Product Update

May 2025

This product update is for members who have a BUSSQ MySuper or Premium Choice account and provides important information about some changes to our administration fees and insurance costs from 1 July 2025.

Why we are making these changes

We regularly review our fees and costs, with the aim of keeping them competitive and fair. BUSSQ has decided to make some changes to administration fees and insurance costs for our MySuper and Premium Choice accounts.

Pay less in weekly administration fees

Removal of the weekly administration fee

From 1 July 2025, BUSSQ will no longer charge a weekly administration fee of $1.75 ($91 per year).

Reducing the percentage-based administration fee

From 1 July 2025, BUSSQ will reduce the percentage-based administration fee from 0.20% to 0.18% per year. This fee is automatically taken daily from the investment option before BUSSQ declares a unit price and is capped at $1,000 per year.

Example of our current and new administration fees and costs

Up to 30 June 2025 (current)		From 1 July 2025 (new)	
$1.75 per week plus 0.20% of your account balance per year.	For every $50,000 you have in the superannuation product, you will be charged or have deducted from your investment **$100** in administration fees and costs up to a maximum of $1,000 per year, plus **$91** regardless of your account balance.	0.18% of your account balance per year.	For every $50,000 you have in the superannuation product, you will be charged or have deducted from your investment **$90** in administration fees and costs up to a maximum of $1,000 per year.

What these fee changes could mean for you

The table below shows how these fee changes will affect different account balances.

Example balance	Up to 30 June 2025	From 1 July 2025	Saving per year
$25,000	$141	$45	**$96**
$50,000	$191	$90	**$101**
$100,000	$291	$180	**$111**
$250,000	$591	$450	**$141**
$500,000	$1,091	$900	**$191**
$1,000,000	$1,091	$1,000	**$91**

This example is for illustrative purposes only and additional fees and costs will apply to your account. Investment fees and costs vary depending on your investment option.

For members with an account balance under $6,000, current legislation limits (caps) the total administration and investment fees charged at 3% per year of the account balance. This fee cap is assessed either when members exit the fund or at 30 June each financial year, and any eligible account charged fees over this cap, gets those fees refunded.

Changes to insurance premiums

Removal of the insurance administration fee

From 1 July 2025, we will remove the insurance administration fee charged to members who have insurance cover with us. This fee is currently charged at 6% of the gross insurance premium.

Removal of direct tax rebate on insurance premiums

BUSSQ receives a tax deduction on insurance premiums paid by members which reduces the amount of tax paid by the fund. Currently, BUSSQ passes the benefit of this tax deduction on to insured members in the form of reduced premiums.

From 1 July 2025, the benefit of any tax deduction available to the fund will be paid into the Administration Reserve and not passed directly back to members through reduced premiums. The purpose of the Administration Reserve is to fund the operations of BUSSQ and is used to support the delivery of products and services to members.

What these insurance premium changes could mean for you

If you don't have insurance cover with BUSSQ, these changes won't impact you.

If you have insurance cover with BUSSQ, the effect these changes will have on you will depend on how much you pay for your BUSSQ insurance (the cost of your insurance premiums).

Examples of our current and new insurance premiums

To help you understand how this change impacts what you pay for insurance, see the below comparisons of the costs before and after this change takes place, for our most common types of cover held.

If your BUSSQ insurance cover is different to the examples provided, see the attached '1 July 2025 – Insurance premiums tables' to calculate what your new annual insurance costs will be, or call us on **1800 692 877**.

Comparison for: One unit of cover and the default 4 units of Death, and Total and Permanent Disablement (TPD)
(over 90% of our members who have BUSSQ insurance, have the default 4 units of cover)

	Manual Worker				Non-Manual Worker			
	One unit of cover		Default 4 units of cover		One unit of cover		Default 4 units of cover	
	Death	TPD	Death	TPD	Death	TPD	Death	TPD
Up to 30 June 2025 [1,2]								
Cost per week	$1.67	$1.00	$6.66	$4.00	$0.82	$0.36	$3.28	$1.45
Cost per year	$86.84	$52.00	$346.32	$208.00	$42.64	$18.72	$170.56	$75.40
From 1 July 2025 [2]								
Cost per week	$1.85	$1.11	$7.40	$4.44	$0.91	$0.40	$3.64	$1.60
Cost per year	$96.20	$57.72	$384.80	$230.88	$47.32	$20.80	$189.28	$83.20
Cost increase per year	**$9.36**	**$5.72**	**$38.48**	**$22.88**	**$4.68**	**$2.08**	**$18.72**	**$7.80**

Comparison for: Budget Under 21 cover

	Up to 30 June 2025 [1,2]	From 1 July 2025 [2]
Cost per week	$1.17	$1.30
Cost per year	$60.84	$67.60
Cost increase per year	-	**$6.76**

1 For the purpose of these comparisons, the insurance premiums shown up to 30 June 2025 are the net cost (after the tax benefit rebate is applied, which will no longer be provided from 1 July 2025).

2 All premiums shown are subject to rounding and include stamp duty.

To review, change or cancel your insurance cover

- Log in to your online account at **bussq.com.au**
- Complete the Application to change your insurance form available at **bussq.com.au/forms-and-factsheets**
- Call us on **1800 692 877**

You do not need to do anything

The lower administration fees and higher insurance costs (if you have insurance) will be automatically applied to your account from **1 July 2025**.

Need more information?

If you want to speak to us about the information in this product update, please call **1800 692 877**, email **super@bussq.com.au** or visit **bussq.com.au**

To learn more about insurance in superannuation, visit the Australian Government website moneysmart.gov.au and search 'insurance through super'.

If you need financial advice, BUSSQ members have access to personal financial advice at no extra cost.[3] The advice is limited to BUSSQ products and is advice on insurance, investment choice, contributions, and retirement.

Yours sincerely

Damian Wills
CEO, BUSSQ Super

3. Personal advice is limited to BUSSQ products and is advice on insurance, investment choice, contributions and retirement. The cost of this advice is included in the administration fees and costs. Personal advice is provided by one of our financial planners who are Authorised Representatives of Industry Fund Services Limited (IFS) (ABN 54 007 016 195 AFSL 232514). IFS is responsible for advice given to you by its representatives.

Table 1

Fixed Death & TPD annual premium rates* per $1,000 sum insured (Heavy Blue Occupations)

Age	Female		Male	
	Death ($)	TPD ($)	Death ($)	TPD ($)
15	0.58	0.24	1.44	0.52
16	0.58	0.24	1.44	0.52
17	0.58	0.24	1.44	0.52
18	0.58	0.24	1.44	0.52
19	0.58	0.24	1.44	0.52
20	0.55	0.27	1.37	0.58
21	0.53	0.29	1.28	0.63
22	0.49	0.30	1.20	0.66
23	0.47	0.32	1.13	0.70
24	0.43	0.33	1.06	0.72
25	0.40	0.34	0.98	0.75
26	0.38	0.35	0.93	0.78
27	0.37	0.39	0.89	0.82
28	0.37	0.45	0.87	0.87
29	0.37	0.51	0.86	0.93
30	0.37	0.57	0.85	0.99
31	0.39	0.65	0.84	1.06
32	0.42	0.77	0.85	1.15
33	0.47	0.89	0.87	1.26
34	0.50	1.04	0.89	1.38
35	0.54	1.20	0.90	1.49
36	0.58	1.41	0.92	1.61
37	0.63	1.64	0.96	1.79
38	0.69	1.90	1.01	2.00
39	0.75	2.21	1.07	2.24
40	0.83	2.60	1.16	2.57
41	0.89	3.01	1.25	2.94
42	0.95	3.43	1.37	3.38
43	0.99	3.84	1.50	3.91
44	1.05	4.27	1.65	4.51
45	1.08	4.72	1.78	5.14
46	1.13	5.28	1.93	5.86
47	1.20	5.99	2.08	6.68
48	1.28	6.86	2.26	7.60
49	1.38	7.90	2.44	8.64
50	1.51	9.05	2.64	9.82
51	1.67	10.27	2.85	11.13
52	1.83	11.55	3.07	12.59
53	1.99	12.90	3.30	14.21
54	2.16	14.19	3.55	15.84
55	2.35	15.42	3.82	17.44
56	2.55	16.73	4.12	19.29
57	2.75	18.05	4.47	21.49
58	2.96	19.45	4.87	24.00
59	3.19	20.92	5.30	26.85
60	3.44	22.57	5.76	30.02
61	3.75	24.57	6.26	33.49
62	4.12	27.07	6.76	37.24
63	4.59	30.07	7.28	41.31
64	5.09	33.45	7.82	45.80
65	6.94	37.83	10.24	51.79
66	8.01	42.81	11.67	58.59
67	9.25	48.71	13.31	66.67
68	10.60	55.77	15.21	76.34
69	12.10	63.67	17.16	87.17

* Premiums shown are subject to rounding and include stamp duty.

Table 2

Fixed Death & TPD annual premium rates* per $1,000 sum insured (Light Blue Collar Occupations)

Age	Female		Male	
	Death ($)	TPD ($)	Death ($)	TPD ($)
15	0.45	0.07	1.11	0.27
16	0.45	0.07	1.11	0.27
17	0.45	0.07	1.11	0.27
18	0.45	0.07	1.11	0.27
19	0.45	0.07	1.11	0.27
20	0.42	0.08	1.05	0.30
21	0.40	0.08	0.98	0.32
22	0.37	0.09	0.92	0.34
23	0.35	0.09	0.86	0.36
24	0.33	0.09	0.81	0.37
25	0.31	0.10	0.76	0.38
26	0.29	0.10	0.70	0.39
27	0.29	0.11	0.68	0.42
28	0.28	0.13	0.66	0.45
29	0.28	0.14	0.66	0.48
30	0.29	0.17	0.65	0.51
31	0.30	0.20	0.64	0.55
32	0.33	0.23	0.65	0.59
33	0.35	0.26	0.66	0.65
34	0.38	0.30	0.68	0.70
35	0.41	0.35	0.69	0.77
36	0.45	0.41	0.70	0.83
37	0.49	0.48	0.73	0.92
38	0.53	0.56	0.78	1.02
39	0.57	0.65	0.82	1.15
40	0.63	1.34	0.88	1.31
41	0.68	1.55	0.96	1.51
42	0.72	1.77	1.05	1.74
43	0.77	1.98	1.15	2.01
44	0.80	2.20	1.25	2.32
45	0.83	2.43	1.36	2.65
46	0.86	2.72	1.47	3.01
47	0.91	3.08	1.59	3.44
48	0.98	3.53	1.73	3.91
49	1.06	4.06	1.87	4.45
50	1.16	4.66	2.02	5.05
51	1.27	5.29	2.18	5.72
52	1.40	5.94	2.35	6.48
53	1.52	6.64	2.53	7.32
54	1.66	7.30	2.71	8.15
55	1.80	7.94	2.92	8.97
56	1.95	8.61	3.16	9.94
57	2.10	9.29	3.43	11.05
58	2.27	10.01	3.73	12.36
59	2.43	10.76	4.06	13.82
60	2.63	11.61	4.41	15.45
61	2.87	12.65	4.78	17.24
62	3.16	13.93	5.16	19.17
63	3.50	15.47	5.57	21.26
64	3.90	17.22	5.98	23.58
65	5.31	19.47	7.82	26.65
66	6.13	22.04	8.93	30.16
67	7.08	25.07	10.17	34.32
68	8.10	28.70	11.63	39.30
69	9.25	32.78	13.12	44.87

* Premiums shown are subject to rounding and include stamp duty.

Table 3

Fixed Death & TPD annual premium rates* per $1,000 sum insured (White Collar Occupations)

Age	Female		Male	
	Death ($)	TPD ($)	Death ($)	TPD ($)
15	0.34	0.07	0.85	0.16
16	0.34	0.07	0.85	0.16
17	0.34	0.07	0.85	0.16
18	0.34	0.07	0.85	0.16
19	0.34	0.07	0.85	0.16
20	0.32	0.08	0.81	0.17
21	0.31	0.08	0.76	0.19
22	0.29	0.09	0.70	0.20
23	0.27	0.09	0.66	0.21
24	0.26	0.09	0.62	0.22
25	0.24	0.10	0.58	0.22
26	0.23	0.10	0.55	0.23
27	0.22	0.11	0.53	0.24
28	0.22	0.13	0.52	0.26
29	0.22	0.14	0.51	0.27
30	0.22	0.17	0.50	0.29
31	0.24	0.20	0.50	0.31
32	0.25	0.23	0.50	0.34
33	0.27	0.26	0.51	0.37
34	0.29	0.30	0.52	0.40
35	0.32	0.35	0.53	0.43
36	0.34	0.41	0.54	0.48
37	0.37	0.48	0.56	0.53
38	0.40	0.56	0.59	0.59
39	0.45	0.65	0.63	0.66
40	0.49	0.77	0.68	0.76
41	0.53	0.89	0.73	0.86
42	0.56	1.00	0.81	0.99
43	0.59	1.13	0.88	1.15
44	0.61	1.26	0.96	1.32
45	0.63	1.39	1.05	1.51
46	0.66	1.55	1.13	1.73
47	0.70	1.76	1.22	1.97
48	0.76	2.02	1.32	2.24
49	0.81	2.32	1.44	2.55
50	0.89	2.66	1.55	2.89
51	0.98	3.02	1.68	3.27
52	1.08	3.39	1.81	3.71
53	1.17	3.80	1.95	4.18
54	1.27	4.17	2.09	4.66
55	1.39	4.53	2.25	5.13
56	1.50	4.92	2.42	5.67
57	1.61	5.31	2.63	6.31
58	1.74	5.72	2.87	7.06
59	1.87	6.16	3.12	7.90
60	2.02	6.63	3.39	8.83
61	2.20	7.22	3.68	9.85
62	2.42	7.96	3.97	10.95
63	2.69	8.84	4.28	12.15
64	3.00	9.84	4.61	13.47
65	4.09	11.13	6.02	15.24
66	4.71	12.59	6.87	17.23
67	5.44	14.32	7.82	19.61
68	6.23	16.40	8.94	22.45
69	7.11	18.72	10.10	25.64

* Premiums shown are subject to rounding and include stamp duty.

Table 4

Annual female income protection premium rates* for $100 a month - Benefit period: Up to two-years

Age	White Collar Waiting Period		Light Blue Collar Waiting Period		Heavy Blue Collar Waiting Period	
	30 days	60 days	30 days	60 days	30 days	60 days
15	4.97	2.53	10.44	5.32	15.91	8.11
16	4.97	2.53	10.44	5.32	15.91	8.11
17	4.97	2.53	10.44	5.32	15.91	8.11
18	4.97	2.53	10.44	5.32	15.91	8.11
19	4.97	2.53	10.44	5.32	15.91	8.11
20	5.03	2.57	10.57	5.40	16.10	8.23
21	5.08	2.60	10.69	5.47	16.28	8.34
22	5.15	2.63	10.81	5.54	16.48	8.45
23	5.20	2.69	10.94	5.62	16.67	8.56
24	5.27	2.72	11.08	5.71	16.87	8.68
25	5.40	2.79	11.35	5.86	17.30	8.93
26	5.59	2.89	11.74	6.06	17.89	9.26
27	5.83	3.02	12.23	6.33	18.63	9.64
28	6.10	3.16	12.80	6.65	19.52	10.13
29	6.42	3.34	13.50	7.01	20.56	10.67
30	6.79	3.48	14.26	7.30	21.72	11.11
31	7.20	3.68	15.10	7.75	23.02	11.81
32	7.63	3.92	16.05	8.24	24.46	12.55
33	8.12	4.17	17.06	8.78	26.01	13.38
34	8.65	4.46	18.17	9.36	27.68	14.26
35	9.22	4.75	19.36	9.98	29.49	15.20
36	9.81	5.07	20.62	10.64	31.42	16.21
37	10.45	5.40	21.96	11.35	33.46	17.30
38	11.13	5.76	23.38	12.09	35.62	18.43
39	11.84	6.13	24.88	12.89	37.92	19.64
40	12.60	6.79	26.47	14.27	40.32	21.74
41	13.39	7.23	28.14	15.18	42.87	23.14
42	14.24	7.68	29.90	16.15	45.55	24.61
43	15.12	8.17	31.74	17.16	48.37	26.16
44	16.05	8.68	33.70	18.24	51.35	27.78
45	17.03	9.22	35.77	19.37	54.50	29.52
46	18.07	9.80	37.95	20.57	57.83	31.35
47	19.19	10.40	40.28	21.86	61.38	33.29
48	20.35	11.05	42.75	23.21	65.13	35.37
49	21.60	11.74	45.38	24.66	69.15	37.58
50	22.95	13.26	48.19	27.83	73.44	42.41
51	24.39	14.10	51.21	29.61	78.03	45.11
52	25.93	15.00	54.45	31.50	82.98	48.00
53	27.60	15.98	57.97	33.56	88.32	51.14
54	29.42	17.04	61.77	35.79	94.13	54.55
55	33.04	20.52	69.38	43.09	105.75	65.67
56	35.10	21.74	73.71	45.64	112.32	69.54
57	37.36	23.05	78.47	48.42	119.56	73.79
58	39.86	24.54	83.72	51.53	127.57	78.52
59	42.65	26.18	89.55	54.98	136.45	83.77
60	45.72	28.24	96.02	59.30	146.30	90.36
61	49.01	30.23	102.94	63.49	156.86	96.73
62	51.24	30.99	107.61	65.08	163.99	99.18
63	35.84	21.04	75.26	44.18	114.67	67.32
64	13.98	9.10	29.37	19.12	44.74	29.12

* Premiums shown are subject to rounding and include stamp duty.

Table 5

Annual female income protection premium rates* for $100 a month - Benefit period: Up to age 65

Age	White Collar Waiting Period		Light Blue Collar Waiting Period		Heavy Blue Collar Waiting Period	
	30 days	60 days	30 days	60 days	30 days	60 days
15	11.03	6.69	23.17	14.07	35.32	21.43
16	11.03	6.69	23.17	14.07	35.32	21.43
17	11.03	6.69	23.17	14.07	35.32	21.43
18	11.03	6.69	23.17	14.07	35.32	21.43
19	11.03	6.69	23.17	14.07	35.32	21.43
20	11.38	6.89	23.92	14.49	36.45	22.08
21	11.76	7.11	24.69	14.93	37.63	22.73
22	12.14	7.31	25.52	15.35	38.86	23.41
23	12.53	7.53	26.35	15.79	40.13	24.09
24	12.95	7.75	27.23	16.25	41.46	24.78
25	13.58	8.29	28.49	17.38	43.44	26.48
26	14.31	8.75	30.06	18.34	45.81	27.95
27	15.18	9.14	31.89	19.19	48.58	29.25
28	16.20	9.53	34.00	20.00	51.80	30.44
29	17.33	9.95	36.36	20.91	55.42	31.85
30	18.58	10.51	39.03	22.08	59.45	33.64
31	19.96	11.30	41.95	23.75	63.91	36.18
32	21.48	12.18	45.13	25.57	68.76	38.97
33	23.12	13.11	48.56	27.55	73.98	41.97
34	24.88	14.12	52.24	29.64	79.60	45.18
35	26.75	15.18	56.18	31.89	85.58	48.61
36	28.73	16.32	60.33	34.27	91.92	52.22
37	30.82	17.50	64.71	36.75	98.60	56.04
38	33.00	18.76	69.28	39.39	105.60	60.01
39	35.27	20.05	74.08	42.11	112.89	64.18
40	37.63	22.26	79.05	46.73	120.46	71.21
41	40.10	23.71	84.20	49.77	128.28	75.85
42	42.60	25.18	89.48	52.90	136.35	80.60
43	45.20	27.01	94.92	56.72	144.65	86.41
44	47.85	29.63	100.46	62.22	153.09	94.80
45	50.53	32.41	106.14	68.08	161.70	103.72
46	53.27	35.35	111.85	74.23	170.45	113.15
47	56.04	38.41	117.66	80.65	179.29	122.93
48	58.79	41.55	123.48	87.24	188.15	132.94
49	61.58	44.71	129.31	93.87	197.06	143.04
50	64.33	47.83	135.10	100.46	205.87	153.09
51	67.07	50.89	140.85	106.86	214.60	162.84
52	69.72	53.78	146.45	112.94	223.15	172.09
53	72.32	56.45	151.87	118.53	231.43	180.62
54	74.79	58.79	157.08	123.48	239.37	188.15
55	76.68	61.14	161.03	128.38	245.38	195.65
56	78.44	62.29	164.73	130.81	251.00	199.32
57	79.65	62.63	167.30	131.52	254.92	200.42
58	80.16	61.95	168.33	130.12	256.51	198.27
59	79.65	60.04	167.28	126.10	254.90	192.12
60	77.73	56.56	163.26	118.80	248.77	181.06
61	73.79	51.14	154.97	107.40	236.14	163.65
62	64.10	41.08	134.65	86.24	205.16	131.40
63	44.32	26.75	93.03	56.16	141.77	85.58
64	16.96	11.16	35.60	23.43	54.25	35.71

* Premiums shown are subject to rounding and include stamp duty.

Table 6

Annual male income protection premium rates* for $100 a month - Benefit period: Up to two-years

Age	White Collar Waiting Period		Light Blue Collar Waiting Period		Heavy Blue Collar Waiting Period	
	30 days	60 days	30 days	60 days	30 days	60 days
15	4.48	2.31	9.39	4.85	14.31	7.38
16	4.48	2.31	9.39	4.85	14.31	7.38
17	4.48	2.31	9.39	4.85	14.31	7.38
18	4.48	2.31	9.39	4.85	14.31	7.38
19	4.48	2.31	9.39	4.85	14.31	7.38
20	4.53	2.35	9.53	4.91	14.51	7.50
21	4.59	2.38	9.64	5.00	14.71	7.62
22	4.66	2.42	9.78	5.08	14.91	7.74
23	4.73	2.45	9.91	5.17	15.12	7.87
24	4.80	2.50	10.05	5.24	15.32	7.99
25	4.80	2.52	10.08	5.27	15.37	8.04
26	4.86	2.55	10.20	5.35	15.56	8.14
27	4.97	2.60	10.42	5.47	15.88	8.33
28	5.10	2.69	10.71	5.62	16.32	8.58
29	5.27	2.79	11.06	5.84	16.87	8.90
30	5.49	2.84	11.52	5.98	17.55	9.10
31	5.73	2.97	12.03	6.25	18.33	9.53
32	6.01	3.12	12.62	6.57	19.24	10.02
33	6.33	3.29	13.29	6.92	20.25	10.56
34	6.67	3.50	14.02	7.33	21.37	11.16
35	7.06	3.70	14.83	7.75	22.60	11.82
36	7.48	3.92	15.72	8.24	23.95	12.55
37	7.94	4.17	16.69	8.75	25.42	13.34
38	8.45	4.44	17.73	9.32	27.02	14.20
39	8.99	4.73	18.88	9.93	28.76	15.13
40	9.58	5.22	20.12	10.94	30.64	16.69
41	10.22	5.57	21.45	11.69	32.68	17.82
42	10.91	5.95	22.90	12.50	34.89	19.04
43	11.65	6.37	24.47	13.36	37.29	20.37
44	12.46	6.81	26.18	14.31	39.89	21.80
45	13.34	7.30	28.04	15.34	42.71	23.38
46	14.32	7.84	30.06	16.47	45.81	25.08
47	15.37	8.43	32.28	17.68	49.18	26.96
48	16.52	9.07	34.69	19.04	52.87	29.00
49	17.79	9.76	37.34	20.50	56.90	31.25
50	19.17	11.33	40.25	23.78	61.34	36.25
51	20.69	12.25	43.46	25.71	66.23	39.17
52	22.38	13.24	47.00	27.82	71.63	42.39
53	24.25	14.36	50.92	30.17	77.59	45.96
54	26.31	15.61	55.28	32.77	84.23	49.93
55	28.63	16.99	60.11	35.67	91.59	54.35
56	31.20	18.53	65.52	38.91	99.82	59.28
57	34.07	20.25	71.55	42.55	109.02	64.82
58	37.29	22.19	78.32	46.62	119.36	71.04
59	40.92	24.39	85.95	51.23	130.98	78.07
60	45.03	28.24	94.55	59.32	144.09	90.40
61	49.54	31.13	104.04	65.36	158.53	99.62
62	53.00	32.65	111.32	68.56	169.63	104.46
63	36.09	20.98	75.82	44.07	115.53	67.15
64	11.91	6.92	25.01	14.54	38.12	22.16

* Premiums shown are subject to rounding and include stamp duty.

