Annexure III - Income rates as \% of Annualised Premium

| Option | Immediate Option Without Premium Break |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Premium | Premium Band 1 (7500 to less than 15000) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| PPT | 8 Pay |  |  |  |  |  | 10 Pay |  |  |  |  | 12 Pay |  |  |  |  |
| Age\PT | 15 | 20 | 25 | 30 | 35 | 40 | 20 | 25 | 30 | 35 | 40 | 20 | 25 | 30 | 35 | 40 |
| 0 | NA | 32.92\% | 32.49\% | 32.46\% | 32.42\% | 32.39\% | 50.10\% | 48.45\% | 47.79\% | 47.57\% | 47.52\% | 71.84\% | 66.30\% | 64.32\% | 63.51\% | 63.29\% |
| 1 | NA | 33.67\% | 33.24\% | 33.21\% | 33.17\% | 33.14\% | 50.86\% | 49.03\% | 48.30\% | 48.04\% | 47.99\% | 73.04\% | 67.18\% | 65.06\% | 64.17\% | 63.92\% |
| 2 | NA | 34.42\% | 33.99\% | 33.95\% | 33.92\% | 33.89\% | 51.60\% | 49.60\% | 48.78\% | 48.47\% | 48.42\% | 74.20\% | 68.04\% | 65.76\% | 64.81\% | 64.50\% |
| 3 | 34.97\% | 34.58\% | 34.15\% | 34.11\% | 34.08\% | 34.04\% | 51.75\% | 49.73\% | 48.89\% | 48.57\% | 48.52\% | 74.45\% | 68.21\% | 65.91\% | 64.94\% | 64.63\% |
| 4 | 35.03\% | 34.64\% | 34.21\% | 34.17\% | 34.14\% | 34.10\% | 51.81\% | 49.77\% | 48.94\% | 48.61\% | 48.56\% | 74.53\% | 68.28\% | 65.97\% | 64.99\% | 64.68\% |
| 5 | 35.03\% | 34.64\% | 34.21\% | 34.17\% | 34.14\% | 34.10\% | 51.81\% | 49.77\% | 48.94\% | 48.61\% | 48.56\% | 74.53\% | 68.28\% | 65.97\% | 64.99\% | 64.68\% |
| 6 | 35.03\% | 34.64\% | 34.21\% | 34.17\% | 34.14\% | 34.10\% | 51.81\% | 49.77\% | 48.94\% | 48.61\% | 48.56\% | 74.53\% | 68.28\% | 65.97\% | 64.99\% | 64.68\% |
| 7 | 35.03\% | 34.64\% | 34.21\% | 34.17\% | 34.14\% | 34.10\% | 51.77\% | 49.74\% | 48.91\% | 48.58\% | 48.53\% | 74.41\% | 68.19\% | 65.90\% | 64.93\% | 64.63\% |
| 8 | 34.97\% | 34.58\% | 34.15\% | 34.11\% | 34.08\% | 34.04\% | 51.71\% | 49.70\% | 48.87\% | 48.55\% | 48.50\% | 74.30\% | 68.12\% | 65.84\% | 64.88\% | 64.58\% |
| 9 | 34.92\% | 34.53\% | 34.10\% | 34.06\% | 34.03\% | 33.99\% | 51.65\% | 49.65\% | 48.83\% | 48.52\% | 48.47\% | 74.18\% | 68.02\% | 65.76\% | 64.81\% | 64.52\% |
| 10 | 34.86\% | 34.47\% | 34.04\% | 34.00\% | 33.97\% | 33.93\% | 51.57\% | 49.59\% | 48.78\% | 48.47\% | 48.42\% | 74.05\% | 67.93\% | 65.68\% | 64.73\% | 64.45\% |
| 11 | 34.79\% | 34.40\% | 33.97\% | 33.93\% | 33.90\% | 33.87\% | 51.49\% | 49.53\% | 48.73\% | 48.43\% | 48.38\% | 73.92\% | 67.83\% | 65.60\% | 64.66\% | 64.38\% |
| 12 | 34.72\% | 34.33\% | 33.90\% | 33.86\% | 33.83\% | 33.80\% | 51.42\% | 49.47\% | 48.68\% | 48.38\% | 48.33\% | 73.78\% | 67.73\% | 65.52\% | 64.59\% | 64.32\% |
