

Diversa Group Life Pool - Premium Rates from 1 June 2025

ANNUAL Premium Rates per \$1,000 sum insured For Individually Underwritten Death Cover White Collar Base Rates				
Age Next	DEATH ONLY			
	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
16	1.12	1.31	0.43	0.45
17	1.12	1.31	0.43	0.45
18	1.12	1.31	0.43	0.45
19	1.12	1.31	0.43	0.45
20	1.12	1.31	0.43	0.45
21	1.12	1.31	0.43	0.45
22	1.08	1.30	0.39	0.45
23	0.99	1.19	0.38	0.39
24	0.94	1.15	0.32	0.38
25	0.91	1.15	0.31	0.38
26	0.84	1.15	0.31	0.39
27	0.82	1.15	0.31	0.43
28	0.80	1.19	0.32	0.45
29	0.75	1.24	0.34	0.52
30	0.75	1.30	0.38	0.57
31	0.75	1.31	0.38	0.61
32	0.75	1.37	0.43	0.69
33	0.75	1.38	0.45	0.73
34	0.75	1.40	0.52	0.82
35	0.75	1.44	0.57	0.91
36	0.80	1.49	0.61	1.01
37	0.84	1.56	0.62	1.12
38	0.87	1.70	0.69	1.21
39	0.91	1.81	0.71	1.30
40	0.96	1.95	0.78	1.40
41	1.03	2.13	0.84	1.54
42	1.10	2.34	0.91	1.65
43	1.21	2.51	0.96	1.81
44	1.30	2.76	1.03	2.00
45	1.38	3.01	1.10	2.14
46	1.51	3.22	1.24	2.32
47	1.60	3.42	1.31	2.51
48	1.81	3.63	1.52	2.83
49	1.93	3.89	1.67	3.03
50	2.11	4.26	1.75	3.36
51	2.30	4.67	1.93	3.82
52	2.51	5.17	2.11	4.16
53	2.76	5.77	2.32	4.55
54	3.08	6.42	2.51	4.99
55	3.45	7.20	2.73	5.47
56	3.82	7.98	2.92	5.80
57	4.23	8.86	3.08	6.24
58	4.67	9.87	3.33	6.72
59	5.18	10.98	3.65	7.36
60	5.77	12.23	3.96	8.08
61	6.42	13.70	4.37	8.93
62	7.22	15.40	4.83	9.35
63	8.13	17.41	5.36	10.20
64	9.14	19.66	5.94	11.35
65	10.26	22.11	6.61	12.06
66	11.28	24.32	7.27	13.26
67	12.39	26.74	7.99	14.59
68	13.65	29.41	8.81	16.03
69	15.03	32.40	9.67	17.62
70	16.51	35.60	10.64	19.39
71	18.12	39.06	11.81	21.51
72	19.98	43.04	13.15	23.95
73	22.03	47.51	14.66	26.69
74	24.39	52.62	16.41	29.91
75	27.13	58.50	18.42	33.53

ANNUAL Premium Rates per \$1,000 sum insured For Individually Underwritten Death & TPD cover White Collar Base Rates				
Age Next	DEATH & TPD			
	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
16	1.67	2.04	0.91	1.13
17	1.67	2.04	0.91	1.13
18	1.67	2.04	0.91	1.13
19	1.67	2.04	0.91	1.13
20	1.67	2.04	0.91	1.13
21	1.67	2.04	0.91	1.13
22	1.63	1.99	0.84	1.11
23	1.51	1.81	0.81	1.01
24	1.37	1.69	0.71	0.92
25	1.3	1.63	0.65	0.86
26	1.18	1.63	0.65	0.87
27	1.16	1.63	0.65	0.91
28	1.14	1.73	0.66	0.97
29	1.09	1.78	0.68	1.06
30	1.09	1.85	0.76	1.12
31	1.09	1.88	0.76	1.18
32	1.09	1.96	0.81	1.28
33	1.09	1.97	0.83	1.32
34	1.09	1.99	0.91	1.41
35	1.13	2.1	0.96	1.57
36	1.18	2.18	0.99	1.74
37	1.25	2.34	1.03	1.94
38	1.28	2.54	1.1	2.08
39	1.36	2.75	1.17	2.28
40	1.44	2.96	1.32	2.41
41	1.6	3.23	1.43	2.64
42	1.72	3.58	1.57	2.95
43	1.94	4	1.74	3.37
44	2.15	4.51	1.92	3.74
45	2.29	5.01	2.06	4.25
46	2.56	5.47	2.32	4.75
47	2.79	6.04	2.53	5.27
48	3.21	6.66	3.01	5.91
49	3.53	7.36	3.34	6.59
50	3.92	8.24	3.65	7.43
51	4.43	9.34	4.14	8.58
52	5.15	10.55	4.71	9.54
53	5.73	11.78	5.28	10.53
54	6.53	13.28	5.93	11.8
55	7.41	15.03	6.68	13.22
56	8.01	16.77	7.34	14.61
57	9.57	18.78	8.32	16.19
58	10.79	20.96	9.68	17.88
59	12.17	23.41	10.74	19.95
60	13.76	26.32	12.02	22.44
61	15.51	29.7	13.64	25.42
62	17.44	32.81	15.35	27.59
63	19.5	36.98	17.19	30.99
64	21.41	41.37	18.58	34.74
65	23.02	44.58	19.85	36.54
66	22.52	44.05	19.01	35.04
67	26	50.67	22.19	40.86
68	30.13	58.42	25.9	47.72
69	34.92	67.56	30.32	55.82
70	40.57	78.14	35.51	65.43
71	18.12	39.06	11.81	21.51
72	19.98	43.04	13.15	23.95
73	22.03	47.51	14.66	26.69
74	24.39	52.62	16.41	29.91
75	27.13	58.5	18.42	33.53

Rates do not include any adviser service fees

Any adviser service fees collected are not part of the premium

Rates allow for stamp duty

Rates are payable ANNUALLY in advance.