

Rate sheets

Effective Date: 01 July 2018

Death and Total & Permanent Disablement Cover
Income Protection Cover

Colonial Select Personal Superannuation

Please refer to your Annual Statement for further details of your current level of insurance cover. Please note your insurance premiums are a cost and will reduce your balance. Details of premiums paid are noted in the Transaction history section of your Annual Statement.

If you were transitioned from Colonial SuperChoice MasterTrust Personal Superannuation to Colonial Select Personal Super on 15 May 2006 and hold an Income Protection policy, please refer to pages 6 to 8 for the relevant Income Protection Rate Tables that apply to you.

Death and Total & Permanent Disablement Cover Premium Rates

Grandfathered Rates - Guaranteed from 1 July 2018 for 3 years

Grandfathered rates are only applicable to members whose premiums as at 30 June 2018 were based on the previous Non-Smoker rates

Annual premium rates per \$1,000 of insured benefit. Up to 22% of your premium may be paid as commission to your adviser. This amount is paid by CMLA and is not an additional cost to you.

Age Next Birthday	Death		TPD	
	Male	Female	Male	Female
15	1.32	0.70	0.59	0.95
16	1.32	0.70	0.59	0.95
17	1.32	0.70	0.59	0.95
18	1.32	0.70	0.59	0.95
19	1.32	0.70	0.59	0.95
20	1.32	0.70	0.59	0.95
21	1.25	0.65	0.56	0.80
22	1.16	0.61	0.54	0.66
23	1.08	0.59	0.50	0.58
24	1.00	0.58	0.47	0.55
25	0.92	0.58	0.42	0.52
26	0.88	0.58	0.40	0.50
27	0.84	0.56	0.38	0.50
28	0.80	0.56	0.38	0.48
29	0.78	0.55	0.38	0.48
30	0.76	0.55	0.37	0.48
31	0.76	0.55	0.37	0.49
32	0.77	0.56	0.37	0.49
33	0.77	0.58	0.38	0.52
34	0.78	0.59	0.40	0.53
35	0.78	0.60	0.41	0.54
36	0.82	0.62	0.42	0.55
37	0.85	0.65	0.44	0.56
38	0.92	0.67	0.47	0.60
39	0.98	0.72	0.50	0.64
40	1.03	0.76	0.55	0.77
41	1.10	0.78	0.58	0.89
42	1.20	0.83	0.66	1.03
43	1.31	0.90	0.74	1.21
44	1.44	0.98	0.80	1.42
45	1.56	1.09	0.95	1.39
46	1.73	1.22	1.08	1.57
47	1.92	1.36	1.27	1.82
48	2.15	1.50	1.46	2.06
49	2.40	1.68	1.67	2.33
50	2.68	1.87	1.90	2.62
51	3.01	2.14	2.11	2.87
52	3.40	2.42	2.36	3.18
53	3.85	2.76	2.70	3.60
54	4.45	3.12	3.20	4.54
55	5.18	3.54	3.79	4.79
56	6.05	3.95	4.62	5.69
57	6.96	4.38	5.54	6.80
58	7.90	4.85	6.52	8.17
59	8.88	5.36	7.69	9.86
60	9.95	5.94	9.05	11.90
61	11.11	6.59	10.67	14.35
62	12.53	7.32	12.58	17.32
63	14.20	8.14	14.82	20.90
64	16.15	9.06	17.45	25.22
65	18.37	10.07	20.57	30.44
66	21.04	11.53	0.00	0.00
67	23.94	13.13	0.00	0.00
68	27.13	14.88	0.00	0.00
69	30.65	16.80	0.00	0.00
70	34.62	19.00	0.00	0.00

The above rates underly the unit rates.

	Death Factor	TPD factor
White collar (5A,4A)	1.00	1.00
Blue Collar (3A)	1.00	1.50
Heavy Blue Collar (2A)	1.00	2.50

Standard Rates - Guaranteed from 1 July 2018 for 3 years

Standard rates are applicable to all other members

Annual premium rates per \$1,000 of insured benefit. Up to 22% of your premium may be paid as commission to your adviser. This amount is paid by CMLA and is not an additional cost to you.

