



EWES - 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 | \$ 176.34 | \$ 169.13 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 2,000 | \$ 352.68 | \$ 240.83 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 3,000 | \$ 529.02 | \$ 361.25 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 4,000 | \$ 705.36 | \$ 481.67 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 5,000 | \$ 881.71 | \$ 602.09 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 6,000 | \$ 1,058.05 | \$ 722.50 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 7,000 | \$ 1,234.39 | \$ 842.92 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 8,000 | \$ 1,410.73 | \$ 963.34 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 9,000 | \$ 1,587.07 | \$ 1,083.75 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 10,000 | \$ 1,763.41 | \$ 1,204.17 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 11,000 | \$ 1,939.75 | \$ 1,324.59 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 12,000 | \$ 2,116.09 | \$ 1,445.00 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 13,000 | \$ 2,292.43 | \$ 1,565.42 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 14,000 | \$ 2,468.77 | \$ 1,685.84 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 15,000 | \$ 2,645.12 | \$ 1,806.26 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 16,000 | \$ 2,821.46 | \$ 1,926.67 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 17,000 | \$ 2,997.80 | \$ 2,047.09 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 18,000 | \$ 3,174.14 | \$ 2,167.51 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

EWES - 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 | \$ 172.04 | \$ 165.00 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 2,000 | \$ 344.08 | \$ 234.96 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 3,000 | \$ 516.12 | \$ 352.44 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 4,000 | \$ 688.16 | \$ 469.92 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 5,000 | \$ 860.20 | \$ 587.40 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 6,000 | \$ 1,032.24 | \$ 704.88 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 7,000 | \$ 1,204.28 | \$ 822.36 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 8,000 | \$ 1,376.32 | \$ 939.84 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 9,000 | \$ 1,548.36 | \$ 1,057.32 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 10,000 | \$ 1,720.40 | \$ 1,174.80 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 11,000 | \$ 1,892.44 | \$ 1,292.28 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 12,000 | \$ 2,064.48 | \$ 1,409.76 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 13,000 | \$ 2,236.52 | \$ 1,527.24 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 14,000 | \$ 2,408.56 | \$ 1,644.72 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 15,000 | \$ 2,580.60 | \$ 1,762.20 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 16,000 | \$ 2,752.64 | \$ 1,879.68 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 17,000 | \$ 2,924.68 | \$ 1,997.16 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 18,000 | \$ 3,096.72 | \$ 2,114.64 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

EWES - 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 | \$ 190.96 | \$ 183.15 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 2,000 | \$ 381.93 | \$ 260.81 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 3,000 | \$ 572.89 | \$ 391.21 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 4,000 | \$ 763.86 | \$ 521.61 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 5,000 | \$ 954.82 | \$ 652.01 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 6,000 | \$ 1,145.79 | \$ 782.42 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 7,000 | \$ 1,336.75 | \$ 912.82 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 8,000 | \$ 1,527.72 | \$ 1,043.22 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 9,000 | \$ 1,718.68 | \$ 1,173.63 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 10,000 | \$ 1,909.64 | \$ 1,304.03 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 11,000 | \$ 2,100.61 | \$ 1,434.43 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 12,000 | \$ 2,291.57 | \$ 1,564.83 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 13,000 | \$ 2,482.54 | \$ 1,695.24 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 14,000 | \$ 2,673.50 | \$ 1,825.64 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 15,000 | \$ 2,864.47 | \$ 1,956.04 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 16,000 | \$ 3,055.43 | \$ 2,086.44 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 17,000 | \$ 3,246.39 | \$ 2,216.85 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 18,000 | \$ 3,437.36 | \$ 2,347.25 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

EWES - 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 | \$ 187.52 | \$ 179.85 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 2,000 | \$ 375.05 | \$ 256.11 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 3,000 | \$ 562.57 | \$ 384.16 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 4,000 | \$ 750.09 | \$ 512.21 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 5,000 | \$ 937.62 | \$ 640.27 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 6,000 | \$ 1,125.14 | \$ 768.32 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 7,000 | \$ 1,312.67 | \$ 896.37 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 8,000 | \$ 1,500.19 | \$ 1,024.43 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 9,000 | \$ 1,687.71 | \$ 1,152.48 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 10,000 | \$ 1,875.24 | \$ 1,280.53 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 11,000 | \$ 2,062.76 | \$ 1,408.59 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 12,000 | \$ 2,250.28 | \$ 1,536.64 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 13,000 | \$ 2,437.81 | \$ 1,664.69 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 14,000 | \$ 2,625.33 | \$ 1,792.74 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 15,000 | \$ 2,812.85 | \$ 1,920.80 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 16,000 | \$ 3,000.38 | \$ 2,048.85 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 17,000 | \$ 3,187.90 | \$ 2,176.90 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 18,000 | \$ 3,375.42 | \$ 2,304.96 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

EWES - 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 | \$ 189.24 | \$ 181.50 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 2,000 | \$ 378.49 | \$ 258.46 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 3,000 | \$ 567.73 | \$ 387.68 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 4,000 | \$ 756.98 | \$ 516.91 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 5,000 | \$ 946.22 | \$ 646.14 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 6,000 | \$ 1,135.46 | \$ 775.37 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 7,000 | \$ 1,324.71 | \$ 904.60 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 8,000 | \$ 1,513.95 | \$ 1,033.82 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 9,000 | \$ 1,703.20 | \$ 1,163.05 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 10,000 | \$ 1,892.44 | \$ 1,292.28 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 11,000 | \$ 2,081.68 | \$ 1,421.51 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 12,000 | \$ 2,270.93 | \$ 1,550.74 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 13,000 | \$ 2,460.17 | \$ 1,679.96 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 14,000 | \$ 2,649.42 | \$ 1,809.19 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 15,000 | \$ 2,838.66 | \$ 1,938.42 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 16,000 | \$ 3,027.90 | \$ 2,067.65 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 17,000 | \$ 3,217.15 | \$ 2,196.88 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| \$ 18,000 | \$ 3,406.39 | \$ 2,326.10 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |