



**RAMS - Premium Including GST & Stamp Duty, Excluding One Off Policy Fee (\$11)**  
**NSW/VIC/ACT/TAS**

Value	GST 10%			STAMP DUTY 0%		
	Mortality			Mortality plus loss of use Accident		
	12 Months	6 Months	3 Months	12 Months	6 Months	3 Months
\$ 1,000	\$ 165.00	\$ 165.00	n/a	\$ 183.48	\$ 165.00	n/a
\$ 2,000	\$ 281.60	\$ 165.00	n/a	\$ 366.96	\$ 243.98	n/a
\$ 3,000	\$ 422.40	\$ 165.00	n/a	\$ 550.44	\$ 365.97	n/a
\$ 4,000	\$ 563.20	\$ 165.00	n/a	\$ 733.92	\$ 487.96	n/a
\$ 5,000	\$ 704.00	\$ 464.75	n/a	\$ 917.40	\$ 609.95	n/a
\$ 6,000	\$ 844.80	\$ 557.70	n/a	\$ 1,100.88	\$ 731.94	n/a
\$ 7,000	\$ 985.60	\$ 650.65	n/a	\$ 1,284.36	\$ 853.93	n/a
\$ 8,000	\$ 1,126.40	\$ 743.60	n/a	\$ 1,467.84	\$ 975.92	n/a
\$ 9,000	\$ 1,267.20	\$ 836.55	n/a	\$ 1,651.32	\$ 1,097.91	n/a
\$ 10,000	\$ 1,408.00	\$ 929.50	n/a	\$ 1,834.80	\$ 1,219.90	n/a
\$ 11,000	\$ 1,548.80	\$ 1,022.45	n/a	\$ 2,018.28	\$ 1,341.89	n/a
\$ 12,000	\$ 1,689.60	\$ 1,115.40	n/a	\$ 2,201.76	\$ 1,463.88	n/a
\$ 13,000	\$ 1,830.40	\$ 1,208.35	n/a	\$ 2,385.24	\$ 1,585.87	n/a
\$ 14,000	\$ 1,971.20	\$ 1,301.30	n/a	\$ 2,568.72	\$ 1,707.86	n/a
\$ 15,000	\$ 2,112.00	\$ 1,394.25	n/a	\$ 2,752.20	\$ 1,829.85	n/a
\$ 16,000	\$ 2,252.80	\$ 1,487.20	n/a	\$ 2,935.68	\$ 1,951.84	n/a
\$ 17,000	\$ 2,393.60	\$ 1,580.15	n/a	\$ 3,119.16	\$ 2,073.83	n/a
\$ 18,000	\$ 2,534.40	\$ 1,673.10	n/a	\$ 3,302.64	\$ 2,195.82	n/a
\$ 19,000	\$ 2,675.20	\$ 1,766.05	n/a	\$ 3,486.12	\$ 2,317.81	n/a
\$ 20,000	\$ 2,816.00	\$ 1,859.00	n/a	\$ 3,669.60	\$ 2,439.80	n/a

\$11 one off policy fee to be added.

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**RAMS - Premium Including GST & Stamp Duty, Excluding One Off Policy Fee (\$11)**  
**SOUTH AUSTRALIA**

Value	GST 10%			STAMP DUTY 11%		
	Mortality			Mortality plus loss of use Accident		
	12 Months	6 Months	3 Months	12 Months	6 Months	3 Months
\$ 1,000	\$ 183.15	\$ 183.15	n/a	\$ 203.66	\$ 183.15	n/a
\$ 2,000	\$ 312.58	\$ 183.15	n/a	\$ 407.33	\$ 270.82	n/a
\$ 3,000	\$ 468.86	\$ 183.15	n/a	\$ 610.99	\$ 406.23	n/a
\$ 4,000	\$ 625.15	\$ 183.15	n/a	\$ 814.65	\$ 541.64	n/a
\$ 5,000	\$ 781.44	\$ 515.87	n/a	\$ 1,018.31	\$ 677.04	n/a
\$ 6,000	\$ 937.73	\$ 619.05	n/a	\$ 1,221.98	\$ 812.45	n/a
\$ 7,000	\$ 1,094.02	\$ 722.22	n/a	\$ 1,425.64	\$ 947.86	n/a
\$ 8,000	\$ 1,250.30	\$ 825.40	n/a	\$ 1,629.30	\$ 1,083.27	n/a
\$ 9,000	\$ 1,406.59	\$ 928.57	n/a	\$ 1,832.97	\$ 1,218.68	n/a
\$ 10,000	\$ 1,562.88	\$ 1,031.75	n/a	\$ 2,036.63	\$ 1,354.09	n/a
\$ 11,000	\$ 1,719.17	\$ 1,134.92	n/a	\$ 2,240.29	\$ 1,489.50	n/a
\$ 12,000	\$ 1,875.46	\$ 1,238.09	n/a	\$ 2,443.95	\$ 1,624.91	n/a
\$ 13,000	\$ 2,031.74	\$ 1,341.27	n/a	\$ 2,647.62	\$ 1,760.32	n/a
\$ 14,000	\$ 2,188.03	\$ 1,444.44	n/a	\$ 2,851.28	\$ 1,895.72	n/a
\$ 15,000	\$ 2,344.32	\$ 1,547.62	n/a	\$ 3,054.94	\$ 2,031.13	n/a
\$ 16,000	\$ 2,500.61	\$ 1,650.79	n/a	\$ 3,258.60	\$ 2,166.54	n/a
\$ 17,000	\$ 2,656.90	\$ 1,753.97	n/a	\$ 3,462.27	\$ 2,301.95	n/a
\$ 18,000	\$ 2,813.18	\$ 1,857.14	n/a	\$ 3,665.93	\$ 2,437.36	n/a
\$ 19,000	\$ 2,969.47	\$ 1,960.32	n/a	\$ 3,869.59	\$ 2,572.77	n/a
\$ 20,000	\$ 3,125.76	\$ 2,063.49	n/a	\$ 4,073.26	\$ 2,708.18	n/a

