D	D
Antique Shop Manager / Proprietor	B2	B2	B2	B2
Apiarist	C1	C1	C1	C1

Job description	IP Core/BE	TPD/WOP	Life	CR
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
Applications Systems Analyst [tertiary qualified]	A2	A2	A2	A2
Aquaculture Farmer [inshore or inland]	D	D	D	D
Aquaculture Technician	C1	C1	C1	C1
Aquaculture Worker [inshore or inland]	D	D	D	D
Aquarobics Instructor/coach	NA	NA	B2	B2
Arboriculture Worker	NA	NA	D	D
Arborist [consulting / no tree felling]	B1	B1	B1	B1
Arborist [tree felling]	NA	NA	D	D
Archaeologist	IC	IC	B2	B2
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]	B1	B1	B1	B1
Art Gallery [proprietor]	B1	B1	B1	B1
Art Gallery Technician	B1	B1	B1	B1
Art Restorer	B1	B1	B1	B1
Art Teacher [employee]	A3	A3	A3	A3
Art Teacher [private tuition]	NA	NA	A3	A3
Artificial Insemination Technical Officer	C1	C1	C1	C1
Artist [commercial]	B1	B1	B1	B1
Artist [fine/visual arts - commercial]	B1	B1	B1	B1
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	NA	E	E	E
Asphalt Layer	NA	NA	E	E
Assayer	B1	B1	B1	B1
Assayer [mining]	B1	B1	B1	B1
Assayer [oil/gas industry]	B1	B1	B1	B1
Assembler	NA	E	E	E
Assembly Line Worker	NA	E	E	E
Assessor & Adjuster [insurance]	A3	A3	A3	A3
Associate Editor	A3	A3	A3	A3
Astronomer	A1	A1	A1	A1



Job description	IP Core/BE	TPD/WOP	Life	CR
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]	D	D	D	D
Auctioneer	A3	A3	A3	A3
Audio Engineer	B2	B2	B2	B2
Audiologist	A3	A3	A3	A3
Audiometrist	A3	A3	A3	A3
Audiovisual Technician	B2	B2	B2	B2
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]	C1	C1	C1	C1
Autoglazier	D	D	D	D
Automotive Airconditioning Fitter	C1	C1	C1	C1
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]	C1	C1	C1	C1
Automotive Electrical Fitter [qualified - trade certificate]	C1	C1	C1	C1
Automotive Electrical Mechanic [qualified - trade certificate]	C1	C1	C1	C1
Automotive Electrician [qualified - trade certificate]	C1	C1	C1	C1
Automotive Mechanic [not qualified]	D	D	D	D
Automotive Mechanic [qualified - trade certificate]	C1	C1	C1	C1
Automotive Motorcycle Mechanic [not qualified]	D	D	D	D
Automotive Motorcycle Mechanic [qualified- trade certificate]	C1	C1	C1	C1
Automotive Parts Interpreter	B1	B1	B1	B1
Automotive Spray Painter [not qualified]	D	D	D	D
Automotive Spray Painter [qualified - trade certificate]	D	D	D	D
Automotive Technician [qualified - trade certificate]	C1	C1	C1	C1
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	C2	C2	C2	C2
B&B Operator	D	D	D	D
Backhoe Operator	NA	E	E	E
Baggage Handler	NA	NA	D	D
Bailiff	C2	C2	C2	C2
Baker [qualified]	B2	B2	B2	B2
Baker Assistant	D	D	D	D
Ballerina	NA	NA	B2	B2
Ballet Dancer	NA	NA	B2	B2
Bank - Customer Service Officer	A3	A3	A3	A3

Job description	IP Core/BE	TPD/WOP	Life	CR
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	B2	B2
Bar Manager	NA	NA	B2	B2
Bar Tender	NA	NA	B2	B2
Barber	B2	B2	B2	B2
Barista	B2	B2	B2	B2
Barman	NA	NA	B2	B2
Barperson	NA	NA	B2	B2
Barrister	A1	A1	A1	A1
Beach Patrol Lifeguard	NA	NA	C2	C2
Beautician	B2	B2	B2	B2
Beauty Consultant	B2	B2	B2	B2
Beauty Therapist	B2	B2	B2	B2
Bed and Breakfast Operator	D	D	D	D
Beef Cattle Farm Worker	NA	NA	E	E
Beef Cattle Farmer	NA	NA	E	E
Beekeeper	C1	C1	C1	C1
Betting Agency Counter Clerk	B2	B2	B2	B2
Betting Agency Manager	A3	A3	A3	A3
Bicycle Courier	NA	NA	C2	C2
Bicycle Mechanic	C1	C1	C1	C1
Bicycle Repairer	C1	C1	C1	C1
Bicycle Shop Employee	B2	B2	B2	B2
Bicycle Shop Manager/Proprietor	B2	B2	B2	B2
Bicycle Technician	C1	C1	C1	C1
Binder and Finisher	C1	C1	C1	C1
Bindery Assistant	C1	C1	C1	C1
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	A3	A3
Biological/Physical Anthropologist	A3	A3	A3	A3
Biologist [marine]	IC	IC	B2	B2
Biologist [no special hazards]	A3	A3	A3	A3
Biologist [other]	IC	IC	B2	B2
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 [with degree qualified]	A1	A1	A1	A1
Biotechnologist [office/lab work only]	A1	A1	A1	A1
Blacksmith	NA	E	E	E
Blaster/Explosives Handler	NA	NA	IC	IC

Job description	IP Core/BE	TPD/WOP	Life	CR
Blind Installer	C2	C2	C2	C2
Blind/Awnings/Screen [quotes & measurement, no installation]	B1	B1	B1	B1
Blind/Awnings/Screen Installer	C2	C2	C2	C2
Boarding House Proprietor	D	D	D	D
Boarding Kennel or Cattery Operator	D	D	D	D
Boarding School Supervisor	B2	B2	B2	B2
Boat Builder/shipwright [qualified]	C1	C1	C1	C1
Boat Repairer [qualified]	C1	C1	C1	C1
Boating and Fisheries Patrol Officer	D	D	D	D
Bob Cat/Back Hoe Operator	NA	E	E	E
Face & Body Painter [qualified - not tattooist]	B2	B2	B2	B2
Body Corporate Manager [office only]	A3	A3	A3	A3
Bodyguard [within Australia]	NA	NA	D	D
Bogger Operator [mining]	NA	E	E	E
Boiler Attendant	D	D	D	D
Boiler Inspector [qualified]	C1	C1	C1	C1
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	C1	C1	C1	C1
Book Editor	A3	A3	A3	A3
Book Finisher	C1	C1	C1	C1
Bookbinder	C1	C1	C1	C1
Bookkeeper	A3	A3	A3	A3
Bookmaker	NA	NA	A3	A3
Bookmaker's Agent	NA	NA	B2	B2
Bookmaker's Clerk	NA	NA	B2	B2
Botanist	B1	B1	B1	B1
Bottleshop Attendant [no bar work]	B2	B2	B2	B2
Bouncer	NA	NA	D	D
Brake Mechanic	C1	C1	C1	C1
Brake Technician	C1	C1	C1	C1
Brand/Product Manager	A3	A3	A3	A3
Bread/Cake Shop Employee [no baking]	B2	B2	B2	B2
Brewery Chemist [lab only]	A3	A3	A3	A3
Brewery Worker	NA	E	E	E
Brick Cleaner	NA	E	E	E
Bricklayer	D	D	D	D
Bridge Builder	NA	NA	C2	C2
Bridge Engineer	IC	IC	A2	A2
Broadcast Transmitter Operator	C1	C1	C1	C1
Broadcaster	NA	NA	A2	A2

Job description	IP Core/BE	TPD/WOP	Life	CR
Broadcasting Technician	C1	C1	C1	C1
Broker [finance & insurance]	A3	A3	A3	A3
Broker [finance]	A3	A3	A3	A3
Broker [insurance]	A3	A3	A3	A3
Builder [licensed but not qualified]	C2	C2	C2	C2
Builder [qualified & licensed]	C2	C2	C2	C2
Builders Labourer	NA	E	E	E
Builder's Labourer	NA	E	E	E
Building and Plumbing Supplies Representative	A4	A4	A4	A4
Building Certifier	B2	B2	B2	B2
Building Contractor [qualified and licensed]	C2	C2	C2	C2
Building Designer	A4	A4	A4	A4
Building Drafter	A4	A4	A4	A4
Building Foreman - Supervisor [licensed, minimal manual work]	B2	B2	B2	B2
Building Inspector	B2	B2	B2	B2
Building Insulation Installer [not asbestos]	NA	E	E	E
Building Maintenance Worker	D	D	D	D
Building Site Manager	B2	B2	B2	B2
Building Surveyor	B2	B2	B2	B2
Bulk Materials Handling Plant Operator	NA	E	E	E
Bulldozer Driver / Operator	NA	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]	C1	C1	C1	C1
Bushland Regenerator	D	D	D	D
Business Analyst [not tertiary qualified]	A3	A3	A3	A3
Business Analyst [tertiary qualified]	A1	A1	A1	A1
Business Broker	A3	A3	A3	A3
Business Equipment Serviceperson	C1	C1	C1	C1
Business Equipment Technician	C1	C1	C1	C1
Business Machine Mechanic	C1	C1	C1	C1
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]	B2	B2	B2	B2
Butcher [slaughterman]	NA	NA	E	E
Butler	IC	B2	B2	B2
Buyer [admin only]	A3	A3	A3	A3
Buyer [other]	B1	B1	B1	B1
Cabin Attendant	NA	NA	D	D
Cabinet Maker [other]	D	D	D	D
Cabinet Maker [qualified]	C2	C2	C2	C2
Cable Jointer	NA	E	E	E
Cable Maker/Wire Maker	NA	E	E	E

Job description	IP Core/BE	TPD/WOP	Life	CR
Cabler [data & telecommunications]	NA	E	E	E
CAD Designer	A3	A3	A3	A3
Cadastral	B1	B1	B1	B1
Cafe Manager/Proprietor	C1	C1	C1	C1
Cafe Worker	C1	C1	C1	C1
Cake Decorator [not working from home]	C1	C1	C1	C1
Cake Decorator [working from home]	NA	NA	B2	B2
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]	B2	B2	B2	B2
Cameraman [film/television]	B2	B2	B2	B2
Canvas Goods Maker	C1	C1	C1	C1
Captioner	A3	A3	A3	A3
Car Carrier Driver [< 500km radius]	NA	E	E	E
Car Carrier Driver [> 500km radius]	NA	NA	E	E
Car Detailer	D	D	D	D
Car Mechanic	C1	C1	C1	C1
Car Park Attendant	NA	E	E	E
Car Parts Interpreter	B1	B1	B1	B1
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	D	D	D	D
Caravan Park Attendant	NA	E	E	E
Caravan Park Employee	NA	E	E	E
Caravan Park Owner/Proprietor	D	D	D	D
Card Shop Employee	B2	B2	B2	B2
Card Shop Manager/Proprietor	B2	B2	B2	B2
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]	D	D	D	D
Caretaker	NA	E	E	E
Carpenter [not qualified]	D	D	D	D
Carpenter [qualified]	C2	C2	C2	C2
Carpenter [qualified - mining]	C2	C2	C2	C2
Carpenter [qualified - oil/gas industry]	C2	C2	C2	C2
Carpet Cleaner	D	D	D	D

Job description	IP Core/BE	TPD/WOP	Life	CR
Carpet Layer	NA	E	E	E
Cartographer	A4	A4	A4	A4
Cartographic Drafter	A4	A4	A4	A4
Cartographic Technician	A3	A3	A3	A3
Cartographic Tracer	A4	A4	A4	A4
Cartoonist	NA	NA	A3	A3
Cashier	B2	B2	B2	B2
Casino Croupier [gov't & lic'd]	B2	B2	B2	B2
Casino Manager [gov't & lic'd]	A3	A3	A3	A3
Caterer	B2	B2	B2	B2
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	NA	E	E	E
Cement Production Plant Operator	NA	E	E	E
Cement Renderer	NA	E	E	E
Cemetery & Crematory Worker	D	D	D	D
Cemetery & Crematory Worker - Grave Digger	NA	E	E	E
Chainperson	C1	C1	C1	C1
Chair and Couchmaker	C1	C1	C1	C1
Charter and Tour Bus Driver [interstate]	D	D	D	D
Charter and Tour Bus Driver [local only]	C1	C1	C1	C1
Chartered Accountant	A1	A1	A1	A1
Chauffeur	C1	C1	C1	C1
Checkout Operator	B2	B2	B2	B2
Cheesemaker	C1	C1	C1	C1
Chef [qualified]	B2	B2	B2	B2
Chef [qualified - mining]	B2	B2	B2	B2
Chef [qualified - oil/gas industry]	B2	B2	B2	B2
Chef de Cuisine [qualified]	B2	B2	B2	B2
Chef de Partie [qualified]	B2	B2	B2	B2
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]	B1	B1	B1	B1
Chemical Engineer [qualified - < 10% lab work]	A1	A1	A1	A1
Chemical Engineer [qualified - more than 10% lab work]	B1	B1	B1	B1
Chemical Plant Operator	NA	E	E	E
Chemical Plant Worker	NA	E	E	E
Chemical Process Engineer [qualified <10% site visits]	A1	A1	A1	A1
Chemical Production Machine Operator	NA	E	E	E
Chemical Sales Representative	A3	A3	A3	A3
Chemical Technician	B1	B1	B1	B1
Chemist [analytical - not explosives, office only]	A2	A2	A2	A2
Chemist [industrial - not explosives]	B1	B1	B1	B1
Chemist [manufacturing]	B1	B1	B1	B1
Chemist [qualified pharmacist]	A1	A1	A1	A1

Job description	IP Core/BE	TPD/WOP	Life	CR
Chemistry Technician [no explosives]	B1	B1	B1	B1
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 [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]	C1	C1	C1	C1
Child Care Worker (registered & qualified, working from home)	NA	E	D	D
China/Glassware Shop [employee]	B2	B2	B2	B2
China/Glassware Shop [manager/proprietor]	B2	B2	B2	B2
Chiropodist	A4	A4	A4	A4
Chiropractor	A4	A4	A4	A4
Chiropractor [degree qualified]	A4	A4	A4	A4
Chocolatier	B2	B2	B2	B2
Choreographer	NA	NA	B2	B2
Cinema Manager	A3	A3	A3	A3
Cinema Projectionist	B2	B2	B2	B2
Cinema Ticket Seller	B2	B2	B2	B2
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	NA	E	E	E
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]	NA	E	E	E
Cleaner [carpet]	D	D	D	D
Cleaner [factory]	NA	E	E	E
Cleaner [household]	D	D	D	D
Cleaner [office]	D	D	D	D
Cleaner [school]	D	D	D	D
Cleaner [street]	NA	E	E	E
Cleaner [window - over 10m]	NA	NA	E	E
Cleaner [window - under 10m]	NA	E	E	E
Clergyman [no overseas work]	A3	A3	A3	A3
Clergyman [with overseas work]	IC	IC	A3	A3

