

Asgard Employee Super

Occupational Rating guide

Effective 1 October 2020

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Abalone Diver	D	D	D
Abattoir Worker	5	D	D
Abrasive Manufacture – Other Unskilled	5	5	D
Abrasive Manufacture – Supervisor	4	4	4
Account Executive	2	2	2
Accountant	1	1	1
Accountant – unqualified	2	2	2
Accounts Clerk	2	2	2
Acrobat	D	D	D
Actor	3	D	D
Actuary	1	1	1
Acupuncturist – Medically Qualified	1	1	1
Acupuncturist – Other	2	2	2
Advertising – Clerical Staff	2	2	2
Advertising – Executive	2	2	2
Aerial Antenna Erector – Over 10 Metres	D	D	D
Aerial Antenna Erector – Under 10 Metres	4	4	4
Aerial Photographer	IC	IC	IC
Aerialist	IC	D	D
Aerobics Instructor	4	D	D
Agents – Advertising	2	2	2
Agents – Customs, Clerical Only	2	2	2
Agents – Customs, Other	3	3	3
Agents – Employment	2	2	2

Note: D = Decline

IC = Individual Consideration

1 = Professional

2 = White Collar

3 = Light Blue Collar

4 = Heavy Blue Collar (Skilled)

5 = Heavy Blue Collar (Unskilled)

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Agents – Insurance, Min 3 Years	1	1	1
Agents – Machinery, Heavy	4	4	4
Agents – Machinery, Light	3	3	3
Agents – Real Estate, Qualified	2	2	2
Agents – Repossession	5	D	D
Agents – Stock/Station	3	3	3
Agents – Tab	3	3	3
Agricultural Industry – Farm Contractor	5	D	D
Agricultural Industry – Farm Worker	5	D	D
Agricultural Industry – Farmer/Grazier	4	4	4
Agricultural Industry – Market Gardener	4	4	4
Agricultural Industry – Orchardist	5	5	5
Agricultural Industry – Stockman	5	D	D
Agronomist	3	3	3
Air Conditioning – Engineer	3	3	3
Air Conditioning – Installer	4	4	4
Air Conditioning – Technician	4	4	4
Air Traffic Controller	3	D	D
Aircraft Industry – Others	5	D	D
Aircraft Industry – Supervisor	4	4	4
Airline – Flight Attendants – (Regular Comm. Flights)	4	D	D
Airline – Pilots – (Regular Comm. Flights)	5	D	D
Airport – Cleaner	5	5	5
Airport – Maintenance Worker	5	5	5
Airport – Office Workers	2	2	2
Airport – Truck Drivers	5	5	5
Alcohol Manufacture – Chemist/Pharmacist	1	1	1
Alcohol Manufacture – Distiller/Supervisor	4	4	4
Alcohol Manufacture – Others	5	D	D
Ambulance Service – Admin	2	2	2
Ambulance Service – Officer/Driver	4	4	4
Amusement Parlour Centre – Employee	5	D	D
Amusement Parlour Centre – Proprietor	4	D	4
Anaesthetic Technician	3	3	3
Anaesthetist	1	1	1
Analyst/Programmer – Not Qualified	2	2	2
Analyst/Programmer – Qualified	1	1	1
Animal Trainer	D	D	D
Annealer	4	4	4
Antenna Erector – Over 10 Metres	D	D	D
Antenna Erector – Under 10 Metres	4	4	4
Antique Dealer – Deliveries	5	5	5
Antique Dealer – Restoration	4	4	4
Antique Dealer – Sales	3	3	3
Apiarist	3	3	3

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Appliance Electrician	3	3	3
Apprentices (1st – 3rd Year)	5	5	D
Apprentices (4th Year)	5	5	5
Aquarium Shop	4	4	4
Archaeologist	1	1	1
Architects – Qualified	1	1	1
Architectural Draftsman	2	2	2
Armed Forces – Army, All Ranks, No Special Hazards	D	D	D
Armed Forces – Bomb Disposal	D	D	D
Armed Forces – Diver	D	D	D
Armed Forces – Navy, Seagoing	D	D	D
Armed Forces – Navy, Shore Duties Only	D	D	D
Armed Forces – Office Duties Only	D	D	D
Armed Forces – RAAF, Office Duties	D	D	D
Armed Forces – RAAF, Regular Flying	D	D	D
Armed Forces – SAS/Commando	D	D	D
Armed Forces – Submariner	D	D	D
Armed Forces – Volunteer Reserve	D	D	D
Armed Security Guard	5	D	D
Armoured Car Driver	5	D	D
Art Dealer, (Shop or Gallery)	2	2	2
Artists – Commercial Employee	2	2	2
Artists – Commercial Freelance	5	D	D
Artists – Other	5	D	D
Asbestos Industry – Others	D	D	D
Asbestos Industry – Supervisor	D	D	D
Asphalt Layer	5	D	D
Assembly Line Worker	5	D	D
Astrologer	2	D	D
Astronomer	1	1	1
Atomic Energy Industry – Others	5	D	D
Atomic Energy Industry – Supervisor	4	4	4
Auctioneers	2	2	2
Audiometrist	2	2	2
Auditor (Qualified)	1	1	1
Authors	2	D	D
Auto Electrician	3	3	3
Aviation Industry – Commercial Pilot	5	D	D
Aviation Industry – Crew of Regular Public Transport	4	D	D
Aviation Industry – Flying Instructor	D	D	D
Aviation Industry – Mechanic	4	4	4
Aviation Industry – Non Flying, Air Traffic Controller	3	D	D
Aviation Industry – Non Flying, Clerical	3	3	3
Aviation Industry – Other Manual	5	D	D
Aviation Industry – Supervisor, No Manual	3	3	3

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Awning Installer To 10 Metres	4	4	4
Backhoe Operator – Owner Operator	5	5	5
Bacteriologist	1	1	1
Baggage Handler	5	D	D
Bailiff	2	2	2
Bakery – Baker	3	3	3
Bakery – Delivery	4	4	4
Bakery – Supervisor	3	3	3
Banana Grower	4	4	4
Banking – Building Society, Credit Union – Clerks and Tellers	2	2	2
Banking – Building Society, Credit Union, Manager	1	1	1
Banking – Guards, Armoured Car Driver	5	D	D
Bar Staff	3	D	D
Barber	3	3	3
Bargeman	4	D	D
Barman/Barmaid	4	D	D
Barrister	1	1	1
Battery Fitter	5	5	5
Battery Manufacture – Others	5	D	D
Battery Manufacture – Supervisor	4	4	4
Beach Patrol – Lifeguard Club	4	D	D
Beach Patrol – Lifeguard Professional	4	D	D
Beautician – Not Working from Home	3	3	3
Beautician – Working from Home	3	3	D
Beekeeper	3	3	3
Bicycle Manufacturer – Others	5	5	5
Bicycle Manufacturer – Supervisor	3	3	3
Bicycle Storekeeper – Repairs	4	4	4
Bicycle Storekeeper – Sales	3	3	3
Bill Poster	3	D	D
Biochemist	1	1	1
Biologist (Not Marine)	1	1	1
Blacksmith	4	4	4
Blasters – Surface	D	D	D
Blasters – Underground	D	D	D
Blind – Awning, Screen Installer to 10 mtrs	4	4	4
Blind – Awning, Screen Manufacturer	4	4	4
Blind – Awning, Screen, Supervising/Quoting, No Manual	3	3	3
Boarding House Owner	4	D	D
Boat Builder	3	3	3
Boating Equipment Supply – Chandler	3	3	3
Boating Equipment Supply – Others (other than Sales/Admin)	5	D	D
Bobcat Owner Operator	5	5	5
Boilermaker	4	4	4
Bomb Disposal	D	D	D

