Effective 1 December 2024

Insurance Premiums for Bendigo SmartStart Super® Members

Bendigo SmartStart Super Default Cover

The following table does not take into account the Occupation Adjustment Factors. The Occupation Adjustment Factors differ depending on your occupation. Please refer to the Product Disclosure Statement for further information.

For example, a 45 year old within the Plan's Personal division (refer the rate for 'Age next birthday' 46 in the Personal Division table) female, cashier (Light Blue Collar – so Occupation Adjustment Factor is 0.80 as per the table below) level of Standard Default Cover would be as follows:

1 unit of Death and *TPD* cover = 19,700 x 0.80 = $15,760.

Standard Default Cover = 4 units of Death and TPD cover which equates to $15,760 multiplied by 4 = $63,040.

Occupation Adjustment Factors for Default Cover

	Death Only	Death and TPD
Category 1 – Professional	1.11	1.11
Category 2 – White Collar	1.00	1.00
Category 3 – Light Blue Collar	1.00	0.80
Category 4 – Blue Collar	0.80	0.63
Category 5 – Heavy Blue Collar	0.67	0.50

Bendigo Superannuation

Personal division Death Only and Death and TPD cover per unit

Personal division				
	Death Only Cover		**Death and TPD Cover**	
Age Next Birthday	Male	Female	Male	Female
16	$40,200	$72,400	$35,900	$66,400
17	$40,800	$72,400	$36,500	$66,400
18	$41,500	$72,400	$37,200	$66,400
19	$42,100	$72,400	$37,700	$66,400
20	$42,700	$72,400	$38,400	$66,400
21	$43,300	$73,700	$39,000	$66,400
22	$45,300	$75,800	$39,600	$67,200
23	$47,300	$78,300	$40,200	$68,300
24	$49,900	$80,900	$41,600	$71,500
25	$53,000	$84,200	$42,800	$73,500
26	$55,700	$89,300	$44,700	$76,700
27	$59,500	$94,400	$47,300	$81,900
28	$62,900	$101,000	$49,900	$85,800
29	$68,000	$107,400	$51,700	$88,900
30	$71,100	$111,400	$53,000	$90,800
31	$75,100	$115,300	$55,100	$91,400
32	$77,100	$117,100	$56,100	$90,500
33	$78,800	$117,700	$56,900	$89,300
34	$79,600	$117,800	$56,800	$86,900
35	$80,000	$117,400	$56,400	$82,300
36	$79,500	$116,700	$55,300	$75,800
37	$79,000	$115,300	$53,300	$69,100
38	$77,200	$111,400	$50,200	$61,400
39	$73,500	$104,900	$45,200	$53,700
40	$64,000	$91,500	$38,200	$45,900
41	$56,500	$79,600	$31,200	$38,300
42	$49,600	$69,300	$26,900	$32,500
43	$43,600	$61,400	$23,200	$28,400
44	$37,900	$55,600	$20,600	$25,300
45	$34,600	$49,000	$18,200	$21,900
46	$31,000	$44,600	$16,000	$19,700
47	$28,400	$39,500	$14,100	$17,200
48	$25,800	$36,300	$12,200	$16,000
49	$23,300	$33,000	$10,900	$14,100
50	$21,400	$30,400	$9,600	$12,800
51	$19,500	$28,400	$9,000	$11,600
52	$18,100	$26,600	$7,600	$10,300
53	$16,800	$23,900	$7,000	$9,000
54	$15,400	$22,700	$6,500	$8,300
55	$14,300	$21,400	$5,700	$7,000
56	$13,000	$19,500	$5,100	$6,500
57	$11,700	$18,700	$4,500	$5,700
58	$11,000	$17,400	$4,500	$5,100
59	$10,400	$16,000	$3,900	$4,500
60	$9,700	$15,400	$3,900	$4,500
61	$8,400	$14,300	$3,200	$3,900
62	$7,700	$13,500	$3,200	$3,900
63	$7,100	$13,000	$2,500	$3,200
64	$7,100	$12,400	$2,500	$3,200
65	$6,500	$11,700	$2,500	$3,200
66*	$5,800	$10,400	$0	$0
67*	$5,200	$9,100	$0	$0
68*	$4,600	$7,700	$0	$0
69*	$3,900	$6,500	$0	$0
70*	$3,200	$5,800	$0	$0

* Default Cover for *TPD* cover is not available from age next birthday 66. Cover will be Death Only cover.

Bendigo
Superannuation

Insurance Premiums for Bendigo SmartStart Super Tailored Cover

Bendigo SmartStart Super Death Only and Death and TPD Cover

The following table does not take into account the Occupation Adjustment Factors. Please refer to the Product Disclosure Statement for further information.

Example calculation:

A 49 year old (refer the rate for ‘Age next birthday’ 50 in the table below) male, non-smoking diesel mechanic (Blue Collar – so Occupation Adjustment Factor is 1.6) who requires $200,000 Death and *TPD* cover would initially be charged $992.00 per year as follows:

Multiply the amount of cover by the applicable rate from the tables below and divide by 1,000.

$200,000 x $3.41 x 1.6 ÷ $1,000

= $1,091.20 annual premium

The cover will remain at $200,000 but the premium will increase every year as he gets older.

Occupation Adjustment Factors for Fixed Cover

	Death Only	Death and TPD
Category 1 – Professional	0.90	0.90
Category 2 – White Collar	1.00	1.00
Category 3 – Light Blue Collar	1.00	1.25
Category 4 – Blue Collar	1.25	1.60
Category 5 – Heavy Blue Collar	1.50	2.00

Bendigo Superannuation

Annual premium rates per $1,000 sum insured								
	Death Only Cover				Death and TPD Cover			
Age Next Birthday	Male non smoker	Male smoker	Female non smoker	Female smoker	Male non smoker	Male smoker	Female non smoker	Female smoker
16	0.66	0.80	0.38	0.44	0.70	0.83	0.39	0.46
17	0.76	0.95	0.39	0.46	0.82	0.97	0.40	0.47
18	0.86	1.03	0.38	0.44	0.92	1.12	0.39	0.46
19	0.90	1.09	0.38	0.44	0.97	1.20	0.39	0.46
20	0.92	1.12	0.34	0.40	1.03	1.23	0.38	0.41
21	0.91	1.12	0.29	0.39	1.03	1.25	0.32	0.40
22	0.90	1.12	0.27	0.39	1.03	1.28	0.30	0.40
23	0.86	1.09	0.27	0.38	1.00	1.25	0.29	0.39
24	0.80	1.04	0.25	0.29	0.97	1.24	0.29	0.38
25	0.75	0.99	0.24	0.29	0.95	1.22	0.27	0.38
26	0.72	0.96	0.22	0.27	0.90	1.21	0.27	0.38
27	0.66	0.92	0.19	0.27	0.83	1.15	0.26	0.35
28	0.63	0.90	0.19	0.27	0.78	1.13	0.27	0.39
29	0.57	0.84	0.17	0.27	0.74	1.12	0.27	0.40
30	0.54	0.82	0.17	0.27	0.73	1.12	0.29	0.41
31	0.50	0.78	0.17	0.27	0.70	1.11	0.30	0.49
32	0.50	0.78	0.19	0.30	0.67	1.11	0.35	0.54
33	0.49	0.78	0.19	0.30	0.67	1.13	0.39	0.62
34	0.47	0.78	0.22	0.39	0.66	1.13	0.41	0.73
35	0.47	0.82	0.25	0.44	0.67	1.21	0.50	0.90
36	0.49	0.86	0.26	0.47	0.73	1.29	0.54	0.97
37	0.50	0.95	0.27	0.52	0.78	1.44	0.64	1.14
38	0.54	0.99	0.34	0.63	0.86	1.54	0.73	1.33
39	0.58	1.12	0.39	0.70	0.97	1.79	0.82	1.53
40	0.64	1.22	0.41	0.78	1.07	2.00	0.95	1.77
41	0.67	1.32	0.47	0.91	1.21	2.27	1.05	2.00
42	0.75	1.48	0.52	1.03	1.36	2.63	1.21	2.32
43	0.82	1.62	0.57	1.14	1.52	2.97	1.33	2.61
44	0.92	1.84	0.64	1.27	1.72	3.40	1.49	2.93
45	1.02	2.03	0.72	1.44	1.95	3.87	1.67	3.34
46	1.12	2.25	0.76	1.60	2.19	4.47	1.87	3.80
47	1.21	2.46	0.86	1.74	2.45	5.06	2.09	4.27
48	1.33	2.78	0.95	1.95	2.77	5.76	2.32	4.82
49	1.44	3.03	1.02	2.14	3.06	6.49	2.57	5.46
50	1.57	3.35	1.11	2.34	3.41	7.37	2.85	6.14
51	1.71	3.70	1.20	2.53	3.83	8.28	3.18	6.82
52	1.87	3.99	1.28	2.76	4.25	9.17	3.57	7.62
53	2.03	4.36	1.39	2.99	4.74	10.22	3.96	8.50
54	2.20	4.73	1.48	3.20	5.26	11.31	4.43	9.51
55	2.40	5.14	1.60	3.41	5.84	12.56	4.94	10.57
56	2.61	5.58	1.71	3.67	6.44	13.81	5.52	11.80
57	2.83	6.04	1.84	3.89	7.13	15.18	6.17	13.12
58	3.08	6.51	1.95	4.11	7.85	16.65	6.88	14.56
59	3.34	7.06	2.09	4.44	8.62	18.24	7.63	16.15
60	3.62	7.58	2.21	4.69	9.47	19.89	8.39	17.64
61	3.95	8.12	2.35	4.88	10.45	21.49	9.18	18.91
62	4.32	8.74	2.53	5.11	11.47	23.19	10.01	20.22
63	4.72	9.31	2.70	5.37	12.58	24.92	10.85	21.51
64	5.13	9.97	2.87	5.58	13.79	26.72	11.71	22.73
65	5.60	10.65	3.07	5.81	15.07	28.60	12.58	23.90
66	6.34	11.91	3.55	6.63	19.82	37.57	16.51	31.26
67	7.16	13.47	4.00	7.53	21.99	41.70	18.35	34.68
68	8.28	15.53	4.63	8.67	24.49	46.45	20.40	38.63
69	9.52	17.88	5.33	9.97	27.37	51.91	22.76	43.02
70	10.90	20.47	6.09	11.39	30.69	58.24	25.44	48.06

Bendigo Smart
Start Super – Income Protection

The following premium tables show the annual premium rates per $1,000 annual benefit. They do not take into account the Occupation Adjustment Factors or stamp duty. Stamp duty differs per state and is subject to change. The stamp duty applicable for your state is available from our website. Please refer to the Product Disclosure Statement for further information.

Occupation Adjustment Factors for Income Protection

Category 1 – Professional	0.80
Category 2 – White Collar	1.00
Category 3 – Light Blue Collar	1.50
Category 4 – Blue Collar	1.75
Category 5 – Heavy Blue Collar	2.50

Income Protection premium rates (2-year benefit period)