Job description	IP Core/BE	TPD/WOP	Life	CR
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	C1	C1	C1	C1
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	B2	B2	B2	B2
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 self employed]	D	D	D	D
Clothing Designer	A4	A4	A4	A4
Clothing Machinist [not self employed]	D	D	D	D
Clothing Patternmaker	C1	C1	C1	C1
Clothing Salesperson	B2	B2	B2	B2
Clothing Shop Employee	B2	B2	B2	B2
Clothing Shop Manager/Proprietor	B2	B2	B2	B2
Club Administrator	A3	A3	A3	A3
Club Barman	NA	NA	C2	C2
Club Bouncer	NA	NA	D	D
Club Caterer	B2	B2	B2	B2
Club Cleaner	D	D	D	D
Coach [sport]	NA	NA	B2	B2
Coach Driver [interstate]	D	D	D	D
Coach Driver [local only]	C1	C1	C1	C1
Coach Tour Driver [interstate]	D	D	D	D
Coach Tour Driver [local only]	C1	C1	C1	C1
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	B1	B1	B1	B1
Commis Chef	B2	B2	B2	B2
Commissioned Defence Force Officer	NA	NA	IC	IC
Commissioned Fire Officer	NA	NA	C2	C2



Job description	IP Core/BE	TPD/WOP	Life	CR
Commissioned Police Officer	NA	NA	C2	C2
Commodities Agent	A3	A3	A3	A3
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	C2	C2	C2	C2
Community Health Nurse	B2	B2	B2	B2
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	C1	C1	C1	C1
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	B1	B1	B1	B1
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	B1	B1	B1	B1
Computer Tester	A3	A3	A3	A3
Computer-based Graphic Designer	A3	A3	A3	A3
Concierge	B2	B2	B2	B2
Concrete Agitator Operator	NA	E	E	E
Concrete Batching Plant Operator	NA	E	E	E
Concrete Layer	NA	E	E	E
Concrete Products Machine Operator	NA	E	E	E
Concrete Pump Operator	NA	E	E	E
Concrete Worker	NA	E	E	E
Concreter	NA	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

Job description	IP Core/BE	TPD/WOP	Life	CR
Conference and Event Organiser	A3	A3	A3	A3
Conservator	A3	A3	A3	A3
Construction Engineer	A2	A2	A2	A2
Construction Equipment Driver	NA	E	E	E
Construction Project Manager	C2	C2	C2	C2
Construction Project Manager [minimal manual work]	C1	C1	C1	C1
Construction Rigger [over 10m]	NA	NA	E	E
Construction Rigger [up to 10m]	NA	E	E	E
Construction Shotfirer	NA	NA	IC	IC
Construction Worker	NA	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]	B2	B2	B2	B2
Cookery Demonstrator	NA	C1	B2	B2
Cooper	C1	C1	C1	C1
Copywriter	A3	A3	A3	A3
Coroner	A1	A1	A1	A1
Corporate Treasurer	A3	A3	A3	A3
Correctional Officer	NA	NA	C2	C2
Cosmetic Consultant	B2	B2	B2	B2
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 self employed]	C1	C1	C1	C1
Cotton Grower	NA	NA	E	E
Council Worker - Outdoor	NA	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]	NA	E	E	E
Court Bailiff	C2	C2	C2	C2
Court Officer	A3	A3	A3	A3
Court Recorder	A3	A3	A3	A3
Court Registrar	A3	A3	A3	A3
Crane Chaser	NA	E	E	E
Crane Driver	NA	E	E	E
Crane Driver [mining]	NA	E	E	E
Crane Driver [oil/gas industry]	NA	E	E	E
Crane Operator	NA	E	E	E

Job description	IP Core/BE	TPD/WOP	Life	CR
Crane Operator [mining]	NA	E	E	E
Crane Operator [oil/gas industry]	NA	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	C2	C2
Croupier [licensed casino]	B2	B2	B2	B2
Crowd Controller	NA	NA	D	D
Curator [art gallery]	A3	A3	A3	A3
Curator [museum]	A3	A3	A3	A3
Curtain Installer	D	D	D	D
Custodial Correctional Officer	NA	NA	C2	C2
Customer Service Manager	A3	A3	A3	A3
Customs officer [land based]	B1	B1	B1	B1
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/proprietor]	NA	D	D	D
Dairy Process Worker	NA	E	E	E
Dairy Produce Inspector	C1	C1	C1	C1
Dairy Products Maker	C1	C1	C1	C1
Dairy Technologist	A3	A3	A3	A3
Dance Teacher	NA	NA	B2	B2
Dancer	NA	NA	B2	B2
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	NA	NA	E	E
Deck Officer	NA	NA	IC	IC
Deckhand	NA	NA	IC	IC
Decorator [interior, manual work]	C2	C2	C2	C2
Deer Farmer	NA	NA	E	E
Defence Force Member	NA	NA	D	D
Delicatessen Assistant	B2	B2	B2	B2
Delicatessen Employee	B2	B2	B2	B2
Delicatessen Proprietor/Owner	B2	B2	B2	B2

Job description	IP Core/BE	TPD/WOP	Life	CR
Demi Chef [qualified]	B2	B2	B2	B2
Dental Assistant	B2	B2	B2	B2
Dental Hygienist	A3	A3	A3	A3
Dental Mechanic	B2	B2	B2	B2
Dental Nurse	B2	B2	B2	B2
Dental Practitioner	M	M	M	M
Dental Prosthetist	B2	B2	B2	B2
Dental Specialist	M	M	M	M
Dental Surgeon	M	M	M	M
Dental Technician	B2	B2	B2	B2
Dentist	M	M	M	M
Department Store Manager [admin only]	A3	A3	A3	A3
Department Store Manager [including sales]	B2	B2	B2	B2
Department Store Salesperson	B2	B2	B2	B2
Dermatologist	M	M	M	M
Derrick Driver	NA	E	E	E
Derrick Driver [oil/gas industry - no offshore]	NA	E	E	E
Derrick Driver [oil/gas industry - offshore]	NA	NA	E	E
Derrickman	NA	E	E	E
Derrickman [oil/gas industry - no offshore]	NA	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]	B1	B1	B1	B1
Desktop Publisher	A3	A3	A3	A3
Detailer	D	D	D	D
Detective [Police]	NA	IC	A3	A3
Developmental Care Worker	D	D	D	D
Diagnostic Radiographer	A4	A4	A4	A4
Diemaker	D	D	D	D
Diesel Fitter	C1	C1	C1	C1
Diesel Fitter [mining]	C1	C1	C1	C1
Diesel Fitter [oil/gas industry]	C1	C1	C1	C1
Diesel Mechanic [qualified]	C1	C1	C1	C1
Diesel Mechanic [qualified - mechanic]	C1	C1	C1	C1
Diesel Mechanic [qualified - oil/gas industry]	D	D	D	D
Diesel Motor Mechanic [qualified]	C1	C1	C1	C1
Dietician	A3	A3	A3	A3
Digital Video-sound Editor	A3	A3	A3	A3
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	C1	C1	C1	C1
Disability Services Instructor	C1	C1	C1	C1
Disc Jockey	NA	NA	A3	A3
Dispatch Clerk [counter work only]	B2	B2	B2	B2

Job description	IP Core/BE	TPD/WOP	Life	CR
Dispatch Clerk [storeman duties]	NA	E	E	E
Dispatching and Receiving Clerk [no manual work]	A3	A3	A3	A3
Dispensary Technician	B2	B2	B2	B2
Disposals Shop Employee	B2	B2	B2	B2
Disposals Shop Manager/Proprietor	B2	B2	B2	B2
Dive Shop Employee [no instructing]	B2	B2	B2	B2
Diver	NA	NA	IC	IC
Diversional Therapist	A3	A3	A3	A3
Diving Instructor	NA	NA	IC	IC
DJ	NA	NA	B2	B2
Dock Worker/Stevedore/Labourer	NA	E	E	E
Docker	NA	E	E	E
Dockside Rigger	NA	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	C2	C2	C2	C2
Dog or Horse Racing Official	C2	C2	C2	C2
Dog Trainer	C2	C2	C2	C2
Dogger	NA	E	E	E
Dogman	NA	E	E	E
Domestic Cleaner	D	D	D	D
Domestic Housekeeper	D	D	D	D
Doorperson	C2	C2	C2	C2
Drafting Officer	A4	A4	A4	A4
Draftsman	A4	A4	A4	A4
Draftsman [mining]	A4	A4	A4	A4
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]	C1	C1	C1	C1
Dragline Operator [oil/gas industry - no offshore]	C1	C1	C1	C1
Dragline Operator [oil/gas industry - offshore]	NA	NA	C2	C2
Drainage, Sewerage and Stormwater Labourer	NA	E	E	E
Drainer/Drainage Contractor	D	D	D	D
Drama Teacher [not freelance]	B1	B1	B1	B1
Drama Teacher [private tuition]	IC	B2	B2	B2
Dressmaker [not self employed]	D	D	D	D
Driller Operator [mining]	NA	E	E	E
Driller Operator [oil/gas industry - no offshore]	NA	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 ]	NA	E	E	E

Job description	IP Core/BE	TPD/WOP	Life	CR
Driver [bus - interstate]	D	D	D	D
Driver [bus - local only]	C1	C1	C1	C1
Driver [chauffeur]	C1	C1	C1	C1
Driver [coach - interstate]	D	D	D	D
Driver [coach - not interstate]	C1	C1	C1	C1
Driver [crane]	NA	E	E	E
Driver [earthmoving equipment]	NA	E	E	E
Driver [forklift]	D	D	D	D
Driver [garbage truck]	D	D	D	D
Driver [instructor - cars only]	C1	C1	C1	C1
Driver [logging]	NA	NA	D	D
Driver [long distance < 500klm radius]	NA	E	E	E
Driver [long distance > 500klm radius]	NA	NA	E	E
Driver [removalist]	NA	E	E	E
Driver [tanker < 500km radius daily]	NA	E	E	E
Driver [tanker > 500km radius daily]	NA	NA	E	E
Driver [taxi - other]	D	D	D	D
Driver [taxi - owner /operators]	D	D	D	D
Driver [tow truck]	NA	E	E	E
Driver [train]	NA	NA	D	D
Driver [tram]	D	D	D	D
Driver [truck-local not mines - 200klm radius]	D	D	D	D
Driveway Attendant	D	D	D	D
Driving Instructor [cars only]	C1	C1	C1	C1
Drover	NA	NA	E	E
Drug and Alcohol Counsellor	A3	A3	A3	A3
Dry Cleaner	B2	B2	B2	B2
Dump Truck Operator [mining]	D	D	D	D
Dump Truck Operator [oil/gas ]	D	D	D	D
Dye Technician	C1	C1	C1	C1
Early Childhood (Pre-primary School) Teacher	B1	B1	B1	B1
Earthmoving Equipment Driver	NA	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	C1	C1	C1	C1
Electrical Engineer [not qualified or manual work]	B2	B2	B2	B2

Job description	IP Core/BE	TPD/WOP	Life	CR
Electrical Engineer [qualified - office only]	A1	A1	A1	A1
Electrical Engineering Draftsperson	A4	A4	A4	A4
Electrical Engineering Technician	C1	C1	C1	C1
Electrical Fitter	C1	C1	C1	C1
Electrical Goods Sales Assistant	B2	B2	B2	B2
Electrical Linesman/Power Lines [over 10m]	NA	NA	E	E
Electrical Linesman/Power Lines [up to 10m]	NA	E	E	E
Electrical Linesworker [over 10m]	NA	NA	E	E
Electrical Linesworker [up to 10m]	NA	E	E	E
Electrical Mechanic	C1	C1	C1	C1
Electrical Motor Winding Tradesperson	C1	C1	C1	C1
Electrical or Electronics Engineering Technologist	B2	B2	B2	B2
Electrical or Telecommunications Trades Assistant	D	D	D	D
Electrical Powerline Tradesperson [over 10m]	NA	NA	E	E
Electrical Powerline Tradesperson [up to 10m]	NA	E	E	E
Electrical/Electronics Engineering Technician	B2	B2	B2	B2
Electrical/Electronics Technical Officer	B2	B2	B2	B2
Electrician [apprentice]	D	D	D	D
Electrician [qualified]	C1	C1	C1	C1
Electrician [qualified - mining]	D	D	D	D
Electrician [qualified - oil/gas industry]	D	D	D	D
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	B2	B2	B2	B2
Electronic Equipment Technician	B2	B2	B2	B2
Electronic Instrument Tradesperson	C1	C1	C1	C1
Electronic Technician	B2	B2	B2	B2
Electronic Technician [mining]	B2	B2	B2	B2
Electronic Technician [oil/gas industry]	B2	B2	B2	B2
Electronics Engineer [not qualified or manual work]	B2	B2	B2	B2
Electronics Engineer [qualified - office only]	A1	A1	A1	A1
Electronics Engineering Technician	B2	B2	B2	B2
Electronics Technical Officer	B2	B2	B2	B2
Electroplater	B2	B2	B2	B2
Electrotechnology Assembler	B2	B2	B2	B2
Electrotechnology Communications Technicians	B2	B2	B2	B2
Electrotechnology Data Communications Technician	B2	B2	B2	B2
Electrotechnology Instrumentation Tradesperson	B2	B2	B2	B2
Electrotechnology Systems Electrician	C1	C1	C1	C1
Elevator/Lift Mechanic/Installer	C1	C1	C1	C1
Embalmer	C1	C1	C1	C1
Emergency Services Worker	IC	IC	D	D
Employee Relations Officer	A3	A3	A3	A3
Employment Agent	A3	A3	A3	A3

Job description	IP Core/BE	TPD/WOP	Life	CR
Endocrinologist	M	M	M	M
Endodontist	M	M	M	M
Engine Operator	IC	IC	D	D
Engine Reconditioner	C1	C1	C1	C1
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]	B2	B2	B2	B2
Engineer [degree qualified - manual work]	IC	IC	C2	C2
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 Eletrical [qualified - office only]	A1	A1	A1	A1
Engineering Associate - Civil and Structural	B2	B2	B2	B2
Engineering Associate - Electrical	B2	B2	B2	B2
Engineering Associate - Electronics	B2	B2	B2	B2
Engineering Associate - Industrial	B2	B2	B2	B2
Engineering Associate - Mechanical	B2	B2	B2	B2
Engineering Associate - Refrigeration and Airconditioning	B2	B2	B2	B2
Engineering Geologist [field work]	IC	B2	B2	B2
Engineering Geologist [office only]	A1	A1	A1	A1
Engineering Patternmaker	NA	E	E	E
Engineering Surveyor [field work]	B2	B2	B2	B2
Engineering Surveyor [office work only]	A3	A3	A3	A3
Engineering Technical Officer	B2	B2	B2	B2
Engineering Technician [mechanical]	B2	B2	B2	B2
Engineering Technologist	B2	B2	B2	B2
Engineering Tradesperson - Electrical/Electronics	C1	C1	C1	C1
Engineering Tradesperson - Fabrication	C1	C1	C1	C1
Engineering Tradesperson - Mechanical	C1	C1	C1	C1
Engineering Tradesperson [heavy vehicle mechanic]	D	D	D	D
Engraver	C1	C1	C1	C1
Enroute Controller [air traffic]	NA	NA	A3	A3
Entertainer	NA	NA	A3	A3
Entomolgoist [qualified]	B1	B1	B1	B1
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	B1	B1	B1	B1
Environmental Geologist	IC	B2	B2	B2
Environmental Health Officer	B1	B1	B1	B1
Environmental Officer	D	D	D	D



Job description	IP Core/BE	TPD/WOP	Life	CR
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	B1	B1	B1	B1
Ergonomist	A3	A3	A3	A3
Events Coordinator	B1	B1	B1	B1
Excavator	NA	E	E	E
Excavator [mining]	NA	E	E	E
Excavator [oil/gas industry]	NA	E	E	E
Excavator Operator	NA	E	E	E
Excavator Operator [mining]	NA	E	E	E
Excavator Operator [oil/gas industry]	NA	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]	B2	B2	B2	B2
Export/Import Admin Manager	A3	A3	A3	A3
Export/Import Distribution Manager	A3	A3	A3	A3
Export/Import Sales/Marketing Manager	A3	A3	A3	A3
Exporter and Importer	B1	B1	B1	B1
External Auditor	A1	A1	A1	A1
Fabric and Textile Factory Worker	NA	E	E	E
Facilities Manager [admin only]	A3	A3	A3	A3
Factory Cleaner	NA	E	E	E
Factory Hand/Worker [light industry only]	NA	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]	M	M	M	M
Family Care Worker [not qualified]	D	D	D	D
Family Care Worker [qualified]	C1	C1	C1	C1
Family Counsellor [not tertiary qualified]	A3	A3	A3	A3
Family Counsellor [tertiary qualified]	M	M	M	M
Farm Labourer	NA	NA	E	E
Farm Manager	NA	NA	E	E
Farm Overseer	NA	NA	E	E
Farm Products Inspector	C1	C1	C1	C1
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	NA	E	E	E
Fashion Coordinator	A3	A3	A3	A3
Fashion Designer	A3	A3	A3	A3
Fashion Sales Assistant	B2	B2	B2	B2
Fast Food Cook	D	D	D	D
Fast Food Proprietor	C1	C1	C1	C1

Job description	IP Core/BE	TPD/WOP	Life	CR
Fast Food Sales Assistant	C1	C1	C1	C1
Feature Writer	NA	NA	A3	A3
Federal Police Officer	NA	NA	C2	C2
Fencer	D	D	D	D
Fencing Contractor	D	D	D	D
Ferry Hand	NA	NA	C2	C2
Ferry Master	C1	C1	C1	C1
Fibre Optics Cable Splicer	B2	B2	B2	B2
Fibre Textile Factory Worker	NA	E	E	E
Fibreglass Moulder/ Fabrication	D	D	D	D
Fibreglass Worker	D	D	D	D
Fibrous Plasterer	D	D	D	D
Field Hydrologist	C1	C1	C1	C1
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]	B2	B2	B2	B2
Film Cameraman [other]	IC	IC	C2	C2
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/Film)	A4	A4	A4	A4
Film Make Up Artist	B2	B2	B2	B2
Film Producer	IC	IC	A3	A3
Film Projectionist	B2	B2	B2	B2
Film Technician	B2	B2	B2	B2
Film Wardrobe Assistant	B2	B2	B2	B2
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 >\$120,000]	A1	A1	A1	A1
Fine Artist	NA	NA	B2	B2
Fine Artist [commercial]	B1	B1	B1	B1
Fire Extinguisher Servicer	C1	C1	C1	C1
Firefighter	NA	NA	C2	C2
Fireman	NA	NA	C2	C2
Fireworks Specialist	NA	NA	D	IC
First Aid Instructor	B2	B2	B2	B2
Fish Export Inspector	B2	B2	B2	B2

Job description	IP Core/BE	TPD/WOP	Life	CR
Fish Farmer [inshore or inland]	D	D	D	D
Fish Processor	NA	E	E	E
Fisheries Observer	C1	C1	C1	C1
Fisheries Officer [inshore or inland only]	C1	C1	C1	C1
Fisheries Technical Officer	B2	B2	B2	B2
Fisherman [inland only]	NA	E	E	E
Fisherman [offshore]	NA	NA	E	E
Fishing Guide	D	D	D	D
Fishing Hand	NA	NA	E	E
Fishing Inspector	C1	C1	C1	C1
Fishmonger [other]	D	D	D	D
Fishmonger [shop only]	B2	B2	B2	B2
Fitness and Sports Centre Manager [admin only]	A3	A3	A3	A3
Fitness Centre Manager [admin only]	A3	A3	A3	A3
Fitness Instructor	NA	NA	B2	B2
Fitter [qualified]	C2	C2	C2	C2
Fitter And Turner [qualified]	C2	C2	C2	C2
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 Surfer	D	D	D	D
Floor Tiler	D	D	D	D
Floriculturist [qualified]	C1	C1	C1	C1
Florist	B2	B2	B2	B2
Flower Grower	NA	NA	C2	C2
Flying Instructor	NA	NA	B2	B2
Food and Beverage Attendant [no bar work]	C1	C1	C1	C1
Food and Nutrition Consultant [qualified & registered]	A3	A3	A3	A3
Food Consultant [qualified & registered]	A3	A3	A3	A3
Food Process Worker	NA	E	E	E
Food Processing Technician	C1	C1	C1	C1
Food Standards Officer	C1	C1	C1	C1
Food Technologist	A3	A3	A3	A3
Footballer	NA	NA	B2	B2
Footwear Factory Worker	NA	E	E	E
Footwear Machinist	NA	E	E	E
Footwear Maker	NA	E	E	E
Footwear Production Machine Operator	NA	E	E	E
Footwear Repairer	B2	B2	B2	B2
Footwear Worker	NA	E	E	E
Foreign Affairs and Trade Officer	A3	A3	A3	A3

Job description	IP Core/BE	TPD/WOP	Life	CR
Foreman	IC	C1	C1	C1
Forensic Accountant	A1	A1	A1	A1
Forensic Psychologist	M	M	M	M
Forensic Scientist	B1	B1	B1	B1
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]	B1	B1	B1	B1
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	NA	E	E	E
Freight Handler	NA	E	E	E
Freight Traffic Controller	B1	B1	B1	B1
French Polisher	C1	C1	C1	C1
Front-end Loader Operator	NA	E	E	E
Fruit and Vegetable Factory Worker	NA	E	E	E
Fruit and Vegetable Farm Hand	NA	NA	D	D
Fruit and Vegetable Packer	NA	E	E	E
Fruit and Vegetable Picker	NA	NA	E	E
Fruit and Vegetable Process Worker	NA	E	E	E
Fruit Merchant	B2	B2	B2	B2
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]	B2	B2	B2	B2
Fumigator	D	D	D	D
Functions Coordinator	B1	B1	B1	B1
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]	C1	C1	C1	C1
Funeral Parlour [embalmer]	C1	C1	C1	C1
Furnace Operator	NA	E	E	E
Furniture Delivery	NA	E	E	E
Furniture Designer	C1	C1	C1	C1
Furniture Finisher	C1	C1	C1	C1
Furniture Manufacturer	C1	C1	C1	C1
Furniture Polisher	C1	C1	C1	C1
Furniture Removalist	NA	E	E	E
Furniture Restorer	C1	C1	C1	C1
Furrier [shop only]	B2	B2	B2	B2
Furrier Manager/Pproprietor	B2	B2	B2	B2

Job description	IP Core/BE	TPD/WOP	Life	CR
Futures Trader [not self employed]	IC	A3	A3	A3
Gaffer	C1	C1	C1	C1
Gallery or Museum Attendant/Guide	A3	A3	A3	A3
Gallery or Museum Curator	A3	A3	A3	A3
Gallery or Museum Technician	B2	B2	B2	B2
Games Developer	A3	A3	A3	A3
Games Programmer	A3	A3	A3	A3
Gaming Attendant [no bar work]	B2	B2	B2	B2
Gaming Dealer [gov't & lic'd]	B2	B2	B2	B2
Gaming Inspector	B1	B1	B1	B1
Garage Door Installer	D	D	D	D
Garage Mechanic [qualified]	C1	C1	C1	C1
Garage Proprietor [no manual work]	B1	B1	B1	B1
Garage Proprietor [with manual work]	C1	C1	C1	C1
Garage Worker [driveway/workshop]	D	D	D	D
Garage Worker [shop only]	B2	B2	B2	B2
Garbage Collector	NA	E	E	E
Garbage Contractor	NA	E	E	E
Garbage Truck Driver	D	D	D	D
Garden Labourer	NA	E	E	E
Gardener	D	D	D	D
Gardener [lawn mowing/gardening]	D	D	D	D
Gas Fitter [qualified]	C1	C1	C1	C1
Gas Meter Reader	B2	B2	B2	B2
Gas or Petroleum Operator [offshore]	NA	NA	IC	IC
Gas or Petroleum Operator [onshore]	IC	IC	C2	C2
Gastroenterologist	M	M	M	M
Gemmologist	B2	B2	B2	B2
General Practitioner	M	M	M	M
General Store Employee	B2	B2	B2	B2
General Store Manager/Proprietor	B2	B2	B2	B2
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]	B2	B2	B2	B2
Geological Engineer [office only]	A1	A1	A1	A1
Geological Technician	B1	B1	B1	B1
Geologist [<10% fieldwork]	A1	A1	A1	A1
Geologist [>10% fieldwork]	B1	B1	B1	B1
Geologist [office only]	A1	A1	A1	A1
Geomatic Engineer [office only]	A1	A1	A1	A1
Geophysicist [office only]	A1	A1	A1	A1

Job description	IP Core/BE	TPD/WOP	Life	CR
Geoscience Field Officer	B1	B1	B1	B1
Geoscience Technician	B1	B1	B1	B1
Geoscientist [office only]	A2	A2	A2	A2
Geotechnical Engineer [qualified, minimal field work]	A1	A1	A1	A1
Geotechnical/Soil Engineer	B1	B1	B1	B1
Gift Shop Employee	B2	B2	B2	B2
Gift Shop Manager/Proprietor	B2	B2	B2	B2
Glass and Glazing Tradesperson	C2	C2	C2	C2
Glass and Stone Processing Machine Operators	NA	E	E	E
Glass Beveller	C1	C1	C1	C1
Glass Craftsperson	IC	C1	C1	C1
Glass Cutter	C1	C1	C1	C1
Glass Embosser	C1	C1	C1	C1
Glass Processing Worker	NA	E	E	E
Glass Production Machine Operator	NA	E	E	E
Glass Production Worker	NA	E	E	E
Glass Silverer	C1	C1	C1	C1
Glass Worker [not factory]	IC	C1	C1	C1
Glazier	C2	C2	C2	C2
Glazier Installer	C2	C2	C2	C2
Glazier/Structural Glass Tradesperson	C2	C2	C2	C2
Goat Farmer	NA	NA	C2	C2
Gold and Silversmith	B2	B2	B2	B2
Goldsmith	B2	B2	B2	B2
Golf Instructor/coach	NA	NA	B2	B2
Golf Professional	NA	NA	B2	B2
Golfer	NA	NA	B2	B2
GP	M	M	M	M
Grader Operator	D	D	D	D
Grain Mill Worker	NA	E	E	E
Grain, Oilseed or Pasture Farm Worker	NA	NA	C2	C2
Grain, Oilseed or Pasture Grower	NA	NA	C2	C2
Grape Grower	NA	C1	C1	C1
Graphic Artist	A3	A3	A3	A3
Graphic Designer	A3	A3	A3	A3
Grave Digger	NA	E	E	E
Grazier	NA	NA	E	E
Greengrocer	B2	B2	B2	B2
Greenkeeper [not qualified]	D	D	D	D
Greenkeeper [qualified]	C1	C1	C1	C1
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	C2	C2	C2	C2

Job description	IP Core/BE	TPD/WOP	Life	CR
Gunsmith	C1	C1	C1	C1
Gym Instructor [not qualified]	NA	NA	D	D
Gym Instructor [qualified]	D	D	D	D
Gym Owner/Proprietor	D	D	D	D
Gym Owner/Proprietor [<20% instructing]	B2	B2	B2	B2
Gymnastics Coach or Instructor	NA	NA	B2	B2
Gynaecologist	M	M	M	M
Haberdasher	B2	B2	B2	B2
Hair or Beauty Salon Assistant	B2	B2	B2	B2
Hair or Beauty Salon Manager	B2	B2	B2	B2
Hairdresser	B2	B2	B2	B2
Hand Engraver	C1	C1	C1	C1
Handyman	NA	E	E	E
Handyperson	NA	E	E	E
Hansard Reporter	A3	A3	A3	A3
Harbour Engineer [qualified - admin only]	A1	A1	A1	A1
Harbour Engineer [unqualified or onsite]	C1	C1	C1	C1
Harbour Pilot [local harbour only - min. 90dw]	IC	IC	D	D
Hard Floor Finisher	D	D	D	D
Hardware Design Engineer	B2	B2	B2	B2
Hardware Merchant [including yard work]	D	D	D	D
Hardware Merchant [no yard work]	B2	B2	B2	B2
Hardware Sales Assistant [including yard work]	D	D	D	D
Hardware Sales Assistant [no yard work]	B2	B2	B2	B2
Hardware Shop Employee [including yard work]	D	D	D	D
Hardware Shop Employee [no yard work]	B2	B2	B2	B2
Hardware Shop Manager/Proprietor	B2	B2	B2	B2
Harvesting Contractor	NA	NA	D	D
Hat Maker	B2	B2	B2	B2
Haul Pack Driver/Operator [mining]	D	D	D	D
Head Master/Head Mistress	A1	A1	A1	A1
Health and Physical Education Teacher	B1	B1	B1	B1
Health Food Shop Employee	B2	B2	B2	B2
Health Food Shop Manager/Proprietor	B2	B2	B2	B2
Health Inspector	C1	C1	C1	C1
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	C2	C2	C2	C2
Heavy Haulage Driver [< 500km radius]	NA	E	E	E
Heavy Haulage Driver [> 500km radius]	NA	NA	E	E
Heavy Truck Driver [< 500km radius]	NA	E	E	E
Heavy Truck Driver [> 500km radius]	NA	NA	E	E
Heavy Vehicle Mobile Equipment Mechanic [qualified]	C1	C1	C1	C1

Job description	IP Core/BE	TPD/WOP	Life	CR
Heavy Vehicle Motor Mechanic [qualified]	C1	C1	C1	C1
Heavy Vehicle Road Transport Mechanic [qualified]	C1	C1	C1	C1
Helicopter Pilot	NA	NA	IC	IC
Help Desk Operator	A3	A3	A3	A3
Herbalist [other]	IC	B2	B2	B2
Herbalist [qualified]	B2	B2	B2	B2
Hide and Skin Processing Machine Operator	NA	E	E	E
Hide and Skin Processing Worker	NA	E	E	E
High School Teacher	A3	A3	A3	A3
Historian	A3	A3	A3	A3
Hoist Driver	NA	E	E	E
Home Care Worker	D	D	D	D
Home Duties	NA	B2	B2	B2
Home Economics Teacher	B1	B1	B1	B1
Home Support Worker	D	D	D	D
Homeopath	A3	A3	A3	A3
Horse Breeder	NA	NA	C2	C2
Horse Racing/Trotting Breeder/Trainer	NA	NA	C2	C2
Horse Racing/Trotting Instructor	NA	NA	C2	C2
Horse Racing/Trotting Jockey	NA	NA	D	D
Horse Racing/Trotting Strapper	NA	NA	D	D
Horse Riding Coach or Instructor	NA	NA	C2	C2
Horse Trainer	NA	NA	C2	C2
Horticultural Assistant	D	D	D	D
Horticultural Nursery Assistant	D	D	D	D
Horticultural Scientist	B1	B1	B1	B1
Horticultural Technical Officer	B1	B1	B1	B1
Horticultural Tradesperson	C1	C1	C1	C1
Horticulturist [qualified]	C1	C1	C1	C1
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	C1	C1	C1	C1
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	B2	B2
Hotel Barperson	NA	NA	B2	B2
Hotel Bottleshop Attendant [no bar work]	B2	B2	B2	B2
Hotel Bouncer	NA	NA	D	D
Hotel Caterer	B2	B2	B2	B2
Hotel Chef	B2	B2	B2	B2
Hotel Cleaner	D	D	D	D



Job description	IP Core/BE	TPD/WOP	Life	CR
Hotel Concierge	B2	B2	B2	B2
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	B2	B2
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	B2	B2
Hotel Receptionist	A3	A3	A3	A3
Hotel Service Manager	B2	B2	B2	B2
Household Cleaner	D	D	D	D
Househusband	NA	B2	B2	B2
Housemaid/man	D	D	D	D
Houseperson	NA	B2	B2	B2
Housewife	NA	B2	B2	B2
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 >\$120,000]	A1	A1	A1	A1
Human Resource Manager [tertiary qualified] [income <\$120,000]	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
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	B1	B1	B1	B1
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]	B2	B2	B2	B2

Job description	IP Core/BE	TPD/WOP	Life	CR
Industrial Cleaner	NA	E	E	E
Industrial Engineer [qualified]	A1	A1	A1	A1
Industrial Engraver	B2	B2	B2	B2
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	B2	B2	B2	B2
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
Information Technology Training Consultant	A2	A2	A2	A2
Inspector [buildings]	B2	B2	B2	B2
Inspector [health]	B2	B2	B2	B2
Inspector [mining]	IC	IC	B2	B2
Inspector [other]	IC	IC	B2	B2
Instructional Designer	A3	A3	A3	A3
Instructor/coach [golf]	NA	NA	B2	B2
Instructor/coach [sports - unspecified]	NA	NA	B2	B2
Instructor/coach [tennis]	NA	NA	B2	B2
Instrument Maker	B2	B2	B2	B2
Instrument Manufacturer	B2	B2	B2	B2
Instrument Technician	B2	B2	B2	B2
Instrument Technician [mining]	B2	B2	B2	B2
Instrument Technician [oil/gas industry]	B2	B2	B2	B2
Insulation Contractor	NA	E	E	E
Insulation Installer	NA	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]	B1	B1	B1	B1
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

Job description	IP Core/BE	TPD/WOP	Life	CR
Intensive Care Specialist	M	M	M	M
Interior decorator [ manual work]	C2	C2	C2	C2
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
Internet Services and Support Person	A3	A3	A3	A3
Interpreter	A3	A3	A3	A3
Investment Adviser [qualified] [income >\$120,000]	A1	A1	A1	A1
Investment Analyst [qualified] [income >\$120,000]	A1	A1	A1	A1
Investment Banker [qualified] [income >\$120,000]	A1	A1	A1	A1
Jackaroo	NA	NA	E	E
Janitor [not factory]	D	D	D	D
Jazz Musician	NA	NA	A3	A3
Jeweller	B2	B2	B2	B2
Jewellery Cutter/Polisher/Setter	C1	C1	C1	C1
Jewellery Designer	C1	C1	C1	C1
Jillaroo	NA	NA	E	E
Jockey [jumps]	NA	NA	IC	IC
Jockey [not jumps]	NA	NA	D	D
Joiner [qualified]	C2	C2	C2	C2
Joinery Worker [qualified]	C2	C2	C2	C2
Journalist [not salaried - freelance]	NA	IC	B2	B2
Journalist [salaried - no special hazards]	IC	B2	B2	B2
Journalist [salaried - office/admin only]	A3	A3	A3	A3
Judge	A1	A1	A1	A1
Jumbo Operator	NA	E	E	E
Kennel Hand	D	D	D	D
Kennel Proprietor	D	D	D	D
Key Punch Operator	A3	A3	A3	A3
Kiln Operator	NA	E	E	E
Kindergarten Teacher	B1	B1	B1	B1
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 self employed]	D	D	D	D
Lab Assistant	B1	B1	B1	B1
Lab Assistant [mining]	B1	B1	B1	B1
Lab Assistant [oil/gas industry]	B1	B1	B1	B1
Laboratory Assistant	B1	B1	B1	B1
Laboratory Assistant [mining]	B1	B1	B1	B1
Laboratory Assistant [oil/gas industry]	B1	B1	B1	B1
Laboratory Manager	A3	A3	A3	A3
Laboratory Manager [mining]	A3	A3	A3	A3
Laboratory Manager [oil/gas industry]	A3	A3	A3	A3

Job description	IP Core/BE	TPD/WOP	Life	CR
Laboratory Technician	B1	B1	B1	B1
Laboratory Technician [mining]	B1	B1	B1	B1
Laboratory Technician [oil/gas industry]	B1	B1	B1	B1
Laboratory Worker	B1	B1	B1	B1
Laboratory Worker [mining]	B1	B1	B1	B1
Laboratory Worker [oil/gas industry]	B1	B1	B1	B1
Labour Market Economist	A1	A1	A1	A1
Labourer [building industry]	NA	E	E	E
Labourer [mining]	NA	E	E	E
Labourer [oil/gas industry - no offshore]	NA	E	E	E
Labourer [oil/gas industry - offshore]	NA	NA	E	E
Laminator	C1	C1	C1	C1
Land Broker [admin only]	A3	A3	A3	A3
Land Economist	A1	A1	A1	A1
Land Hydrographer	B2	B2	B2	B2
Land Information Officer	A3	A3	A3	A3
Land Information Systems Officer	A3	A3	A3	A3
Land Surveyor	B2	B2	B2	B2
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	B2	B2	B2	B2
Laser Operator - Engineering Fabrication	C1	C1	C1	C1
Laser Operator - Engineering Mechanical	C1	C1	C1	C1
Lathe Operator [trade qualified]	C1	C1	C1	C1
Laundry Worker	D	D	D	D
Laundry/Laundromat Staff	D	D	D	D
Law Clerk	A3	A3	A3	A3
Lawn-mower Mechanic	C1	C1	C1	C1
Lawnmower Sales & Service	C1	C1	C1	C1
Lawnmowing Contractor	D	D	D	D
Lawyer	A1	A1	A1	A1
Leadlight Worker	C1	C1	C1	C1
Leaflet or Newspaper Deliverer	NA	NA	B2	B2
Leather Craftsperson	B2	B2	B2	B2
Leather Goods Maker	B2	B2	B2	B2
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	B2	B2

Job description	IP Core/BE	TPD/WOP	Life	CR
Life Science Technician	B1	B1	B1	B1
Life Scientist	B1	B1	B1	B1
Lifeguard	NA	NA	B2	B2
Lifesaver	NA	NA	B2	B2
Lift Electrician	C1	C1	C1	C1
Lift Installer [trade qualified]	C1	C1	C1	C1
Lift Mechanic [trade qualified]	C1	C1	C1	C1
Lighting Designer	C1	C1	C1	C1
Lighting Technician	C1	C1	C1	C1
Linemarker	D	D	D	D
Linesman [< 10m]	NA	E	E	E
Linesman [> 10m]	NA	NA	E	E
Lineworker [< 10m]	NA	E	E	E
Lineworker [> 10m]	NA	NA	E	E
Linguistic Anthropologist	A3	A3	A3	A3
Linoleum & Carpet Layer	NA	E	E	E
Linotype Operator	C1	C1	C1	C1
Liquidator & Receiver [admin only]	A3	A3	A3	A3
Lithographer	C1	C1	C1	C1
Livestock Transport Driver	NA	E	E	E
Loader Operator	NA	E	E	E
Loans Officer	A3	A3	A3	A3
Locksmith	C1	C1	C1	C1
Logger	NA	NA	E	E
Logging Plant Operator	NA	NA	E	E
Logging Truck Driver [<500k radius]	NA	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]	C1	C1	C1	C1
Loss Adjuster/Assessor	A3	A3	A3	A3
Loss Assessor/Adjuster	A3	A3	A3	A3
Lotteries Agent	B2	B2	B2	B2
Luggage Porter	D	D	D	D
Machine Operator [factory]	NA	E	E	E
Machinery Agent & Merchant	B1	B1	B1	B1
Machinist [clothing - not self employed]	D	D	D	D
Machinist [trade qualified - metal/wood]	C1	C1	C1	C1
Magician	NA	NA	A3	A3
Magistrate	A1	A1	A1	A1
Mail Contractor/Sorter	C1	C1	C1	C1
Maintenance Planner [mining <10% fieldwork]	A3	A3	A3	A3
Maintenance Planner [mining >10% fieldwork]	B1	B1	B1	B1
Maintenance Planner [oil/gas industry <10% fieldwork]	A3	A3	A3	A3
Maintenance Planner [oil/gas industry >10% fieldwork]	B1	B1	B1	B1
Maintenance Superintendant [<20% manual]	B1	B1	B1	B1

Job description	IP Core/BE	TPD/WOP	Life	CR
Maintenance Superintendant [>20% manual]	D	D	D	D
Maintenance Superintendant [mining <20% manual]	B1	B1	B1	B1
Maintenance Superintendant [mining >20% manual]	D	D	D	D
Maintenance Superintendant [oil/gas industry <20% manual]	B1	B1	B1	B1
Maintenance Superintendant [oil/gas industry >20% manual]	D	D	D	D
Maintenance Supervisor [<20% manual]	B1	B1	B1	B1
Maintenance Supervisor [>20% manual]	D	D	D	D
Maintenance Supervisor [mining <20% manual]	B1	B1	B1	B1
Maintenance Supervisor [mining >20% manual]	D	D	D	D
Maintenance Supervisor [oil/gas industry <20% manual]	B1	B1	B1	B1
Maintenance Supervisor [oil/gas industry >20% manual]	D	D	D	D
Maitre d'	C1	C1	C1	C1
Make Up Artist	IC	B2	B2	B2
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	B2	B2	B2	B2
Marine Botanist	B1	B1	B1	B1
Marine Engineer	IC	IC	C2	C2
Marine Scientist	A2	A2	A2	A2
Marine Surveyor	B1	B1	B1	B1
Marine Underwriter	A3	A3	A3	A3
Marine/Shipping Crew	NA	NA	IC	IC
Marine/Shipping Dockworkers	NA	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]	D	D	D	D
Masseur	D	D	D	D
Masseuse	D	D	D	D
Mathematical Geologist	A1	A1	A1	A1
Mathematical Statistician	A1	A1	A1	A1
Mathematician	A1	A1	A1	A1
Matron [senior nurse]	B2	B2	B2	B2
Meat Boner and Slicer	NA	NA	E	E
Meat Inspector	C1	C1	C1	C1

Job description	IP Core/BE	TPD/WOP	Life	CR
Meat Packer	NA	NA	E	E
Meat Process Worker	NA	NA	E	E
Meat Retailer	B2	B2	B2	B2
Meat Worker	NA	NA	E	E
Mechanic - Apprentice	D	D	D	D
Mechanic [qualified]	C1	C1	C1	C1
Mechanic [qualified - mining]	D	D	D	D
Mechanic [qualified - oil/gas industry]	D	D	D	D
Mechanic [trade qualified]	C1	C1	C1	C1
Mechanical Engineer [tertiary qualified]	A1	A1	A1	A1
Mechanical Engineering Draftsperson	A4	A4	A4	A4
Mechanical Engineering Technician	B2	B2	B2	B2
Mechanical Fitter	D	D	D	D
Mechanical Fitter [mining]	D	D	D	D
Mechanical Fitter [oil/gas industry]	D	D	D	D
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	B1	B1	B1	B1
Medical Practitioner	M	M	M	M
Medical Radiation Therapist	A4	A4	A4	A4
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]	NA	E	E	E
Metal Industry [sheet metal workers]	D	D	D	D
Metal Industry [skilled supervisor - trade qualified]	C1	C1	C1	C1
Metal Press Operator	NA	NA	E	E
Metallurgical Engineer [tertiary qualified]	A1	A1	A1	A1
Metallurgical Technician	B2	B2	B2	B2
Metallurgist [qualified - <10% field work]	A1	A1	A1	A1
Metallurgist [qualified - >10% field work]	B2	B2	B2	B2
Meteorological Technical Officer	A3	A3	A3	A3