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Bookbinder	3	3	3
Bookkeeper	2	2	2
Bookmakers	5	D	D
Bootmaker	4	4	4
Botanist	1	1	1
Bouncer	5	D	D
Boxer	D	D	D
Bread Vendor	4	4	4
Brewing Industry – Chemist	1	1	1
Brewing Industry – Supervisor	4	4	4
Brewing Industry – Worker	5	D	D
Brick Manufacturer – Others	5	D	D
Brick Manufacturer – Supervisor	5	5	5
Brick Paver	5	D	D
Bricklayer	5	5	5
Brickworks – Labourers	5	D	D
Brickworks – Supervisor, No Manual	3	3	3
Broker – Finance, minimum 3 years	1	1	1
Broker – Insurance, minimum 3 years	1	1	1
Broker – Stock	1	1	1
Builder – Licenced	3	3	3
Builder – Supervisor (No Manual)	3	3	3
Builders Labourer	5	D	D
Builders Supply Merchant – Yard	5	5	5
Builders Supply Merchant – Light	3	3	3
Builders Supply Merchant – Shop	3	3	3
Building Industry – Bobcat Owner, Operator	5	5	5
Building Industry – Bricklayer	5	5	5
Building Industry – Bridge Builders	5	D	D
Building Industry – Building Labourer	5	D	D
Building Industry – Carpenter	3	3	3
Building Industry – Cement Manufacture Others	5	D	D
Building Industry – Cement Manufacture Supervisor	4	4	4
Building Industry – Crane Operator	5	D	D
Building Industry – Electrician	3	3	3
Building Industry – Glazier	4	4	4
Building Industry – Joiner	3	3	3
Building Industry – Painter to 10 metres	4	4	4
Building Industry – Plasterer	4	4	4
Building Industry – Plumber	3	3	3
Building Industry – Roof Plumber	5	5	5
Building Industry – Roof Tiler	5	5	D
Building Industry – Tiler (Wall & Floor) Qualified	4	4	4
Building Supply – Sales	3	3	3
Building Supply – Yard Worker	5	5	5

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Bulldozer, Owner Operator	5	5	5
Bus Driver – Local	4	4	4
Bus Driver – Long Distance	4	D	D
Business Consultants – Other than Qualified	2	2	2
Business Consultants – Qualified	1	1	1
Butcher – Retail	3	3	3
Butcher – Slaughtering	5	D	D
Butler	3	3	3
Buyer Retail Store – Office Only	2	2	2
Buyer Retail Store – Others	3	3	3
Cabinetmaker	3	3	3
Cablemaker	4	4	4
Café – Coffee Lounge, Employees	5	5	D
Café – Coffee Lounge, Proprietor with Staff	3	3	3
Cake Decorator	3	3	3
Camera Person – Aerial	D	D	D
Camera Person – On Location (Australia Only)	4	4	4
Camera Person – Studio	3	3	3
Cane Farmer	4	4	4
Cane Harvester	5	D	D
Car And Truck Salesperson – New	3	3	3
Car And Truck Salesperson – Used	4	4	4
Car Assembly – Car Detailer	4	4	4
Car Assembly – Supervisor	3	3	3
Car Assembly – Workers	5	D	D
Caravan Park – Operator/Employee	5	D	D
Caravan Park – Proprietor	5	D	D
Caravan Salesperson	3	3	3
Cardiologist	1	1	1
Caretakers	4	4	4
Carpenter	3	3	3
Carpet – Cleaner	5	5	5
Carpet – Layer	5	5	5
Cartage Contractor – Long Distance	5	D	D
Cartage Contractor – Short Distance	5	5	5
Cartographer	2	2	2
Cashier – Financial Institution	2	2	2
Cashier – Shop, Supermarket	3	3	3
Casino (Govt. Licensed) – Cashier	3	3	3
Casino (Govt. Licensed) – Croupier	3	D	D
Casino (Govt. Licensed) – Waiter, Barstaff	4	D	D
Caterer	4	4	4
Cattery Operator	5	5	5
Cellarman	5	D	D
Cement Manufacturing Industry – Others	5	D	D

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Cement Manufacturing Industry – Supervisor	4	4	4
Cemetery – Crematorium Worker	5	D	D
Cemetery – Embalmer	4	4	4
Chandler – Boating Equipment Administration	2	2	2
Chandler – Boating Equipment, Sales Only	3	3	3
Chauffer	4	4	4
Chef – Not Qualified	5	5	5
Chef – Qualified	3	3	3
Chemical Industry – Chemist/Pharmacist	1	1	1
Chemists Pharmacists (Retail)	1	1	1
Chief Executive Officer	1	1	1
Child Care Worker – Not Registered	5	D	D
Child Care Worker – Registered, Not Working At Home	3	3	3
Chimney Sweep	5	5	5
Chiropodist (Registered)	1	1	1
Chiropractor, – Member of Aust Chiropractic Assoc	1	1	1
Circus Workers – Acrobat	D	D	D
Circus Workers – Aerialist	D	D	D
Circus Workers – Animal Trainer	D	D	D
Civil Engineer, – Uni Qualified, Administration Only	1	1	1
Claims – Loss Adjuster (Not Private Investigator)	2	2	2
Cleaner – Brick	5	D	D
Cleaner – Carpet	5	5	5
Cleaner – Factory, School, Store	5	D	D
Cleaner – Household, Office	5	5	5
Cleaner – Window above 10 Metres	D	D	D
Cleaner – Window up to 10 Metres	5	5	5
Clergy	4	4	D
Clerks – Administration Only	2	2	2
Clothing Industry – Fashion Designer Employed	3	3	3
Clothing Industry – Fashion Designer Freelance	5	D	D
Clothing Industry – Model	3	D	D
Clothing Industry – Pattern Maker	4	4	4
Clothing Industry – Process Worker, Machinist	5	D	D
Clothing Industry – Sales Person	3	3	3
Clothing Industry – Tailor/dressmaker Not at Home	4	4	4
Club Worker – Bar Person	5	D	D
Club Worker – Bouncer, Security Staff	5	D	D
Club Worker – Entertainer	5	D	D
Club Worker – Fitness Centre Management	5	5	5
Club Worker – Manager, Administration Only	2	2	2
Club Worker – Manager, with Bar Work	5	5	5
Club Worker – Night/Disco	5	D	D
Club Worker – Others	5	D	D
Coach – Selected Sports, Non Professional Events	3	D	D

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Coach Driver – Local	4	4	4
Coach Driver – Long distance	5	D	D
Coffee Shop – Coldstore Worker	5	D	D
Coffee Shop – Employees	5	5	D
Coffee Shop – Proprietor with Staff	3	3	3
Commercial Artist – Employee	2	2	2
Commercial Artist – Self Employed	5	D	D
Commercial Traveller	4	4	4
Commodity Broker – Minimum 3 years	1	1	1
Company Secretary – Degree Qualified	1	1	1
Composer	2	D	D
Compositor	3	3	3
Computer Industry – Consultant, Programmer, Analyst (Not Qualified)	2	2	2
Computer Industry – Consultant, Programmer, Analyst (Qualified)	1	1	1
Computer Industry – Keyboard Operator	2	2	2
Computer Industry – Maintenance Engineer	3	3	3
Computer Industry – Sales	3	3	3
Computer Industry – Systems Operator	2	2	2
Computer Industry – Technician	3	3	3
Concrete Contractor – Labourer	5	D	D
Cook, Chef – Other than Qualified	5	5	5
Cook, Chef – Qualified	3	3	3
Coroner	1	1	1
Courier Driver – Bicycle	5	D	D
Courier Driver – Cars and Small Vans	4	4	4
Courier Driver – Motor Cycle	5	D	D
Courier Driver – Others	5	D	D
Courier Driver – Trucks Local/Metro	5	5	5
Crane Driver	5	D	D
Craneman	5	D	D
Croupier	5	D	D
Crusherman	D	D	D
Curator Art Gallery, Library, Museum	2	2	2
Curator Groundsmen	4	4	4
Curtain Installer – To 10 metres	4	4	4
Customs – Agent (Clerical)	2	2	2
Customs – Officer	4	4	4
Dairy Industry – Delivery	4	4	4
Dairy Industry – Farm Proprietor	4	4	4
Dairy Industry – Farm Proprietor with Fulltime Employee	3	3	3
Dairy Industry – Process Workers, Employee	5	D	D
Dairy Industry – Supervisor	4	4	4
Dance Instructor – Established at Least Two Years	4	IC	IC
Dancer	4	D	D
Data Entry Operator	2	2	2