Annual Premium Rates per $1,000 annual benefit												
	30-day waiting period				60-day waiting period				90-day waiting period			
Age Next Birthday	Male non smoker	Male smoker	Female non smoker	Female smoker	Male non smoker	Male smoker	Female non smoker	Female smoker	Male non smoker	Male smoker	Female non smoker	Female smoker
16	1.80	2.28	3.11	3.90	1.23	1.56	2.62	3.28	0.70	0.90	2.59	3.20
17	1.80	2.28	3.11	3.90	1.23	1.56	2.62	3.28	0.70	0.90	2.59	3.20
18	1.80	2.28	3.11	3.90	1.23	1.56	2.62	3.28	0.70	0.90	2.59	3.20
19	1.80	2.28	3.11	3.90	1.23	1.56	2.62	3.28	0.70	0.90	2.59	3.20
20	1.80	2.28	3.11	3.90	1.23	1.56	2.62	3.28	0.70	0.90	2.59	3.20
21	1.80	2.28	3.11	3.90	1.23	1.55	2.62	3.28	0.70	0.90	2.59	3.20
22	1.90	2.37	3.12	3.92	1.29	1.61	2.63	3.31	0.70	0.87	2.43	3.02
23	2.11	2.66	3.41	4.25	1.44	1.80	2.90	3.59	0.72	0.92	2.46	3.07
24	2.35	2.94	3.70	4.63	1.60	2.01	3.12	3.91	0.75	0.95	2.52	3.16
25	2.60	3.24	3.99	4.97	1.77	2.19	3.36	4.20	0.79	0.98	2.61	3.24
26	2.81	3.52	4.29	5.36	1.89	2.37	3.65	4.60	0.84	1.04	2.66	3.32
27	3.06	3.82	4.60	5.75	2.06	2.60	3.88	4.87	0.87	1.06	2.71	3.40
28	3.30	4.09	4.88	6.11	2.25	2.78	4.08	5.11	0.90	1.12	2.75	3.46
29	3.48	4.36	5.21	6.51	2.36	2.95	4.33	5.41	0.92	1.15	2.81	3.49
30	3.64	4.58	5.54	6.91	2.45	3.07	4.60	5.71	0.95	1.21	2.81	3.51
31	3.79	4.72	5.86	7.32	2.55	3.16	4.82	6.04	0.98	1.23	2.81	3.51
32	3.90	4.88	6.18	7.73	2.60	3.25	5.08	6.38	1.02	1.28	2.81	3.49
33	4.03	5.04	6.53	8.19	2.67	3.34	5.38	6.74	1.04	1.31	2.81	3.49
34	4.12	5.18	6.88	8.61	2.70	3.40	5.67	7.11	1.06	1.33	2.81	3.48
35	4.21	5.28	7.29	9.10	2.75	3.46	6.04	7.56	1.12	1.39	2.78	3.47
36	4.30	5.38	7.65	9.58	2.81	3.52	6.39	7.98	1.15	1.44	2.81	3.48
37	4.39	5.52	8.05	10.07	2.89	3.60	6.77	8.47	1.21	1.49	2.81	3.49
38	4.49	5.65	8.49	10.62	2.94	3.71	7.20	9.00	1.27	1.57	2.82	3.52
39	4.64	5.79	8.94	11.19	3.05	3.81	7.64	9.57	1.33	1.65	2.90	3.59
40	4.77	5.95	9.44	11.79	3.16	3.93	8.13	10.16	1.41	1.76	2.95	3.70
41	4.96	6.18	9.95	12.43	3.31	4.13	8.64	10.81	1.49	1.88	3.07	3.87
42	5.15	6.43	10.49	13.12	3.49	4.37	9.22	11.52	1.64	2.02	3.24	4.05
43	5.38	6.73	11.09	13.87	3.71	4.63	9.82	12.29	1.77	2.22	3.41	4.29
44	5.66	7.07	11.71	14.64	3.95	4.95	10.48	13.10	1.96	2.44	3.70	4.61
45	6.00	7.54	12.39	15.46	4.28	5.34	11.20	13.99	2.19	2.74	3.99	4.97
46	6.41	8.02	13.09	16.38	4.64	5.79	11.95	14.96	2.46	3.07	4.36	5.44
47	6.87	8.60	13.87	17.36	5.05	6.34	12.76	15.99	2.81	3.49	4.80	5.99
48	7.41	9.25	14.69	18.37	5.55	6.95	13.65	17.06	3.20	3.99	5.31	6.64
49	8.03	10.05	15.60	19.48	6.12	7.66	14.63	18.26	3.65	4.60	5.90	7.41
50	8.76	10.95	16.55	20.68	6.77	8.49	15.62	19.53	4.21	5.27	6.60	8.26
51	9.58	11.96	17.60	22.00	7.54	9.40	16.72	20.91	4.87	6.09	7.41	9.25
52	10.49	13.12	18.74	23.41	8.36	10.47	17.93	22.39	5.62	7.01	8.31	10.38
53	11.54	14.43	19.96	24.95	9.33	11.64	19.19	24.01	6.49	8.11	9.35	11.69
54	12.74	15.91	21.32	26.62	10.38	12.97	20.60	25.72	7.47	9.36	10.52	13.14
55	14.06	17.59	22.75	28.44	11.54	14.43	22.08	27.61	8.64	10.80	11.82	14.76
56	15.60	19.48	24.36	30.45	12.90	16.10	23.71	29.64	9.96	12.44	13.24	16.57
57	17.28	21.62	26.14	32.65	14.34	17.93	25.50	31.83	11.47	14.32	14.88	18.59
58	19.17	24.00	28.08	35.08	15.94	19.96	27.42	34.29	13.16	16.45	16.67	20.83
59	21.35	26.69	30.23	37.75	17.77	22.22	29.56	36.92	15.10	18.88	18.64	23.30
60	23.77	29.70	32.61	40.76	19.75	24.69	31.88	39.83	17.28	21.62	20.83	26.03
61	26.49	33.13	35.26	44.07	21.98	27.46	34.42	43.03	19.73	24.67	23.23	29.01
62	29.63	37.02	38.22	47.81	24.45	30.56	37.27	46.61	22.50	28.10	25.83	32.29
63	33.15	41.45	41.57	51.97	27.21	34.02	40.44	50.55	25.56	31.94	28.71	35.88
64	34.86	43.57	43.70	54.61	27.44	34.32	40.89	51.09	26.79	33.47	30.18	37.72
65	19.75	24.70	24.46	30.58	14.54	18.17	21.57	26.96	13.74	17.16	15.49	19.37