| 13 | 34.65\% | 34.26\% | 33.83\% | 33.79\% | 33.76\% | 33.73\% | 51.34\% | 49.41\% | 48.63\% | 48.34\% | 48.29\% | 73.66\% | 67.64\% | 65.45\% | 64.53\% | 64.27\% |
| 14 | 34.60\% | 34.21\% | 33.78\% | 33.74\% | 33.71\% | 33.68\% | 51.28\% | 49.36\% | 48.59\% | 48.31\% | 48.26\% | 73.56\% | 67.56\% | 65.38\% | 64.48\% | 64.22\% |
| 15 | 34.54\% | 34.15\% | 33.72\% | 33.68\% | 33.65\% | 33.62\% | 51.23\% | 49.32\% | 48.55\% | 48.28\% | 48.23\% | 73.47\% | 67.50\% | 65.33\% | 64.44\% | 64.19\% |
| 16 | 34.50\% | 34.11\% | 33.68\% | 33.64\% | 33.61\% | 33.58\% | 51.18\% | 49.29\% | 48.53\% | 48.26\% | 48.21\% | 73.40\% | 67.45\% | 65.29\% | 64.41\% | 64.16\% |
| 17 | 34.50\% | 34.11\% | 33.68\% | 33.64\% | 33.61\% | 33.58\% | 51.15\% | 49.29\% | 48.53\% | 48.26\% | 48.21\% | 73.35\% | 67.42\% | 65.27\% | 64.41\% | 64.16\% |
| 18 | 34.45\% | 34.06\% | 33.63\% | 33.59\% | 33.56\% | 33.53\% | 51.15\% | 49.25\% | 48.50\% | 48.24\% | 48.19\% | 73.35\% | 67.42\% | 65.27\% | 64.37\% | 64.16\% |
| 19 | 34.45\% | 34.06\% | 33.63\% | 33.59\% | 33.56\% | 33.53\% | 51.12\% | 49.25\% | 48.50\% | 48.24\% | 48.19\% | 73.30\% | 67.38\% | 65.24\% | 64.37\% | 64.16\% |
| 20 | 34.45\% | 34.06\% | 33.63\% | 33.59\% | 33.56\% | 33.53\% | 51.12\% | 49.25\% | 48.50\% | 48.24\% | 48.19\% | 73.30\% | 67.38\% | 65.24\% | 64.37\% | 64.16\% |
| 21 | 34.45\% | 34.06\% | 33.63\% | 33.59\% | 33.56\% | 33.53\% | 51.12\% | 49.25\% | 48.50\% | 48.24\% | 48.19\% | 73.30\% | 67.38\% | 65.24\% | 64.37\% | 64.16\% |
| 22 | 34.45\% | 34.06\% | 33.63\% | 33.59\% | 33.56\% | 33.53\% | 51.12\% | 49.25\% | 48.50\% | 48.24\% | 48.19\% | 73.30\% | 67.38\% | 65.24\% | 64.37\% | 64.16\% |
| 23 | 34.45\% | 34.06\% | 33.63\% | 33.59\% | 33.56\% | 33.53\% | 51.12\% | 49.25\% | 48.50\% | 48.24\% | 48.19\% | 73.30\% | 67.38\% | 65.24\% | 64.37\% | 64.16\% |
| 24 | 34.45\% | 34.06\% | 33.63\% | 33.59\% | 33.56\% | 33.53\% | 51.12\% | 49.25\% | 48.50\% | 48.24\% | 48.19\% | 73.30\% | 67.38\% | 65.24\% | 64.37\% | 64.16\% |
| 25 | 34.41\% | 34.02\% | 33.59\% | 33.55\% | 33.52\% | 33.49\% | 51.12\% | 49.22\% | 48.50\% | 48.24\% | 48.19\% | 73.24\% | 67.34\% | 65.24\% | 64.37\% | 64.16\% |
| 26 | 34.41\% | 34.02\% | 33.59\% | 33.55\% | 33.52\% | 33.49\% | 51.08\% | 49.22\% | 48.50\% | 48.24\% | 48.19\% | 73.24\% | 67.34\% | 65.24\% | 64.37\% | 64.16\% |
| 27 | 34.41\% | 34.02\% | 33.59\% | 33.55\% | 33.52\% | 33.49\% | 51.08\% | 49.22\% | 48.50\% | 48.24\% | 48.19\% | 73.17\% | 67.30\% | 65.24\% | 64.37\% | 64.16\% |