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Debt Collector	5	D	D
Decorator – (Interior Only), Not Qualified	4	4	4
Decorator – (Interior Only), Qualified	3	3	3
Decorator – Design and Consulting Only	2	2	2
Decorator – Exterior, Heights over 10 metres	D	D	D
Decorator – Exterior, Heights up to 10 metres	4	4	4
Deep Sea Fisherman	D	D	D
Delicatessen – Manager/Proprietor with Staff	3	3	3
Delicatessen – Other Employees	5	5	5
Demolition – Others	D	D	D
Demolition – Others (No Explosives)	5	D	D
Demolition – Supervisor	5	D	D
Dental – Nurse, Receptionist, Hygienist	2	2	2
Dental – Surgeon	1	1	1
Dental – Technician	2	2	2
Dentist	1	1	1
Department Store – Clerical Only	2	2	2
Department Store – Deliveries and Heavier Manual	5	5	5
Department Store – Management	2	2	2
Department Store – Sales No Lifting	3	3	3
Department Store – Storeperson	5	5	D
Dermatologist	1	1	1
Designer, Clothing – Employed	3	3	3
Designer, Clothing – Freelance	5	D	D
Detectives Private	3	D	D
Diamond Cutter & Polisher	3	3	3
Diemaker	4	4	4
Diesel Mechanic	4	4	4
Dietitian	2	2	2
Disc Jockey	3	D	D
Diver Professional	D	D	D
Dockworker	5	D	D
Doctors (Medical)	1	1	1
Dog Breeder	5	D	D
Dogman	D	D	D
Domestic Servants – Gardeners (Fulltime Only)	5	5	5
Domestic Servants – Maids	5	5	5
Draftsman	2	2	2
Drainage Contractor Domestic	4	D	D
Draper	3	3	3
Draughtsman	2	2	2
Dredger	5	D	D
Dressmaker – Tailor, Other	4	D	D
Dressmaker – Tailor, Qualified, Not Working at Home	4	4	4
Driller – Local Workers Only	5	D	D

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Driller – Others	5	D	D
Driller – Using Explosives	D	D	D
Driver – Ambulance	4	4	4
Driver – Armoured Car	5	D	D
Driver – Bulldozer, Owner Operator	5	5	5
Driver – Bus, Local	4	4	4
Driver – Bus, Long Distance	4	D	D
Driver – Cement Truck	5	5	5
Driver – Chauffeur	4	4	4
Driver – Courier Motorcycle or Bicycle	5	D	D
Driver – Courier, Cars, Small Vans	4	4	4
Driver – Courier, Trucks – Local/Metro	5	5	5
Driver – Crane	5	D	D
Driver – Dairy Deliveryman, Milkman	4	4	4
Driver – Driving Instructor (Est. 2 years)	4	4	4
Driver – Earthmoving & Construction, Owner Operator	5	5	5
Driver – Explosives/Dangerous Good	5	D	D
Driver – Forklift (Not on Docks)	5	5	5
Driver – Garbage Collector	5	D	D
Driver – Hire Car Owner / Driver	4	4	4
Driver – Ice Cream Truck	5	5	5
Driver – Instructor – Est. minimum 2 years	4	4	4
Driver – Interstate Truck or Van	5	D	D
Driver – Removalist	5	D	D
Driver – Taxi (Owner Driver Only)	4	4	4
Driver – Tow Truck	5	D	D
Driver – Truck or Van Local	5	5	5
Driving Instructor – Established minimum 2 years	4	4	4
Drover	5	D	D
Dry Cleaning Industry – Manager/Owner/Supervisor	4	4	4
Dry Cleaning Industry – Other	5	5	5
Dyer	5	5	D
Earth Moving Contractor – Owner Operator	5	5	5
Economist	1	1	1
Editor – Film	3	3	IC
Editor – Newspaper, Magazines	2	2	2
Education Inspector	2	2	2
Electric Gate, Garage Door Installer	4	4	4
Electrical Industry – Electrician Domestic	3	3	3
Electrical Industry – Electrician Industrial	4	4	4
Electrical Industry – Linesman over 10 metres	D	D	D
Electrical Industry – Linesman to 10 metres	4	4	4
Electrical Industry – Meter Reader	5	5	5
Electrician – Domestic	3	3	3
Electrician – Industrial (High Voltage)	5	D	D

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Electronics Technician	3	3	3
Electroplater	4	4	4
Elevator Mechanic Installer	5	D	D
Embalmer	4	4	4
Employment Agent	2	2	2
Endocrinologist	1	1	1
Engineer – Manual	3	3	3
Engineer – Supervisor	2	2	2
Engineer – Tech Qualified (Admin. only)	2	2	2
Engineer – Uni Qualified (Admin. only)	1	1	1
Engraver	3	3	3
ENT Surgeon	1	1	1
Entertainer – Actor	3	D	D
Entertainer – Choreographer/Dancer	4	D	D
Entertainment Agent	3	IC	IC
Explosives Industry – Face Worker	D	D	D
Explosives Industry – Workers, above Ground	D	D	D
Explosives Industry – Workers, below Ground	D	D	D
Exporter/Importer, Clerical Only	2	2	2
Exterminators And Fumigators	5	5	5
Factory Worker	5	D	D
Faith Healer	3	D	D
Family Physician	1	1	1
Farm Worker And Stockman	5	D	D
Farmer – Banana	4	4	4
Farmer – Cane	4	4	4
Farmer – Grazier Smallholding	4	4	4
Farmer – Labourer	5	D	D
Farmer – Market Gardener	5	5	5
Farmer – Orchardist	5	5	5
Farmer – Poultry	5	5	5
Farrier	4	4	4
Fashion Designer – Clothing, Employed	3	3	3
Fast Food Takeaway – Employees	4	D	D
Fast Food Takeaway – Proprietor with Staff	3	3	3
Fencing Contractor – Domestic	5	5	5
Fertiliser Manufacturer – Others	5	D	D
Fertiliser Manufacturer – Supervisor	5	5	5
Fibreglass – Moulder	4	4	4
Fibreglass – Others	5	D	D
Fibreglass – Supervisor	4	4	4
Film Industry – Actor/Actress	3	D	D
Film Industry – Administrative Staff	2	2	2
Film Industry – Announcers	3	D	D
Film Industry – Directors, Producers	3	IC	IC

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Film Industry – Distributors	2	2	2
Film Industry – Editors	3	3	IC
Film Industry – Makeup Artist	3	3	3
Film Industry – Projectionists	3	3	3
Film Industry – Script Writer	3	3	IC
Film Industry – Stage Manager (No Manual)	3	3	3
Film Industry – Stuntmen	D	D	D
Film Industry – Technicians, Sound Recorders, Engineers	3	3	3
Film Industry – Wardrobe	3	3	3
Financial Adviser – Analyst, Consultant (Other than Qualified)	2	2	2
Financial Adviser – Analyst, Consultant (Tertiary Qualified)	1	1	1
Firechief	4	D	D
Firefighters	5	D	D
Fireman	5	D	D
Fireman – Forestry	5	D	D
Fishermen – Deepsea/Other	IC	D	D
Fishermen – Harbour/Estuary	5	D	D
Fitness Centre – Instructor	4	D	D
Fitness Centre – Owner, Operator	4	4	4
Fitter And Turner	4	4	4
Flight Attendant	4	D	D
Floor Coverer – Layer	5	5	5
Floor Sander/Surfacer	5	D	D
Floor Tiler – Other than Qualified	5	D	D
Floor Tiler – Qualified	4	4	4
Florist – Deliveries	4	4	4
Florist – Sales Only	3	3	3
Food Technologist	2	2	2
Forest – Ranger	5	D	D
Forest – Warden	5	D	D
Forest – Workers	5	D	D
Forestry Fireman	5	D	D
Fork Lift Driver	5	5	5
Foundry Worker	5	D	D
French Polisher	3	3	3
Fruit Grower – Orchardist	5	5	5
Fruit Packer – Picker	5	D	D
Fumigator	5	5	5
Funeral Parlour – Director	2	2	2
Funeral Parlour – Driver, Pallbearer	4	4	4
Funeral Parlour – Embalmer	4	4	4
Funeral Parlour – Other	5	D	D
Furniture – Removalist	5	D	D
Furniture – Restorer	4	4	4
Furniture – Retailer, Deliveries	5	5	5

