Southern Cross Health Society

Critical Illness - standard monthly premiums for Credit Card payments

AGE last birthday	MALE NON SMOKER			MALE SMOKER			FEMALE NON SMOKER			FEMALE SMOKER			AGE last birthday
	20,000	50,000	100,000	20,000	50,000	100,000	20,000	50,000	100,000	20,000	50,000	100,000	
16-20	3.53	3.58	7.06	3.53	4.59	7.80	3.53	3.53	7.06	3.53	3.53	7.06	16-20
21	3.53	3.75	7.06	3.53	4.87	8.35	3.53	3.53	7.06	3.53	3.64	7.06	21
22	3.53	3.97	7.06	3.53	5.20	9.02	3.53	3.53	7.06	3.53	3.92	7.06	22
23	3.53	4.25	7.13	3.53	5.65	9.91	3.53	3.58	7.06	3.53	4.20	7.06	23
24	3.53	4.48	7.57	3.53	6.15	10.91	3.53	3.75	7.06	3.53	4.48	7.57	24
25	3.53	4.76	8.13	3.53	6.60	11.80	3.53	3.97	7.06	3.53	4.76	8.13	25
26	3.53	5.04	8.69	3.71	7.16	12.91	3.53	4.20	7.06	3.53	5.15	8.91	26
27	3.53	5.43	9.46	3.98	7.83	14.25	3.53	4.53	7.68	3.53	5.65	9.91	27
28	3.53	5.82	10.24	4.30	8.61	15.80	3.53	4.92	8.46	3.53	6.27	11.13	28
29	3.53	6.21	11.02	4.69	9.57	17.69	3.53	5.26	9.13	3.60	6.88	12.36	29
30	3.53	6.60	11.80	5.05	10.46	19.47	3.53	5.65	9.91	3.85	7.50	13.58	30
31	3.69	7.10	12.80	5.48	11.52	21.59	3.53	6.04	10.69	4.14	8.22	15.02	31
32	3.91	7.66	13.91	6.01	12.81	24.14	3.53	6.60	11.80	4.51	9.12	16.80	32
33	4.19	8.33	15.25	6.55	14.15	26.81	3.71	7.16	12.91	4.89	10.07	18.69	33
34	4.44	8.95	16.47	7.12	15.55	29.59	3.96	7.78	14.13	5.28	11.02	20.59	34
35	4.73	9.68	17.92	7.74	17.06	32.60	4.19	8.33	15.25	5.69	12.03	22.59	35
36	5.05	10.46	19.47	8.42	18.74	35.93	4.48	9.06	16.69	6.17	13.20	24.92	36
37	5.51	11.58	21.70	9.37	21.08	40.60	4.80	9.84	18.25	6.73	14.60	27.70	37
38	6.01	12.81	24.14	10.46	23.77	45.94	5.19	10.80	20.14	7.35	16.11	30.71	38
39	6.51	14.04	26.59	11.53	26.40	51.17	5.55	11.69	21.92	7.99	17.67	33.82	39
40	7.05	15.38	29.26	12.72	29.30	56.95	5.89	12.53	23.59	8.60	19.18	36.82	40
41	7.62	16.78	32.04	13.94	32.32	62.96	6.28	13.48	25.48	9.28	20.86	40.16	41
42	8.33	18.51	35.49	15.47	36.07	70.41	6.76	14.65	27.81	10.08	22.82	44.05	42
43	9.10	20.41	39.27	17.13	40.15	78.53	7.26	15.88	30.26	10.92	24.89	48.17	43
44	9.94	22.48	43.38	18.92	44.57	87.31	7.76	17.11	32.71	11.76	26.96	52.28	44
45	10.69	24.33	47.05	20.45	48.32	94.77	8.24	18.29	35.04	12.58	28.97	56.29	45
46	11.60	26.56	51.50	22.24	52.73	103.55	8.80	19.69	37.82	13.47	31.15	60.62	46
47	12.78	29.47	57.29	24.61	58.55	115.12	9.49	21.36	41.16	14.51	33.72	65.74	47
48	14.28	33.16	64.63	27.57	65.82	129.58	10.24	23.21	44.83	15.69	36.63	71.52	48
49	15.72	36.69	71.63	30.36	72.70	143.26	11.03	25.17	48.72	16.88	39.54	77.31	49
50	17.20	40.32	78.86	33.14	79.52	156.82	11.83	27.12	52.62	18.06	42.45	83.09	50
51	19.04	44.85	87.87	36.52	87.85	173.39	12.69	29.25	56.84	19.29	45.46	89.09	51
52	21.11	49.94	97.99	40.14	96.74	191.08	13.63	31.54	61.40	20.61	48.71	95.54	52
53	23.45	55.70	109.45	44.03	106.30	210.10	14.65	34.06	66.41	21.97	52.06	102.22	53
54	26.13	62.30	122.57	48.24	116.65	230.67	15.67	36.57	71.41	23.34	55.42	108.89	54
55	28.66	68.50	134.91	51.78	125.37	248.02	16.74	39.20	76.64	24.63	58.61	115.23	55
56	31.27	74.93	147.70	55.15	133.65	264.48	17.81	41.83	81.86	25.86	61.63	121.23	56
57	34.34	82.48	162.72	58.97	143.04	283.16	18.92	44.57	87.31	27.04	64.53	127.02	57
58	37.18	89.47	176.62	62.15	150.87	298.73	20.06	47.37	92.88	28.16	67.27	132.47	58
59	40.07	96.57	190.74	65.29	158.59	314.08	21.20	50.16	98.44	29.25	69.96	137.81	59
60	42.96	103.68	204.87	68.43	166.30	329.43	22.33	52.96	104.00	30.34	72.64	143.14	60
61	46.42	112.18	221.77	72.43	176.15	349.00	23.52	55.87	109.78	31.48	75.44	148.71	61
62	49.76	120.40	238.12	76.18	185.37	367.35	24.79	59.00	116.01	32.73	78.51	154.82	62
63	53.22	128.90	255.03	80.05	194.88	386.26	26.11	62.24	122.46	33.98	81.59	160.94	63
64	56.95	138.07	273.27	84.12	204.89	406.17	27.50	65.65	129.24	35.27	84.78	167.28	64
65+	8.82	8.82	8.82	8.82	8.82	8.82	8.82	8.82	8.82	8.82	8.82	8.82	65+

The Rates relate to a single member of the age, gender and smoking status as detailed for the Critical Illness Plan.

Premiums are based on the age, gender and smoking status of each member at the time of application and thereafter on the age of each member at the policy anniversary date.

Premiums may be subject to loadings, at the time of application, based on factors such as BMI or family health history.

At the policy anniversary date following age 65 the terms and conditions of cover will change for that particular individual. For more information contact your Southern Cross Adviser Relationship Manager.

Rates are accurate as at the date of this Rate Chart, however Rates are subject to change from time to time. For more information contact your Southern Cross Adviser Relationship Manager.

Members purchasing Critical Illness who are aged 55-64 will be subject to individual consideration. Additional underwriting will apply, an additional loading may be added to their premium and the amount of cover they have may be restricted.

Southern Cross Health Society

Critical Illness - standard monthly premiums for **Direct Debit** payments

AGE last birthday	MALE NON SMOKER 20,000	MALE NON SMOKER 50,000	MALE NON SMOKER 100,000	MALE SMOKER 20,000	MALE SMOKER 50,000	MALE SMOKER 100,000	FEMALE NON SMOKER 20,000	FEMALE NON SMOKER 50,000	FEMALE NON SMOKER 100,000	FEMALE SMOKER 20,000	FEMALE SMOKER 50,000	FEMALE SMOKER 100,000	AGE last birthday
16-20	3.44	3.49	6.88	3.44	4.47	7.60	3.44	3.44	6.88	3.44	3.44	6.88	16-20
21	3.44	3.66	6.88	3.44	4.75	8.14	3.44	3.44	6.88	3.44	3.55	6.88	21
22	3.44	3.87	6.88	3.44	5.07	8.79	3.44	3.44	6.88	3.44	3.82	6.88	22
23	3.44	4.15	6.95	3.44	5.51	9.66	3.44	3.49	6.88	3.44	4.09	6.88	23
24	3.44	4.36	7.38	3.44	6.00	10.64	3.44	3.66	6.88	3.44	4.36	7.38	24
25	3.44	4.64	7.93	3.44	6.44	11.50	3.44	3.87	6.88	3.44	4.64	7.93	25
26	3.44	4.91	8.47	3.62	6.98	12.59	3.44	4.09	6.88	3.44	5.02	8.69	26
27	3.44	5.29	9.23	3.88	7.64	13.89	3.44	4.42	7.49	3.44	5.51	9.66	27
28	3.44	5.67	9.99	4.19	8.40	15.41	3.44	4.80	8.25	3.44	6.11	10.85	28
29	3.44	6.05	10.75	4.57	9.33	17.25	3.44	5.13	8.90	3.51	6.71	12.05	29
30	3.44	6.44	11.50	4.93	10.20	18.99	3.44	5.51	9.66	3.75	7.31	13.24	30
31	3.60	6.93	12.48	5.35	11.23	21.05	3.44	5.89	10.42	4.04	8.02	14.65	31
32	3.82	7.47	13.56	5.86	12.49	23.54	3.44	6.44	11.50	4.39	8.89	16.38	32
33	4.08	8.13	14.87	6.39	13.80	26.14	3.62	6.98	12.59	4.77	9.82	18.23	33
34	4.33	8.73	16.06	6.94	15.16	28.85	3.86	7.58	13.78	5.15	10.74	20.07	34