Job description	IP Core/BE	TPD/WOP	Life	CR
Meteorologist [minimal field work]	A1	A1	A1	A1
Meter Reader	C1	C1	C1	C1
Methods Engineer	A1	A1	A1	A1
Microbiological Engineer	A1	A1	A1	A1
Microbiologist	A1	A1	A1	A1
Midwife	B2	B2	B2	B2
Migration Agent	A3	A3	A3	A3
Military Personnel [all ranks]	NA	NA	D	IC
Milk Bar Employee	B2	B2	B2	B2
Milk Bar Manager/Proprietor	B2	B2	B2	B2
Milk Man	D	D	D	D
Milk Vendor	D	D	D	D
Mill Operator [mining]	NA	E	E	E
Milliner	B2	B2	B2	B2
Mine Deputy	B1	B1	B1	B1
Mine Manager [degree qualified - <10% fieldwork]	A1	A1	A1	A1
Mine Manager [degree qualified - >10% fieldwork]	B1	B1	B1	B1
Mine Manager [<10% fieldwork]	A3	A3	A3	A3
Mine Manager [>10% field work]	B1	B1	B1	B1
Mine Site Geologist [<10% fieldwork]	A1	A1	A1	A1
Mine Site Geologist [>10% fieldwork]	B1	B1	B1	B1
Miner [no face work]	NA	E	E	E
Minerals Process Engineer [tertiary qualified]	A1	A1	A1	A1
Mining [admin only]	A3	A3	A3	A3
Mining Inspector	C1	C1	C1	C1
Mining Driver	D	D	D	D
Mining Electrician	D	D	D	D
Mining Engineer [<10% field work]	A1	A1	A1	A1
Mining Engineer [>10% field work]	B2	B2	B2	B2
Mining Mechanic	D	D	D	D
Mining Supervisor	B1	B1	B1	B1
Mining Surface Worker [no explosives]	NA	E	E	E
Mining Surveyor	B2	B2	B2	B2
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	NA	E	E	E
Mobile Plant Operator [mining]	NA	E	E	E
Mobile Plant Operator [oil/gas industry]	NA	E	E	E
Mobile Plant Supervisor [<20% manual]	C1	C1	C1	C1
Mobile Plant Supervisor [>20% manual]	NA	E	E	E
Mobile Plant Supervisor [mining <20% manual]	C1	C1	C1	C1
Mobile Plant Supervisor [mining >20% manual]	NA	E	E	E
Mobile Plant Supervisor [oil/gas industry <20% manual]	C1	C1	C1	C1
Mobile Plant Supervisor [oil/gas industry >20% manual]	NA	E	E	E
Model	NA	NA	A3	A3



Job description	IP Core/BE	TPD/WOP	Life	CR
Model Maker	B2	B2	B2	B2
Molecular Biologist	A1	A1	A1	A1
Motel Cleaner	D	D	D	D
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]	C1	C1	C1	C1
Motor Cycle Courier	NA	E	E	E
Motor Industry Spare Parts & Salesperson	B1	B1	B1	B1
Motor Vehicle Assembly Line Worker	NA	E	E	E
Motor Vehicle Dealer	A3	A3	A3	A3
Motor Vehicle Detailer	D	D	D	D
Motor Vehicle Licence Examiner	B1	B1	B1	B1
Motor Vehicle Parts and Accessories Representative	B1	B1	B1	B1
Motor Vehicle Parts Interpreter	B1	B1	B1	B1
Motorcycle Mechanic	C1	C1	C1	C1
Moulder/Coremaker	C2	C2	C2	C2
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	B2	B2	B2	B2
Museum Curator	A3	A3	A3	A3
Museum Officer	B2	B2	B2	B2
Museum Technician	B2	B2	B2	B2
Music Arranger	IC	IC	A3	A3
Music Director	IC	IC	A3	A3
Music Teacher [private]	NA	B2	B2	B2
Music Teacher [school]	B1	B1	B1	B1
Musical Instrument Maker & Repairer	C1	C1	C1	C1
Musical Instrument Repairer	C1	C1	C1	C1
Musician [other]	NA	NA	A3	A3
Musterer	NA	NA	E	E
Myotherapist	A3	A3	A3	A3
Nail Technician	B2	B2	B2	B2
Nanny	IC	IC	B2	B2
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

Job description	IP Core/BE	TPD/WOP	Life	CR
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	B2	B2
Newsagent	B2	B2	B2	B2
Newsagent Employee	B2	B2	B2	B2
Newsagent Manager/Proprietor	B2	B2	B2	B2
Newspaper or Periodical Editor	A3	A3	A3	A3
Night Club Manager/Owner	IC	B2	B2	B2
Not working	NA	NA	A3	A3
Novelist	NA	NA	A3	A3
Noxious Weeds and Pest Inspector	B1	B1	B1	B1
Nuclear Medicine Technologist	A3	A3	A3	A3
Nuclear/Particle Physicist	A1	A1	A1	A1
Nurse - Division 1	B2	B2	B2	B2
Nurse - Division 1/Registered Nurse	B2	B2	B2	B2
Nurse - Division 2	D	D	D	D
Nurse [aide]	D	D	D	D
Nurse [dental]	B2	B2	B2	B2
Nurse [educator - fully qualified: admin only]	A3	A3	A3	A3
Nurse [general - division 1 qualified]	B2	B2	B2	B2
Nurse [general - enrolled]	D	D	D	D
Nurse [geriatric]	B2	B2	B2	B2
Nurse [matron]	B2	B2	B2	B2
Nurse [midwife - qualified]	B2	B2	B2	B2
Nurse [other]	IC	C1	C1	C1
Nurse [psychiatric/mental care]	NA	C1	C1	C1
Nurse [Royal Flying Doctor Service]	NA	NA	C2	C2
Nurse [theatre only]	B2	B2	B2	B2
Nurse Manager	B2	B2	B2	B2
Nurse Researcher	B2	B2	B2	B2
Nursery Assistant	D	D	D	D
Nursery Worker	D	D	D	D
Nurseryman [qualified]	C1	C1	C1	C1

Job description	IP Core/BE	TPD/WOP	Life	CR
Nurseryperson [qualified]	C1	C1	C1	C1
Nursing Assistant	D	D	D	D
Nursing Clinical Director	B2	B2	B2	B2
Nursing Support Worker	D	D	D	D
Nutrition Assistant	B1	B1	B1	B1
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]	C1	C1	C1	C1
Occupational Health and Safety Coordinator [mining <20% field work]	A3	A3	A3	A3
Occupational Health and Safety Coordinator [mining >20% field work]	C1	C1	C1	C1
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]	C1	C1	C1	C1
Occupational Health and Safety Officer [<20% field work]	A3	A3	A3	A3
Occupational Health and Safety Officer [>20% field work]	C1	C1	C1	C1
Occupational Health and Safety Officer [mining <20% field work]	A3	A3	A3	A3
Occupational Health and Safety Officer [mining >20% field work]	C1	C1	C1	C1
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]	C1	C1	C1	C1
Occupational Therapist	A3	A3	A3	A3
Occupational Therapy Aide	A3	A3	A3	A3
Occupational/Industrial Hygienist	A3	A3	A3	A3
Ocean Engineer	IC	IC	A2	A2
Ocean Hydrographer	IC	IC	A2	A2
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	C1	C1	C1	C1
Office Equipment & Machine Supplier	C1	C1	C1	C1
Office Machine Technician	C1	C1	C1	C1
Office Manager [>10% supervision of manual workers]	B2	B2	B2	B2
Office Manager [admin duties only]	A3	A3	A3	A3
Office Worker [>10% manual duties]	B1	B1	B1	B1
Office Worker [admin duties only]	A3	A3	A3	A3
Offset Printer	C1	C1	C1	C1
Offshore Construction Diver	NA	NA	IC	IC
Offshore Engineer	IC	IC	IC	IC
Onshore Construction Diver	NA	NA	IC	IC
Open-cut Miner	NA	E	E	E
Operating Theatre Technician	B2	B2	B2	B2
Ophthalmologist	M	M	M	M
Optical Dispenser	B2	B2	B2	B2

Job description	IP Core/BE	TPD/WOP	Life	CR
Optical Mechanic	C1	C1	C1	C1
Optical Physicist	A1	A1	A1	A1
Optical Technician	C1	C1	C1	C1
Optician	A3	A3	A3	A3
Optometrist	A2	A2	A2	A2
Oral/Maxillofacial Surgeon	M	M	M	M
Orchardist	NA	C1	C1	C1
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	B2	B2	B2	B2
Orientation and Mobility Instructor	B2	B2	B2	B2
Orientation and Mobility Teacher	B2	B2	B2	B2
Orthodontist	M	M	M	M
Orthopaedic Surgeon	M	M	M	M
Orthoptist	M	M	M	M
Orthotist/Prosthetist	B2	B2	B2	B2
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	B2	B2
Outboard Motor Mechanic	C1	C1	C1	C1
Outdoor Adventure Instructor	NA	NA	IC	IC
Outdoor Adventure Leader	NA	NA	IC	IC
Outdoor Power Equipment Mechanic	C1	C1	C1	C1
Out-of-school Services Worker	NA	NA	B2	B2
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	C2	C2
Painter [fine arts]	IC	IC	B2	B2
Painter [not qualified up to 10m]	D	D	D	D
Painter [qualified up to 10m]	D	D	D	D
Painter [visual arts]	IC	IC	B2	B2
Painter and Decorator [> 10m]	NA	NA	C2	C2
Painter and Decorator [up to 10m]	D	D	D	D
Palaeontologist	B1	B1	B1	B1
Panel Beater [not qualified]	D	D	D	D
Panel Beater [qualified]	C1	C1	C1	C1
Paper and Pulp Mill Operator	NA	E	E	E
Paper and Pulp Mill Worker	NA	E	E	E
Paper Machine Operator	NA	E	E	E
Paper Products Machine Operator	NA	E	E	E
Para Planner	A3	A3	A3	A3
Paralegal	A3	A3	A3	A3

Job description	IP Core/BE	TPD/WOP	Life	CR
Paramedic/Advanced Life Support Officer	D	D	D	D
Parcel Post Officer	D	D	D	D
Park Ranger	D	D	D	D
Parking Attendant [car park]	NA	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	C2	C2	C2	C2
Passenger Coach Driver [interstate]	D	D	D	D
Passenger Coach Driver [local]	C1	C1	C1	C1
Passenger Service Assistant	B2	B2	B2	B2
Pastry Cook [qualified]	B2	B2	B2	B2
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]	C1	C1	C1	C1
Pattern Maker [foundry moulds etc.]	NA	E	E	E
Paver	NA	E	E	E
Paving and Surfacing Labourer	NA	E	E	E
Paving Contractor	NA	E	E	E
Paving Plant Operator	NA	E	E	E
Pawnbroker	B2	B2	B2	B2
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]	D	D	D	D
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	B2	B2	B2	B2
Pet Shop Owner/Dealer [domestic pets only - not exotic]	B2	B2	B2	B2

Job description	IP Core/BE	TPD/WOP	Life	CR
Petfood Processing Machine Operator	NA	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	B1	B1	B1	B1
Pharmacist	A1	A1	A1	A1
Pharmacologist	A1	A1	A1	A1
Pharmacy Assistant	B2	B2	B2	B2
Pharmacy Sales Assistant	B2	B2	B2	B2
Phlebotomist	A3	A3	A3	A3
Photoengraver	B2	B2	B2	B2
Photographer [aerial photographer]	NA	NA	IC	IC
Photographer [mainly studio]	A4	A4	A4	A4
Photographer [other - no special hazards]	IC	B2	B2	B2
Photographic Dealer	B2	B2	B2	B2
Photographic Developer	B2	B2	B2	B2
Photographic Developer and Printer	B2	B2	B2	B2
Photographic Processor	B2	B2	B2	B2
Phys Ed Teacher	B1	B1	B1	B1
Physical Education Teacher	B1	B1	B1	B1
Physical Fitness Instructor	NA	NA	B2	B2
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	B2	B2	B2	B2
Piano Manufacturer & Repairer	B2	B2	B2	B2
Piano Repairer	B2	B2	B2	B2
Piano Technician	B2	B2	B2	B2
Piano Tuner	C1	C1	C1	C1
Picture Framer	B2	B2	B2	B2
Pig Farmer	NA	NA	C2	C2
Piggery Worker	NA	NA	C2	C2
Pilot [commercial airline]	NA	NA	A3	A3
Pilot [other]	NA	NA	IC	IC
Pilot [RFDS]	NA	NA	A3	A3
Pilot Vehicle Operator	C1	C1	C1	C1
Pipelayer [onshore only]	NA	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

Job description	IP Core/BE	TPD/WOP	Life	CR
Pipeline Worker	NA	E	E	E
Pipeline Worker [oil/gas industry - no offshore]	NA	E	E	E
Pipeline Worker [oil/gas industry - offshore]	NA	NA	E	E
Plant Ecologist	B1	B1	B1	B1
Plant Operator [equipment]	NA	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]	NA	E	E	E
Plasterer [qualified]	D	D	D	D
Plastic and Reconstructive Surgeon	M	M	M	M
Plastic Processing Machine Operator	NA	E	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	C1	C1	C1	C1
Plumber [apprentice]	D	D	D	D
Plumber [qualified - not roof]	C2	C2	C2	C2
Plumber [qualified - mining]	C2	C2	C2	C2
Plumber [qualified - oil/gas industry]	C2	C2	C2	C2
Plumber [roof]	NA	E	E	E
Plumbing Inspector	C1	C1	C1	C1
Podiatrist	A4	A4	A4	A4
Police	NA	NA	B2	B2
Police Liaison Officer [office only]	A3	A3	A3	A3
Police Officer	NA	NA	B2	B2
Police Officer - Australian Federal Police	NA	NA	B2	B2
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
Post Office Manager	A3	A3	A3	A3
Postal Delivery Officer	C1	C1	C1	C1
Postal Services Clerk [admin only]	A3	A3	A3	A3
Postal Services Officer	D	D	D	D
Postal Sorting Officer	D	D	D	D
Postal Transport Officer	D	D	D	D
Postman	D	D	D	D
Potter or Ceramic Artist	NA	NA	B2	B2
Potter/Ceramicist	NA	NA	B2	B2

