



RAMS - Premium Including charges

NEW SOUTH WALES

GST

10%

STAMP DUTY

2.5%

	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	\$ 188.07	\$ 169.13	n/a	n/a	n/a	n/a
\$ 2,000	\$ 303.30	\$ 200.92	n/a	\$ 376.13	\$ 250.08	n/a	n/a	n/a	n/a
\$ 3,000	\$ 454.95	\$ 301.38	n/a	\$ 564.20	\$ 375.12	n/a	n/a	n/a	n/a
\$ 4,000	\$ 606.60	\$ 401.84	n/a	\$ 752.27	\$ 500.16	n/a	n/a	n/a	n/a
\$ 5,000	\$ 758.24	\$ 502.30	n/a	\$ 940.34	\$ 625.20	n/a	n/a	n/a	n/a
\$ 6,000	\$ 909.89	\$ 602.76	n/a	\$ 1,128.40	\$ 750.24	n/a	n/a	n/a	n/a
\$ 7,000	\$ 1,061.54	\$ 703.22	n/a	\$ 1,316.47	\$ 875.28	n/a	n/a	n/a	n/a
\$ 8,000	\$ 1,213.19	\$ 803.68	n/a	\$ 1,504.54	\$ 1,000.32	n/a	n/a	n/a	n/a
\$ 9,000	\$ 1,364.84	\$ 904.14	n/a	\$ 1,692.60	\$ 1,125.36	n/a	n/a	n/a	n/a
\$ 10,000	\$ 1,516.49	\$ 1,004.60	n/a	\$ 1,880.67	\$ 1,250.40	n/a	n/a	n/a	n/a
\$ 11,000	\$ 1,668.14	\$ 1,105.06	n/a	\$ 2,068.74	\$ 1,375.44	n/a	n/a	n/a	n/a
\$ 12,000	\$ 1,819.79	\$ 1,205.52	n/a	\$ 2,256.80	\$ 1,500.48	n/a	n/a	n/a	n/a
\$ 13,000	\$ 1,971.43	\$ 1,305.98	n/a	\$ 2,444.87	\$ 1,625.52	n/a	n/a	n/a	n/a
\$ 14,000	\$ 2,123.08	\$ 1,406.44	n/a	\$ 2,632.94	\$ 1,750.56	n/a	n/a	n/a	n/a
\$ 15,000	\$ 2,274.73	\$ 1,506.90	n/a	\$ 2,821.01	\$ 1,875.60	n/a	n/a	n/a	n/a
\$ 16,000	\$ 2,426.38	\$ 1,607.36	n/a	\$ 3,009.07	\$ 2,000.64	n/a	n/a	n/a	n/a
\$ 17,000	\$ 2,578.03	\$ 1,707.82	n/a	\$ 3,197.14	\$ 2,125.68	n/a	n/a	n/a	n/a
\$ 18,000	\$ 2,729.68	\$ 1,808.28	n/a	\$ 3,385.21	\$ 2,250.72	n/a	n/a	n/a	n/a

RAMS - 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	\$ 183.48	\$ 165.00	n/a	n/a	n/a	n/a
\$ 2,000	\$ 295.90	\$ 196.02	n/a	\$ 366.96	\$ 243.98	n/a	n/a	n/a	n/a
\$ 3,000	\$ 443.85	\$ 294.03	n/a	\$ 550.44	\$ 365.97	n/a	n/a	n/a	n/a
\$ 4,000	\$ 591.80	\$ 392.04	n/a	\$ 733.92	\$ 487.96	n/a	n/a	n/a	n/a
\$ 5,000	\$ 739.75	\$ 490.05	n/a	\$ 917.40	\$ 609.95	n/a	n/a	n/a	n/a
\$ 6,000	\$ 887.70	\$ 588.06	n/a	\$ 1,100.88	\$ 731.94	n/a	n/a	n/a	n/a
\$ 7,000	\$ 1,035.65	\$ 686.07	n/a	\$ 1,284.36	\$ 853.93	n/a	n/a	n/a	n/a
\$ 8,000	\$ 1,183.60	\$ 784.08	n/a	\$ 1,467.84	\$ 975.92	n/a	n/a	n/a	n/a
\$ 9,000	\$ 1,331.55	\$ 882.09	n/a	\$ 1,651.32	\$ 1,097.91	n/a	n/a	n/a	n/a
\$ 10,000	\$ 1,479.50	\$ 980.10	n/a	\$ 1,834.80	\$ 1,219.90	n/a	n/a	n/a	n/a
\$ 11,000	\$ 1,627.45	\$ 1,078.11	n/a	\$ 2,018.28	\$ 1,341.89	n/a	n/a	n/a	n/a
\$ 12,000	\$ 1,775.40	\$ 1,176.12	n/a	\$ 2,201.76	\$ 1,463.88	n/a	n/a	n/a	n/a
\$ 13,000	\$ 1,923.35	\$ 1,274.13	n/a	\$ 2,385.24	\$ 1,585.87	n/a	n/a	n/a	n/a
\$ 14,000	\$ 2,071.30	\$ 1,372.14	n/a	\$ 2,568.72	\$ 1,707.86	n/a	n/a	n/a	n/a
\$ 15,000	\$ 2,219.25	\$ 1,470.15	n/a	\$ 2,752.20	\$ 1,829.85	n/a	n/a	n/a	n/a
\$ 16,000	\$ 2,367.20	\$ 1,568.16	n/a	\$ 2,935.68	\$ 1,951.84	n/a	n/a	n/a	n/a
\$ 17,000	\$ 2,515.15	\$ 1,666.17	n/a	\$ 3,119.16	\$ 2,073.83	n/a	n/a	n/a	n/a
\$ 18,000	\$ 2,663.10	\$ 1,764.18	n/a	\$ 3,302.64	\$ 2,195.82	n/a	n/a	n/a	n/a

