

# Breaking NEWS Bulletin

NEWSLETTER FOR MEMBERS

## SENTINEL MINING INDUSTRY RETIREMENT FUND

### Death & Disability Cover for 2012

Age	Death Cover (1.5%)	Disability Cover (1.0%)
Under 21	6.85	9.90
21	6.55	9.75
22	6.20	9.60
23	5.95	9.50
24	5.90	9.40
25	5.50	9.30
26	5.25	9.20
27	5.25	9.10
28	5.25	9.00
29	5.25	8.90
30	5.15	8.75
31	5.00	8.50
32	4.85	8.20
33	4.70	7.85
34	4.55	7.50
35	4.40	7.20
36	4.20	6.40
37	4.05	6.10
38	3.90	5.80
39	3.75	5.50
40	3.60	5.20
41	3.55	4.90
42	3.50	4.60

Age	Death Cover (1.5%)	Disability Cover (1.0%)
43	3.45	4.30
44	3.40	4.10
45	3.35	3.80
46	3.30	3.50
47	3.25	3.20
48	3.05	3.00
49	2.90	2.80
50	2.75	2.60
51	2.60	2.40
52	2.45	2.20
53	2.30	2.00
54	2.15	1.80
55	2.00	1.60
56	2.00	1.40
57	2.00	1.25
58	2.00	1.10
59	2.00	1.00
60	2.00	0.90
61	2.00	No Cover: Contribution allocated to Fund Credit
62	2.00	
63	2.00	
64	2.00	

The above Risk Cover Multiples are effective 1 January 2012. Due to an adverse claims experience, the Disability Cover Multiples have been reduced by 10%. In addition, for the period 1 January 2012 to 31 December 2012, 2.5% of the agreed contribution rate will be allocated to Risk Benefits for all members. The balance of the agreed contributions will be allocated to the individual member Fund Credits during this period.

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