

CANEGROWERS RETIREMENT FUND

PREMIUM RATES – TERM LIFE INSURANCE

DEATH AND TOTAL & PERMANENT DISABLEMENT COVER

AGE NEXT BIRTHDAY	ANNUAL PREMIUM \$1000 COVER	AGE NEXT BIRTHDAY	ANNUAL PREMIUM \$1000 COVER
16	0.93	41	2.26
17	0.93	42	2.26
18	0.93	43	2.26
19	0.93	44	2.26
20	0.93	45	2.26
21	0.93	46	4.32
22	0.93	47	4.32
23	0.93	48	4.32
24	0.93	49	4.32
25	0.93	50	4.32
26	0.77	51	8.45
27	0.77	52	8.45
28	0.77	53	8.45
29	0.77	54	8.45
30	0.77	55	8.45
31	0.90	56	16.58
32	0.90	57	16.58
33	0.90	58	16.58
34	0.90	59	16.58
35	0.90	60	16.58
36	1.31	61	30.92
37	1.31	62	30.92
38	1.31	63	30.92
39	1.31	64	30.92
40	1.31	65	30.92

Free Cover Limit of \$125,000 on joining the fund (ie. normally no medical questionnaire required)

Current as at 1 July 2004