



GROUP LIFE INSURANCE RATES

COLONIAL SUPER RETIREMENT FUND ('CSRF')

Death and Total and Permanent Disability (TPD) cover

Effective date: 1 July 2020

Commonwealth
Financial Services



Colonial.

SUPERANNUATION PRODUCTS COVERED IN THIS DOCUMENT:

1. Colonial Select Personal Superannuation
2. Colonial Personal Superannuation Portfolio
3. CPSL Masterfund Superannuation
4. Commonwealth SuperSelect and Commonwealth Personal Super and Rollover Plan

Please refer to your Annual Statement for details on your current level of insurance cover.
Details of premiums paid are noted in the Transaction history section of your Annual Statement.

This brochure is issued by:

Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757, RSE L0001458 (Trustee) of CSRF ABN 40 328 908 469

The insurer of the CSRF group insurance policies is:

The Colonial Mutual Life Assurance Society Ltd ABN 12 004 021 809 AFSL 235035 ('CMLA')

I. COLONIAL SELECT PERSONAL SUPERANNUATION

Annual premium rates per \$1,000 of insured benefit. Any cost of stamp duty will be included in the premium rates. Up to 22 per cent of your premium may be paid as a commission to your adviser listed on your annual statement. This amount is paid by CMLA and is not an additional cost to you.

		Male						Female			
Age next birthday	Death		TPD		Age next birthday	Death		TPD			
	Non-smoker	Standard	Non-smoker	Standard		Non-smoker	Standard	Non-smoker	Standard		
35	1.11	1.68	0.58	0.75	35	0.85	1.19	0.77	0.85		
36	1.16	1.78	0.6	0.80	36	0.88	1.22	0.78	0.94		
37	1.21	1.87	0.62	0.84	37	0.92	1.26	0.80	1.05		
38	1.31	2.03	0.67	0.88	38	0.95	1.35	0.85	1.09		
39	1.39	2.16	0.71	0.94	39	1.02	1.45	0.91	1.18		
40	1.46	2.33	0.78	1.05	40	1.08	1.59	1.09	1.26		
41	1.56	2.54	0.82	1.14	41	1.11	1.75	1.26	1.33		
42	1.70	2.80	0.94	1.33	42	1.18	1.89	1.46	1.46		
43	1.86	3.07	1.05	1.52	43	1.28	2.02	1.72	1.72		
44	2.04	3.38	1.14	1.68	44	1.39	2.16	2.02	2.02		
45	2.22	3.78	1.35	1.82	45	1.55	2.43	1.97	2.26		
46	2.46	4.22	1.53	2.00	46	1.73	2.63	2.23	2.61		
47	2.73	4.69	1.80	2.24	47	1.93	2.88	2.58	3.01		
48	3.05	5.20	2.07	2.58	48	2.13	3.21	2.93	3.44		
49	3.41	5.74	2.37	3.01	49	2.39	3.54	3.31	3.92		
50	3.81	6.33	2.7	3.59	50	2.66	3.99	3.72	4.37		
51	4.27	7.01	3.00	4.15	51	3.04	4.49	4.08	4.79		
52	4.83	7.78	3.35	4.71	52	3.44	4.97	4.52	5.35		
53	5.47	8.62	3.83	5.31	53	3.92	5.50	5.11	6.08		
54	6.32	9.5	4.54	6.02	54	4.43	6.06	6.45	6.93		
55	7.36	10.49	5.38	6.76	55	5.03	6.66	6.80	7.82		
56	8.59	11.64	6.56	8.04	56	5.61	7.33	8.08	9.66		
57	9.88	12.94	7.87	9.49	57	6.22	8.01	9.66	11.70		
58	11.22	14.46	9.26	11.19	58	6.89	8.75	11.6	13.82		
59	12.61	16.27	10.92	12.99	59	7.61	9.54	14.00	16.22		
60	14.13	18.32	12.85	15.09	60	8.43	10.37	16.90	19.03		
61	15.78	20.43	15.15	17.52	61	9.36	11.36	20.38	22.31		
62	17.79	22.71	17.86	20.36	62	10.39	12.57	24.59	26.16		
63	20.16	25.16	21.04	23.64	63	11.56	14.10	29.68	30.71		
64	22.93	27.75	24.78	27.46	64	12.87	15.86	35.81	36.03		
65	26.09	30.36	29.21	31.88	65	14.3	16.87	43.22	43.22		
66	29.88	34.79			66	16.37	20.14				
67	33.99	39.56			67	18.64	22.86				
68	38.52	44.84			68	21.13	26.14				
69	43.52	50.65			69	23.86	29.99				
70	49.16	57.21			70	26.98	34.38				

Occupation loadings	Death	TPD
White collar	1	1
Blue collar	1	1.5
Heavy blue collar	1	2.5

2. COLONIAL PERSONAL SUPERANNUATION PORTFOLIO

Annual premium rates per \$1,000 of insured benefit. Any cost of stamp duty will be included in the premium rates. Up to 22 per cent of your premium may be paid as a commission to your adviser listed on your annual statement. This amount is paid by CMLA and is not an additional cost to you.

		Male						Female			
Age next birthday	Death		TPD		Age next birthday	Death		TPD			
	Non-smoker	Standard	Non-smoker	Standard		Non-smoker	Standard	Non-smoker	Standard		
35	0.98	1.97	0.34	0.68	35	0.67	1.11	0.28	0.51		
36	1.05	2.13	0.37	0.75	36	0.71	1.16	0.34	0.57		
37	1.11	2.27	0.43	0.85	37	0.74	1.26	0.37	0.64		
38	1.18	2.46	0.47	0.97	38	0.78	1.36	0.43	0.72		
39	1.31	2.71	0.54	1.12	39	0.85	1.52	0.48	0.84		
40	1.41	2.97	0.62	1.32	40	0.95	1.65	0.55	0.98		
41	1.53	3.25	0.72	1.53	41	1.04	1.83	0.64	1.14		
42	1.65	3.56	0.81	1.75	42	1.12	1.97	0.74	1.31		
43	1.82	3.93	0.94	2.03	43	1.24	2.20	0.84	1.52		
44	1.95	4.29	1.07	2.33	44	1.32	2.37	0.97	1.73		
45	2.12	4.64	1.22	2.66	45	1.43	2.60	1.08	1.97		
46	2.27	5.01	1.38	3.04	46	1.56	2.81	1.25	2.26		
47	2.47	5.42	1.58	3.45	47	1.68	3.04	1.42	2.56		
48	2.74	5.94	1.85	4.00	48	1.86	3.35	1.65	2.95		
49	3.00	6.49	2.13	4.62	49	2.04	3.65	1.92	3.41		
50	3.32	7.17	2.43	5.24	50	2.27	4.05	2.17	3.86		
51	3.69	7.88	2.75	5.91	51	2.54	4.44	2.50	4.35		
52	4.05	8.59	3.12	6.60	52	2.83	4.90	2.81	4.88		
53	4.50	9.41	3.54	7.40	53	3.14	5.42	3.20	5.50		
54	4.98	10.18	4.03	8.24	54	3.49	5.94	3.64	6.18		
55	5.51	10.99	4.59	9.16	55	3.89	6.50	4.12	6.90		
56	6.13	11.91	5.21	10.12	56	4.35	7.17	4.70	7.72		
57	6.80	12.84	6.05	11.39	57	4.83	7.78	5.44	8.78		
58	7.57	13.79	7.01	12.79	58	5.35	8.48	6.30	9.95		
59	8.34	14.75	7.90	13.96	59	5.89	9.07	7.10	10.95		
60	9.23	15.90	8.68	14.92	60	6.52	9.80	7.81	11.76		
61	10.25	17.22	9.51	16.02	61	7.20	10.65	8.58	12.67		
62	11.40	18.73	10.51	17.25	62	8.01	11.60	9.47	13.73		
63	12.62	20.31	11.52	18.52	63	8.83	12.57	10.37	14.75		
64	14.19	22.35	13.09	20.63	64	9.97	13.90	11.79	16.44		
65	16.03	24.74	8.97	13.86	65	11.27	15.44	8.08	11.06		
66	17.99	27.21			66	12.69	17.04				
67	20.22	29.92			67	14.30	18.93				
68	22.81	33.03			68	16.17	21.13				
69	25.62	36.48			69	18.22	23.46				
70	28.77	40.27			70	20.52	26.04				