RAMS - 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	\$ 203.66	\$ 183.15	n/a	n/a	n/a	n/a
\$ 2,000	\$ 328.45	\$ 217.58	n/a	\$ 407.33	\$ 270.82	n/a	n/a	n/a	n/a
\$ 3,000	\$ 492.67	\$ 326.37	n/a	\$ 610.99	\$ 406.23	n/a	n/a	n/a	n/a
\$ 4,000	\$ 656.90	\$ 435.16	n/a	\$ 814.65	\$ 541.64	n/a	n/a	n/a	n/a
\$ 5,000	\$ 821.12	\$ 543.96	n/a	\$ 1,018.31	\$ 677.04	n/a	n/a	n/a	n/a
\$ 6,000	\$ 985.35	\$ 652.75	n/a	\$ 1,221.98	\$ 812.45	n/a	n/a	n/a	n/a
\$ 7,000	\$ 1,149.57	\$ 761.54	n/a	\$ 1,425.64	\$ 947.86	n/a	n/a	n/a	n/a
\$ 8,000	\$ 1,313.80	\$ 870.33	n/a	\$ 1,629.30	\$ 1,083.27	n/a	n/a	n/a	n/a
\$ 9,000	\$ 1,478.02	\$ 979.12	n/a	\$ 1,832.97	\$ 1,218.68	n/a	n/a	n/a	n/a
\$ 10,000	\$ 1,642.25	\$ 1,087.91	n/a	\$ 2,036.63	\$ 1,354.09	n/a	n/a	n/a	n/a
\$ 11,000	\$ 1,806.47	\$ 1,196.70	n/a	\$ 2,240.29	\$ 1,489.50	n/a	n/a	n/a	n/a
\$ 12,000	\$ 1,970.69	\$ 1,305.49	n/a	\$ 2,443.95	\$ 1,624.91	n/a	n/a	n/a	n/a
\$ 13,000	\$ 2,134.92	\$ 1,414.28	n/a	\$ 2,647.62	\$ 1,760.32	n/a	n/a	n/a	n/a
\$ 14,000	\$ 2,299.14	\$ 1,523.08	n/a	\$ 2,851.28	\$ 1,895.72	n/a	n/a	n/a	n/a
\$ 15,000	\$ 2,463.37	\$ 1,631.87	n/a	\$ 3,054.94	\$ 2,031.13	n/a	n/a	n/a	n/a
\$ 16,000	\$ 2,627.59	\$ 1,740.66	n/a	\$ 3,258.60	\$ 2,166.54	n/a	n/a	n/a	n/a
\$ 17,000	\$ 2,791.82	\$ 1,849.45	n/a	\$ 3,462.27	\$ 2,301.95	n/a	n/a	n/a	n/a
\$ 18,000	\$ 2,956.04	\$ 1,958.24	n/a	\$ 3,665.93	\$ 2,437.36	n/a	n/a	n/a	n/a

RAMS - 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	\$ 199.99	\$ 179.85	n/a	n/a	n/a	n/a
\$ 2,000	\$ 322.53	\$ 213.66	n/a	\$ 399.99	\$ 265.94	n/a	n/a	n/a	n/a
\$ 3,000	\$ 483.80	\$ 320.49	n/a	\$ 599.98	\$ 398.91	n/a	n/a	n/a	n/a
\$ 4,000	\$ 645.06	\$ 427.32	n/a	\$ 799.97	\$ 531.88	n/a	n/a	n/a	n/a
\$ 5,000	\$ 806.33	\$ 534.15	n/a	\$ 999.97	\$ 664.85	n/a	n/a	n/a	n/a
\$ 6,000	\$ 967.59	\$ 640.99	n/a	\$ 1,199.96	\$ 797.81	n/a	n/a	n/a	n/a
\$ 7,000	\$ 1,128.86	\$ 747.82	n/a	\$ 1,399.95	\$ 930.78	n/a	n/a	n/a	n/a
\$ 8,000	\$ 1,290.12	\$ 854.65	n/a	\$ 1,599.95	\$ 1,063.75	n/a	n/a	n/a	n/a
\$ 9,000	\$ 1,451.39	\$ 961.48	n/a	\$ 1,799.94	\$ 1,196.72	n/a	n/a	n/a	n/a
\$ 10,000	\$ 1,612.66	\$ 1,068.31	n/a	\$ 1,999.93	\$ 1,329.69	n/a	n/a	n/a	n/a
\$ 11,000	\$ 1,773.92	\$ 1,175.14	n/a	\$ 2,199.93	\$ 1,462.66	n/a	n/a	n/a	n/a
\$ 12,000	\$ 1,935.19	\$ 1,281.97	n/a	\$ 2,399.92	\$ 1,595.63	n/a	n/a	n/a	n/a
\$ 13,000	\$ 2,096.45	\$ 1,388.80	n/a	\$ 2,599.91	\$ 1,728.60	n/a	n/a	n/a	n/a
\$ 14,000	\$ 2,257.72	\$ 1,495.63	n/a	\$ 2,799.90	\$ 1,861.57	n/a	n/a	n/a	n/a
\$ 15,000	\$ 2,418.98	\$ 1,602.46	n/a	\$ 2,999.90	\$ 1,994.54	n/a	n/a	n/a	n/a
\$ 16,000	\$ 2,580.25	\$ 1,709.29	n/a	\$ 3,199.89	\$ 2,127.51	n/a	n/a	n/a	n/a
\$ 17,000	\$ 2,741.51	\$ 1,816.13	n/a	\$ 3,399.88	\$ 2,260.47	n/a	n/a	n/a	n/a
\$ 18,000	\$ 2,902.78	\$ 1,922.96	n/a	\$ 3,599.88	\$ 2,393.44	n/a	n/a	n/a	n/a

RAMS - 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	\$ 201.83	\$ 181.50	n/a	n/a	n/a	n/a
\$ 2,000	\$ 325.49	\$ 215.62	n/a	\$ 403.66	\$ 268.38	n/a	n/a	n/a	n/a
\$ 3,000	\$ 488.24	\$ 323.43	n/a	\$ 605.48	\$ 402.57	n/a	n/a	n/a	n/a
\$ 4,000	\$ 650.98	\$ 431.24	n/a	\$ 807.31	\$ 536.76	n/a	n/a	n/a	n/a
\$ 5,000	\$ 813.73	\$ 539.06	n/a	\$ 1,009.14	\$ 670.95	n/a	n/a	n/a	n/a
\$ 6,000	\$ 976.47	\$ 646.87	n/a	\$ 1,210.97	\$ 805.13	n/a	n/a	n/a	n/a
\$ 7,000	\$ 1,139.22	\$ 754.68	n/a	\$ 1,412.80	\$ 939.32	n/a	n/a	n/a	n/a
\$ 8,000	\$ 1,301.96	\$ 862.49	n/a	\$ 1,614.62	\$ 1,073.51	n/a	n/a	n/a	n/a
\$ 9,000	\$ 1,464.71	\$ 970.30	n/a	\$ 1,816.45	\$ 1,207.70	n/a	n/a	n/a	n/a
\$ 10,000	\$ 1,627.45	\$ 1,078.11	n/a	\$ 2,018.28	\$ 1,341.89	n/a	n/a	n/a	n/a
\$ 11,000	\$ 1,790.20	\$ 1,185.92	n/a	\$ 2,220.11	\$ 1,476.08	n/a	n/a	n/a	n/a
\$ 12,000	\$ 1,952.94	\$ 1,293.73	n/a	\$ 2,421.94	\$ 1,610.27	n/a	n/a	n/a	n/a
\$ 13,000	\$ 2,115.69	\$ 1,401.54	n/a	\$ 2,623.76	\$ 1,744.46	n/a	n/a	n/a	n/a
\$ 14,000	\$ 2,278.43	\$ 1,509.35	n/a	\$ 2,825.59	\$ 1,878.65	n/a	n/a	n/a	n/a
\$ 15,000	\$ 2,441.18	\$ 1,617.17	n/a	\$ 3,027.42	\$ 2,012.84	n/a	n/a	n/a	n/a
\$ 16,000	\$ 2,603.92	\$ 1,724.98	n/a	\$ 3,229.25	\$ 2,147.02	n/a	n/a	n/a	n/a
\$ 17,000	\$ 2,766.67	\$ 1,832.79	n/a	\$ 3,431.08	\$ 2,281.21	n/a	n/a	n/a	n/a
\$ 18,000	\$ 2,929.41	\$ 1,940.60	n/a	\$ 3,632.90	\$ 2,415.40	n/a	n/a	n/a	n/a