

GROUP INSURANCE PREMIUM RATES EFFECTIVE 1 OCTOBER 2017

| SALARY CONTINUANCE COVER WITH A 2 YEAR BENEFIT PERIOD |            |          |            |          |            |          |
|---|------------|----------|------------|----------|------------|----------|
| Annual premium rates per \$100 monthly benefit        |            |          |            |          |            |          |
| MALE  |            |          |            |          |            |          |
| Age Next Birthday                                     | 30 Days    |          | 60 Days    |          | 90 Days    |          |
|   | Non-smoker | Smoker   | Non-smoker | Smoker   | Non-smoker | Smoker   |
| 16  | 2.4812     | 3.0985   | 1.7189     | 2.1510   | 1.0952     | 1.3756   |
| 17  | 2.4812     | 3.0985   | 1.7189     | 2.1510   | 1.0952     | 1.3756   |
| 18  | 2.4812     | 3.0985   | 1.7189     | 2.1510   | 1.0952     | 1.3756   |
| 19  | 2.4812     | 3.0985   | 1.7189     | 2.1510   | 1.0952     | 1.3756   |
| 20  | 2.4812     | 3.0985   | 1.7189     | 2.1510   | 1.0952     | 1.3756   |
| 21  | 2.4812     | 3.0985   | 1.7189     | 2.1510   | 1.0952     | 1.3756   |
| 22  | 2.5999     | 3.2529   | 1.7650     | 2.2058   | 1.0818     | 1.3489   |
| 23  | 2.9086     | 3.6328   | 1.9333     | 2.4134   | 1.1352     | 1.4157   |
| 24  | 3.2173     | 4.0127   | 2.0869     | 2.6065   | 1.1620     | 1.4558   |
| 25  | 3.5378     | 4.4163   | 2.2605     | 2.8248   | 1.2154     | 1.5226   |
| 26  | 3.8583     | 4.8200   | 2.4342     | 3.0432   | 1.2688     | 1.5893   |
| 27  | 4.1908     | 5.2355   | 2.6131     | 3.2596   | 1.3222     | 1.6428   |
| 28  | 4.4876     | 5.6154   | 2.7761     | 3.4672   | 1.3756     | 1.7095   |
| 29  | 4.7487     | 5.9359   | 2.9156     | 3.6482   | 1.4157     | 1.7763   |
| 30  | 4.9743     | 6.2208   | 3.0465     | 3.8131   | 1.4691     | 1.8431   |
| 31  | 5.1761     | 6.4702   | 3.1667     | 3.9621   | 1.5226     | 1.9099   |
| 32  | 5.3423     | 6.6838   | 3.2708     | 4.0949   | 1.5760     | 1.9767   |
| 33  | 5.4967     | 6.8738   | 3.3624     | 4.2025   | 1.6161     | 2.0167   |
| 34  | 5.6391     | 7.0400   | 3.4485     | 4.3139   | 1.6561     | 2.0835   |
| 35  | 5.7697     | 7.2181   | 3.5366     | 4.4234   | 1.7095     | 2.1369   |
| 36  | 5.8884     | 7.3724   | 3.6268     | 4.5444   | 1.7763     | 2.2304   |
| 37  | 6.0309     | 7.5386   | 3.7350     | 4.6633   | 1.8565     | 2.3106   |
| 38  | 6.1734     | 7.7048   | 3.8432     | 4.7968   | 1.9366     | 2.4174   |
| 39  | 6.3396     | 7.9185   | 3.9621     | 4.9517   | 2.0167     | 2.5242   |
| 40  | 6.5295     | 8.1678   | 4.1283     | 5.1594   | 2.1636     | 2.6979   |
| 41  | 6.7669     | 8.4527   | 4.3160     | 5.3904   | 2.3106     | 2.8849   |
| 42  | 7.0400     | 8.7970   | 4.5417     | 5.6776   | 2.4975     | 3.1253   |
| 43  | 7.3724     | 9.2125   | 4.8161     | 6.0189   | 2.7246     | 3.4057   |
| 44  | 7.7523     | 9.6874   | 5.1487     | 6.4308   | 3.0184     | 3.7663   |
| 45  | 8.2272     | 10.2810  | 5.5608     | 6.9477   | 3.3790     | 4.2204   |
| 46  | 8.7614     | 10.9458  | 6.0362     | 7.5407   | 3.8064     | 4.7547   |
| 47  | 9.3906     | 11.7412  | 6.5911     | 8.2365   | 4.3006     | 5.3690   |
| 48  | 10.1385    | 12.6791  | 7.2656     | 9.0846   | 4.9149     | 6.1437   |
| 49  | 10.9933    | 13.7476  | 8.0469     | 10.0649  | 5.6362     | 7.0519   |
| 50  | 11.9668    | 14.9585  | 8.9478     | 11.1828  | 6.4776     | 8.0936   |
