



COWS - Premium Including charges

NEW SOUTH WALES

GST

10%

STAMP DUTY

2.50%

	Mortality			Mortality plus loss of use Accident			Mortality plus loss of use Accident & Illness		
	12 Months	6 Months	3 Months	12 Months	6 Months	3 Months	12 Months	6 Months	3 Months
\$ 1,000	\$ 169.13	\$ 169.13	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 2,000	\$ 175.21	\$ 169.13	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 3,000	\$ 262.82	\$ 178.26	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 4,000	\$ 350.43	\$ 237.68	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 5,000	\$ 438.03	\$ 297.10	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 6,000	\$ 525.64	\$ 356.52	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 7,000	\$ 613.25	\$ 415.93	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 8,000	\$ 700.85	\$ 475.35	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 9,000	\$ 788.46	\$ 534.77	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 10,000	\$ 876.07	\$ 594.19	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 11,000	\$ 963.67	\$ 653.61	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 12,000	\$ 1,051.28	\$ 713.03	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 13,000	\$ 1,138.89	\$ 772.45	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 14,000	\$ 1,226.49	\$ 831.87	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 15,000	\$ 1,314.10	\$ 891.29	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 16,000	\$ 1,401.71	\$ 950.71	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 17,000	\$ 1,489.31	\$ 1,010.13	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 18,000	\$ 1,576.92	\$ 1,069.55	n/a	n/a	n/a	n/a	n/a	n/a	n/a

COWS - Premium Including charges

VICTORIA

GST

10%

STAMP DUTY

0%

	Mortality			Mortality plus loss of use Accident			Mortality plus loss of use Accident & Illness		
	12 Months	6 Months	3 Months	12 Months	6 Months	3 Months	12 Months	6 Months	3 Months
\$ 1,000	\$ 165.00	\$ 165.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 2,000	\$ 170.94	\$ 165.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 3,000	\$ 256.41	\$ 173.91	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 4,000	\$ 341.88	\$ 231.88	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 5,000	\$ 427.35	\$ 289.85	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 6,000	\$ 512.82	\$ 347.82	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 7,000	\$ 598.29	\$ 405.79	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 8,000	\$ 683.76	\$ 463.76	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 9,000	\$ 769.23	\$ 521.73	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 10,000	\$ 854.70	\$ 579.70	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 11,000	\$ 940.17	\$ 637.67	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 12,000	\$ 1,025.64	\$ 695.64	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 13,000	\$ 1,111.11	\$ 753.61	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 14,000	\$ 1,196.58	\$ 811.58	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 15,000	\$ 1,282.05	\$ 869.55	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 16,000	\$ 1,367.52	\$ 927.52	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 17,000	\$ 1,452.99	\$ 985.49	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 18,000	\$ 1,538.46	\$ 1,043.46	n/a	n/a	n/a	n/a	n/a	n/a	n/a

COWS - Premium Including charges

SOUTH AUSTRALIA

GST 10% STAMP DUTY 11%

	Mortality			Mortality plus loss of use Accident			Mortality plus loss of use Accident & Illness		
	12 Months	6 Months	3 Months	12 Months	6 Months	3 Months	12 Months	6 Months	3 Months
\$ 1,000	\$ 183.15	\$ 183.15	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 2,000	\$ 189.74	\$ 183.15	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 3,000	\$ 284.62	\$ 193.04	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 4,000	\$ 379.49	\$ 257.39	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 5,000	\$ 474.36	\$ 321.73	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 6,000	\$ 569.23	\$ 386.08	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 7,000	\$ 664.10	\$ 450.43	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 8,000	\$ 758.97	\$ 514.77	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 9,000	\$ 853.85	\$ 579.12	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 10,000	\$ 948.72	\$ 643.47	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 11,000	\$ 1,043.59	\$ 707.81	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 12,000	\$ 1,138.46	\$ 772.16	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 13,000	\$ 1,233.33	\$ 836.51	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 14,000	\$ 1,328.20	\$ 900.85	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 15,000	\$ 1,423.08	\$ 965.20	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 16,000	\$ 1,517.95	\$ 1,029.55	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 17,000	\$ 1,612.82	\$ 1,093.89	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 18,000	\$ 1,707.69	\$ 1,158.24	n/a	n/a	n/a	n/a	n/a	n/a	n/a

COWS - Premium Including charges

QUEENSLAND

GST 10% STAMP DUTY 9%

	Mortality			Mortality plus loss of use Accident			Mortality plus loss of use Accident & Illness		
	12 Months	6 Months	3 Months	12 Months	6 Months	3 Months	12 Months	6 Months	3 Months
\$ 1,000	\$ 179.85	\$ 179.85	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 2,000	\$ 186.32	\$ 179.85	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 3,000	\$ 279.49	\$ 189.56	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 4,000	\$ 372.65	\$ 252.75	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 5,000	\$ 465.81	\$ 315.94	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 6,000	\$ 558.97	\$ 379.12	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 7,000	\$ 652.14	\$ 442.31	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 8,000	\$ 745.30	\$ 505.50	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 9,000	\$ 838.46	\$ 568.69	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 10,000	\$ 931.62	\$ 631.87	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 11,000	\$ 1,024.79	\$ 695.06	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 12,000	\$ 1,117.95	\$ 758.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 13,000	\$ 1,211.11	\$ 821.43	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 14,000	\$ 1,304.27	\$ 884.62	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 15,000	\$ 1,397.43	\$ 947.81	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 16,000	\$ 1,490.60	\$ 1,011.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 17,000	\$ 1,583.76	\$ 1,074.18	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 18,000	\$ 1,676.92	\$ 1,137.37	n/a	n/a	n/a	n/a	n/a	n/a	n/a

COWS - Premium Including charges

ACT/WA/NT/TAS

GST 10%

STAMP DUTY 10%

	Mortality			Mortality plus loss of use Accident			Mortality plus loss of use Accident & Illness		
	12 Months	6 Months	3 Months	12 Months	6 Months	3 Months	12 Months	6 Months	3 Months
\$ 1,000	\$ 181.50	\$ 181.50	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 2,000	\$ 188.03	\$ 181.50	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 3,000	\$ 282.05	\$ 191.30	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 4,000	\$ 376.07	\$ 255.07	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 5,000	\$ 470.09	\$ 318.84	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 6,000	\$ 564.10	\$ 382.60	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 7,000	\$ 658.12	\$ 446.37	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 8,000	\$ 752.14	\$ 510.14	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 9,000	\$ 846.15	\$ 573.90	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 10,000	\$ 940.17	\$ 637.67	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 11,000	\$ 1,034.19	\$ 701.44	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 12,000	\$ 1,128.20	\$ 765.20	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 13,000	\$ 1,222.22	\$ 828.97	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 14,000	\$ 1,316.24	\$ 892.74	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 15,000	\$ 1,410.26	\$ 956.51	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 16,000	\$ 1,504.27	\$ 1,020.27	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 17,000	\$ 1,598.29	\$ 1,084.04	n/a	n/a	n/a	n/a	n/a	n/a	n/a
\$ 18,000	\$ 1,692.31	\$ 1,147.81	n/a	n/a	n/a	n/a	n/a	n/a	n/a