

2017-2018 CONTRIBUTION AND BENEFITS SCALE

1 STANDARD CAPITAL BENEFIT TO A MAXIMUM OF \$600,000

Present Age	Joining under 40			Joining between 40 – 44			Joining between 45 – 49		
	Maximum Cover	Rate per \$1,000 excl. GST	Annual Cost incl. GST	Maximum Cover	Rate per \$1,000 excl. GST	Annual Cost incl. GST	Maximum Cover	Rate per \$1,000 excl. GST	Annual Cost incl. GST
<30	\$600,000	\$2.03	\$1,339.80						
30 – 34	\$600,000	\$2.32	\$1,531.20						
35 – 39	\$600,000	\$2.64	\$1,742.40						
40 – 44	\$600,000	\$3.24	\$2,138.40	\$480,000	\$5.84	\$3,083.52			
45 – 49	\$600,000	\$3.85	\$2,541.00	\$480,000	\$6.55	\$3,458.40	\$420,000	\$7.14	\$3,298.68
50 – 52	\$540,000	\$4.68	\$2,779.92	\$432,000	\$7.47	\$3,549.74	\$378,000	\$8.18	\$3,401.24
53 – 55	\$480,000	\$5.69	\$3,004.32	\$384,000	\$8.52	\$3,598.85	\$336,000	\$9.37	\$3,463.15
56 – 58	\$420,000	\$7.11	\$3,284.82	\$336,000	\$9.95	\$3,677.52	\$294,000	\$11.01	\$3,560.63
59 – 61	\$360,000	\$9.13	\$3,615.48	\$288,000	\$11.88	\$3,763.58	\$252,000	\$13.25	\$3,672.90
62 – 64	\$300,000	\$11.66	\$3,847.80	\$240,000	\$14.01	\$3,698.64	\$210,000	\$15.75	\$3,638.25

2 ADDITIONAL \$200,000 PREMIUM CAPITAL BENEFIT

For members who hold the maximum Standard Capital Benefit, only available prior to the age of 50.

For permanent Loss of Licence only.

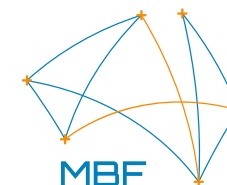
Joining under 40				Joining between 40 – 44				Joining between 45 – 49			
Present Age	Maximum Cover	Rate per \$1,000 excl. GST	Annual Cost incl. GST	Present Age	Maximum Cover	Rate per \$1,000 excl. GST	Annual Cost incl. GST	Present Age	Maximum Cover	Rate per \$1,000 excl. GST	Annual Cost incl. GST
<30 – 64	\$200,000	\$3.34	\$734.80	40 – 64	\$200,000	\$4.45	\$979.00	45 – 64	\$200,000	\$5.57	\$1,225.40

3 ADDITIONAL DEATH BENEFIT

The lump sum starts at \$100,000 and increases \$10,000 for each year you are a member to a maximum of \$200,000.

In the event of death, benefits payable include the Standard Capital Benefit, the Premium Capital Benefit (if taken) AND the Death Benefit assigned to you.

Effective 1 May 2017. Subject to the AAPMBF Rules.



2017-2018 CONTRIBUTION AND BENEFITS SCALE

1 STANDARD CAPITAL BENEFIT TO A MAXIMUM OF \$324,000

Present Age	For current members who joined between 50 – 59		
	Maximum Cover	Rate per \$1,000 excl. GST	Annual Cost incl. GST
50 – 52	\$324,000	\$8.87	\$3,161.27
53 – 55	\$288,000	\$10.22	\$3,237.70
56 – 58	\$252,000	\$12.06	\$3,343.03
59 – 61	\$216,000	\$14.60	\$3,468.96
62 – 64	\$180,000	\$17.50	\$3,465.00

2 ADDITIONAL \$200,000 PREMIUM CAPITAL BENEFIT

For members who hold the maximum Standard Capital Benefit, only available prior to the age of 50.
For permanent Loss of Licence only.

Present Age	For current members who joined between 50 – 59		
	Maximum Cover	Rate per \$1,000 excl. GST	Annual Cost incl. GST
50 – 64	\$200,000	\$6.70	\$1,474.00

3 ADDITIONAL DEATH BENEFIT

The lump sum starts at \$100,000 and increases \$10,000 for each year you are a member to a maximum of \$200,000.

In the event of death, benefits payable include the Standard Capital Benefit, the Premium Capital Benefit (if taken) AND the Death Benefit assigned to you.

Effective 1 May 2017. Subject to the AAPMBF Rules.