Bendigo Superannuation

Income Protection premium rates (5 year benefit period)

Annual Premium Rates per $1,000 annual benefit												
	30-day waiting period				60-day waiting period				90-day waiting period			
Age Next Birthday	Male non smoker	Male smoker	Female non smoker	Female smoker	Male non smoker	Male smoker	Female non smoker	Female smoker	Male non smoker	Male smoker	Female non smoker	Female smoker
16	2.22	2.78	4.56	5.70	1.57	2.00	3.88	4.85	0.94	1.20	3.76	4.69
17	2.22	2.78	4.56	5.70	1.57	2.00	3.88	4.85	0.94	1.20	3.76	4.69
18	2.22	2.78	4.56	5.70	1.57	2.00	3.88	4.85	0.94	1.20	3.76	4.69
19	2.22	2.78	4.56	5.70	1.57	2.00	3.88	4.87	0.94	1.20	3.76	4.69
20	2.22	2.78	4.56	5.70	1.57	2.00	3.88	4.85	0.94	1.20	3.76	4.69
21	2.22	2.78	4.56	5.70	1.57	1.98	3.88	4.87	0.94	1.20	3.79	4.69
22	2.35	2.93	4.62	5.78	1.68	2.08	3.92	4.94	0.94	1.14	3.59	4.46
23	2.63	3.30	5.08	6.33	1.86	2.36	4.33	5.38	0.99	1.25	3.68	4.60
24	2.95	3.71	5.53	6.95	2.11	2.63	4.72	5.91	1.02	1.29	3.76	4.74
25	3.30	4.09	6.04	7.53	2.35	2.92	5.13	6.41	1.09	1.36	3.95	4.89
26	3.59	4.52	6.52	8.15	2.55	3.19	5.63	7.06	1.17	1.45	4.05	5.06
27	3.98	4.96	7.04	8.82	2.81	3.52	6.01	7.55	1.22	1.49	4.19	5.22
28	4.32	5.37	7.56	9.47	3.06	3.82	6.40	8.01	1.28	1.60	4.29	5.34
29	4.61	5.75	8.13	10.16	3.26	4.08	6.83	8.54	1.35	1.68	4.38	5.47
30	4.87	6.10	8.71	10.87	3.42	4.30	7.29	9.09	1.39	1.76	4.41	5.53
31	5.09	6.38	9.29	11.63	3.58	4.46	7.73	9.67	1.44	1.80	4.44	5.57
32	5.30	6.64	9.95	12.43	3.70	4.62	8.25	10.33	1.52	1.90	4.52	5.63
33	5.52	6.92	10.66	13.33	3.82	4.78	8.87	11.09	1.55	1.96	4.60	5.71
34	5.70	7.16	11.37	14.23	3.92	4.93	9.45	11.86	1.61	2.01	4.64	5.76
35	5.93	7.41	12.17	15.24	4.06	5.06	10.20	12.75	1.71	2.13	4.66	5.82
36	6.11	7.68	12.97	16.23	4.16	5.26	10.91	13.64	1.80	2.25	4.74	5.90
37	6.35	7.97	13.83	17.31	4.33	5.44	11.74	14.67	1.89	2.37	4.80	5.99
38	6.60	8.27	14.75	18.45	4.49	5.66	12.61	15.75	2.03	2.52	4.89	6.11
39	6.88	8.60	15.74	19.66	4.72	5.91	13.55	16.95	2.13	2.66	5.06	6.30
40	7.19	8.93	16.80	20.97	4.96	6.18	14.61	18.25	2.30	2.89	5.26	6.55
41	7.55	9.39	17.91	22.40	5.27	6.56	15.68	19.63	2.47	3.11	5.53	6.96
42	7.93	9.91	19.09	23.88	5.62	7.01	16.91	21.14	2.73	3.36	5.86	7.33
43	8.41	10.48	20.40	25.50	6.01	7.54	18.25	22.80	3.00	3.74	6.24	7.86
44	8.92	11.14	21.77	27.22	6.51	8.14	19.64	24.58	3.35	4.19	6.80	8.49
45	9.59	12.00	23.27	29.05	7.12	8.92	21.19	26.47	3.81	4.76	7.44	9.27
46	10.34	12.96	24.83	31.07	7.82	9.79	22.81	28.56	4.33	5.39	8.19	10.23
47	11.20	14.05	26.54	33.23	8.63	10.82	24.60	30.79	4.96	6.19	9.10	11.35
48	12.23	15.26	28.39	35.48	9.59	11.96	26.50	33.14	5.74	7.12	10.13	12.64
49	13.39	16.73	30.41	37.97	10.69	13.34	28.63	35.73	6.60	8.26	11.34	14.23
50	14.70	18.40	32.49	40.64	11.93	14.93	30.80	38.51	7.65	9.57	12.74	15.94
51	16.23	20.28	34.84	43.56	13.34	16.69	33.22	41.51	8.90	11.14	14.42	17.97
52	17.95	22.43	37.39	46.70	14.96	18.72	35.83	44.75	10.36	12.94	16.25	20.30
53	19.92	24.90	40.09	50.15	16.79	20.97	38.61	48.28	12.05	15.04	18.37	22.96
54	22.16	27.66	43.10	53.81	18.86	23.55	41.65	52.01	13.99	17.51	20.75	25.92
55	24.65	30.80	46.32	57.90	21.11	26.39	44.90	56.12	16.26	20.31	23.43	29.26
56	27.55	34.40	49.86	62.33	23.74	29.64	48.44	60.53	18.83	23.56	26.35	32.95
57	30.68	38.40	53.80	67.19	26.50	33.15	52.31	65.32	21.79	27.21	29.68	37.09
58	34.27	42.85	58.07	72.59	29.63	37.07	56.47	70.60	25.07	31.34	33.36	41.67
59	38.70	48.37	63.47	79.29	33.45	41.79	61.69	77.06	29.12	36.40	37.78	47.23
60	43.69	54.60	69.47	86.85	37.64	47.02	67.44	84.26	33.68	42.12	42.72	53.37
61	48.73	60.92	75.17	93.95	41.10	51.38	71.59	89.45	37.33	46.66	46.19	57.70
62	46.69	58.37	68.65	85.87	38.77	48.44	64.75	81.02	35.80	44.72	42.65	53.31
63	42.81	53.50	59.76	74.71	34.76	43.48	55.61	69.52	32.42	40.56	37.11	46.41
64	38.33	47.93	48.06	60.06	30.21	37.75	44.97	56.21	29.46	36.81	33.20	41.48
65	21.74	27.17	26.93	33.62	15.99	19.99	23.72	29.65	15.11	18.90	17.04	21.29