| 28 | 34.37\% | 33.98\% | 33.55\% | 33.51\% | 33.48\% | 33.45\% | 51.03\% | 49.18\% | 48.50\% | 48.24\% | 48.19\% | 73.12\% | 67.27\% | 65.20\% | 64.37\% | 64.16\% |
| 29 | 34.37\% | 33.98\% | 33.55\% | 33.51\% | 33.48\% | 33.45\% | 51.00\% | 49.18\% | 48.47\% | 48.24\% | 48.19\% | 73.06\% | 67.23\% | 65.18\% | 64.37\% | 64.16\% |
| 30 | 34.31\% | 33.92\% | 33.49\% | 33.45\% | 33.42\% | 33.39\% | 50.96\% | 49.13\% | 48.47\% | 48.24\% | 48.19\% | 72.98\% | 67.17\% | 65.14\% | 64.37\% | 64.16\% |
| 31 | 34.26\% | 33.87\% | 33.44\% | 33.40\% | 33.37\% | 33.34\% | 50.91\% | 49.10\% | 48.44\% | 48.24\% | 48.19\% | 72.88\% | 67.11\% | 65.10\% | 64.37\% | 64.16\% |
| 32 | 34.21\% | 33.82\% | 33.39\% | 33.35\% | 33.32\% | 33.29\% | 50.85\% | 49.06\% | 48.41\% | 48.24\% | 48.19\% | 72.77\% | 67.03\% | 65.05\% | 64.34\% | 64.16\% |
| 33 | 34.16\% | 33.77\% | 33.34\% | 33.30\% | 33.27\% | 33.24\% | 50.78\% | 49.01\% | 48.38\% | 48.24\% | 48.19\% | 72.65\% | 66.95\% | 64.99\% | 64.30\% | 64.16\% |
| 34 | 34.09\% | 33.70\% | 33.27\% | 33.24\% | 33.20\% | 33.17\% | 50.70\% | 48.95\% | 48.34\% | 48.24\% | 48.19\% | 72.50\% | 66.85\% | 64.92\% | 64.25\% | 64.16\% |
| 35 | 34.03\% | 33.65\% | 33.21\% | 33.18\% | 33.15\% | 33.11\% | 50.61\% | 48.89\% | 48.29\% | 48.22\% | 48.17\% | 72.33\% | 66.73\% | 64.83\% | 64.19\% | 64.14\% |
| 36 | 33.97\% | 33.58\% | 33.15\% | 33.12\% | 33.08\% | 33.05\% | 50.50\% | 48.81\% | 48.24\% | 48.19\% | 48.14\% | 72.14\% | 66.60\% | 64.74\% | 64.12\% | 64.09\% |
| 37 | 33.90\% | 33.51\% | 33.08\% | 33.05\% | 33.01\% | 32.98\% | 50.39\% | 48.72\% | 48.17\% | 48.15\% | 48.10\% | 71.92\% | 66.45\% | 64.62\% | 64.04\% | 64.03\% |
| 38 | 33.81\% | 33.43\% | 33.00\% | 32.96\% | 32.93\% | 32.90\% | 50.25\% | 48.72\% | 48.17\% | 48.15\% | 48.10\% | 71.67\% | 66.27\% | 64.49\% | 63.94\% | 63.87\% |
| 39 | 33.72\% | 33.34\% | 32.91\% | 32.87\% | 32.84\% | 32.81\% | 50.10\% | 48.72\% | 48.17\% | 48.15\% | 48.10\% | 71.39\% | 66.07\% | 64.34\% | 63.83\% | 63.76\% |
| 40 | 33.61\% | 33.23\% | 32.79\% | 32.76\% | 32.73\% | 32.70\% | 49.92\% | 48.72\% | 48.17\% | 48.15\% | 48.10\% | 71.07\% | 65.84\% | 64.17\% | 63.69\% | 63.62\% |
| 41 | 33.49\% | 33.11\% | 32.67\% | 32.64\% | 32.61\% | 32.58\% | 49.72\% | 48.67\% | 48.17\% | 48.15\% | 48.10\% | 70.70\% | 65.58\% | 63.96\% | 63.54\% | 63.47\% |
| 42 | 33.35\% | 32.97\% | 32.53\% | 32.50\% | 32.47\% | 32.44\% | 49.49\% | 48.44\% | 48.17\% | 48.15\% | 48.10\% | 70.27\% | 65.28\% | 63.73\% | 63.35\% | 63.28\% |
| 43 | 33.19\% | 32.81\% | 32.37\% | 32.34\% | 32.31\% | 32.28\% | 49.22\% | 48.17\% | 48.12\% | 48.07\% | 48.02\% | 69.79\% | 64.93\% | 63.46\% | 63.14\% | 63.07\% |
