

Annual Premium Rates: (Annual premium rates per \$1000 sum assured)

To calculate your premium rate, choose your age at your next birthday, divide the sum assured by \$1000 and multiply by the appropriate figure on the table e.g. to calculate the premium for \$250,000 Life Cover for a 42-year-old male non-smoker: $250 \times 1.31 = \$327.50$ per annum. $\$327.50 \div 26 = \12.60 per fortnight. Use the same formula to work out the premium for Critical Illness Cover, with the addition of 15% for GST. e.g. to calculate the premium for \$250,000 Critical Illness Cover for a 42-year-old male non-smoker: $250 \times 2.87 \times 1.15 = \825.13 per annum. $\$825.13 \div 26 = \31.74 per fortnight.

Premium adjustments will be made each year on 1 July in accordance with the insured's age next birthday at that date. Premium rates for 65 years and over are available by contacting Police Welfare Fund General Insurances Limited on 0800 500 122.

Life Cover			Life Cover			Critical Illness Cover		
Male			Female			Male & Female*		
Age **	Non-Smoker	Smoker	Age**	Non-Smoker	Smoker	Age**	Non-Smoker	Smoker
19	1.28	1.33	19	1.22	1.28			
20	1.28	1.33	20	1.22	1.28	20	0.76	1.08
21	1.28	1.33	21	1.22	1.28	21	0.76	1.12
22	1.29	1.33	22	1.23	1.28	22	0.78	1.15
23	1.13	1.33	23	1.08	1.28	23	0.79	1.20
24	0.95	1.33	24	0.92	1.29	24	0.82	1.26
25	0.87	1.24	25	0.84	1.18	25	0.84	1.32
26	0.84	1.18	26	0.81	1.14	26	0.86	1.40
27	0.82	1.18	27	0.78	1.14	27	0.91	1.47
28	0.78	1.18	28	0.75	1.14	28	0.93	1.56
29	0.78	1.21	29	0.75	1.15	29	0.97	1.67
30	0.78	1.23	30	0.75	1.17	30	1.07	1.83
31	0.79	1.29	31	0.76	1.23	31	1.12	1.97
32	0.82	1.33	32	0.78	1.29	32	1.19	2.12
33	0.84	1.39	33	0.81	1.33	33	1.27	2.28
34	0.87	1.45	34	0.84	1.39	34	1.34	2.44
35	0.90	1.52	35	0.85	1.45	35	1.40	2.60
36	0.91	1.62	36	0.86	1.55	36	1.50	2.82
37	0.95	1.70	37	0.92	1.63	37	1.63	3.09
38	1.00	1.82	38	0.97	1.75	38	1.78	3.43
39	1.06	1.97	39	1.01	1.89	39	1.98	3.91
40	1.13	2.10	40	1.08	2.02	40	2.24	4.46
41	1.21	2.30	41	1.15	2.21	41	2.52	5.10
42	1.31	2.52	42	1.27	2.42	42	2.87	5.85
43	1.43	2.78	43	1.37	2.67	43	3.27	6.68
44	1.56	3.06	44	1.50	2.93	44	3.68	7.57
45	1.73	3.39	45	1.66	3.25	45	4.13	8.56
46	1.89	3.75	46	1.81	3.59	46	4.64	9.63
47	2.09	4.15	47	2.01	3.98	47	5.16	10.79
48	2.32	4.62	48	2.22	4.43	48	5.71	12.04
49	2.58	5.12	49	2.47	4.91	49	6.33	13.44
50	2.89	5.69	50	2.77	5.45	50	7.00	14.95
51	3.22	6.36	51	3.09	6.10	51	7.72	16.58
52	3.59	7.06	52	3.44	6.77	52	8.52	18.31
53	4.04	7.88	53	3.88	7.56	53	9.35	20.16
54	4.57	8.79	54	4.37	8.43	54	10.21	22.07
55	5.12	9.79	55	4.91	9.38	55	11.16	24.10
56	5.76	10.88	56	5.53	10.43	56	12.12	26.21
57	6.51	12.12	57	6.23	11.63	57	13.13	28.44
58	7.31	13.48	58	7.02	12.91	58	14.18	30.78
59	8.25	14.98	59	7.90	14.36	59	15.33	33.29
60	9.30	16.62	60	8.92	15.94	60	16.53	35.91
61	10.42	18.38	61	9.99	17.62	61	22.00	49.23
62	11.72	20.24	62	11.24	19.40	62	23.89	52.96
63	13.12	22.30	63	12.58	21.38	63	26.00	57.05
64	14.70	24.52	64	14.10	23.51	64	28.28	61.40
65	16.48	26.93	65	15.80	25.82	65	30.77	66.01
66	16.89	30.66	66	16.19	29.39	66	33.75	71.09
67	17.57	34.34	67	16.85	32.92	67	37.23	76.69
68	18.18	38.49	68	17.43	36.90	68	41.19	82.77
69	18.64	43.13	69	17.87	41.34	69	45.64	89.35
70	21.00	48.28	70	20.13	46.29	70	50.60	96.43

*Male and female rates are the same for Critical Illness Cover.

** Age at next birthday