Occupation loadings	Death	TPD
White collar	1	1
Blue collar	1.2	1.25
Heavy blue collar	1.45	1.85

3. CPSL MASTERFUND SUPERANNUATION

Annual premium rates per \$1,000 of insured benefit. Any cost of stamp duty will be included in the premium rates. Up to 22 per cent of your premium may be paid as a commission to your adviser listed on your annual statement. This amount is paid by CMLA and is not an additional cost to you.

		Male						Female			
Age next birthday	Death		TPD		Age next birthday	Death		TPD			
	Non-smoker	Standard	Non-smoker	Standard		Non-smoker	Standard	Non-smoker	Standard		
35	0.98	1.97	0.34	0.68	35	0.67	1.11	0.28	0.51		
36	1.05	2.13	0.37	0.75	36	0.71	1.16	0.34	0.57		
37	1.11	2.27	0.43	0.85	37	0.74	1.26	0.37	0.64		
38	1.18	2.46	0.47	0.97	38	0.78	1.36	0.43	0.72		
39	1.31	2.71	0.54	1.12	39	0.85	1.52	0.48	0.84		
40	1.41	2.97	0.62	1.32	40	0.95	1.65	0.55	0.98		
41	1.53	3.25	0.72	1.53	41	1.04	1.83	0.64	1.14		
42	1.65	3.56	0.81	1.75	42	1.12	1.97	0.74	1.31		
43	1.82	3.93	0.94	2.03	43	1.24	2.20	0.84	1.52		
44	1.95	4.29	1.07	2.33	44	1.32	2.37	0.97	1.73		
45	2.12	4.64	1.22	2.66	45	1.43	2.60	1.08	1.97		
46	2.27	5.01	1.38	3.04	46	1.56	2.81	1.25	2.26		
47	2.47	5.42	1.58	3.45	47	1.68	3.04	1.42	2.56		
48	2.74	5.94	1.85	4.00	48	1.86	3.35	1.65	2.95		
49	3.00	6.49	2.13	4.62	49	2.04	3.65	1.92	3.41		
50	3.32	7.17	2.43	5.24	50	2.27	4.05	2.17	3.86		
51	3.69	7.88	2.75	5.91	51	2.54	4.44	2.50	4.35		
52	4.05	8.59	3.12	6.60	52	2.83	4.90	2.81	4.88		
53	4.50	9.41	3.54	7.40	53	3.14	5.42	3.20	5.50		
54	4.98	10.18	4.03	8.24	54	3.49	5.94	3.64	6.18		
55	5.51	10.99	4.59	9.16	55	3.89	6.50	4.12	6.90		
56	6.13	11.91	5.21	10.12	56	4.35	7.17	4.70	7.72		
57	6.80	12.84	6.05	11.39	57	4.83	7.78	5.44	8.78		
58	7.57	13.79	7.01	12.79	58	5.35	8.48	6.30	9.95		
59	8.34	14.75	7.90	13.96	59	5.89	9.07	7.10	10.95		
60	9.23	15.90	8.68	14.92	60	6.52	9.80	7.81	11.76		
61	10.25	17.22	9.51	16.02	61	7.20	10.65	8.58	12.67		
62	11.40	18.73	10.51	17.25	62	8.01	11.60	9.47	13.73		
63	12.62	20.31	11.52	18.52	63	8.83	12.57	10.37	14.75		
64	14.19	22.35	13.09	20.63	64	9.97	13.90	11.79	16.44		
65	16.03	24.74	8.97	13.86	65	11.27	15.44	8.08	11.06		
66	17.99	27.21			66	12.69	17.04				
67	20.22	29.92			67	14.30	18.93				
68	22.81	33.03			68	16.17	21.13				
69	25.62	36.48			69	18.22	23.46				
70	28.77	40.27			70	20.52	26.04				

