

STAMP DUTY MATRIX.

Calculation Matrix current as at 1 July 2015

Stamp Duty is applicable on a range of financial products and transactions and is included within the premium. The amount payable is dependent on both the product(s) and the primary State/Territory of the insured's residence. The matrix below provides information regarding the method used to calculate stamp duty.

This matrix forms part of the confirmation of your transaction as set out in the policy.

Type	NSW	ACT	VIC	QLD	WA	SA	NT	TAS
Accident – Standalone	9%	2%	10%	9%	10%	11%	10%	10%
Temporary or Term Life / Mortgage	5%*	1%*	0%	5%*	0%	1.5%	0%	5%* – Term Life 2% – Mortgage
Life Insurance Rider (Total & Permanent Disablement, Trauma & Disability Premium Waivers)	5%*	1%*	10%	5%*	10%	11%	10%	5%*
Life Insurance Rider (Accidental Death)	5%*	1%*	10%	9%	10%	11%	10%	10%
Trauma – Standalone	5%	2%	10%	9%	10%	11%	10%	10%
Income Protection / Unemployment Benefits	5%	2%	10%	9%	10%	11%	10%	10%
Unemployment [^]	9%	NA	NA	NA	NA	NA	NA	NA

For more information call **13 39 82** 8 am – 8 pm (Sydney time) Monday to Friday.



Things to know before you Can:

[^] Rates applicable in NSW for Unemployment only.

* Indicates that stamp duty is payable on the first year's premiums only. Otherwise, stamp duty is payable on all premiums.

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