| 51  | 13.0828    | 16.3475  | 10.0083    | 12.5058  | 7.4926     | 9.3624   |
| 52  | 14.3649    | 17.9502  | 11.2170    | 14.0129  | 8.6412     | 10.7915  |
| 53  | 15.7895    | 19.7429  | 12.5926    | 15.7379  | 9.9768     | 12.4610  |
| 54  | 17.4160    | 21.7730  | 14.1766    | 17.7239  | 11.5261    | 14.4109  |
| 55  | 19.2442    | 24.0642  | 15.9836    | 19.9816  | 13.3158    | 16.6413  |
| 56  | 21.3218    | 26.6523  | 18.0277    | 22.5347  | 15.3325    | 19.1656  |
| 57  | 23.6368    | 29.5490  | 20.3403    | 25.4321  | 17.6430    | 22.0638  |
| 58  | 26.2605    | 32.8138  | 22.9680    | 28.7011  | 20.2741    | 25.3360  |
| 59  | 29.1928    | 36.4940  | 25.9257    | 32.4066  | 23.2525    | 29.0623  |
| 60  | 32.5170    | 40.6373  | 29.2580    | 36.5703  | 26.5914    | 33.2426  |
| 61  | 36.2566    | 45.3267  | 33.0123    | 41.2662  | 30.3578    | 37.9439  |
| 62  | 40.5186    | 50.6571  | 37.2587    | 46.5738  | 34.5916    | 43.2328  |
| 63  | 45.3504    | 56.6880  | 42.0408    | 52.5565  | 39.3329    | 49.1761  |
| 64  | 52.5278    | 65.6597  | 48.7113    | 60.8956  | 45.5889    | 56.9976  |
| 65  | 60.8850    | 76.1063  | 56.4884    | 70.6180  | 52.8913    | 66.1275  |
| 66  | 70.3730    | 87.9663  | 65.3249    | 81.6647  | 61.1946    | 76.5088  |
| 67  | 81.5324    | 101.9156 | 75.7518    | 94.6997  | 71.0221    | 88.7957  |
| 68  | 95.0269    | 118.7837 | 88.3556    | 110.4560 | 82.8970    | 103.6425 |
| 69  | 89.7872    | 112.2338 | 80.0267    | 100.0434 | 72.0408    | 90.0694  |
| 70  | 49.3220    | 61.6525  | 36.5252    | 45.6601  | 26.0550    | 32.5753  |

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|---|------------|----------|------------|----------|------------|----------|
| Annual premium rates per \$100 monthly benefit        |            |          |            |          |            |          |
| FEMALE  |            |          |            |          |            |          |
| Age Next Birthday                                     | 30 Days    |          | 60 Days    |          | 90 Days    |          |
|   | Non-smoker | Smoker   | Non-smoker | Smoker   | Non-smoker | Smoker   |
| 16  | 4.2620     | 5.3305   | 4.0922     | 5.1166   | 3.9533     | 4.9417   |
| 17  | 4.2620     | 5.3305   | 4.0922     | 5.1166   | 3.9533     | 4.9417   |
| 18  | 4.2620     | 5.3305   | 4.0922     | 5.1166   | 3.9533     | 4.9417   |
| 19  | 4.2620     | 5.3305   | 4.0922     | 5.1166   | 3.9533     | 4.9417   |
| 20  | 4.2620     | 5.3305   | 4.0922     | 5.1166   | 3.9533     | 4.9417   |
| 21  | 4.2620     | 5.3305   | 4.0922     | 5.1166   | 3.9533     | 4.9417   |
| 22  | 4.2739     | 5.3542   | 3.9653     | 4.9657   | 3.7129     | 4.6478   |
| 23  | 4.6656     | 5.8291   | 4.1931     | 5.2382   | 3.8064     | 4.7547   |
| 24  | 5.0574     | 6.3158   | 4.4135     | 5.5160   | 3.8865     | 4.8615   |
| 25  | 5.4492     | 6.8144   | 4.6486     | 5.8138   | 3.9934     | 4.9951   |
| 26  | 5.8647     | 7.3249   | 4.8943     | 6.1097   | 4.1002     | 5.1153   |
| 27  | 6.2802     | 7.8473   | 5.1254     | 6.4035   | 4.1804     | 5.2221   |
| 28  | 6.6957     | 8.3815   | 5.3490     | 6.6953   | 4.2472     | 5.3156   |
| 29  | 7.1231     | 8.9039   | 5.5707     | 6.9597   | 4.3006     | 5.3690   |
| 30  | 7.5742     | 9.4619   | 5.7811     | 7.2255   | 4.3139     | 5.3958   |
| 31  | 8.0135     | 10.0080  | 5.9788     | 7.4712   | 4.3139     | 5.3958   |