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**RAMS - Premium Including GST & Stamp Duty, Excluding One Off Policy Fee (\$11)**  
**QUEENSLAND**



Value	GST			10% STAMP DUTY			9%		
	Mortality			Mortality plus loss of use Accident					
	12 Months	6 Months	3 Months	12 Months	6 Months	3 Months	12 Months	6 Months	3 Months
\$ 1,000	\$ 179.85	\$ 179.85	n/a	\$ 199.99	\$ 179.85	n/a	\$ 199.99	\$ 179.85	n/a
\$ 2,000	\$ 306.94	\$ 179.85	n/a	\$ 399.99	\$ 265.94	n/a	\$ 399.99	\$ 265.94	n/a
\$ 3,000	\$ 460.42	\$ 179.85	n/a	\$ 599.98	\$ 398.91	n/a	\$ 599.98	\$ 398.91	n/a
\$ 4,000	\$ 613.89	\$ 179.85	n/a	\$ 799.97	\$ 531.88	n/a	\$ 799.97	\$ 531.88	n/a
\$ 5,000	\$ 767.36	\$ 506.58	n/a	\$ 999.97	\$ 664.85	n/a	\$ 999.97	\$ 664.85	n/a
\$ 6,000	\$ 920.83	\$ 607.89	n/a	\$ 1,199.96	\$ 797.81	n/a	\$ 1,199.96	\$ 797.81	n/a
\$ 7,000	\$ 1,074.30	\$ 709.21	n/a	\$ 1,399.95	\$ 930.78	n/a	\$ 1,399.95	\$ 930.78	n/a
\$ 8,000	\$ 1,227.78	\$ 810.52	n/a	\$ 1,599.95	\$ 1,063.75	n/a	\$ 1,599.95	\$ 1,063.75	n/a
\$ 9,000	\$ 1,381.25	\$ 911.84	n/a	\$ 1,799.94	\$ 1,196.72	n/a	\$ 1,799.94	\$ 1,196.72	n/a
\$ 10,000	\$ 1,534.72	\$ 1,013.16	n/a	\$ 1,999.93	\$ 1,329.69	n/a	\$ 1,999.93	\$ 1,329.69	n/a
\$ 11,000	\$ 1,688.19	\$ 1,114.47	n/a	\$ 2,199.93	\$ 1,462.66	n/a	\$ 2,199.93	\$ 1,462.66	n/a
\$ 12,000	\$ 1,841.66	\$ 1,215.79	n/a	\$ 2,399.92	\$ 1,595.63	n/a	\$ 2,399.92	\$ 1,595.63	n/a
\$ 13,000	\$ 1,995.14	\$ 1,317.10	n/a	\$ 2,599.91	\$ 1,728.60	n/a	\$ 2,599.91	\$ 1,728.60	n/a
\$ 14,000	\$ 2,148.61	\$ 1,418.42	n/a	\$ 2,799.90	\$ 1,861.57	n/a	\$ 2,799.90	\$ 1,861.57	n/a
\$ 15,000	\$ 2,302.08	\$ 1,519.73	n/a	\$ 2,999.90	\$ 1,994.54	n/a	\$ 2,999.90	\$ 1,994.54	n/a
\$ 16,000	\$ 2,455.55	\$ 1,621.05	n/a	\$ 3,199.89	\$ 2,127.51	n/a	\$ 3,199.89	\$ 2,127.51	n/a
\$ 17,000	\$ 2,609.02	\$ 1,722.36	n/a	\$ 3,399.88	\$ 2,260.47	n/a	\$ 3,399.88	\$ 2,260.47	n/a
\$ 18,000	\$ 2,762.50	\$ 1,823.68	n/a	\$ 3,599.88	\$ 2,393.44	n/a	\$ 3,599.88	\$ 2,393.44	n/a
\$ 19,000	\$ 2,915.97	\$ 1,924.99	n/a	\$ 3,799.87	\$ 2,526.41	n/a	\$ 3,799.87	\$ 2,526.41	n/a
\$ 20,000	\$ 3,069.44	\$ 2,026.31	n/a	\$ 3,999.86	\$ 2,659.38	n/a	\$ 3,999.86	\$ 2,659.38	n/a