Occupation loadings	Death	TPD
White collar	1	1
Blue collar	1	1.5
Heavy blue collar	1	2.5

4. COMMONWEALTH SUPERSELECT AND COMMONWEALTH PERSONAL SUPER AND ROLLOVER PLAN

Annual premium rates per \$1,000 of insured benefit. Any cost of stamp duty will be included in the premium rates. Up to 22 per cent of your premium may be paid as a commission to your adviser listed on your annual statement. This amount is paid by CMLA and is not an additional cost to you.

Male					Female				
Age next birthday	Death		TPD		Age next birthday	Death		TPD	
	Non-smoker	Standard	Non-smoker	Standard		Non-smoker	Standard	Non-smoker	Standard
35	1.32	2.40	0.72	1.20	35	1.20	1.68	0.72	1.20
36	1.32	2.40	0.72	1.20	36	1.20	1.92	0.72	1.20
37	1.32	2.52	0.84	1.20	37	1.20	1.92	0.84	1.20
38	1.32	2.76	0.84	1.20	38	1.20	2.04	0.84	1.20
39	1.32	3.12	0.84	1.32	39	1.32	2.04	0.84	1.32
40	1.56	3.24	1.08	1.32	40	1.32	2.16	1.08	1.32
41	1.68	3.36	1.08	1.32	41	1.32	2.40	1.08	1.32
42	1.92	3.60	1.20	1.56	42	1.56	2.52	1.20	1.56
43	2.04	3.96	1.20	1.68	43	1.56	2.76	1.20	1.68
44	2.16	4.32	1.32	1.92	44	1.68	2.88	1.32	1.92
45	2.40	4.80	1.32	2.04	45	1.92	3.24	1.56	2.04
46	2.76	5.28	1.56	2.16	46	2.04	3.36	1.68	2.16
47	2.88	5.76	1.68	2.52	47	2.16	3.60	2.04	2.76
48	3.12	6.36	1.92	3.12	48	2.40	3.96	2.40	3.24
49	3.24	6.96	2.16	3.60	49	2.52	4.44	2.52	3.72
50	3.60	7.68	2.52	4.08	50	2.76	4.92	2.88	4.32
51	4.08	8.52	2.88	4.56	51	3.12	5.40	3.24	4.80
52	4.56	9.24	3.36	5.40	52	3.24	6.12	3.96	5.64
53	5.28	10.08	3.96	6.36	53	3.60	6.96	4.56	6.48
54	6.00	11.28	4.44	7.20	54	3.96	7.68	5.28	7.32
55	6.84	12.84	5.16	8.04	55	4.44	8.16	6.00	8.40
56	7.68	14.28	5.76	9.00	56	4.92	8.64	6.84	9.36
57	8.52	15.48	6.60	10.20	57	5.40	9.36	7.80	10.56
58	9.60	17.16	7.68	11.64	58	6.00	9.84	9.00	11.88
59	10.92	18.96	8.88	13.08	59	6.60	10.92	10.44	13.44
60	12.12	21.12	10.20	14.88	60	7.44	12.12	11.88	15.12
61	13.32	23.40			61	8.40	14.16		
62	15.36	25.92			62	9.24	15.48		
63	17.16	28.92			63	10.44	17.04		
64	19.20	31.68			64	11.88	19.08		
65	21.84	35.28			65	13.92	21.84		
66	24.48	39.00			66	15.96	24.36		
67	27.48	42.96			67	18.24	27.12		
68	30.48	47.04			68	20.64	30.00		
69	33.72	51.24			69	23.16	33.00		
70	37.20	55.68			70	25.92	36.24		

Sum insured	Discount per \$1,000 sum insured
\$250,000 - \$500,000	0.12
\$500,000 - \$1M	0.24
\$1M and above	0.36

Premiums paid annually pay 11/12 of above base rates.