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Furniture – Retailer, Sales Only	3	3	3
Furrier	3	3	3
Garage Door Installer	4	4	4
Garage – Service Station, Cashier, Consol Operator	3	3	3
Garage – Service Station, Driveway Petrol Attendant	4	4	4
Garage – Service Station, Mechanic Qualified	4	4	4
Garage – Service Station, Proprietor, Manager	3	3	3
Garbage Collector	5	D	D
Gardener Domestic Landscape	5	5	5
Gas Fitter	4	4	4
Gas Meter Reader	5	5	5
Gastroenterologist	1	1	1
Gasworker	5	5	D
Gem Cutter, Setter	3	3	3
General Physician	1	1	1
General Surgeon	1	1	1
Geologist – Full Time Exploration/On Site(No Explosives or U/Ground)	3	3	3
Geologist – Occasional Field	3	3	3
Geologist – Office Only	1	1	1
Glass Blower	5	D	D
Glass Industry – Glass Blower/Furnaceman	5	D	D
Glass Industry – Glazier	4	4	4
Glass Industry – Others	5	D	D
Glass Industry – Supervisory	3	3	3
Glazier	4	4	4
Glue Manufacturer – Other	5	D	D
Glue Manufacturer – Supervisor	4	4	4
Goldsmith, Silversmith	4	4	4
Golf Professional – Shop/Tuition Only	3	3	IC
Golf Professional – Touring	3	D	D
Graphic Artist, Designer	2	2	2
Grazier – Larger Properties, Full Time Employees	3	3	3
Grazier – Smallholding	4	4	4
Greengrocer	4	4	4
Greenkeeper – Groundsman	5	5	5
Greyhound Trainer	5	D	D
Grocer	4	4	4
Guard – Armed	5	D	D
Guard – Unarmed (No Unusual Hazards)	5	5	5
Guest House Proprietor	4	D	D
Gunsmith	5	5	5
Gymnasium – Instructor, Full Time	4	D	D
Gymnasium – Owner, Operator	4	4	4
Gynaecologist	1	1	1
Gynaecologist and Obstetrician	1	1	1

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Gyprock Fixer	4	4	4
Haberdasher	3	3	3
Hairdresser Barber	3	3	3
Hall Porter	5	D	D
Handyman	5	IC	IC
Harbour Pilot	5	5	5
Harbourmaster	5	5	5
Harvester	5	D	D
Head Waiter	4	4	4
Headmaster/ Principal/ Headteacher	1	1	1
Health Inspector	2	2	2
Helicopter Pilots (Regular Comm. Flights)	5	D	D
Herbalist – Other Than Qualified	5	5	5
Herbalist – Qualified	2	2	2
Hoist Driver	5	D	D
Homeopath Qualified	2	2	2
Horse Racing Industry – Breakers	5	D	D
Horse Racing Industry – Breeder	4	4	4
Horse Racing Industry – Jockey Flat Racing	3	D	D
Horse Racing Industry – Jockey Jumps	D	D	D
Horse Racing Industry – Riding Instructor	4	4	4
Horse Racing Industry – Strapper	5	D	D
Horse Racing Industry – Trainer	5	5	5
Horse Racing Industry – Trotting Driver	5	D	D
Horticulturist	4	4	4
Hospital – Doctor	1	1	1
Hospital – Domestic Aid	5	5	5
Hospital – Nurse Aide, Enrolled	4	4	4
Hospital – Nurse – General	3	3	3
Hospital – Nurse – Psychiatric	4	4	4
Hospital – Nurses Aide	4	4	4
Hospital – Orderly/Wardsman	5	5	5
Hospital – Porter	5	5	5
Hospitality Industry – Bar Staff	5	D	D
Hospitality Industry – Bouncer	5	D	D
Hospitality Industry – Chef (Qualified)	3	3	3
Hospitality Industry – Cook	5	5	5
Hospitality Industry – Hall Porter	5	D	D
Hospitality Industry – Head Waiter	4	4	4
Hospitality Industry – Hotel Administration	2	2	2
Hospitality Industry – Hotel Bar Work	5	D	D
Hospitality Industry – Housekeeper/Chambermaid	5	5	5
Hospitality Industry – Waiter	5	D	D
Hotel Industry – Barstaff	5	D	D
Hotel Industry – Bottleshop Sales, Driveway Attendant	4	4	4

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Hotel Industry – Bouncer	5	D	D
Hotel Industry – Chef (Qualified)	3	3	3
Hotel Industry – Cook	5	5	5
Hotel Industry – Driveway Attendant	4	4	4
Hotel Industry – Housekeeper, Chambermaid	5	5	5
Hotel Industry – Manager, Owner, Admin. Only	2	2	2
Hotel Industry – Other	5	D	D
Hotel Industry – Receptionist, Clerical, Administration Only	2	2	2
Hotel Industry – Waiter, Waitress	5	D	D
House Painter to 10 metres	4	4	4
Housekeeper Full Time	5	5	5
Housewife	3	D	D
Human Resources Consultant	2	2	2
Hypnotherapist Qualified	2	2	2
Importer/Exporter Clerical Only	2	2	2
Incineration Operator	5	D	D
Indoor Cricket Proprietor	3	3	3
Insecticide Manufacturer – Other	5	D	D
Insecticide Manufacturer – Supervisor	4	4	4
Inspector Education	2	2	2
Instrument Manufacturer	4	4	4
Insulation Installer	5	5	5
Insurance – Agent, Broker, Consultant, Minimum 3 years	1	1	1
Insurance – Assessor/Loss Adjustor	3	3	3
Insurance – Inspector	3	3	3
Insurance – Investigator	5	D	D
Insurance – Office/Admin Only	2	2	2
Insurance – Underwriter	2	2	2
Interior Decorator – Design & Consulting Only	2	2	2
Interior Decorator – Not Qualified	4	4	4
Interior Decorator – Qualified	3	3	3
Interpreter Full Time	2	2	2
Investigator Insurance Other	5	D	D
Investment Advisor Qualified, Min 3 years	1	1	1
Iridologist Qualified	2	2	2
Ironing Contractor	5	D	D
Jack Hammer Operator	5	D	D
Janitor	5	5	5
Jeweller Retail	2	2	2
Jewellery Industry – Cutter, Polisher, Setter, Engraver	3	3	3
Jewellery Industry – Retail Store/Dealer	2	2	2
Jockey – Flat Racing	3	D	D
Jockey – Jumps	D	D	D
Joiner	3	3	3
Journalist – Reporter (Freelance)	5	D	D

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Journalist – Reporter (Salaried), No On Air, No Overseas Assignments	2	2	2
Journalist – Reporter (Salaried), On Air	2	D	D
Journalist – Reporter (Salaried), Overseas Assignments	3	D	D
Judge	1	1	1
Juice Vendor	4	4	4
Kennel Operator	5	5	5
Keyboard Operator	2	2	2
Kindergarten Teacher	3	3	3
Knitter (in Mill)	5	D	D
Laboratory Technician	3	3	3
Labourer	5	D	D
Land Broker – Qualified	2	2	2
Land Broker – Unqualified	3	3	3
Landscape Gardener	5	5	5
Lapidary	4	4	4
Lathe Operator Qualified	4	4	4
Laundromat Owner	4	4	4
Laundry Worker	5	5	D
Lawn Mower – Retailer, Sales Only	3	3	3
Lawn Mower – Retailer, Service, Repairs	5	5	5
Lawn Mowing Contractor	5	D	D
Lawyer	1	1	1
Lead Industry	5	D	D
Lecturer Degree Qualified	1	1	1
Librarian	2	2	2
Lifesaver	3	D	D
Lift Installer/Mechanic	5	D	D
Linesman – Over 10 metres	D	D	D
Linesman – To 10 metres	4	4	4
Linoleum Layer	5	5	5
Lithographer, Linotype	4	4	4
Livestock Buyer, Dealer, Auctioneer	2	2	2
Locksmith	4	4	4
Logging Contractor, Log Hauler	5	D	D
Loss Adjuster/Insurance Assessor	3	3	3
Machinery Equipment Hire And Service – Repair and Maintenance	5	5	5
Machinery Equipment Hire And Service – Sales Only	3	3	3
Machinist – Clothing	5	D	D
Machinist – Metal, Wood	5	5	5
Machinist – Sailmaking	4	4	4
Machinist – Supervisor (No Manual)	3	3	3
Magistrate	1	1	1
Maid Full Time	5	5	5
Mail Delivery	4	D	D
Management Consultant – Other	2	2	2