Age Next Birthday	Death		TPD	
	Male	Female	Male	Female
15	1.40	0.70	0.64	0.95
16	1.40	0.70	0.64	0.95
17	1.40	0.70	0.64	0.95
18	1.40	0.70	0.64	0.95
19	1.40	0.70	0.64	0.95
20	1.40	0.70	0.64	0.95
21	1.31	0.68	0.68	0.80
22	1.22	0.71	0.57	0.66
23	1.12	0.72	0.54	0.58
24	1.07	0.71	0.47	0.55
25	0.99	0.73	0.44	0.52
26	1.03	0.75	0.41	0.50
27	1.03	0.74	0.40	0.50
28	1.04	0.75	0.39	0.48
29	1.04	0.74	0.40	0.48
30	1.01	0.74	0.41	0.48
31	1.02	0.75	0.45	0.49
32	1.05	0.79	0.46	0.49
33	1.09	0.80	0.47	0.52
34	1.13	0.83	0.49	0.56
35	1.18	0.84	0.53	0.60
36	1.25	0.86	0.56	0.66
37	1.32	0.89	0.59	0.74
38	1.43	0.95	0.62	0.77
39	1.52	1.02	0.66	0.83
40	1.64	1.12	0.74	0.89
41	1.79	1.23	0.80	0.94
42	1.97	1.33	0.94	1.03
43	2.16	1.42	1.07	1.21
44	2.38	1.52	1.18	1.42
45	2.66	1.71	1.28	1.59
46	2.97	1.85	1.41	1.84
47	3.30	2.03	1.58	2.12
48	3.66	2.26	1.82	2.42
49	4.04	2.49	2.12	2.76
50	4.46	2.81	2.53	3.08
51	4.94	3.16	2.92	3.37
52	5.48	3.50	3.32	3.77
53	6.07	3.87	3.74	4.28
54	6.69	4.27	4.24	4.88
55	7.39	4.69	4.76	5.51
56	8.20	5.16	5.66	6.80
57	9.11	5.64	6.68	8.24
58	10.18	6.16	7.88	9.73
59	11.46	6.72	9.15	11.42
60	12.90	7.30	10.63	13.40
61	14.39	8.00	12.34	15.71
62	15.99	8.85	14.34	18.42
63	17.72	9.93	16.65	21.63
64	19.54	11.17	19.34	25.37
65	21.38	11.88	22.45	30.44
66	24.50	14.18	0.00	0.00
67	27.86	16.10	0.00	0.00
68	31.58	18.41	0.00	0.00
69	35.67	21.12	0.00	0.00
70	40.29	24.21	0.00	0.00

The above rates underly the unit rates.

Please note:

The occupational loading factors in the table to the left apply to the above rates.

Income Protection Cover Premium Rates

- applicable only for members without indexation at claim stage.

Rates - Guaranteed from 1 July 2018 for 3 years

Annual premium rates per \$100 of monthly benefit. Up to 22% of your premium may be paid as commission to your adviser. This amount is paid by CMLA and is not an additional cost to you.

Waiting period: 30 Days		
Payment period: 2 Years		
Age Next Birthday	Female	Male
16	16.82	9.74
17	16.82	9.74
18	16.82	9.74
19	17.62	9.78
20	18.41	9.78
21	18.41	10.28
22	18.56	10.90
23	18.70	11.09
24	18.86	11.41
25	19.00	11.62
26	18.92	11.65
27	18.84	11.69
28	18.77	11.72
29	18.68	11.75
30	18.84	11.78
31	18.55	12.02
32	18.49	12.25
33	18.62	12.64
34	18.66	12.89
35	18.62	13.27
36	19.39	13.56
37	19.98	13.99
38	20.64	14.41
39	21.16	14.84
40	21.73	15.41
41	22.91	15.98
42	23.99	16.70
43	25.20	17.56
44	26.40	18.42
45	27.62	19.42
46	29.92	20.69
47	32.30	21.98
48	34.93	23.56
49	37.81	25.27
50	40.96	27.26
51	43.81	29.68
52	46.96	32.41
53	50.41	35.64
54	54.44	39.20
55	58.98	43.14
56	64.12	47.16
57	70.07	51.80
58	77.16	56.87
59	85.68	62.39
60	95.69	68.66
61	106.73	75.68
62	119.72	83.45
63	110.17	74.93
64	65.84	42.25
65	35.56	22.81