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**RAMS - Premium Including GST & Stamp Duty, Excluding One Off Policy Fee (\$11)**  
**WA/NT**

Value	GST			10% STAMP DUTY			10%		
	Mortality			Mortality plus loss of use Accident					
	12 Months	6 Months	3 Months	12 Months	6 Months	3 Months	12 Months	6 Months	3 Months
\$ 1,000	\$ 181.50	\$ 181.50	n/a	\$ 201.83	\$ 181.50	n/a	\$ 201.83	\$ 181.50	n/a
\$ 2,000	\$ 309.76	\$ 181.50	n/a	\$ 403.66	\$ 268.38	n/a	\$ 403.66	\$ 268.38	n/a
\$ 3,000	\$ 464.64	\$ 181.50	n/a	\$ 605.48	\$ 402.57	n/a	\$ 605.48	\$ 402.57	n/a
\$ 4,000	\$ 619.52	\$ 181.50	n/a	\$ 807.31	\$ 536.76	n/a	\$ 807.31	\$ 536.76	n/a
\$ 5,000	\$ 774.40	\$ 511.23	n/a	\$ 1,009.14	\$ 670.95	n/a	\$ 1,009.14	\$ 670.95	n/a
\$ 6,000	\$ 929.28	\$ 613.47	n/a	\$ 1,210.97	\$ 805.13	n/a	\$ 1,210.97	\$ 805.13	n/a
\$ 7,000	\$ 1,084.16	\$ 715.72	n/a	\$ 1,412.80	\$ 939.32	n/a	\$ 1,412.80	\$ 939.32	n/a
\$ 8,000	\$ 1,239.04	\$ 817.96	n/a	\$ 1,614.62	\$ 1,073.51	n/a	\$ 1,614.62	\$ 1,073.51	n/a
\$ 9,000	\$ 1,393.92	\$ 920.21	n/a	\$ 1,816.45	\$ 1,207.70	n/a	\$ 1,816.45	\$ 1,207.70	n/a
\$ 10,000	\$ 1,548.80	\$ 1,022.45	n/a	\$ 2,018.28	\$ 1,341.89	n/a	\$ 2,018.28	\$ 1,341.89	n/a
\$ 11,000	\$ 1,703.68	\$ 1,124.70	n/a	\$ 2,220.11	\$ 1,476.08	n/a	\$ 2,220.11	\$ 1,476.08	n/a
\$ 12,000	\$ 1,858.56	\$ 1,226.94	n/a	\$ 2,421.94	\$ 1,610.27	n/a	\$ 2,421.94	\$ 1,610.27	n/a
\$ 13,000	\$ 2,013.44	\$ 1,329.19	n/a	\$ 2,623.76	\$ 1,744.46	n/a	\$ 2,623.76	\$ 1,744.46	n/a
\$ 14,000	\$ 2,168.32	\$ 1,431.43	n/a	\$ 2,825.59	\$ 1,878.65	n/a	\$ 2,825.59	\$ 1,878.65	n/a
\$ 15,000	\$ 2,323.20	\$ 1,533.68	n/a	\$ 3,027.42	\$ 2,012.84	n/a	\$ 3,027.42	\$ 2,012.84	n/a
\$ 16,000	\$ 2,478.08	\$ 1,635.92	n/a	\$ 3,229.25	\$ 2,147.02	n/a	\$ 3,229.25	\$ 2,147.02	n/a
\$ 17,000	\$ 2,632.96	\$ 1,738.17	n/a	\$ 3,431.08	\$ 2,281.21	n/a	\$ 3,431.08	\$ 2,281.21	n/a
\$ 18,000	\$ 2,787.84	\$ 1,840.41	n/a	\$ 3,632.90	\$ 2,415.40	n/a	\$ 3,632.90	\$ 2,415.40	n/a
\$ 19,000	\$ 2,942.72	\$ 1,942.66	n/a	\$ 3,834.73	\$ 2,549.59	n/a	\$ 3,834.73	\$ 2,549.59	n/a
\$ 20,000	\$ 3,097.60	\$ 2,044.90	n/a	\$ 4,036.56	\$ 2,683.78	n/a	\$ 4,036.56	\$ 2,683.78	n/a

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