35	4.62	9.43	17.47	7.54	16.63	31.78	4.08	8.13	14.87	5.55	11.72	22.02	35
36	4.93	10.20	18.99	8.21	18.27	35.03	4.37	8.84	16.28	6.01	12.87	24.30	36
37	5.37	11.29	21.15	9.14	20.56	39.59	4.68	9.60	17.79	6.57	14.23	27.01	37
38	5.86	12.49	23.54	10.20	23.17	44.79	5.06	10.53	19.64	7.16	15.70	29.94	38
39	6.34	13.69	25.93	11.24	25.74	49.89	5.41	11.40	21.37	7.79	17.23	32.97	39
40	6.88	15.00	28.53	12.40	28.57	55.53	5.75	12.22	23.00	8.38	18.70	35.90	40
41	7.43	16.36	31.24	13.59	31.52	61.38	6.12	13.14	24.84	9.05	20.34	39.16	41
42	8.12	18.05	34.60	15.08	35.17	68.65	6.59	14.29	27.12	9.83	22.25	42.95	42
43	8.87	19.90	38.29	16.70	39.15	76.57	7.08	15.49	29.50	10.65	24.26	46.96	43
44	9.69	21.92	42.30	18.45	43.46	85.13	7.56	16.69	31.89	11.47	26.28	50.97	44
45	10.42	23.72	45.88	19.94	47.11	92.40	8.03	17.83	34.17	12.26	28.24	54.88	45
46	11.31	25.90	50.22	21.69	51.42	100.96	8.58	19.19	36.88	13.13	30.37	59.11	46
47	12.46	28.74	55.85	23.99	57.09	112.24	9.25	20.83	40.13	14.15	32.88	64.10	47
48	13.93	32.33	63.01	26.88	64.17	126.34	9.98	22.63	43.71	15.30	35.71	69.73	48
49	15.32	35.77	69.84	29.60	70.88	139.67	10.76	24.54	47.50	16.45	38.55	75.37	49
50	16.77	39.31	76.89	32.31	77.53	152.90	11.53	26.45	51.30	17.61	41.38	81.01	50
51	18.56	43.73	85.67	35.61	85.65	169.06	12.38	28.52	55.42	18.81	44.33	86.87	51
52	20.58	48.69	95.54	39.14	94.32	186.30	13.28	30.75	59.87	20.09	47.49	93.16	52
53	22.86	54.31	106.71	42.93	103.65	204.84	14.28	33.21	64.75	21.42	50.76	99.66	53
54	25.48	60.74	119.51	47.03	113.73	224.90	15.28	35.66	69.63	22.75	54.03	106.17	54
55	27.94	66.79	131.54	50.49	122.24	241.82	16.32	38.22	74.72	24.02	57.14	112.35	55
56	30.49	73.06	144.01	53.77	130.31	257.87	17.36	40.78	79.82	25.21	60.08	118.20	56
57	33.48	80.42	158.65	57.50	139.47	276.08	18.45	43.46	85.13	26.37	62.92	123.84	57
58	36.25	87.24	172.20	60.60	147.10	291.27	19.56	46.18	90.55	27.45	65.59	129.16	58
59	39.07	94.16	185.98	63.66	154.62	306.23	20.67	48.91	95.97	28.52	68.21	134.36	59
60	41.89	101.08	199.75	66.72	162.15	321.19	21.78	51.63	101.40	29.58	70.83	139.57	60
61	45.26	109.37	216.23	70.62	171.74	340.28	22.93	54.47	107.04	30.69	73.55	144.99	61
62	48.52	117.39	232.17	74.28	180.74	358.17	24.17	57.52	113.11	31.91	76.55	150.95	62
63	51.89	125.67	248.65	78.05	190.01	376.60	25.46	60.68	119.40	33.13	79.55	156.92	63
64	55.52	134.61	266.43	82.02	199.77	396.01	26.81	64.01	126.01	34.39	82.66	163.10	64
65+	8.60	8.60	8.60	8.60	8.60	8.60	8.60	8.60	8.60	8.60	8.60	8.60	65+

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