Job description	IP Core/BE	TPD/WOP	Life	CR
Poultry Farm Hand	NA	NA	C2	C2
Poultry Farm Worker	NA	NA	C2	C2
Poultry Farmer	NA	NA	C2	C2
Poultry Process Worker	NA	E	E	E
Poultry Processor	NA	E	E	E
Powder Coater	D	D	D	D
Power Generation Plant Operator	D	D	D	D
Practice Nurse	B2	B2	B2	B2
Precision Instrument Maker and Repairer	B2	B2	B2	B2
Precision Instrumentation Tradesperson	B2	B2	B2	B2
Pre-primary School Teacher	B1	B1	B1	B1
Preschool Aide	B1	B1	B1	B1
Preschool Teacher	B1	B1	B1	B1
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	B2	B2	B2	B2
Primary Products Inspector	B2	B2	B2	B2
Primary School Teacher	A3	A3	A3	A3
Primary Teacher	A3	A3	A3	A3
Principal [teacher]	A1	A1	A1	A1
Print Finisher	C1	C1	C1	C1
Print Finishing Artist	C1	C1	C1	C1
Printer	C1	C1	C1	C1
Printer's Assistant	D	D	D	D
Printing Hand	D	D	D	D
Printing Machinist	C1	C1	C1	C1
Printmaker	C1	C1	C1	C1
Prison Officer	NA	NA	C2	C2
Prison Warden / Guard	NA	NA	C2	C2
Private Art Teacher	NA	NA	A3	A3
Private Detective [other]	NA	NA	B2	B2
Private Detective [surveillance & interviews only]	D	D	D	D
Private Investigator [other]	NA	NA	B2	B2
Private Investigator [surveillance & interviews only]	D	D	D	D
Private Music Teacher	NA	B2	B2	B2
Probation Officer/Parole Officer	B2	B2	B2	B2
Process Server [courts]	B2	B2	B2	B2
Process Technician	C1	C1	C1	C1
Process Worker	NA	E	E	E
Produce Merchant	B2	B2	B2	B2
Producer [film/stage]	IC	IC	A3	A3
Producer [television/radio]	A3	A3	A3	A3
Product Assembler	NA	E	E	E
Product Designer	A3	A3	A3	A3



Job description	IP Core/BE	TPD/WOP	Life	CR
Product Examiner	B2	B2	B2	B2
Product Grader	B2	B2	B2	B2
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]	B1	B1	B1	B1
Production Manager [mining]	IC	IC	B2	B2
Production or Plant Engineer	B2	B2	B2	B2
Production Supervisor or Manager [clothing/soft furnishing]	B1	B1	B1	B1
Production Tooling Designer	C1	C1	C1	C1
Production Worker	NA	E	E	E
Professional Sports Coach	NA	NA	B2	B2
Professional Sportsperson	NA	NA	B2	B2
Professor [university]	A1	A1	A1	A1
Program Director [television/radio]	A3	A3	A3	A3
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	B2	B2
Project Manager [office only]	A3	A3	A3	A3
Projectionist [film/television]	B2	B2	B2	B2
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]	B2	B2	B2	B2
Property Valuer [degree qualified]	A3	A3	A3	A3
Property Valuer [other]	A3	A3	A3	A3
Prosthetic/Orthotic Technician	B2	B2	B2	B2
Prosthetist/Orthotist	B2	B2	B2	B2
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
Public Servant - Australian Public Service	A3	A3	A3	A3
Public Servant - State Government	A3	A3	A3	A3

Job description	IP Core/BE	TPD/WOP	Life	CR
Publican [bar work]	NA	NA	C1	C1
Publican [no bar work]	B2	B2	B2	B2
Publicity Agent	A3	A3	A3	A3
Publicity Officer	A3	A3	A3	A3
Publisher	A3	A3	A3	A3
Pulp Mill Operator	NA	E	E	E
Puppeteer/Ventriloquist	NA	NA	B2	B2
Purchasing Officer	A3	A3	A3	A3
Pyrotechnician	NA	NA	D	IC
Quality Assurance Inspector	B1	B1	B1	B1
Quality Control Officer	B1	B1	B1	B1
Quantity Surveyor [admin/office only]	A3	A3	A3	A3
Quarantine Inspector	C2	C2	C2	C2
Quarantine Officer	C2	C2	C2	C2
Quarry Manager [<10% fieldwork]	A3	A3	A3	A3
Quarry Manager [>10% fieldwork]	C1	C1	C1	C1
Quarry Manager [degree qualified <10% fieldwork]	A1	A1	A1	A1
Quarry Manager [degree qualified >10% fieldwork]	C1	C1	C1	C1
Quarry Worker	NA	E	E	E
Quarry Worker [mining]	NA	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	C1	C1	C1	C1
Radiographer	A4	A4	A4	A4
Radiologist	M	M	M	M
Railway Inspector [ticket only]	B1	B1	B1	B1
Railway Maintenance Worker	NA	E	E	E
Railway Worker [guard]	D	D	D	D
Railway Worker [shunter]	NA	E	E	E
Railway Worker [station assistant]	B1	B1	B1	B1
Railway Worker [station master]	B1	B1	B1	B1
Railway Worker [ticket collector]	B1	B1	B1	B1
Railway Worker [track laying]	NA	E	E	E
Railway Worker [train driver]	NA	NA	D	D
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

Job description	IP Core/BE	TPD/WOP	Life	CR
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]	NA	E	E	E
Refinery Supervisor [oil/gas industry - offshore]	NA	NA	E	E
Refrigeration Mechanics	C1	C1	C1	C1
Refrigeration Repairer	C1	C1	C1	C1
Refrigeration Technician	C1	C1	C1	C1
Rehabilitation Counsellor	A3	A3	A3	A3
Remedial Therapist [massage & other]	D	D	D	D
Remote Sensing Surveyor	B2	B2	B2	B2
Removalist	NA	E	E	E
Renal Physician	M	M	M	M
Renderer [cement]	NA	E	E	E
Repairer [television/radio]	C1	C1	C1	C1
Repairman [television/radio]	C1	C1	C1	C1
Reporter [no overseas work]	NA	NA	B2	B2
Repossession Agent	NA	NA	E	E
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]	D	D	D	D
Resort Manager [no manual duties]	A3	A3	A3	A3
Resource Economist	A1	A1	A1	A1
Restaurant Manager	C1	C1	C1	C1
Restaurant Proprietor	C1	C1	C1	C1
Re-stumper	NA	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	B2	B2	B2	B2
Retired	NA	NA	B2	B2
Rheumatologist	M	M	M	M
Rigger [building industry - up to 10 metres]	NA	E	E	E
Road construction worker	NA	E	E	E
Road Roller Operator	NA	E	E	E
Roadie/Stage Hand [bands]	NA	NA	D	D
Roof Plumber	NA	E	E	E
Roof Tiler	NA	E	E	E
Roof Worker	NA	E	E	E
Roustabout [oil & gas]	NA	NA	IC	IC

Job description	IP Core/BE	TPD/WOP	Life	CR
Rubber Factory Worker	NA	E	E	E
Rubbish Collector	NA	E	E	E
Saddler	C1	C1	C1	C1
Safety Engineer	C1	C1	C1	C1
Safety Inspector	B1	B1	B1	B1
Sailmaker	C1	C1	C1	C1
Sailor	NA	NA	IC	IC
Sales Assistant [retail]	B2	B2	B2	B2
Sales Demonstrator	B2	B2	B2	B2
Sales Manager [office only]	A3	A3	A3	A3
Sales Representative [office only]	A3	A3	A3	A3
Sales Representative [other]	B1	B1	B1	B1
Salesman [admin/office only]	A3	A3	A3	A3
Salesman [other]	B1	B1	B1	B1
Sandblaster	NA	E	E	E
Saturation Diver	NA	NA	IC	IC
Saw Doctor	D	D	D	D
Saw Maker & Repairer	D	D	D	D
Sawmill worker	NA	E	E	E
Scaffolder [> 10m ]	NA	NA	E	E
Scaffolder [up to 10m ]	NA	E	E	E
School Cleaner	D	D	D	D
School Counsellor	A3	A3	A3	A3
Scientific Diver	NA	NA	IC	IC
Scientist [field work]	IC	IC	B2	B2
Scientist [research - lab or office only]	A1	A1	A1	A1
Scrap Metal Dealer	NA	E	E	E
Scraper Operator [grader]	D	D	D	D
Screen Printer	C1	C1	C1	C1
Script Editor	A3	A3	A3	A3
Scriptwriter	IC	IC	A3	A3
Sculptor	IC	IC	C1	C1
Sea Pilot [local harbour only]	D	D	D	D
Seafood Packer	NA	E	E	E
Seafood Process Worker	NA	E	E	E
Seaman	NA	NA	IC	IC
Second Hand Dealer	B2	B2	B2	B2
Second Hand Shop Employee	B2	B2	B2	B2
Second Hand Shop Manager/Proprietor	B2	B2	B2	B2
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	C1	C1	C1	C1
Seismic Blaster	NA	NA	IC	IC
Senior Laboratory Technician/Technical Officer	B1	B1	B1	B1

Job description	IP Core/BE	TPD/WOP	Life	CR
Service Station Attendant [shop only]	B2	B2	B2	B2
Service Station Cashier	B2	B2	B2	B2
Service Station Mechanic [qualified]	C1	C1	C1	C1
Service Station Proprietor	B2	B2	B2	B2
Service Station Worker [driveway/workshop]	D	D	D	D
Set Designer	B1	B1	B1	B1
Sex Worker	NA	NA	IC	IC
Sharebroker [not self employed]	IC	A3	A3	A3
Shearer/Shearing Contractor	NA	NA	E	E
Sheep Farmer	NA	NA	E	E
Sheep/Cattle Station Hand	NA	NA	E	E
Sheet Metal Worker	D	D	D	D
Shelf Filler	NA	E	E	E
Sheriff [court]	C2	C2	C2	C2
Shingler	NA	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	B2	B2	B2	B2
Shipwright/Boat Builder [qualified]	C1	C1	C1	C1
Shipyards Worker	NA	E	E	E
Shoe Repairer	B2	B2	B2	B2
Shop Assistant [retail]	B2	B2	B2	B2
Shop Cashier	B2	B2	B2	B2
Shop Fitter [carpentry qualifications]	C2	C2	C2	C2
Shorthand Reporter	A3	A3	A3	A3
Shot Firer	NA	NA	IC	IC
Shunters [railway]	NA	E	E	E
Signwriter [> 10 metres]	NA	NA	C1	C1
Signwriter [up to 10 metres]	C1	C1	C1	C1
Silversmith	B2	B2	B2	B2
Singer	NA	NA	A3	A3
Slater	NA	E	E	E
Slaughterman	NA	NA	E	E
Slicer [Abattoir]	NA	NA	E	E
Smallgoods Maker	NA	E	E	E
Smelter worker	NA	E	E	E
Snowsport Instructor/coach	NA	NA	B2	B2
Social Security Assessor	A3	A3	A3	A3
Social Worker	A4	A4	A4	A4
Social/Cultural Anthropologist	A3	A3	A3	A3

Job description	IP Core/BE	TPD/WOP	Life	CR
Sociologist	A3	A3	A3	A3
Soft Drink Delivery Driver	D	D	D	D
Soft Furnishing Maker	C1	C1	C1	C1
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]	B1	B1	B1	B1
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	B2	B2	B2	B2
Sous/Second Chef	B2	B2	B2	B2
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	B2	B2
Sports Commentator	NA	NA	A3	A3
Sports Development Manager	B1	B1	B1	B1
Sports Development Officer	B1	B1	B1	B1
Sports Dietitian	A3	A3	A3	A3
Sports Doctor	M	M	M	M
Sports Facility Manager [admin only]	A3	A3	A3	A3
Sports Instructor/coach [unspecified]	NA	NA	B2	B2
Sports Marketing Manager	A3	A3	A3	A3
Sports Physiotherapist	A4	A4	A4	A4
Sports Psychologist	M	M	M	M
Sports Scientist	A2	A2	A2	A2
Sports Umpire	NA	NA	B2	B2
Sportsperson	NA	NA	B2	B2
Spray Painter - motor vehicles [not qualified]	D	D	D	D
Spray Painter - motor vehicles [qualified]	D	D	D	D
Sprinkler Fitter	C1	C1	C1	C1
Stablehand	NA	NA	E	E
Stage Designer	IC	IC	B2	B2
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

Job description	IP Core/BE	TPD/WOP	Life	CR
Station Master [railways]	B1	B1	B1	B1
Statistician	A1	A1	A1	A1
Steel Erector/Fixer [> 10m]	NA	NA	E	E
Steel Erector/Fixer [up to 10m]	NA	E	E	E
Steeplejack	NA	NA	IC	IC
Steering and Suspension Serviceperson	C1	C1	C1	C1
Stenographer	A3	A3	A3	A3
Sterilisation Technician	B2	B2	B2	B2
Stevedore/Dock Worker	NA	E	E	E
Stock and Station Agent	B1	B1	B1	B1
Stockbroker [not self employed]	IC	A3	A3	A3
Stockman	NA	NA	E	E
Stonemason	NA	E	E	E
Store Assistant	B2	B2	B2	B2
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	NA	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
Structural Steel Erector [> 10m]	NA	NA	E	E
Structural Steel Erector [up to 10m]	NA	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]	NA	E	E	E
Sugar Cane Grower	NA	NA	E	E
Sugar Mill Worker	NA	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]	B2	B2	B2	B2
Surveyor [office only]	A3	A3	A3	A3
Surveyor's Assistant	B2	B2	B2	B2
Swimming Teacher	B1	B1	B1	B1
Swimming Pool Attendant/Cleaner	D	D	D	D
Swimming Pool Builder	D	D	D	D

Job description	IP Core/BE	TPD/WOP	Life	CR
Swimming Pool Builder [<20% manual]	D	D	D	D
Swimming Pool Proprietor/Manager	B2	B2	B2	B2
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	B2	B2	B2	B2
TAFE Teacher [other]	A3	A3	A3	A3
TAFE Teacher [trades]	B1	B1	B1	B1
Tailor	B2	B2	B2	B2
Take Away Food Shop Employee	C1	C1	C1	C1
Take Away Food Shop Proprietor/Manager	C1	C1	C1	C1
Tanker Driver [< 500km radius daily]	NA	E	E	E
Tanker Driver [> 500km radius daily]	NA	NA	E	E
Tanner	NA	E	E	E
Tarot Reader	NA	NA	A3	A3
Tattooist [qualified]	B2	B2	B2	B2
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]	D	D	D	D
Taxidermist	D	D	D	D
Teacher [adult migrant education]	A3	A3	A3	A3
Teacher [art]	A3	A3	A3	A3
Teacher [dance]	NA	NA	B2	B2
Teacher [drama, music - not freelance]	B1	B1	B1	B1
Teacher [early childhood]	B1	B1	B1	B1
Teacher [gymnasium]	NA	B2	B2	B2
Teacher [music - not freelance]	B1	B1	B1	B1
Teacher [physical education]	B1	B1	B1	B1
Teacher [pre-school/kindergarten]	B1	B1	B1	B1
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]	B1	B1	B1	B1
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 Core/BE	TPD/WOP	Life	CR
Technician [computer]	B1	B1	B1	B1
Technician [dental]	B1	B1	B1	B1
Technician [film/television/radio]	B2	B2	B2	B2
Technician [refrigeration]	C1	C1	C1	C1
Technician [stage/ theatre]	C1	C1	C1	C1
Technician [telephone]	C1	C1	C1	C1
Technician [x-ray]	B1	B1	B1	B1
Telecommunications Cable Jointer	NA	E	E	E
Telecommunications Engineer [other]	IC	IC	A3	A3
Telecommunications Engineer [qualified - office only]	A1	A1	A1	A1
Telecommunications Engineering Technician	B2	B2	B2	B2
Telecommunications Field Engineer	B2	B2	B2	B2
Telecommunications Line and Cable Worker [> 10m]	NA	NA	E	E
Telecommunications Line and Cable Worker [up to 10m]	NA	E	E	E
Telecommunications Linesworker [> 10m]	NA	NA	E	E
Telecommunications Linesworker [up to 10m]	NA	E	E	E
Telecommunications Network Engineer [qualified]	A1	A1	A1	A1
Telecommunications Technician	B2	B2	B2	B2
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	B2	B2	B2	B2
Television Cameraman	B2	B2	B2	B2
Television Director	A3	A3	A3	A3
Television Journalist	IC	B2	B2	B2
Television Presenter	NA	NA	A3	A3
Television Producer	A3	A3	A3	A3
Television Reporter [no overseas work]	IC	B2	B2	B2
Television Technician/Repairman	C1	C1	C1	C1
Teller	A3	A3	A3	A3
Tennis Coach	NA	NA	B2	B2
Tennis Instructor/coach	NA	NA	B2	B2
Terminal Area Controller	NA	NA	A3	A3
Test Pilot	NA	NA	IC	NA
Textile Designer	B2	B2	B2	B2
Textile Dyeing and Finishing Machine Operator	D	D	D	D
Textile Mechanic	C1	C1	C1	C1
Textile Technician	C1	C1	C1	C1
Textile, Clothing and Footwear Mechanic	C1	C1	C1	C1
Theatre Attendant/Orderly [hospital]	D	D	D	D
Theatre Director	A3	A3	A3	A3
Theatre Lighting Technician	B1	B1	B1	B1
Theatre Manager	A3	A3	A3	A3
Theatre Mechanist	C1	C1	C1	C1

Job description	IP Core/BE	TPD/WOP	Life	CR
Theatre Producer	A3	A3	A3	A3
Theatre Ticket Seller	B2	B2	B2	B2
Theatre Usher	B2	B2	B2	B2
Theatrical Costume Maker and Designer	C1	C1	C1	C1
Theatrical Director	A3	A3	A3	A3
Thermoplastic Fabricator	D	D	D	D
Thin Films Materials Engineer	A1	A1	A1	A1
Thoracic Medicine Specialist	M	M	M	M
Ticket Collector [railway]	B1	B1	B1	B1
Ticket Collector/Usher	B1	B1	B1	B1
Ticket Inspector [railway]	B1	B1	B1	B1
Ticket Seller	B2	B2	B2	B2
Ticket/Parking Inspector	D	D	D	D
Tiler [floor/wall only]	D	D	D	D
Tiler [roof]	NA	E	E	E
Tiler/Slater [floor/wall only]	D	D	D	D
Tiler/Slater [roof]	NA	E	E	E
Timber Merchant [factory - manual work]	NA	E	E	E
Timber Merchant [no manual work]	B2	B2	B2	B2
Timber Mill Worker	NA	E	E	E
Timber Yard Worker	NA	E	E	E
Timberyard Worker	NA	E	E	E
Time Technologist	B2	B2	B2	B2
Tip Truck Operator	D	D	D	D
Tissue Culture Technician	A3	A3	A3	A3
Tobacconist	B2	B2	B2	B2
Tool and Die Setter	D	D	D	D
Toolmaker	D	D	D	D
Tool Pusher [oil/gas industry - no offshore]	NA	E	E	E
Tool Pusher [oil/gas industry - offshore]	NA	NA	E	E
Topographic Surveyor	IC	IC	B2	B2
Tour Guide [including recreational or hazardous activities]	NA	NA	IC	IC
Tour Guide [no recreational or hazardous activities]	B2	B2	B2	B2
Tourist Information Officer [office only]	A3	A3	A3	A3
Tow Truck Driver	NA	E	E	E
Tower Controller [airline]	NA	NA	A3	A3
Town Planner	A3	A3	A3	A3
Toxicologist	A2	A2	A2	A2
Toy Shop Employee	B2	B2	B2	B2
Toy Shop Manager/Proprietor	B2	B2	B2	B2
Track Layer/Maintenance [railway]	NA	E	E	E
Trade Supervisor [mining <20% manual]	C1	C1	C1	C1
Trade Supervisor [mining >20% manual]	C1	C1	C1	C1
Trade Supervisor [oil/gas industry <20% manual]	C1	C1	C1	C1
Trade Supervisor [oil/gas industry >20% manual]	C1	C1	C1	C1
Trade Union Official	A3	A3	A3	A3

Job description	IP Core/BE	TPD/WOP	Life	CR
Trades Teacher	B1	B1	B1	B1
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	B1	B1	B1	B1
Translator	A3	A3	A3	A3
Transport Administrator	A3	A3	A3	A3
Transport Clerk	A3	A3	A3	A3
Transport Company Manager	A3	A3	A3	A3
Transport Conductor	B1	B1	B1	B1
Transport Customer Service Assistant	B1	B1	B1	B1
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	B1	B1	B1	B1
Transport Services Officer	B1	B1	B1	B1
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]	B1	B1	B1	B1
Tree Surgeon [tree felling]	NA	NA	D	D
Trekking Guide	NA	NA	IC	IC
Trench Digger	NA	E	E	E
Trichologist	A3	A3	A3	A3
Trolley Collector	NA	NA	D	D
Truck Despatcher	B1	B1	B1	B1
Truck Driver [garbage truck]	D	D	D	D
Truck Driver [logging]	NA	NA	D	D
Truck Driver [long distance < 500km radius]	NA	E	E	E
Truck Driver [long distance > 500km radius]	NA	NA	E	E
Truck Driver [removalist]	NA	E	E	E
Truck Driver [tanker < 500km radius daily]	NA	E	E	E
Truck Driver [tanker > 500km radius daily]	NA	NA	E	E
Truck Driver [tow truck]	NA	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	C1	C1	C1	C1

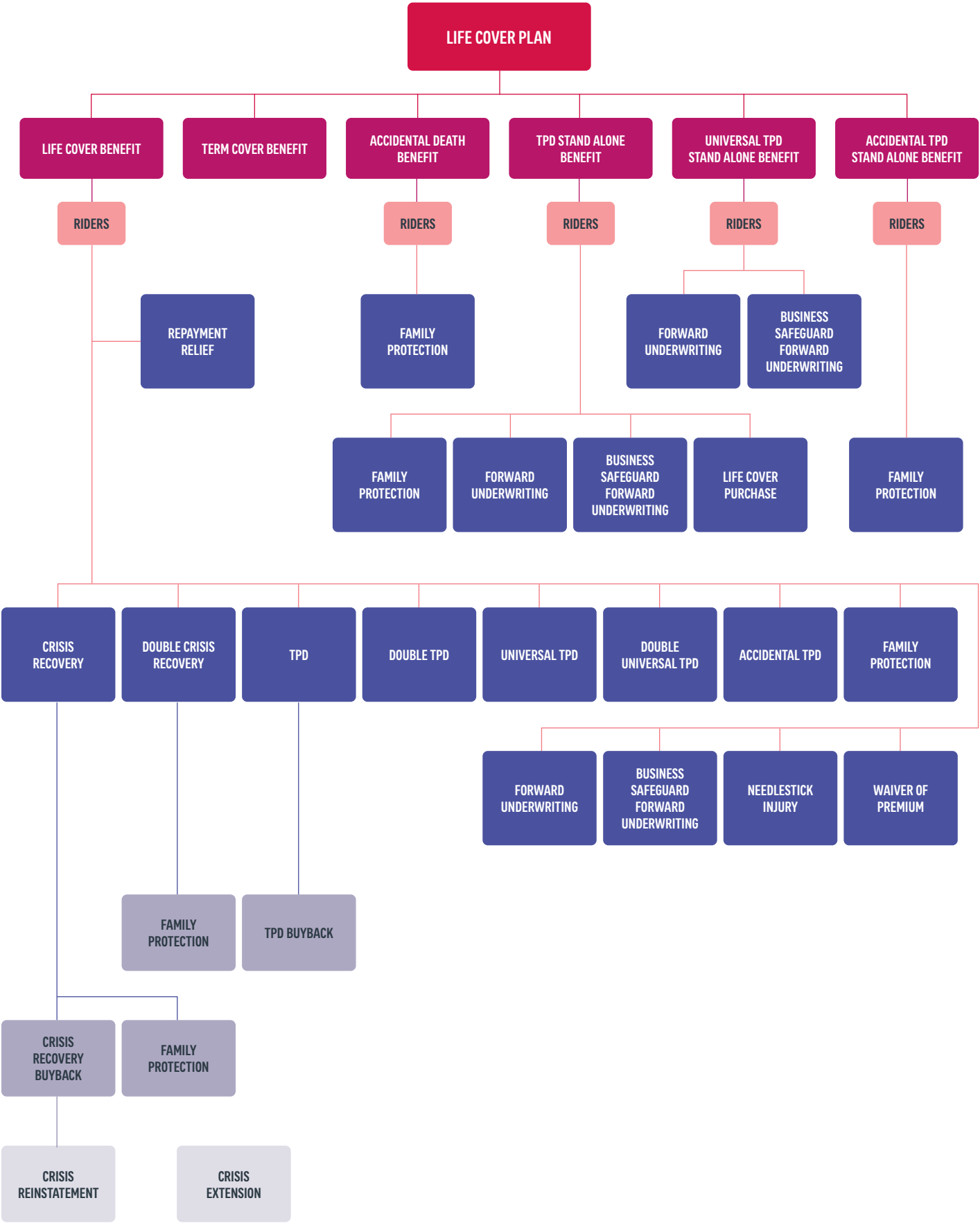
Job description	IP Core/BE	TPD/WOP	Life	CR
Trust Officer	A3	A3	A3	A3
Tufting Mechanic	D	D	D	D
Tugboat Captain [local harbour]	D	D	D	D
Tunnelling and Underground Mining Shotfirer	NA	NA	IC	IC
Turf Grower	D	D	D	D
Turf Keeper	D	D	D	D
Turner [qualified]	C1	C1	C1	C1
Turner [unqualified]	D	D	D	D
Tutor [not freelance]	A3	A3	A3	A3
TV Announcer	NA	IC	A3	A3
TV Camera Operator	B2	B2	B2	B2
TV Cameraman	B2	B2	B2	B2
TV Director	A3	A3	A3	A3
TV Journalist	IC	B2	B2	B2
TV Presenter	NA	NA	A3	A3
TV Producer	A3	A3	A3	A3
TV Reporter [no overseas work]	IC	B2	B2	B2
TV Technician/Repairman	C1	C1	C1	C1
Typist	A3	A3	A3	A3
Tyre Fitter	D	D	D	D
Tyre Fitter and Repairer	D	D	D	D
Tyre Production Machine Operator	NA	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	B2	B2	B2	B2
Underwater Divers/Workers	NA	NA	IC	IC
Underwriter	A3	A3	A3	A3
Unemployed	NA	NA	B2	B2
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 freelance]	A3	A3	A3	A3
Upholsterer	C1	C1	C1	C1
Urban and Regional Planner	A3	A3	A3	A3
Urologist	M	M	M	M
Usher	B2	B2	B2	B2
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	NA	E	E	E
Vehicle Body Builder [qualified]	C1	C1	C1	C1

Job description	IP Core/BE	TPD/WOP	Life	CR
Vehicle Detailer	D	D	D	D
Vehicle Dismantler [wrecker]	NA	E	E	E
Vehicle Glazer	D	D	D	D
Vehicle Mechanic	C1	C1	C1	C1
Vehicle Painter [qualified]	D	D	D	D
Vehicle Rental Consultant	A3	A3	A3	A3
Vehicle Trimmer	C1	C1	C1	C1
Vehicle Upholsterer	C1	C1	C1	C1
Vehicle Wrecker	NA	E	E	E
Vending Machine [stock supplier]	C1	C1	C1	C1
Vending Machine Attendant	C1	C1	C1	C1
Vending Machine Repairer	C1	C1	C1	C1
Vending Machine Serviceman	C1	C1	C1	C1
Veterinarian [domestic/small animals]	M	M	M	M
Veterinarian [rural]	B2	B2	B2	B2
Veterinary Nurse	B2	B2	B2	B2
Veterinary Surgeon [domestic/small animals]	M	M	M	M
Veterinary Surgeon [rural]	B2	B2	B2	B2
Video Coding Officer [data entry]	A3	A3	A3	A3
Video Library Proprietor	B2	B2	B2	B2
Video Shop Employee	B2	B2	B2	B2
Video Shop Manager/Proprietor	B2	B2	B2	B2
Vigneron	C1	C1	C1	C1
Vineyard Hand	NA	E	E	E
Vineyard Worker	NA	E	E	E
Vinyl Layer	D	D	D	D
Visitor Information Officer	A3	A3	A3	A3
Visual Arts Teacher	A3	A3	A3	A3
Visual Merchandiser	B2	B2	B2	B2
Viticulturalist	C1	C1	C1	C1
Vocalist	NA	NA	B2	B2
Vocational Education Teacher	A3	A3	A3	A3
Waiter	C1	C1	C1	C1
Waitress	C1	C1	C1	C1
Wall and Ceiling Fixer [up to 10m]	D	D	D	D
Ward Assistant [hospital]	D	D	D	D
Washing Machine Repairer	C1	C1	C1	C1
Waste Collector	NA	E	E	E
Waste Water or Water Plant Operator	D	D	D	D
Watch Repairer	B2	B2	B2	B2
Watchmaker	C1	C1	C1	C1
Watchmaker & Repairer	C1	C1	C1	C1
Watchman	NA	NA	D	D
Water and Wastewater Plant Operator	D	D	D	D
Water Inspector	B1	B1	B1	B1
Water Services Officer	B1	B1	B1	B1