| 44 | 33.01\% | 32.62\% | 32.19\% | 32.16\% | 32.13\% | 32.10\% | 48.91\% | 47.86\% | 47.81\% | 47.76\% | 47.71\% | 69.23\% | 64.54\% | 63.15\% | 62.89\% | 62.82\% |
| 45 | 32.78\% | 32.40\% | 31.97\% | 31.94\% | 31.91\% | 31.87\% | 48.55\% | 47.50\% | 47.45\% | 47.40\% | 47.36\% | 68.61\% | 64.09\% | 62.80\% | 62.60\% | 62.53\% |
| 46 | 32.56\% | 32.18\% | 31.75\% | 31.71\% | 31.68\% | 31.65\% | 48.14\% | 47.09\% | 47.04\% | 46.99\% | 46.95\% | 67.94\% | 63.58\% | 62.40\% | 62.27\% | 62.20\% |
| 47 | 32.27\% | 31.88\% | 31.45\% | 31.42\% | 31.39\% | 31.36\% | 47.67\% | 46.62\% | 46.57\% | 46.53\% | 46.48\% | 67.11\% | 63.01\% | 61.95\% | 61.91\% | 61.84\% |
| 48 | 31.94\% | 31.56\% | 31.13\% | 31.10\% | 31.07\% | 31.04\% | 47.32\% | 46.27\% | 46.22\% | 46.18\% | 46.13\% | 66.24\% | 62.38\% | 61.44\% | 61.37\% | 61.31\% |
| 49 | 31.59\% | 31.21\% | 30.77\% | 30.74\% | 30.71\% | 30.68\% | 46.92\% | 45.87\% | 45.82\% | 45.78\% | 45.73\% | 65.28\% | 61.68\% | 60.89\% | 60.82\% | 60.76\% |
| 50 | 31.19\% | 30.81\% | 30.38\% | 30.35\% | 30.32\% | 30.29\% | 46.48\% | 45.44\% | 45.39\% | 45.35\% | 45.30\% | 64.25\% | 60.93\% | 60.28\% | 60.21\% | 60.15\% |
| 51 | 30.76\% | 30.38\% | 29.95\% | 29.92\% | 29.89\% | 29.86\% | 46.01\% | 44.97\% | 44.92\% | 44.88\% | 44.83\% | 63.14\% | 60.12\% | 59.63\% | 59.57\% | 59.51\% |
| 52 | 30.29\% | 29.91\% | 29.48\% | 29.45\% | 29.42\% | 29.39\% | 45.52\% | 44.47\% | 44.43\% | 44.38\% | 44.34\% | 61.96\% | 59.25\% | 58.92\% | 58.86\% | 58.80\% |
| 53 | 29.79\% | 29.41\% | 28.98\% | 28.95\% | 28.92\% | 28.89\% | 44.99\% | 43.95\% | 43.90\% | 43.86\% | 43.82\% | 60.71\% | 58.31\% | 58.15\% | 58.09\% | 58.03\% |
| 54 | 29.26\% | 28.88\% | 28.45\% | 28.42\% | 28.39\% | 28.36\% | 44.43\% | 43.39\% | 43.34\% | 43.30\% | 43.26\% | 59.39\% | 57.31\% | 57.25\% | 57.19\% | 57.13\% |
| 55 | 28.70\% | 28.32\% | 27.89\% | 27.86\% | 27.83\% | 27.81\% | 43.84\% | 42.80\% | 42.76\% | 42.71\% | 42.67\% | 58.41\% | 56.36\% | 56.30\% | 56.24\% | 56.19\% |
| 56 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 57 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 58 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 59 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 60 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 61 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 62 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 63 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 64 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |