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Management Consultant – Qualified	1	1	1
Manager Administration – With Degree	1	1	1
Manager Administration – Without Degree	2	2	2
Manicurist – Not Working at Home	4	4	4
Manufacturer – Office Duties Only	2	2	2
Manufacturer – Other	5	IC	IC
Map Maker, Cartographer	2	2	2
Marina Owner	4	4	4
Marine Biologist	4	IC	IC
Marine Industry – Dockworkers	5	D	D
Marine Industry – Harbour Pilots	5	5	5
Marine Industry – Officers,Crew – Bulk, Container Ships	5	D	D
Marine Industry – Salvage Vessel Officers and Crew	5	D	D
Marine Industry – Shipyard Workers	5	D	D
Marine Industry – Shore Personnel, Administration	2	2	2
Marine Industry – Surveyor, Engineer	3	IC	IC
Market Gardener	5	5	5
Marketing Sales Manager	2	2	2
Mason	5	5	5
Masseur/Masseuse	3	D	D
Maxilla Facial Surgeon	1	1	1
Meat Industry – Butcher – Retail	3	3	3
Meat Industry – Cold Store Worker/Processor	5	D	D
Meat Industry – Inspector	3	3	3
Meat Industry – Packer	5	D	D
Meat Industry – Slaughterer	5	D	D
Mechanic	4	4	4
Medical – Acupuncturist – Qualified	1	1	1
Medical – Anaesthetist	1	1	1
Medical – Chemist/Pharmacist	1	1	1
Medical – Chiropodist – Registered	1	1	1
Medical – Chiropractor – Registered	1	1	1
Medical – Dental Surgeon	1	1	1
Medical – Dental Technician	2	2	2
Medical – Dietitian	2	2	2
Medical – Director of Nursing/Matron	2	2	2
Medical – Doctor	1	1	1
Medical – Homeopath, Qualified	2	2	2
Medical – Hospital Porters	5	5	5
Medical – Iridologist – Qualified	2	2	2
Medical – Lab Technician	3	3	3
Medical – Naturopath – Registered	2	2	2
Medical – Nurse, General, Midwife	3	3	3
Medical – Nurse, Psychiatric	4	4	4
Medical – Nurses Aid – Enrolled	4	4	4

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Medical – Ophthalmologist	1	1	1
Medical – Optical Technicians	2	2	2
Medical – Optometrist	1	1	1
Medical – Orthodontist	1	1	1
Medical – Osteopaths	2	2	2
Medical – Paediatrician	1	1	1
Medical – Pathologist	1	1	1
Medical – Physiotherapist	1	1	1
Medical – Podiatrist – Registered	1	1	1
Medical – Practitioner	1	1	1
Medical – Radiographer/Radiotherapist	2	2	2
Medical – Radiologist	1	1	1
Medical – Reflexologist Qualified	2	2	2
Medical – Surgeons	1	1	1
Medical – Wardsman, Orderly	5	5	5
Merchant Banker – Degree Qualified	1	1	1
Merchant Seaman	5	D	D
Metal Industry – Annealer	4	4	4
Metal Industry – Electroplater/Enameller	4	4	4
Metal Industry – Fitter and Turner, Qualified	4	4	4
Metal Industry – Ironmonger	5	D	D
Metal Industry – Office duties Only	2	2	2
Metal Industry – Other	5	D	D
Metal Industry – Scrap Dealer	5	D	D
Metal Industry – Sheet Metal Worker	4	4	4
Metal Industry – Supervisor, No Manual	3	3	3
Metallurgist – Office Duties Only	2	2	2
Meteorologist	1	1	1
Meter Reader – Electricity	5	5	5
Meter Reader – Gas	5	5	5
Midwife Registered	3	3	3
Military – Diver	D	D	D
Military – Pilot	D	D	D
Milk Bar – Employee	5	D	D
Milk Bar – Proprietor, with Staff	3	3	3
Milker	5	D	D
Milkman, Milk Delivery	4	4	4
Mining – Administration and Clerical Only	2	2	2
Mining – Asbestos	D	D	D
Mining – Surface Worker, No Explosives	5	D	D
Mining – Surface Worker, Using Explosives	D	D	D
Mining – Underground Worker, Faceworker	D	D	D
Mining – Underground Worker, Mechanic, Electrician	D	D	D
Mining – Underground, Explosives Handler	D	D	D
Minister Of Religion	3	3	D

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Model	3	D	D
Motor Vehicle – Assembly, Production Line	5	D	D
Motor Vehicle – Dealer, Sales, New Vehicles	3	3	3
Motor Vehicle – Dealer, Sales, Used Vehicle	4	4	4
Motor Vehicle – Detailer	4	4	4
Motor Vehicle – Mechanic	4	4	4
Motor Vehicle – Panel Beater, Spray Painter	4	4	4
Motor Vehicle – Parts Retailer	4	4	4
Motor Vehicle – Wrecker	5	D	D
Music Teacher – Full Time in School, Uni, College	2	2	2
Music Teacher – Working at Home	5	D	D
Musician – Orchestral	3	IC	IC
Musician – Other	5	D	D
Naturopath – Other	3	3	3
Naturopath – Registered	2	2	2
Navy Personnel – Diver	D	D	D
Navy Personnel – No Special Hazards, Shore Duties	D	D	D
Navy Personnel – Office Duties Only	D	D	D
Navy Personnel – Seagoing	D	D	D
Navy Personnel – Submariner	D	D	D
Navy Personnel – Volunteer Reserve	D	D	D
Neurologist	1	1	1
Neurosurgeon	1	1	1
Newsagent – Deliveries	4	4	4
Newsagent – Shop Sales Only	3	3	3
Newsreader	3	D	D
Nuclear Medicine Specialist	1	1	1
Nurse – Dental	2	2	2
Nurse – Director of Nursing/Matron	2	2	2
Nurse – General	3	3	3
Nurse – Psychiatric	4	4	4
Nurse – Registered	3	3	3
Nursery Person – Other than Qualified	5	5	5
Nursery Person – Qualified	4	4	4
Nurses Aide Enrolled	4	4	4
Obstetrician	1	1	1
Occupational Therapist – Other	3	3	3
Occupational Therapist – Qualified	2	2	2
Office Worker	2	2	2
Oil And Gas – Distributors – No delivery	3	3	3
Oil And Gas – Onshore Worker, Admin. Only	2	2	2
Oil And Gas – Others	5	D	D
Oil And Gas – Pipeline, Offshore Worker	D	D	D
Oil And Gas – Refinery Worker	5	D	D
Oil And Gas – Tanker Driver Local	5	5	5

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Oil And Gas – Truck Driver Long Distance	5	D	D
Oncologist	1	1	1
Ophthalmic Surgeon	1	1	1
Ophthalmologist	1	1	1
Optical Technician	2	2	2
Optician	1	1	1
Optometrist	1	1	1
Orchardist	5	5	5
Orthodontist	1	1	1
Orthopaedic Surgeon	1	1	1
Osteopath	2	2	2
Packer	5	D	D
Paediatric Surgeon	1	1	1
Paediatrician	1	1	1
Painter – Heights over 10 metres	5	D	D
Painter – Heights to 10 metres	4	4	4
Painter – Spray	4	4	4
Panel Beater	4	4	4
Park Keeper	5	D	D
Park Ranger	5	D	D
Parking Station Attendant	5	5	D
Pastry Cook Qualified	3	3	3
Pathologist	1	1	1
Paver	5	D	D
Pawnbroker	5	D	D
Payroll Guard – Armed	5	D	D
Payroll Guard – Unarmed	5	5	5
Personnel Consultant – Other	2	2	2
Personnel Consultant – Professional Qualifications	1	1	1
Pest Controller	5	5	5
Petrol Tanker Driver – Local	5	5	5
Petrol Tanker Driver – Long Distance	D	D	D
Pharmacist	1	1	1
Photoengraver	3	3	3
Photographer – Aerial	D	D	D
Photographer – Employed on Location Australia Only	4	4	4
Photographer – Freelance	5	D	D
Photographer – Studio, Weddings	2	2	2
Physician	1	1	1
Physicist	1	1	1
Physiotherapist	1	1	1
Piano Tuner	3	3	3
Picture Framer	4	4	4
Pilot – Harbour	5	5	5
Pipeline Worker	D	D	D