Bendigo Superannuation

Income Protection premium rates (Benefit period to age 65)

Annual Premium Rates per $1,000 annual benefit												
	30-day waiting period				60-day waiting period				90-day waiting			
Age Next Birthda	Male non smoker	Male smoker	Female non smoker	Female smoker	Male non smoker	Male smoker	Female non smoker	Female smoker	Male non smoker	Male smoker	Female non smoker	Female smoker
16	7.72	10.04	13.31	17.30	5.92	7.68	13.25	17.23	4.07	5.28	13.18	17.14
17	7.72	10.04	13.31	17.30	5.92	7.68	13.25	17.23	4.07	5.28	13.18	17.14
18	7.72	10.04	13.31	17.30	5.92	7.68	13.25	17.23	4.07	5.28	13.18	17.14
19	7.72	10.04	13.31	17.30	5.92	7.68	13.25	17.23	4.07	5.28	13.18	17.14
20	7.72	10.04	13.31	17.30	5.92	7.68	13.25	17.23	4.07	5.28	13.18	17.14
21	7.72	10.04	13.31	17.30	5.92	7.68	13.25	17.23	4.07	5.28	13.18	17.14
22	8.85	11.46	14.79	19.23	6.74	8.72	14.46	18.77	4.31	5.62	13.97	18.12
23	10.00	12.99	16.37	21.28	7.62	9.89	15.99	20.76	4.61	5.96	14.38	18.70
24	10.22	13.28	18.04	23.47	7.76	10.08	17.61	22.89	4.64	6.03	14.08	18.29
25	11.12	14.46	19.74	25.67	8.43	10.98	19.26	25.03	4.62	5.99	13.71	17.83
26	10.33	13.43	21.54	27.99	7.76	10.10	21.10	27.45	4.64	6.03	13.31	17.30
27	10.54	13.67	23.41	30.42	7.97	10.34	22.81	29.63	4.62	5.99	12.82	16.67
28	10.01	13.04	25.33	32.94	7.60	9.87	24.57	31.94	4.80	6.28	12.19	15.88
29	9.89	12.86	27.23	35.42	7.42	9.71	26.17	34.04	5.00	6.52	11.43	14.87
30	10.44	13.61	29.20	37.99	7.82	10.20	28.04	36.48	5.18	6.74	10.57	13.75
31	10.86	14.12	28.35	36.89	8.06	10.48	27.09	35.25	5.42	7.05	10.90	14.16
32	11.09	14.45	28.68	37.32	8.17	10.65	27.34	35.56	5.65	7.31	11.25	14.62
33	11.31	14.69	28.88	37.58	8.25	10.72	27.49	35.74	5.87	7.61	11.58	15.02
34	11.62	15.12	28.99	37.66	8.42	10.97	27.61	35.89	5.99	7.78	11.99	15.58
35	12.05	15.69	19.13	24.84	8.66	11.27	18.28	23.72	6.15	8.02	12.41	16.15
36	12.71	16.48	19.99	25.99	9.07	11.76	19.19	24.92	6.40	8.28	13.00	16.92
37	13.30	17.27	21.05	27.37	9.44	12.32	20.30	26.40	6.60	8.61	13.67	17.76
38	14.02	18.21	22.25	28.93	9.99	12.97	21.43	27.88	7.01	9.12	14.48	18.83
39	14.84	19.30	23.64	30.72	10.61	13.78	22.92	29.79	7.39	9.60	15.33	19.92
40	15.76	20.48	24.89	32.37	11.31	14.71	24.16	31.42	7.90	10.28	16.23	21.08