Waiting period: 60 Days		
Payment period: 2 Years		
Age Next Birthday	Female	Male
16	15.65	9.06
17	15.65	9.06
18	15.65	9.06
19	16.38	9.10
20	17.12	9.10
21	17.12	9.56
22	17.27	10.13
23	17.39	10.31
24	17.54	10.61
25	17.66	10.80
26	17.60	10.84
27	17.52	10.87
28	17.46	10.91
29	17.38	10.92
30	17.52	10.96
31	17.26	11.18
32	17.20	11.40
33	17.32	11.75
34	17.35	11.99
35	17.32	12.35
36	18.04	12.61
37	18.58	13.01
38	19.20	13.40
39	19.68	13.80
40	20.21	14.33
41	21.30	14.87
42	22.31	15.54
43	23.44	16.33
44	24.55	17.14
45	25.69	18.06
46	27.82	19.24
47	30.05	20.45
48	32.48	21.91
49	35.16	23.51
50	38.09	25.36
51	40.74	27.60
52	43.67	30.14
53	46.88	33.14
54	50.63	36.46
55	54.85	40.12
56	59.63	43.86
57	65.16	48.18
58	71.76	52.88
59	79.68	58.02
60	88.99	63.85
61	99.25	70.39
62	111.35	77.60
63	102.46	69.68
64	61.24	39.30
65	33.07	21.22

Waiting period: 90 Days		
Payment period: 2 Years		
Age Next Birthday	Female	Male
16	11.77	6.83
17	11.77	6.83
18	11.77	6.83
19	12.32	6.85
20	12.89	6.85
21	12.89	7.20
22	13.00	7.63
23	13.09	7.75
24	13.20	7.99
25	13.30	8.14
26	13.25	8.16
27	13.19	8.18
28	13.14	8.21
29	13.08	8.22
30	13.19	8.26
31	12.98	8.41
32	12.95	8.58
33	13.04	8.84
34	13.07	9.02
35	13.04	9.29
36	13.57	9.49
37	13.98	9.79
38	14.45	10.09
39	14.81	10.39
40	15.22	10.79
41	16.03	11.18
42	16.79	11.69
43	17.64	12.29
44	18.48	12.89
45	19.33	13.60
46	20.94	14.48
47	22.62	15.38
48	24.46	16.49
49	26.47	17.69
50	28.67	19.08
51	30.67	20.77
52	32.87	22.68
53	35.29	24.95
54	38.11	27.44
55	41.28	30.20
56	44.88	33.01
57	49.04	36.26
58	54.01	39.82
59	59.98	43.67
60	66.98	48.06
61	74.71	52.98
62	83.81	58.42
63	77.12	52.45
64	46.09	29.58
65	14.75	9.47

The above rates underly the unit rate.

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Please note:

The following occupational loading factors apply to the above rates.

	Occupational Factor
White collar (5A,4A)	1.00
Blue Collar (3A)	1.90
Heavy Blue Collar (2A)	3.10

Income Protection Cover Premium Rates

- applicable only for members without indexation at claim stage.

Rates - Guaranteed from 1 July 2018 for 3 years

Annual premium rates per \$100 of monthly benefit. Up to 22% of your premium may be paid as commission to your adviser. This amount is paid by CMLA and is not an additional cost to you.

Waiting period:		30 Days	
Payment period:		5 Years	
Age Next Birthday	Female	Male	
16	17.52	10.15	
17	17.52	10.15	
18	17.52	10.15	
19	18.35	10.15	
20	19.19	10.15	
21	19.19	10.67	
22	19.34	11.29	
23	19.50	11.98	
24	19.50	12.62	
25	19.80	13.32	
26	19.72	13.34	
27	19.45	13.26	
28	19.20	13.18	
29	18.92	13.21	
30	18.82	13.26	
31	19.04	13.42	
32	19.56	13.70	
33	20.22	14.12	
34	20.78	14.56	
35	21.49	14.99	
36	22.49	15.41	
37	23.54	15.98	
38	24.60	16.56	
39	25.66	17.41	
40	26.60	18.13	
41	28.40	19.13	
42	30.32	20.27	
43	32.16	21.40	
44	34.13	22.97	
45	36.11	24.55	
46	39.16	26.41	
47	42.59	28.69	
48	46.26	31.12	
49	50.21	33.84	
50	54.70	36.98	
51	60.18	40.58	
52	66.47	44.77	
53	73.63	49.39	
54	81.88	54.58	
55	91.75	60.47	
56	99.17	67.49	
57	108.14	75.62	
58	118.62	84.77	
59	131.16	94.93	
60	143.76	104.95	
61	140.63	101.05	
62	130.76	91.64	
63	110.17	74.93	
64	65.84	42.25	
65	35.56	22.81	

The above rates underly the unit rate.

Please note:

The following occupational loading factors apply to the above rates:

	Occupational Factor
White collar (5A,4A)	1.00
Blue Collar (3A)	1.90
Heavy Blue Collar (2A)	3.10

Waiting period:		90 Days	
Payment period:		5 Years	
Age Next Birthday	Female	Male	
16	12.26	7.10	
17	12.26	7.10	
18	12.26	7.10	
19	12.84	7.10	
20	13.43	7.10	
21	13.43	7.46	
22	13.54	7.91	
23	13.66	8.38	
24	13.66	8.84	
25	13.86	9.32	
26	13.80	9.35	
27	13.62	9.28	
28	13.44	9.22	
29	13.25	9.25	
30	13.16	9.28	
31	13.33	9.40	
32	13.69	9.59	
33	14.16	9.89	
34	14.54	10.19	
35	15.05	10.49	
36	15.74	10.79	
37	16.48	11.18	
38	17.22	11.59	
39	17.95	12.19	
40	18.62	12.70	
41	19.88	13.38	
42	21.23	14.20	
43	22.51	14.98	
44	23.89	16.08	
45	25.27	17.18	
46	27.41	18.48	
47	29.81	20.09	
48	32.39	21.78	
49	35.15	23.69	
50	38.29	25.88	
51	42.12	28.40	
52	46.52	31.34	
53	51.54	34.57	
54	57.31	38.20	
55	64.22	42.34	
56	69.41	47.24	
57	75.70	52.93	
58	83.03	59.34	
59	91.81	66.46	
60	100.63	73.46	
61	98.44	70.74	
62	91.54	64.15	
63	77.12	52.45	
64	46.09	29.58	
65	14.75	9.47	

The above rates underly the unit rate.

Income Protection Cover Premium Rates

- applicable only for members without indexation at claim stage.

Rates - Guaranteed from 1 July 2018 for 3 years

Annual premium rates per \$100 of monthly benefit. Up to 22% of your premium may be paid as commission to your adviser. This amount is paid by CMLA and is not an additional cost to you.

Waiting period:		30 Days	
Payment period:		Up to Age 65	
Age Next Birthday	Female	Male	
16	19.50	12.05	
17	19.50	12.05	
18	19.50	12.05	
19	19.50	12.43	
20	19.50	12.83	
21	19.50	12.94	
22	19.76	13.19	
23	20.04	13.60	
24	20.29	14.15	
25	20.69	14.56	
26	21.07	14.87	
27	21.14	15.00	
28	21.32	15.14	
29	21.35	15.26	
30	21.54	15.52	
31	22.12	15.76	
32	23.05	16.42	
33	24.24	16.94	
34	25.62	17.60	
35	26.84	18.38	
36	28.68	19.18	
37	30.54	20.10	
38	32.41	21.14	
39	34.24	22.33	
40	36.08	23.64	
41	39.00	25.08	
42	41.95	26.80	
43	44.94	28.75	
44	47.95	31.00	
45	50.99	33.36	
46	55.66	36.12	
47	60.52	39.28	
48	65.59	42.68	
49	71.08	46.50	
50	76.76	50.70	
51	83.68	56.16	
52	91.14	62.18	
53	99.02	68.81	
54	107.68	75.78	
55	116.80	82.98	
56	123.62	89.44	
57	130.42	95.44	
58	136.57	100.61	
59	141.47	104.11	
60	143.76	104.95	
61	140.63	101.05	
62	130.76	91.64	
63	110.17	74.93	
64	65.84	42.25	
65	35.56	22.81	

The above rates underly the unit rate.

Please note:

The following occupational loading factors apply to the above rates:

	Occupational Factor
White collar (5A,4A)	1.00
Blue Collar (3A)	1.90
Heavy Blue Collar (2A)	3.10

Waiting period:		90 Days	
Payment period:		Up to Age 65	
Age Next Birthday	Female	Male	
16	13.66	8.44	
17	13.66	8.44	
18	13.66	8.44	
19	13.66	8.70	
20	13.66	8.98	
21	13.66	9.06	
22	13.84	9.23	
23	14.03	9.52	
24	14.21	9.90	
25	14.48	10.19	
26	14.75	10.40	
27	14.80	10.50	
28	14.93	10.60	
29	14.94	10.68	
30	15.07	10.86	
31	15.48	11.03	
32	16.14	11.48	
33	16.97	11.86	
34	17.93	12.32	
35	18.79	12.86	
36	20.08	13.42	
37	21.37	14.06	
38	22.68	14.80	
39	23.96	15.62	
40	25.26	16.55	
41	27.30	17.56	
42	29.36	18.76	
43	31.45	20.14	
44	33.56	21.70	
45	35.69	23.35	
46	38.96	25.28	
47	42.36	27.49	
48	45.91	29.88	
49	49.75	32.54	
50	53.74	35.50	
51	58.57	39.31	
52	63.79	43.52	
53	69.32	48.17	
54	75.37	53.05	
55	81.76	58.09	
56	86.54	62.60	
57	91.30	66.80	
58	95.59	70.43	
59	99.02	72.88	
60	100.63	73.46	
61	98.44	70.74	
62	91.54	64.15	
63	77.12	52.45	
64	46.09	29.58	
65	14.75	9.47	

The above rates underly the unit rate.

Income Protection Cover Premium Rates

- applicable only for members without indexation at claim stage.

Rates - Guaranteed from 1 July 2018 for 3 years

These rates are applicable only for members that have indexation applying at claim stage.

Annual premium rates per \$100 of monthly benefit. Up to 22% of your premium may be paid as commission to your adviser. This amount is paid by CMLA and is not an additional cost to you.

Waiting period: 30 Days		
Payment period: 2 Years		
Age Next Birthday	Female	Male
16	18.54	10.74
17	18.54	10.74
18	18.54	10.74
19	19.40	10.79
20	20.28	10.79
21	20.28	11.33
22	20.46	12.01
23	20.60	12.20
24	20.80	12.58
25	20.94	12.80
26	20.86	12.84
27	20.57	12.76
28	20.28	12.68
29	20.02	12.58
30	19.98	12.49
31	19.48	12.61
32	19.40	12.86
33	19.56	13.27
34	19.60	13.54
35	19.56	13.93
36	20.36	14.22
37	20.96	14.69
38	21.67	15.13
39	22.20	15.59
40	22.81	16.18
41	24.05	16.78
42	25.18	17.53
43	26.45	18.42
44	27.71	19.33
45	28.99	20.39
46	31.40	21.72
47	33.91	23.06
48	36.67	24.72
49	39.70	26.53
50	43.00	28.62
51	46.00	31.14
52	49.30	34.03
53	52.93	37.42
54	57.17	41.16
55	61.92	45.30
56	67.32	49.51
57	73.57	54.38
58	81.00	59.70
59	89.96	65.51
60	100.46	72.08
61	112.07	79.46
62	125.69	87.62
63	115.68	78.67
64	69.13	44.35
65	35.56	22.81