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Plasterer	4	4	4
Plougher	5	D	D
Plumber/Gas Fitter	3	3	3
Plumber/Gas Fitter – Roof	5	5	5
Podiatrist Registered	1	1	1
Police	D	D	D
Police Diver	D	D	D
Porter	5	D	D
Post Office Agent	3	3	3
Post Sorter	5	D	D
Postman	4	D	D
Pottery and Ceramics – Potter (Not Working at Home)	4	4	4
Poultry Farmer, Poulterer	5	5	5
Power Station Skilled – and other Workers	4	4	4
Power Station Skilled – Power Station Supervisor	3	3	3
Principal, School	1	1	1
Printer	4	4	4
Printing and Publishing – Administration/Clerical	2	2	2
Printing and Publishing – Bookbinder, Compositor	3	3	3
Printing and Publishing – Computer Operator	2	2	2
Printing and Publishing – Editor, Proofreader, Publisher	2	2	2
Printing and Publishing – Lithographer, Linotype	4	4	4
Printing and Publishing – Others	5	D	D
Printing and Publishing – Printer	4	4	4
Prison Officer	5	D	D
Private Detective – Enquiry Agent	5	D	D
Process/Production Workers	5	D	D
Produce Merchant	4	4	4
Professional Sportsperson	IC	D	D
Professor	1	1	1
Programmer – Systems Analyst – other	2	2	2
Programmer – Systems Analyst – with Degree	1	1	1
Projectionist	3	3	3
Proof – Reader	2	2	2
Property – Consultant	2	2	2
Property – Developer	3	D	D
Property – Investor	2	D	D
Psychiatrist	1	1	1
Psychologist	1	1	1
Public Relations Officer	2	2	2
Public Servant	IC	IC	IC
Publisher	2	2	2
Purchasing Officer	2	2	2
Quantity Surveyor	1	1	1
Quarry Worker – Blasting	D	D	D

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Quarry Worker – No Blasting	5	D	D
Radio And Television – Actor/Actress	3	D	D
Radio And Television – Administration, Office Only	2	2	2
Radio And Television – Announcer	3	D	D
Radio And Television – Choreographer/Dancer	4	D	D
Radio And Television – Director, Editor, Producer	2	2	2
Radio And Television – Distributor	2	2	2
Radio And Television – Engineer, Projectionist	3	3	3
Radio And Television – Entertainment Agent	3	IC	IC
Radio And Television – Journalist	3	D	D
Radio And Television – Musician	3	D	D
Radio And Television – Newsreader, Announcer	3	D	D
Radio And Television – Repairperson, Technician	3	3	3
Radio And Television – Scriptwriter	3	3	IC
Radio And Television – Stuntman	D	D	D
Radio And Television – Technician, Cameraman, Engineer	3	3	3
Radiographer	2	2	2
Radiologist	1	1	1
Radiotherapist	2	2	2
Railway Worker	5	D	D
Real Estate Agent Qualified	2	2	2
Receptionist	2	2	2
Reflexologist	2	D	D
Refrigerator Mechanic	4	4	4
Rehabilitation Consultant – Qualified	2	2	2
Rehabilitation Consultant – Unqualified	3	3	3
Removalist	5	D	D
Renal Physician	1	1	1
Repairman – Serviceman – Heavy Equipment	4	4	4
Repairman – Serviceman – Light Manual	3	3	3
Reporter – No Overseas Work	2	IC	IC
Reporter – Overseas Assignments	IC	D	D
Restaurant – Bar Staff (Full Time)	5	D	D
Restaurant – Chef/Cook, Qualified	3	3	3
Restaurant – Kitchen Hand	5	D	D
Restaurant – Maitre'd	3	3	3
Restaurant – Manager, Proprietor	2	2	2
Restaurant – Waiter, Waitress	5	D	D
Riding Instructor	4	4	4
Rigger	D	D	D
Roofer	5	5	5
Saddlemaker	5	5	5
Sailmaker	4	4	4
Sales Representative – Advertising	2	2	2
Sales Representative – House/Land	2	2	2

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Sales Representative – Insurance	2	2	2
Sales Representative – Machinery Heavy	4	4	4
Sales Representative – Machinery Light	3	3	3
Sales Representative – Other – Deliveries	5	5	5
Sales Representative – Other – No Deliveries	3	3	3
Sales Representative – Stock/Station	4	4	4
Sales – Marketing Manager	2	2	2
Salvage Vessel Officer	5	D	D
Sandblaster	5	D	D
Sanitation Services – Garbage Collector	5	D	D
Sanitation Services – Incinerator Operator	5	D	D
Sanitation Services – Street Cleaning – Driving Only	5	D	D
Sanitation Services – Street Cleaning – Manual	5	D	D
Sawmill Worker – Others	5	D	D
Sawmill Worker – Supervisor	4	4	4
Sawyer	5	D	D
Scaffolder	D	D	D
School – Principal/ Headmaster/ Headteacher	1	1	1
School – Teacher, Classroom	2	2	2
School – Teacher, Music (F – Time in School Uni/College)	2	2	2
School – Teacher, Music (Working from Home)	3	D	D
School – Teacher, Physical Education	3	3	3
School – Teacher, Pre School	3	3	3
School – Teacher, Trades, Technical	3	3	3
Scientist	1	1	1
Scrap Metal Dealer	5	D	D
Sculptor	3	D	D
Seaman – Crew	5	D	D
Seaman – Officer	5	D	D
Search & Rescue Workers	D	D	D
Secretary	2	2	2
Security Guard – Armed	5	D	D
Security Guard – Unarmed	5	5	5
Senior Executive	1	1	1
Service Station – Cashier	3	3	3
Service Station – Mechanic	4	4	4
Service Station – Proprietor	3	3	3
Service Station – Pump Attendant	4	4	4
Sewing Machine Mechanic	3	3	3
Shearer, Shearing Contractor	4	D	D
Sheetmetal Worker	4	4	4
Shipping – Harbour Pilot	5	5	5
Shipping – Salvage Vessel – Officer & Crew	5	D	D
Shipping – Seagoing Personnel – Crew	5	D	D
Shipping – Seagoing Personnel – Officer	5	D	D

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Shipping – Shore Personnel, Administration	2	2	2
Shipping – Shore Personnel, Other	5	D	D
Shipwright	3	3	3
Shoemaker Repairer	4	4	4
Shop – Adult Books or Goods	4	D	D
Shop – Antiques, Deliveries	5	5	5
Shop – Antiques, Restoration	4	4	4
Shop – Antiques, Sales Only	3	3	3
Shop – Aquarium	4	4	4
Shop – Artist Supplies	3	3	3
Shop – Bakery	3	3	3
Shop – Bedding	3	3	3
Shop – Bicycle, Repairs	4	4	4
Shop – Bicycle, Sales Only	3	3	3
Shop – Boating Equipment	3	3	3
Shop – Books, Stationery	3	3	3
Shop – Bootmaker	4	4	4
Shop – Bottleshop	4	4	4
Shop – Brassware	4	4	4
Shop – Bread, Cakes	3	3	3
Shop – Butcher	3	3	3
Shop – Cafe, Employees	D	D	D
Shop – Cafe, Proprietor with Staff	3	3	3
Shop – Cards	3	3	3
Shop – Carpet, Floor Covering	4	4	4
Shop – China & Glassware	3	3	3
Shop – Clothing Store	3	3	3
Shop – Computer Supplies	3	3	3
Shop – Confectionery	3	3	3
Shop – Curtain, Sales Only	3	3	3
Shop – Delicatessen, Employees	5	5	5
Shop – Delicatessen, Proprietor with Staff	3	3	3
Shop – Disposal Store	4	4	4
Shop – Dry Cleaner	4	4	4
Shop – Duty Free	3	3	3
Shop – Electrical Goods	3	3	3
Shop – Fast Food, Proprietor with Staff	3	3	3
Shop – Fast Foods, Employee	5	D	D
Shop – Fishmonger	4	4	4
Shop – Florist, Deliveries	4	4	4
Shop – Florist, Sales Only	3	3	3
Shop – Footwear	3	3	3
Shop – Fruiterer	4	4	4
Shop – Furniture, Deliveries	5	5	5
Shop – Furniture, Sales Only	3	3	3