41	17.02	22.10	26.97	35.04	12.35	16.00	26.37	34.27	8.54	11.09	17.75	23.07
42	18.21	23.67	28.68	37.31	13.34	17.34	28.28	36.76	9.28	12.05	18.92	24.59
43	19.47	25.35	30.69	39.91	14.46	18.81	30.07	39.11	10.22	13.28	20.30	26.37
44	20.76	27.04	32.97	42.85	15.65	20.40	32.32	42.03	11.20	14.54	21.77	28.32
45	22.41	29.14	35.62	46.30	17.16	22.33	34.92	45.43	12.41	16.15	23.47	30.49
46	24.32	31.59	38.74	50.39	18.92	24.59	37.75	49.08	13.78	17.92	25.50	33.12
47	26.61	34.59	42.44	55.17	21.08	27.38	41.62	54.09	15.36	19.99	27.92	36.29
48	28.92	37.60	45.94	59.72	23.28	30.28	45.33	58.94	17.27	22.43	30.49	39.63
49	31.49	40.92	49.82	64.73	25.74	33.45	48.73	63.34	19.19	24.92	33.42	43.44
50	34.35	44.65	53.99	70.20	28.48	37.04	52.68	68.51	21.10	27.46	36.75	47.75
51	41.68	54.17	58.97	76.69	35.04	45.55	57.39	74.59	23.05	29.97	40.34	52.42
52	44.75	58.16	64.31	83.59	38.02	49.41	62.75	81.57	26.45	34.39	43.94	57.13
53	48.07	62.49	69.26	90.06	41.21	53.55	67.80	88.17	28.83	37.46	47.95	62.30
54	51.56	67.05	74.39	96.71	44.49	57.83	72.98	94.88	31.31	40.72	51.69	67.20
55	55.26	71.80	79.01	102.72	47.88	62.22	77.59	100.88	33.44	43.48	55.26	71.80
56	65.91	85.66	93.83	121.96	57.20	74.36	92.15	119.79	44.31	57.61	64.77	84.18
57	71.41	92.82	105.31	136.90	61.96	80.54	103.35	134.34	54.36	70.65	72.30	94.00
58	76.95	100.05	114.54	148.89	66.57	86.57	112.14	145.82	62.19	80.86	75.91	98.71
59	80.70	104.89	115.22	149.77	72.91	90.25	112.43	146.16	66.79	86.77	78.70	102.30
60	83.73	108.86	116.68	151.65	75.01	102.14	115.04	149.54	70.64	91.82	80.42	104.55
61	85.66	111.37	114.57	148.95	79.45	107.99	112.22	145.87	73.28	95.26	80.64	104.84
62	85.91	111.68	110.43	143.58	78.43	106.59	107.17	139.32	74.13	96.35	78.81	102.43
63	82.05	106.68	101.71	132.21	76.67	102.23	98.79	128.44	71.26	92.64	73.31	95.30
64	72.17	93.84	83.69	108.81	65.37	88.71	81.26	105.64	59.31	77.12	59.93	77.88
65	38.02	49.41	44.02	57.24	32.99	46.52	41.16	53.50	29.13	37.84	29.74	38.69

The trustee of Bendigo Superannuation Plan ABN 57 526 653 420 (the Plan) is Bendigo Superannuation Pty Ltd ABN 23 644 620 128 AFS 534006 Group Life Insurance available in the Plan is issued by TAL Life Limited ABN 70 050 109 450 AFSL 237848.