| 32  | 8.4646     | 10.5897  | 6.1744     | 7.7183   | 4.3006     | 5.3690   |
| 33  | 8.9395     | 11.1714  | 6.3881     | 7.9801   | 4.3006     | 5.3690   |
| 34  | 9.4262     | 11.7887  | 6.5999     | 8.2506   | 4.2872     | 5.3557   |
| 35  | 9.9486     | 12.4298  | 6.8202     | 8.5244   | 4.2605     | 5.3290   |
| 36  | 10.4828    | 13.0946  | 7.0753     | 8.8383   | 4.2872     | 5.3557   |
| 37  | 11.0408    | 13.8069  | 7.3337     | 9.1661   | 4.3006     | 5.3690   |
| 38  | 11.6225    | 14.5193  | 7.6248     | 9.5234   | 4.3540     | 5.4358   |
| 39  | 12.2399    | 15.3028  | 7.9467     | 9.9348   | 4.4341     | 5.5427   |
| 40  | 12.9166    | 16.1457  | 8.3174     | 10.4023  | 4.5543     | 5.7029   |
| 41  | 13.6170    | 17.0242  | 8.7354     | 10.9224  | 4.7413     | 5.9300   |
| 42  | 14.3649    | 17.9502  | 9.2042     | 11.5081  | 4.9817     | 6.2372   |
| 43  | 15.1722    | 18.9593  | 9.7291     | 12.1605  | 5.2755     | 6.5978   |
| 44  | 16.0151    | 20.0278  | 10.3288    | 12.9131  | 5.6762     | 7.0919   |
| 45  | 16.9292    | 21.1675  | 10.9899    | 13.7418  | 6.1303     | 7.6662   |
| 46  | 17.9146    | 22.3903  | 11.7491    | 14.6815  | 6.7046     | 8.3741   |
| 47  | 18.9712    | 23.7199  | 12.5993    | 15.7499  | 7.3858     | 9.2289   |
| 48  | 20.0990    | 25.1327  | 13.5401    | 16.9292  | 8.1738     | 10.2172  |
| 49  | 21.3218    | 26.6523  | 14.5973    | 18.2448  | 9.0953     | 11.3658  |
| 50  | 22.6396    | 28.3025  | 15.7852    | 19.7292  | 10.1771    | 12.7147  |
| 51  | 24.0761    | 30.0951  | 17.1002    | 21.3733  | 11.3925    | 14.2373  |
| 52  | 25.6194    | 32.0183  | 18.5659    | 23.2084  | 12.7949    | 16.0003  |
| 53  | 27.3052    | 34.1315  | 20.2060    | 25.2539  | 14.3976    | 17.9903  |
| 54  | 29.1335    | 36.4109  | 22.0058    | 27.5063  | 16.1739    | 20.2207  |
| 55  | 31.1280    | 38.9040  | 24.0052    | 30.0019  | 18.1773    | 22.7182  |
| 56  | 33.3242    | 41.6464  | 26.2201    | 32.7712  | 20.4077    | 25.5096  |
| 57  | 35.7461    | 44.6737  | 28.6763    | 35.8377  | 22.8919    | 28.6082  |
| 58  | 38.3935    | 47.9860  | 31.3808    | 39.2234  | 25.6432    | 32.0540  |
| 59  | 41.3259    | 51.6662  | 34.3826    | 42.9804  | 28.7017    | 35.8737  |
| 60  | 44.5906    | 55.7383  | 37.6882    | 47.1046  | 32.0406    | 40.0407  |
| 61  | 48.2353    | 60.2852  | 41.3557    | 51.6851  | 35.7268    | 44.6485  |
| 62  | 52.2954    | 65.3663  | 45.3938    | 56.7409  | 39.7469    | 49.6836  |
| 63  | 56.8661    | 71.0767  | 49.8821    | 62.3516  | 44.1677    | 55.2130  |
| 64  | 69.7951    | 87.2366  | 61.2064    | 76.5070  | 54.1794    | 67.7284  |
| 65  | 85.4973    | 106.8626 | 74.9600    | 93.6988  | 66.3386    | 82.9282  |
| 66  | 103.6843   | 129.5946 | 90.9171    | 113.6448 | 80.4710    | 100.5950 |
| 67  | 125.4727   | 156.8279 | 110.0110   | 137.5119 | 97.3605    | 121.7079 |
| 68  | 151.9070   | 189.8679 | 133.2225   | 166.5260 | 117.9353   | 147.4280 |
| 69  | 142.3211   | 177.8864 | 118.5305   | 148.1607 | 99.0656    | 123.8396 |
| 70  | 79.4171    | 99.2631  | 55.3373    | 69.1693  | 35.6355    | 44.5471  |

The cost of your Group Insurance may differ to the premium rates shown in the tables above as the rates that will apply to you may be affected by occupation and medical loadings applied by the Insurer. The premium rates shown are inclusive of your adviser's remuneration, any applicable taxes (except stamp duty on salary continuance cover) and other fees that may be charged by the Trust.