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Shop – General Store	4	4	4
Shop – Gift Shop	3	3	3
Shop – Glazier	4	4	4
Shop – Greengrocer	4	4	4
Shop – Grocer	4	4	4
Shop – Gunsmith	5	5	5
Shop – Haberdasher	3	3	3
Shop – Hardware, Building Supplies, Sales	3	3	3
Shop – Hardware, Building Supplies, Yard Work	5	5	5
Shop – Health Food	3	3	3
Shop – Icecream Parlour	3	3	3
Shop – Jeweller, Retail	2	2	2
Shop – Jewellery Maker, Engraver, Setter	3	3	3
Shop – Lawnmower Service & Repairs	5	5	5
Shop – Lawnmower, Sales Only	3	3	3
Shop – Light Fitting Sales	3	3	3
Shop – Liquor Store	4	4	4
Shop – Locksmith	4	4	4
Shop – Milk Bar, Proprietor with Staff	3	3	3
Shop – Milkbar, Employee	5	D	D
Shop – Motor Vehicle Accessories and Spare Parts	4	4	4
Shop – Musical Instrument Sales	3	3	3
Shop – Newsagent, deliveries	4	4	4
Shop – Newsagent, Sales Only	3	3	3
Shop – Not Otherwise Classified Heavy Goods	5	5	5
Shop – Not Otherwise Classified Light Goods	3	3	3
Shop – Nursery (Qualified, Light Manual)	4	4	4
Shop – Nursery, Other	5	5	5
Shop – Nursery, Sales Only	3	3	3
Shop – Office Equipment, Repairs	4	4	4
Shop – Office Equipment, Sales Only	3	3	3
Shop – Office Supply, Stationer, Deliveries	4	4	4
Shop – Office Supply, Stationer, Sales Only	3	3	3
Shop – Outdoor Supplies	4	4	4
Shop – Paint & Wallpaper	4	4	4
Shop – Pawnbroker	5	D	D
Shop – Petshop	3	3	3
Shop – Photocopying, Repairs	4	4	4
Shop – Photocopying, Sales Only	3	3	3
Shop – Photographic, Sales Only	3	3	3
Shop – Photographic, Service & Repairs	4	4	4
Shop – Record Shop	3	3	3
Shop – Secondhand Goods, deliveries	5	5	5
Shop – Shoe Shop	3	3	3
Shop – Skin/Hide/Leather, Sales Only	3	3	3

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Shop – Sporting Goods	3	3	3
Shop – Stationery	3	3	3
Shop – Supermarket	3	3	3
Shop – Supermarket, Cashier	3	3	3
Shop – Supermarket, Deliveries	5	5	5
Shop – Supermarket, Manager, No Manual	2	2	2
Shop – Supermarket, Other	4	4	4
Shop – Swimming Pool Supplies, Sales Only	3	3	3
Shop – Takeaway Food, Employees	5	D	D
Shop – Takeaway Food, Proprietor with Employees	3	3	3
Shop – Tobacconist	3	3	3
Shop – Toy Shop	3	3	3
Shop – Video Shop	3	3	3
Shopfitter	4	4	4
Shower Screen Installer	4	4	4
Sign – Erector to 10 metres	5	5	5
Sign – Writer, Heights over 10 metres	D	D	D
Sign – Writer, Heights up to 10 metres	4	4	4
Silversmith, Goldsmith	4	4	4
Singer	3	D	D
Skylight Fitter	4	4	4
Slaughterman	5	D	D
Social Worker – Other than Qualified	4	4	4
Social Worker – Qualified	2	2	2
Soft Drink – Deliverer	4	4	4
Soft Drink – Manufacturer, Others	5	5	5
Soft Drink – Manufacturer, Supervisor	3	3	3
Solder Maker	5	5	5
Solicitor	1	1	1
Special Air Services	D	D	D
Specialist Physician	1	1	1
Speech Pathologist – Therapist, Other	2	2	2
Speech Pathologist – Therapist, Qualified	1	1	1
Sportsperson	IC	D	D
Spray Painter	4	4	4
Squash Court Owner	3	3	3
Stage Manager (No Manual)	3	3	3
Station Hand	5	D	D
Statistician Degree Qualified	1	1	1
Steel Erector Fixer	D	D	D
Steeplejack	D	D	D
Stenographer	2	2	2
Stevedore	5	D	D
Steward, Stewardess, Airline	4	D	D
Stock And Station Agent	4	4	4

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Stockbroker Degree Qualified	1	1	1
Stockman	5	D	D
Stonemason	5	5	5
Storeman/ Packer	5	D	D
Strapper	5	D	D
Street Cleaner	5	D	D
Structural Steel Erector/Rigger	D	D	D
Student	D	D	D
Stuntman	D	D	D
Submariner – Deep Sea Oceanography	D	D	D
Submariner – Military	D	D	D
Sugar Refinery – Other	5	D	D
Sugar Refinery – Supervisor	3	3	3
Supermarket – Cashier Only	3	3	3
Supermarket – Deliveries	5	5	5
Supermarket – Manager, No Manual	2	2	2
Supermarket – No Manual duties	3	3	3
Surgeon	1	1	1
Surgical Appliance Maker	3	3	3
Surveyor – Explosives	D	D	D
Surveyor – Marine	4	4	4
Surveyor – Mine or Remote Areas	5	D	D
Surveyor – Qualified, Field	4	4	4
Surveyor – Qualified, Office Only	1	1	1
Surveyor – Quantity	1	1	1
Swimming Pool – Attendant	5	D	D
Swimming Pool – Builder	4	4	4
Swimming Pool – Instructor, Full Time	4	4	4
Swimming Pool – Proprietor, Manager	2	2	2
Systems Analyst – Degree	1	1	1
Systems Analyst – Other	2	2	2
Tab Agent	2	2	2
Tailor Dressmaker – Qualified, Not Working at Home	4	4	4
Take Away Fast Food – Employee	5	D	D
Take Away Fast Food – Proprietor With Staff	3	3	3
Tanker Driver – Local/Metro	5	D	D
Tanker Driver – Long Distance	5	D	D
Tanner	5	5	5
Tax Consultant – Degree	1	1	1
Tax Consultant – Other	2	2	2
Taxi Driver – Employee	5	D	D
Taxi Driver – Owner, Driver	4	4	4
Taxidermist	4	4	4
Teacher – Manual or Physical Education	3	3	3
Teacher – Music, Full Time in School, Uni, College	2	2	2

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Teacher – Classroom	2	2	2
Telecommunications – Engineer	3	3	3
Telecommunications – Linesman	5	D	D
Telephone – Engineer	3	3	3
Telephone – Technician, No Underground or Heights	4	4	4
Telephone – Technician, Underground or Heights up to 10 mtrs	5	5	5
Telephonist	2	2	2
Television Industry – Actor/Actress	3	D	D
Television Industry – Administration, Office Only	2	2	2
Television Industry – Announcer	3	IC	IC
Television Industry – Choreographer/Dancer	4	D	D
Television Industry – Director, Editor, Producer	3	3	3
Television Industry – Distributor	2	2	2
Television Industry – Engineer, Projectionist	3	3	3
Television Industry – Entertainment Agent	3	IC	IC
Television Industry – Journalist	3	IC	IC
Television Industry – Musician	3	D	D
Television Industry – Newsreader, Announcer	3	IC	IC
Television Industry – Repairperson, Technician	3	3	3
Television Industry – Scriptwriter	3	3	IC
Television Industry – Stuntman	D	D	D
Television Industry – Technician, Cameraman, Engineer	3	3	3
Teller	2	2	2
Tennis Coach (Not Touring)	3	IC	IC
Test Pilot	D	D	D
Textile Workers – Others	5	D	D
Textile Workers – Skilled	4	4	4
Textile Workers – Supervisor	3	3	3
Theatre Cinema Industry – Actor/Actress	3	D	D
Theatre Cinema Industry – Director Producer	3	IC	IC
Theatre Cinema Industry – Management, No Manual	2	2	2
Theatre Cinema Industry – Projectionist	3	3	3
Theatre Cinema Industry – Usher Fulltime	4	4	4
Tiler – Floor/Wall – Qualified	4	4	4
Tiler – Roof	5	D	D
Timber Industry – Others	5	D	D
Timber Industry – Timber Merchant Manual Work	5	5	5
Timber Industry – Timber Merchant No Manual	3	3	3
Timber Industry – Tree Feller	5	D	D
Timber Industry – Tree Surgeon	5	D	D
Tobacco Industry – Others	5	D	D
Tobacco Industry – Supervisor	3	3	3
Tool Maker	4	4	4
Tow Truck Driver	5	D	D
Town Planner – Degree	1	1	1

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Town Planner – Other	2	2	2
Track Worker	5	D	D
Train Driver	3	D	D
Tram Conductor	3	D	D
Travel Agent	2	2	2
Travelling Salesman	4	4	4
Tree Surgeon	5	D	D
Treefeller	5	D	D
Trench Digger Mechanical	5	D	D
Trotting Driver	3	D	D
Truck & Van Driver – Local/Metro	5	5	5
Truck & Van Driver – Long Distance	5	D	D
Tupperware Sales Person – (Min 2 Years)	3	3	3
Turner Qualified	4	4	4
Typesetter	3	3	3
Typewriter Mechanic	3	3	3
Typist	2	2	2
Tyre And Battery – Manufacture, Repairs, Fitting	5	5	5
Tyre And Battery – Sales Only	3	3	3
Unarmed Security Guard	5	5	5
Underground Workers – No Explosives	5	D	D
Underground Workers – Using Explosives	D	D	D
Undertaker	3	3	3
Underwriter Insurance	2	2	2
Unemployed Person	5	D	D
University And College Staff – Office/Admin	2	2	2
University And College Staff – Prof/Lecturer – Qual	1	1	1
Unskilled Manual Worker	5	D	D
Upholsterer	4	4	4
Urologist	1	1	1
Usher Fulltime	4	4	4
Valuer	2	2	2
Veterinarian	1	1	1
Vicar	4	4	D
Vigneron – Manual	5	5	5
Vigneron – No Manual	3	3	3
Waiter	5	5	D
Waitress	5	5	D
Wallpaper Hanger	4	4	4
Warehouseman	5	D	D
Washing Machine Mechanic	4	4	4
Watchmaker	3	3	3
Waterside Worker	5	D	D
Weaver – Not Working from Home	4	4	4
Welder	4	4	4

Occupation	Group / Corporate Ratings		
	Life	TPD	SCI
Welfare Office – Youth Worker Qualified	2	2	2
Wharf Labourer	5	D	D
Window Cleaner – Heights above 10 metres	D	D	D
Window Cleaner – Heights to 10 metres	5	5	5
Window Dresser	4	4	4
Window Tinter	4	4	4
Windscreen Fitter Installer Glazier	5	5	5
Wine Spirit Merchant	4	4	4
Wiremaker	5	5	5
Wool – Buyer	3	3	3
Wool – Classer	3	3	3
Wrecker – Foreman	5	5	5
Wrecker – Other	5	D	D
X – ray Technician Radiographer	2	2	2
Zoo Keeper Attendant	5	5	5
Zoologist	2	2	2

How do you estimate your insurance fees?

The insurance fee rate tables can be found in the Asgard Employee Super Account Additional Information Booklet Part 3 – Insurance. The tables provides an indication of the insurance fee that may be payable in respect of each type of insurance cover. You should note however, that these rates are indicative only. The precise rates that you pay may vary depending on some or all of the following:

- your gender,
- your age,
- your occupation,
- any underwriting requirements (which may take into account the state of your present health, and any other relevant factors),
- your Employer's plan rating factor (Comprehensive Cover only), and
- any additional benefits or discounts that may apply to your Comprehensive Cover.

For more details about insurance fee rates, or quotation of the insurance fee payable for your cover, please contact your financial adviser, or call us on 1800 998 185.

Please note: the examples below are for illustration purposes only. They are not a guarantee of your amount of cover or the insurance fees applicable to you.

The following steps show how to calculate an insurance fee:

Step 3

Multiply the rate by the sum insured divided by 1000 to arrive at the annual insurance fee. Divide this figure by 12 for the monthly insurance fee.

$$\left(\frac{\text{Rate} \times \text{sum insured}}{1000} \right) / 12$$

Example

Male, computer technician (Occ. Class 3) aged 34 with \$200,000 Life and TPD Protection cover.

The insurance fee for \$200,000 cover is:

1. Life and TPD rate –

\$0.86 per \$1,000 sum insured

2. Occupational Loading for Life and TPD Protection – 1.25

Life and TPD rate = (\$0.86) x 1.25

Annual premium rate
for Life and TPD = \$1.075

3. Monthly Premium for Life and TPD

$$= \left(\frac{\$1.075 \times \$200,000}{1,000} \right) / 12$$

= \$17.92 per month

Life and Total & Permanent Disablement (TPD)

Step 1

Find the annual premium rate applicable for your age in the table, gender and type of cover.

Step 2

Select the relevant occupation rating and multiply the Life Only, or Life and TPD annual rate by the factor listed below.

Occupational Class	Life Only Loadings	Life and TPD Loadings
1	0.90	0.90
2	1.00	1.00
3	1.00	1.25
4	1.25	1.60
5	1.50	2.00

Note: Own Occupation is not available in Asgard Employee Super.

Salary Continuance

Step 1

Calculate the sum insured by multiplying annual salary by 0.75.

Step 2

Find the annual premium rate applicable for your age in the table, gender and type of cover.

Step 3

Select the relevant occupation rating and multiply the SCI annual rate by the factor listed below:

Occupational Class	SCI Loadings
1	0.80
2	1.00
3	1.50
4	1.75
5	2.50

Step 4

Multiply the rate by the sum insured divided by 100 to arrive at the annual insurance fee. Divide this figure by 12 for the monthly insurance fee.

$$\left(\frac{\text{Rate} \times \text{sum insured}}{100} \right) / 12$$

Example

Female, computer technician (Occ. Class 3) age 27, residing in NSW, with an annual Income of \$60,000.

The insurance fee for insuring 75% of Income, with a 90 day Waiting Period and a two-year benefit period, is calculated as follows:

1. SCI rate –

\$1.24 per \$100 monthly benefit

2. Occupational Loading for SCI – 1.50

SCI rate = \$1.24 x 1.5 = \$1.86

3. Monthly Premium for Life and TPD

$$= \frac{(\$1.86 \times \$45,000)}{100} / 12$$

= \$69.75*

***Note:** An additional Stamp Duty charge is applicable. See table below. Stamp duty rates are effective from 1 January 2018.

Stamp duty – Salary Continuance only

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
0.0%	5.0%	10.0%	9.0%	11.0%	10.0%	10.0%	10.0%

Trustee:

BT Funds Management Limited
ABN 63 002 916 458
RSE L0001090
AFSL 233724

Custodian And Administrator:

Asgard Capital Management Ltd
ABN 92 009 279 592 AFSL 240695
Asgard Independence Plan – Division 2
ABN 90 194 410 365

Customer Relations:

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Cloisters Square,
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For more information

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Speak to your financial adviser today

Asgard

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