Table 7

Annual male income protection premium rates* for $100 a month - Benefit period: Up to age 65

Age	White Collar Waiting Period		Light Blue Collar Waiting Period		Heavy Blue Collar Waiting Period	
	30 days	60 days	30 days	60 days	30 days	60 days
15	8.14	4.61	17.11	9.68	26.08	14.74
16	8.14	4.61	17.11	9.68	26.08	14.74
17	8.14	4.61	17.11	9.68	26.08	14.74
18	8.14	4.61	17.11	9.68	26.08	14.74
19	8.14	4.61	17.11	9.68	26.08	14.74
20	8.43	4.75	17.68	9.98	26.94	15.20
21	8.70	4.91	18.27	10.29	27.83	15.67
22	9.00	5.08	18.90	10.67	28.80	16.28
23	9.32	5.29	19.56	11.08	29.81	16.89
24	9.64	5.49	20.25	11.50	30.86	17.55
25	9.88	5.64	20.76	11.84	31.63	18.04
26	10.22	5.84	21.43	12.26	32.68	18.68
27	10.62	6.10	22.31	12.80	34.02	19.49
28	11.13	6.40	23.38	13.43	35.62	20.47
29	11.72	6.76	24.63	14.17	37.51	21.60
30	12.40	7.03	26.03	14.76	39.67	22.50
31	13.17	7.47	27.63	15.69	42.12	23.92
32	14.04	7.97	29.46	16.75	44.86	25.52
33	14.96	8.53	31.43	17.90	47.90	27.28
34	16.01	9.12	33.63	19.17	51.23	29.20
35	17.14	9.80	35.99	20.54	54.84	31.31
36	18.36	10.49	38.58	22.06	58.78	33.59
37	19.69	11.27	41.36	23.66	63.03	36.06
38	21.13	12.09	44.37	25.40	67.59	38.71
39	22.65	12.97	47.60	27.26	72.51	41.55
40	24.30	14.41	51.04	30.25	77.78	46.09
41	26.08	15.45	54.74	32.45	83.42	49.45
42	27.94	16.57	58.69	34.81	89.43	53.05
43	29.95	17.77	62.92	37.31	95.85	56.87
44	32.09	19.04	67.41	39.98	102.69	60.92
45	34.37	20.39	72.17	42.82	109.97	65.26
46	36.79	22.11	77.25	46.41	117.71	70.74
47	39.34	24.47	82.64	51.43	125.91	78.37
48	42.07	27.11	88.35	56.94	134.63	86.75
49	44.94	29.98	94.38	62.95	143.82	95.94
50	47.97	33.09	100.75	69.49	153.51	105.88
51	51.16	36.45	107.45	76.53	163.75	116.61
52	54.52	40.01	114.50	84.03	174.49	128.06
53	58.03	43.80	121.86	91.98	185.71	140.17
54	61.70	47.76	129.56	100.31	197.41	152.87
55	65.41	51.78	137.37	108.75	209.32	165.72
56	69.01	55.67	144.93	116.90	220.85	178.14
57	72.36	59.18	151.93	124.28	231.51	189.39
58	75.18	62.02	157.84	130.24	240.51	198.44
59	77.10	63.74	161.91	133.85	246.71	203.96
60	77.63	63.74	163.02	133.87	248.40	203.96
61	75.92	61.12	159.42	128.35	242.95	195.57
62	66.95	50.75	140.61	106.56	214.25	162.38
63	45.18	28.46	94.90	59.76	144.61	91.02
64	14.93	9.37	31.31	19.71	47.73	30.05

* Premiums shown are subject to rounding and include stamp duty.