



## Woolworths Group Superannuation Plan (WGSP)

1 October 2011

Premiums vary based on age next birthday as set out in the table below.

You will be given at least 30 days notice of any premium increases. The premium rates have been guaranteed by the Insurer until 31 August 2014. After this time, the Trustee reserves the right to change the amount you pay for insurance without your consent. Premiums are calculated and deducted from your superannuation benefits in the plan each month.

For example, a member age 35 (age next birthday 36) with a death sum insured amount of \$350,000, the annual premium equals \$192.50 (\$0.55 x 350). If the same member has a TPD insured amount of \$200,000, the annual premium equals \$82.00 (\$0.41 x 200).

Age Next Birthday	Death Only Premium rate per \$1,000 of cover pa	TPD Premium rate per \$1,000 of cover pa
16	0.6	0.1
17	0.6	0.1
18	0.6	0.1
19	0.57	0.1
20	0.55	0.1
21	0.51	0.1
22	0.49	0.1
23	0.46	0.1
24	0.45	0.1
25	0.42	0.11
26	0.41	0.12
27	0.4	0.13
28	0.4	0.13
29	0.39	0.14
30	0.4	0.15
31	0.41	0.17
32	0.42	0.19
33	0.45	0.23
34	0.47	0.28
35	0.5	0.34
36	0.55	0.41
37	0.59	0.47
38	0.64	0.54
39	0.68	0.61
40	0.73	0.66
41	0.79	0.73
42	0.84	0.8
43	0.89	0.89
44	0.96	0.99
45	1.02	1.12
46	1.1	1.26
47	1.2	1.39
48	1.33	1.52
49	1.47	1.66
50	1.65	1.81
51	1.83	1.99
52	2.01	2.23
53	2.2	2.55
54	2.38	2.97
55	2.57	3.47
56	2.78	4.05
57	3.03	4.68
58	3.33	5.31
59	3.72	5.98
60	4.17	6.77
61	4.72	7.73
62	5.36	9
63	6.12	10.61
64	6.97	12.57
65	7.91	14.87