Waiting period: 90 Days		
Payment period: 2 Years		
Age Next Birthday	Female	Male
16	12.98	7.51
17	12.98	7.51
18	12.98	7.51
19	13.58	7.55
20	14.20	7.55
21	14.20	7.93
22	14.32	8.41
23	14.42	8.54
24	14.56	8.81
25	14.66	8.96
26	14.59	8.99
27	14.40	8.93
28	14.20	8.88
29	14.00	8.81
30	13.98	8.75
31	13.63	8.83
32	13.58	9.00
33	13.69	9.29
34	13.72	9.47
35	13.69	9.74
36	14.26	9.96
37	14.68	10.27
38	15.17	10.58
39	15.54	10.91
40	15.96	11.33
41	16.84	11.74
42	17.62	12.26
43	18.52	12.89
44	19.39	13.54
45	20.29	14.27
46	21.98	15.20
47	23.74	16.15
48	25.67	17.30
49	27.78	18.58
50	30.10	20.04
51	32.20	21.80
52	34.50	23.82
53	37.04	26.20
54	40.02	28.81
55	43.34	31.70
56	47.12	34.66
57	51.50	38.08
58	56.70	41.80
59	62.98	45.85
60	70.32	50.46
61	78.44	55.62
62	87.98	61.33
63	80.98	55.07
64	48.40	31.04
65	14.75	9.47

Waiting period: 30 Days		
Payment period: 5 Years		
Age Next Birthday	Female	Male
16	17.66	10.28
17	17.66	10.28
18	17.66	10.28
19	18.50	10.28
20	19.33	10.28
21	19.33	10.80
22	19.50	11.44
23	19.64	12.11
24	19.81	12.79
25	19.96	13.49
26	19.87	13.51
27	19.60	13.57
28	19.33	13.45
29	19.07	13.51
30	19.09	13.55
31	19.46	13.70
32	19.96	14.12
33	20.62	14.56
34	21.30	14.99
35	22.12	15.28
36	23.21	15.84
37	24.23	16.42
38	25.31	17.14
39	26.56	17.84
40	27.70	18.84
41	29.48	19.84
42	31.43	20.99
43	33.38	22.42
44	35.46	23.83
45	37.68	25.70
46	41.00	27.70
47	44.62	29.99
48	48.49	32.56
49	52.74	35.70
50	57.56	39.12
51	63.44	42.86
52	70.13	47.36
53	77.86	52.39
54	86.83	58.01
55	97.34	64.20
56	105.50	71.98
57	115.18	80.72
58	126.53	90.64
59	140.20	101.74
60	152.42	111.37
61	146.45	105.40
62	133.91	93.90
63	115.68	78.67
64	69.13	44.35
65	35.56	22.81

The above rates underly the unit rate.

The above rates underly the unit rate.

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Please note:

The following occupational loading factors apply to the above rates:

	Occupational Factor
White collar (5A,4A)	1.00
Blue Collar (3A)	1.90
Heavy Blue Collar (2A)	3.10

Income Protection Cover Premium Rates

- applicable only for members without indexation at claim stage.

Rates - Guaranteed from 1 July 2018 for 3 years

These rates are applicable only for members that have indexation applying at claim stage.

Annual premium rates per \$100 of monthly benefit. Up to 22% of your premium may be paid as commission to your adviser. This amount is paid by CMLA and is not an additional cost to you.

Waiting period: 90 Days		
Payment period: 5 Years		
Age Next Birthday	Female	Male
16	12.36	7.20
17	12.36	7.20
18	12.36	7.20
19	12.95	7.20
20	13.54	7.20
21	13.54	7.56
22	13.66	8.00
23	13.75	8.47
24	13.87	8.95
25	13.97	9.43
26	13.91	9.46
27	13.72	9.50
28	13.54	9.42
29	13.36	9.46
30	13.37	9.48
31	13.63	9.59
32	13.97	9.89
33	14.44	10.19
34	14.90	10.49
35	15.48	10.69
36	16.25	11.09
37	16.96	11.48
38	17.71	11.99
39	18.59	12.49
40	19.38	13.19
41	20.64	13.88
42	22.00	14.69
43	23.36	15.68
44	24.83	16.68
45	26.38	17.99
46	28.70	19.38
47	31.24	20.99
48	33.94	22.79
49	36.92	24.98
50	40.30	27.38
51	44.41	30.00
52	49.09	33.16
53	54.49	36.67
54	60.78	40.61
55	68.14	44.94
56	73.86	50.39
57	80.63	56.51
58	88.56	63.44
59	98.14	71.22
60	106.69	77.96
61	102.52	73.78
62	93.73	65.74
63	80.98	55.07
64	48.40	31.04
65	14.75	9.47

Waiting period: 30 Days		
Payment period: Up to Age 65		
Age Next Birthday	Female	Male
16	21.64	13.09
17	21.64	13.09
18	21.64	13.09
19	21.64	13.51
20	21.64	13.93
21	21.64	14.05
22	22.16	14.59
23	22.56	15.16
24	23.09	15.72
25	23.50	16.44
26	24.04	16.86
27	24.22	17.12
28	24.52	17.34
29	24.67	17.70
30	24.96	18.04
31	25.93	18.52
32	27.38	19.31
33	29.14	20.10
34	30.94	20.88
35	32.74	21.94
36	35.24	22.97
37	37.69	24.17
38	40.14	25.48
39	42.62	26.93
40	44.98	28.63
41	48.55	30.48
42	52.27	32.57
43	55.91	34.81
44	59.60	37.43
45	63.22	40.46
46	68.63	43.74
47	74.24	47.28
48	80.06	51.23
49	86.10	55.56
50	92.35	60.17
51	99.73	66.32
52	107.65	72.92
53	115.87	79.90
54	124.54	87.18
55	133.51	94.43
56	139.33	100.72
57	144.95	106.08
58	149.63	110.32
59	152.42	112.39
60	152.42	111.37
61	146.45	105.40
62	133.91	93.90
63	115.68	78.67
64	69.13	44.35
65	35.56	22.81

Waiting period: 90 Days		
Payment period: Up to Age 65		
Age Next Birthday	Female	Male
16	15.14	9.16
17	15.14	9.16
18	15.14	9.16
19	15.14	9.46
20	15.14	9.74
21	15.14	9.84
22	15.52	10.21
23	15.79	10.61
24	16.16	11.00
25	16.45	11.51
26	16.82	11.80
27	16.96	11.99
28	17.16	12.14
29	17.27	12.40
30	17.47	12.62
31	18.16	12.96
32	19.16	13.51
33	20.40	14.06
34	21.66	14.62
35	22.92	15.35
36	24.67	16.08
37	26.38	16.92
38	28.09	17.83
39	29.83	18.85
40	31.48	20.04
41	33.98	21.34
42	36.59	22.80
43	39.13	24.36
44	41.72	26.20
45	44.26	28.32
46	48.04	30.61
47	51.97	33.10
48	56.04	35.87
49	60.28	38.89
50	64.64	42.11
51	69.82	46.43
52	75.35	51.05
53	81.11	55.92
54	87.17	61.02
55	93.46	66.10
56	97.54	70.50
57	101.47	74.26
58	104.74	77.22
59	106.69	78.67
60	106.69	77.96
61	102.52	73.78
62	93.73	65.74
63	80.98	55.07
64	48.40	31.04
65	14.75	9.47

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	Occupational Factor
White collar (5A,4A)	1.00
Blue Collar (3A)	1.90
Heavy Blue Collar (2A)	3.10

This brochure is issued by:

Colonial Mutual Superannuation Pty Ltd
ABN 56 008 831 983 AFSL 235025,
the Trustee of the Colonial Super
Retirement Fund ABN 40 328 908 469.

The insurer of Colonial Select Personal Superannuation is:
The Colonial Mutual Life Assurance Society Ltd
ABN 12 004 021 809 AFSL 235035 (CMLA)

Customer Service Representatives

Telephone **1800 552 660** between 8.30am and 6.00pm
(Sydney Time), Monday to Friday

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CFS_00001/0718