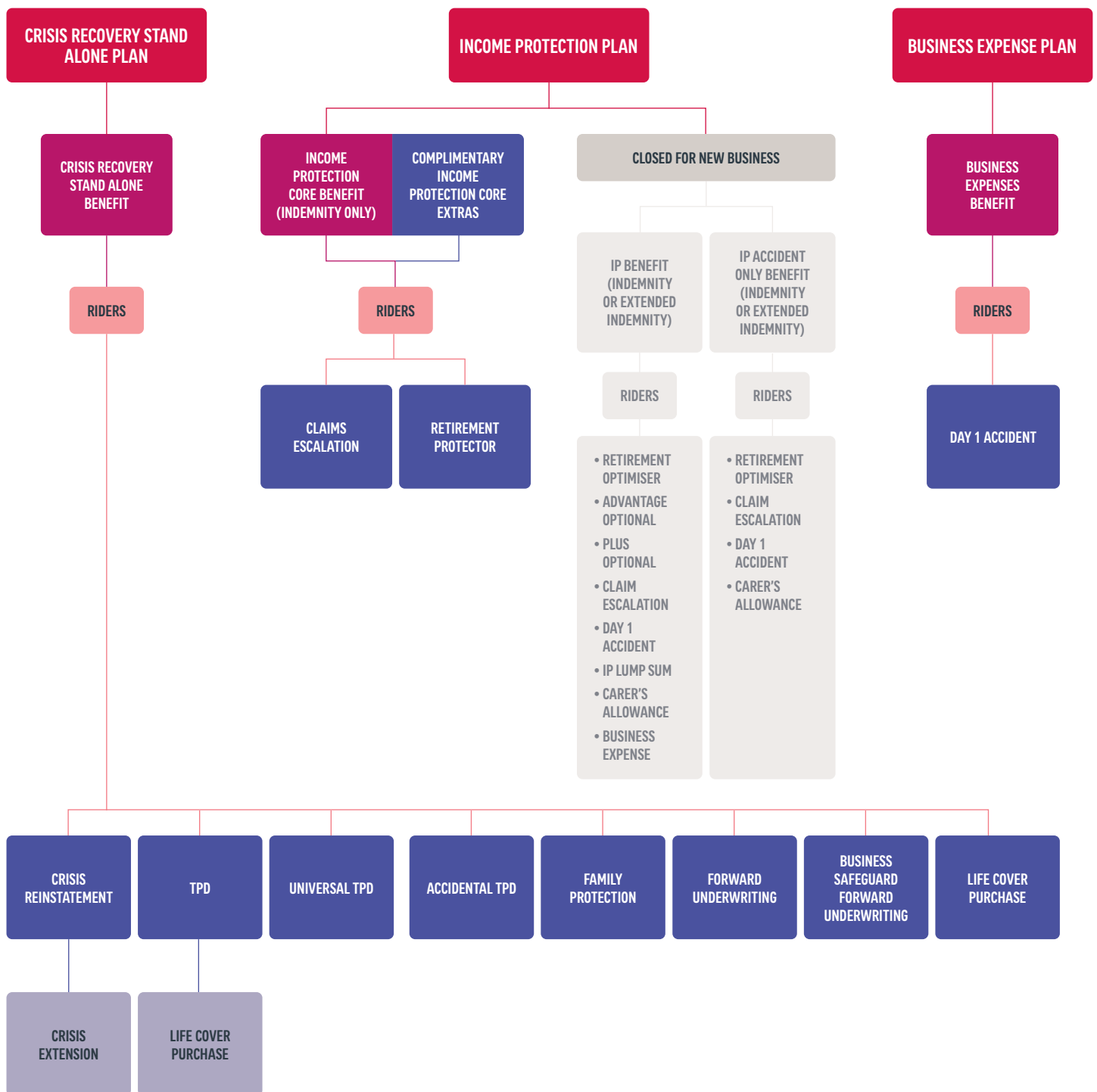
Job description	IP Core/BE	TPD/WOP	Life	CR
Water Treatment Engineer [qualified]	A1	A1	A1	A1
Waterproofers [showers/baths - not swimming pools]	D	D	D	D
Waterside Worker	NA	E	E	E
Weather Forecaster [qualified - minimal field work]	A2	A2	A2	A2
Weaving Machine Operator	NA	E	E	E
Web Administrator	A3	A3	A3	A3
Web Designer/Developer	A3	A3	A3	A3
Weighbridge Operator	C1	C1	C1	C1
Weight Loss Consultant	A3	A3	A3	A3
Weights and Measures Inspector	C1	C1	C1	C1
Welder/Boilermaker [qualified]	D	D	D	D
Welder/Boilermaker [qualified - mining]	D	D	D	D
Welder/Boilermaker [qualified - oil/gas industry]	D	D	D	D
Welfare Centre Manager	A3	A3	A3	A3
Welfare Officer	A3	A3	A3	A3
Welfare Worker	A3	A3	A3	A3
Wharf Labourer	NA	E	E	E
Wharf Worker	NA	E	E	E
Wheel Aligner	D	D	D	D
Window Cleaner [> 10m]	NA	NA	E	E
Window Cleaner [up to 10m]	NA	E	E	E
Window Dresser	B2	B2	B2	B2
Window Tinter	C1	C1	C1	C1
Windscreen Fitter	C1	C1	C1	C1
Wine Maker	C1	C1	C1	C1
Wine/Spirit Merchant	B2	B2	B2	B2
Winery Supervisor	B1	B1	B1	B1
Winery Worker	NA	E	E	E
Wireless Communications Technician	C1	C1	C1	C1
Wood and Wood Products Factory Worker	NA	E	E	E
Wood Carver / Turner	C1	C1	C1	C1
Wood Machinist	NA	E	E	E
Wood Processing Machine Operator	NA	E	E	E
Wood Products Assembler	NA	E	E	E
Wool Broker	A3	A3	A3	A3
Wool Buyer	B1	B1	B1	B1
Wool Classer	B1	B1	B1	B1
Wool Handler	NA	NA	D	D
Wool Presser	NA	NA	D	D
Word Processing Operator	A3	A3	A3	A3
Workplace Relations Adviser	A3	A3	A3	A3
Wrecker [auto]	NA	E	E	E
Wrecker [building]	NA	E	E	E
Writer	IC	IC	A3	A3
X-ray Technician	B1	B1	B1	B1
Yarn Carding and Spinning Machine Operator	NA	E	E	E

Job description	IP Core/BE	TPD/WOP	Life	CR
Youth Worker	C1	C1	C1	C1
Zoo attendant	D	D	D	D
Zookeeper [qualified - no overseas field work]	C2	C2	C2	C2
Zoologist	B1	B1	B1	B1

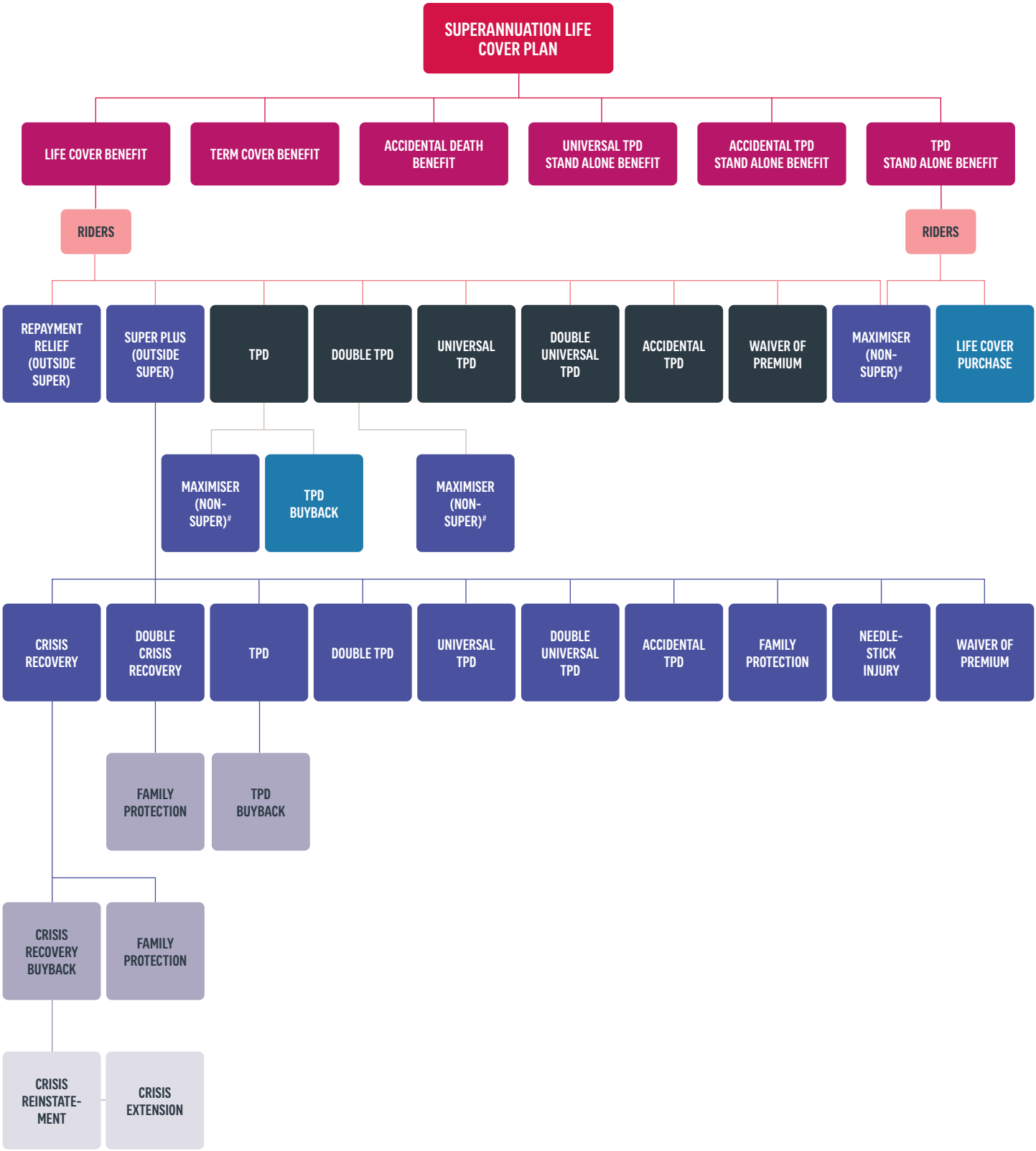
# Section K – Priority Protection Structure



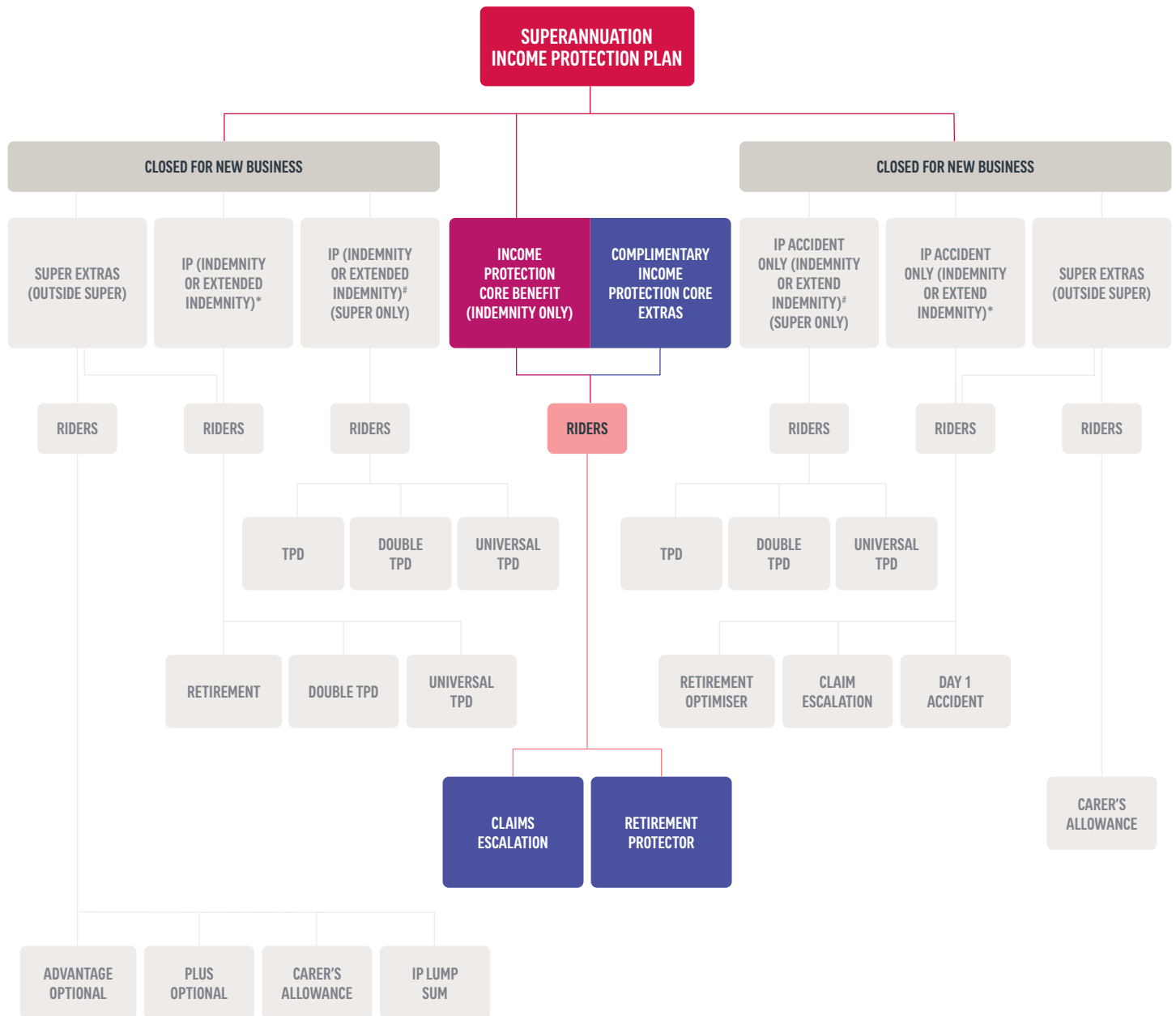




From 1 October 2021, the availability of Priority Protection Income Protection or Income Protection Accident Only cover is solely limited to customers who already hold Income Protection or Income Protection Accident Only cover under an existing AIA Australia Priority Protection policy. Please refer to the Priority Protection Product Disclosure Statement.



# 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.



\* 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.

From 1 October 2021, the availability of Priority Protection Income Protection or Income Protection Accident Only cover is solely limited to customers who already hold Income Protection or Income Protection Accident Only cover under an existing AIA Australia Priority Protection policy. Please refer to the Priority Protection Product Disclosure Statement.

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