non-PHARMAC Plus
Premium Illustration

Adviser Name	Adviser UAN	Date of Illustration
Enter adviser name	Enter UAN	01 Jan 2026

Policy Type

Existing Policy Number

Payment Frequency

	Member Name	Age	Gender	Smoker?	Cover Level	Premium Monthly	Premium Modal*
Member 1							
Member 2							
Child 1							
Child 2							
Child 3							
Child 4							
Child 5							

Total Additional Premium

*Modal = monthly premium times 12 divided by the premium payment frequency

Note
This is not a formal offer of insurance.

This illustrator is for policies on retail adviser products only (i.e. Ultimate Health Max, Easy Health, EasyCare, HealthPlus, Hospital Covers, Premier Health, Parent Plan and Major Medical). This means most Group policies, such as Premier Health Business require a policy specific quote.

Premiums
The premiums shown are for individual policies and are based on nib's standard premiums and where applicable include Goods and Services Tax (GST) at the rate of 15%. Actual GST will be charged at the rate effective at the cover commencement date. Your actual premiums may vary from this after the assessment of the medical information provided in your application. Premiums automatically increase each year with increasing age. Premium amounts are not guaranteed and can be adjusted for new and existing policies at any time on nib giving 30 days' notice.

Illustration assumptions
This illustration is valid for 30 days from the illustration date shown above subject to the following:
- What you have told us is complete, true and correct, and
- There have been no changes to what you have told us, and
- The information subsequently received from the underwriting requirements does not affect the final terms.

If any of this information is not correct or there has been a change that may impact on the premium provided after the illustration date, please contact your financial adviser immediately for an update illustration. This illustration has no cash value.

Financial Adviser remuneration
If this illustration results in the completion of a policy, nib will remunerate the financial adviser, their employer or a member of the adviser's group (as applicable).

14 day free look period
We understand the cover you are applying for needs to fit in with your overall financial and protection needs. To allow you time to review your policy details and ensure it meets your needs, nib provides a 14 day free look period.

Financial Strength Rating
nib nz limited has an A (Strong) Financial Strength Rating issued by S&P Global Ratings Australia Pty Ltd. The rating scale is: AAA (Extremely Strong), AA (Very Strong), A (Strong), BBB (Good), BB (Marginal), B (Weak), CCC (Very Weak), CC (Extremely Weak), SD or D (Selective Default or Default), R (Regulatory Action), NR (Not Rated). Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories. For more information, visit **www.spratings.com/understanding-ratings**.

Further information
nib nz limited underwrite the covers. We recommend you read the sample policy document for the full explanation of the cover provided, any limitations, terms and conditions. This can be obtained by contacting your financial adviser.

Next Steps
Advisers should include this illustration with the completed application form and forward to nib.

non-PHARMAC Plus Option

Premium illustration

Rates applicable between 01 January 2026 and 31 March 2026

FEMALE NON SMOKER: monthly premium including GST

	non-PHARMAC Plus cover level				
AGE	**$20k**	**$50k**	**$100k**	**$200k**	**$300k**
20 and under	1.10	1.54	1.99	2.21	2.65
21	3.17	4.44	5.71	6.34	7.61
22	3.45	4.83	6.21	6.90	8.28
23	3.79	5.30	6.82	7.57	9.09
24	4.21	5.89	7.57	8.41	10.09
25	4.55	6.38	8.20	9.11	10.93
26	4.63	6.48	8.33	9.26	11.11
27	4.77	6.68	8.59	9.54	11.45
28	4.85	6.79	8.72	9.69	11.63
29	4.95	6.93	8.91	9.90	11.88
30	5.03	7.04	9.05	10.06	12.07
31	5.08	7.11	9.14	10.15	12.18
32	5.08	7.11	9.14	10.16	12.19
33	5.08	7.12	9.15	10.17	12.20
34	5.10	7.14	9.18	10.20	12.24
35	5.13	7.18	9.23	10.25	12.30
36	5.17	7.24	9.31	10.35	12.42
37	5.24	7.34	9.43	10.48	12.58
38	5.31	7.44	9.56	10.63	12.75
39	5.42	7.59	9.75	10.84	13.00
40	5.57	7.79	10.02	11.13	13.36
41	5.77	8.07	10.38	11.54	13.84
42	6.01	8.41	10.82	12.02	14.42
43	6.33	8.86	11.39	12.65	15.18
44	6.72	9.41	12.10	13.44	16.13
45	7.04	9.86	12.67	14.08	16.90
46	7.35	10.29	13.22	14.69	17.63
47	7.70	10.78	13.86	15.40	18.48
48	8.07	11.30	14.53	16.14	19.37
49	8.50	11.90	15.29	16.99	20.39
50	8.90	12.45	16.01	17.79	21.35
51	9.36	13.10	16.85	18.72	22.46
52	9.85	13.79	17.74	19.71	23.65
53	10.36	14.50	18.65	20.72	24.86
54	10.88	15.24	19.59	21.77	26.12
55	11.48	16.07	20.67	22.96	27.56
56	11.90	16.66	21.42	23.80	28.56
57	12.43	17.40	22.37	24.86	29.83
58	12.88	18.03	23.18	25.75	30.90
59	13.57	19.00	24.43	27.14	32.57
60	14.21	19.90	25.59	28.43	34.11
61	15.00	20.99	26.99	29.99	35.99
62	15.71	21.99	28.27	31.41	37.69
63	16.30	22.82	29.34	32.60	39.12
64	17.07	23.89	30.72	34.13	40.96
65	17.82	24.95	32.08	35.65	42.78
66	18.56	25.98	33.41	37.12	44.54
67	19.43	27.20	34.97	38.86	46.63
68	20.24	28.34	36.43	40.48	48.58
69	20.97	29.36	37.75	41.95	50.34
70	21.90	30.66	39.42	43.80	52.56
71	22.55	31.57	40.59	45.10	54.12
72	23.23	32.52	41.81	46.45	55.74
73	24.05	33.67	43.30	48.11	57.73
74	24.95	34.93	44.91	49.90	59.88
75	25.83	36.17	46.50	51.67	62.00
76	25.85	36.18	46.52	51.69	62.03
77	25.86	36.20	46.55	51.72	62.06
78	25.87	36.22	46.57	51.74	62.09
79	25.88	36.24	46.59	51.77	62.12
80	25.90	36.25	46.61	51.79	62.15
81	25.91	36.27	46.63	51.82	62.18
82	25.92	36.29	46.66	51.84	62.21
83	25.93	36.31	46.68	51.87	62.24
84	25.94	36.32	46.70	51.89	62.27
85	25.96	36.34	46.72	51.91	62.30

MALE NON SMOKER: monthly premium including GST

	non-PHARMAC Plus cover level				
AGE	**$20k**	**$50k**	**$100k**	**$200k**	**$300k**
20 and under	1.10	1.54	1.99	2.21	2.65
21	2.74	3.83	4.92	5.47	6.57
22	3.48	4.88	6.27	6.97	8.36
23	3.54	4.95	6.36	7.07	8.48
24	3.76	5.27	6.77	7.53	9.03
25	4.01	5.62	7.22	8.03	9.63
26	4.18	5.85	7.52	8.36	10.03
27	4.20	5.88	7.55	8.39	10.07
28	4.21	5.89	7.57	8.42	10.10
29	4.21	5.89	7.58	8.42	10.10
30	4.21	5.90	7.58	8.42	10.11
31	4.21	5.90	7.58	8.43	10.11
32	4.21	5.90	7.59	8.43	10.11
33	4.23	5.91	7.61	8.45	10.14
34	4.23	5.93	7.62	8.46	10.16
35	4.24	5.94	7.64	8.49	10.18
36	4.39	6.15	7.91	8.78	10.54
37	4.53	6.34	8.15	9.05	10.87
38	4.53	6.35	8.16	9.07	10.88
39	4.57	6.39	8.22	9.13	10.96
40	4.63	6.48	8.33	9.26	11.11
41	4.77	6.68	8.59	9.55	11.46
42	5.06	7.09	9.11	10.12	12.15
43	5.38	7.54	9.69	10.77	12.92
44	5.66	7.93	10.20	11.33	13.60
45	5.99	8.39	10.78	11.98	14.38
46	6.34	8.87	11.41	12.68	15.21
47	6.71	9.40	12.08	13.43	16.11
48	7.12	9.97	12.82	14.25	17.10
49	7.55	10.57	13.59	15.10	18.12
50	8.01	11.22	14.42	16.02	19.23
51	8.47	11.86	15.25	16.94	20.33
52	8.98	12.57	16.16	17.95	21.54
53	9.58	13.41	17.25	19.16	22.99
54	10.25	14.35	18.45	20.50	24.60
55	11.07	15.50	19.93	22.14	26.57
56	11.89	16.64	21.39	23.77	28.53
57	12.78	17.89	23.00	25.56	30.67
58	13.70	19.17	24.65	27.39	32.87
59	14.39	20.15	25.91	28.79	34.54
60	15.36	21.51	27.65	30.73	36.87
61	16.45	23.03	29.62	32.91	39.49
62	17.54	24.56	31.58	35.09	42.10
63	18.59	26.03	33.47	37.18	44.62
64	19.56	27.38	35.20	39.11	46.93
65	20.40	28.56	36.72	40.80	48.97
66	21.25	29.75	38.25	42.50	51.00
67	22.01	30.81	39.61	44.01	52.81
68	22.92	32.09	41.26	45.84	55.01
69	24.03	33.64	43.25	48.05	57.66
70	24.73	34.62	44.51	49.46	59.35
71	25.28	35.39	45.50	50.56	60.67
72	25.68	35.95	46.22	51.36	61.63
73	25.94	36.32	46.70	51.89	62.27
74	26.34	36.88	47.41	52.68	63.22
75	26.63	37.28	47.93	53.25	63.90
76	26.93	37.70	48.47	53.85	64.62
77	27.10	37.95	48.79	54.21	65.05
78	27.57	38.59	49.62	55.13	66.16
79	28.04	39.26	50.48	56.09	67.30
80	28.53	39.95	51.36	57.06	68.48
81	29.03	40.64	52.26	58.06	69.68
82	29.54	41.35	53.17	59.08	70.89
83	30.05	42.07	54.09	60.10	72.13
84	30.57	42.80	55.02	61.14	73.37
85	31.09	43.52	55.96	62.18	74.61

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non-PHARMAC Plus Option

Premium illustration

Rates applicable between 01 January 2026 and 31 March 2026

FEMALE SMOKER: monthly premium including GST

AGE	non-PHARMAC Plus cover level				
	$20k	$50k	$100k	$200k	$300k
20 and under	1.10	1.54	1.99	2.21	2.65
21	3.86	5.41	6.95	7.72	9.27
22	4.20	5.88	7.56	8.40	10.08
23	4.60	6.44	8.28	9.20	11.05
24	5.11	7.15	9.19	10.21	12.25
25	5.52	7.73	9.94	11.05	13.26
26	5.61	7.86	10.10	11.23	13.47
27	5.78	8.10	10.41	11.57	13.88
28	5.87	8.22	10.57	11.75	14.10
29	6.00	8.40	10.80	12.00	14.40
30	6.09	8.53	10.97	12.19	14.62
31	6.15	8.61	11.07	12.30	14.76
32	6.15	8.61	11.07	12.30	14.76
33	6.16	8.62	11.08	12.32	14.78
34	6.18	8.65	11.12	12.35	14.82
35	6.21	8.69	11.17	12.42	14.90
36	6.27	8.77	11.28	12.53	15.04
37	6.35	8.88	11.42	12.69	15.23
38	6.43	9.01	11.58	12.86	15.44
39	6.56	9.18	11.81	13.12	15.74
40	6.74	9.43	12.13	13.48	16.17
41	6.98	9.77	12.56	13.96	16.75
42	7.27	10.18	13.09	14.54	17.45
43	7.65	10.71	13.77	15.30	18.36
44	8.12	11.37	14.62	16.25	19.50
45	8.51	11.91	15.31	17.02	20.42
46	8.87	12.42	15.97	17.75	21.30
47	9.30	13.01	16.73	18.59	22.31
48	9.74	13.64	17.53	19.48	23.38
49	10.25	14.35	18.46	20.51	24.61
50	10.73	15.03	19.32	21.46	25.76
51	11.29	15.80	20.32	22.58	27.09
52	11.88	16.63	21.39	23.76	28.52
53	12.49	17.49	22.48	24.98	29.98
54	13.12	18.36	23.61	26.23	31.48
55	13.84	19.37	24.90	27.67	33.21
56	14.34	20.07	25.80	28.67	34.40
57	14.97	20.96	26.95	29.95	35.93
58	15.51	21.71	27.92	31.02	37.22
59	16.34	22.88	29.42	32.69	39.23
60	17.11	23.96	30.81	34.23	41.08
61	18.05	25.27	32.49	36.10	43.32
62	18.90	26.47	34.03	37.81	45.37
63	19.62	27.47	35.32	39.24	47.09
64	20.54	28.75	36.96	41.07	49.28
65	21.45	30.03	38.60	42.89	51.47
66	22.33	31.26	40.19	44.66	53.59
67	23.37	32.72	42.07	46.74	56.09
68	24.35	34.09	43.82	48.69	58.43
69	25.23	35.32	45.41	50.45	60.54
70	26.34	36.87	47.41	52.68	63.21
71	27.12	37.96	48.81	54.23	65.08
72	27.93	39.10	50.27	55.86	67.03
73	28.92	40.49	52.06	57.84	69.41
74	30.00	42.00	54.00	60.00	71.99
75	31.06	43.48	55.90	62.12	74.54
76	31.07	43.50	55.93	62.15	74.57
77	31.09	43.52	55.96	62.17	74.61
78	31.10	43.54	55.98	62.20	74.65
79	31.12	43.56	56.01	62.23	74.68
80	31.13	43.59	56.04	62.26	74.72
81	31.15	43.61	56.06	62.29	74.75
82	31.16	43.63	56.09	62.32	74.79
83	31.18	43.65	56.12	62.35	74.82
84	31.19	43.67	56.14	62.38	74.86
85	31.21	43.69	56.17	62.41	74.89

MALE SMOKER: monthly premium including GST

AGE	non-PHARMAC Plus cover level				
	$20k	$50k	$100k	$200k	$300k
20 and under	1.10	1.54	1.99	2.21	2.65
21	3.34	4.68	6.01	6.68	8.02
22	4.24	5.93	7.63	8.47	10.17
23	4.30	6.02	7.74	8.60	10.32
24	4.57	6.40	8.23	9.15	10.98
25	4.87	6.82	8.77	9.75	11.70
26	5.07	7.10	9.13	10.15	12.18
27	5.09	7.13	9.17	10.19	12.23
28	5.11	7.15	9.19	10.21	12.26
29	5.11	7.15	9.20	10.22	12.26
30	5.11	7.15	9.20	10.22	12.27
31	5.11	7.16	9.20	10.23	12.27
32	5.11	7.16	9.21	10.23	12.28
33	5.13	7.18	9.23	10.26	12.31
34	5.14	7.19	9.25	10.27	12.33
35	5.15	7.21	9.27	10.30	12.36
36	5.33	7.46	9.59	10.66	12.79
37	5.49	7.69	9.88	10.98	13.18
38	5.50	7.70	9.90	10.99	13.19
39	5.54	7.75	9.96	11.07	13.29
40	5.61	7.86	10.10	11.22	13.47
41	5.79	8.10	10.42	11.57	13.89
42	6.13	8.58	11.04	12.26	14.72
43	6.52	9.13	11.73	13.04	15.64
44	6.86	9.60	12.34	13.71	16.45
45	7.25	10.15	13.04	14.49	17.39
46	7.66	10.73	13.79	15.33	18.39
47	8.11	11.36	14.60	16.23	19.47
48	8.61	12.05	15.49	17.21	20.65
49	9.12	12.77	16.41	18.24	21.88
50	9.67	13.54	17.41	19.34	23.21
51	10.22	14.31	18.40	20.44	24.53
52	10.83	15.16	19.49	21.66	25.99
53	11.55	16.18	20.80	23.11	27.73
54	12.35	17.30	22.24	24.71	29.65
55	13.34	18.68	24.02	26.68	32.02
56	14.32	20.05	25.78	28.64	34.37
57	15.39	21.55	27.71	30.79	36.94
58	16.49	23.09	29.69	32.98	39.58
59	17.33	24.26	31.19	34.66	41.59
60	18.49	25.89	33.29	36.99	44.38
61	19.80	27.72	35.64	39.60	47.52
62	21.11	29.55	38.00	42.22	50.66
63	22.37	31.31	40.26	44.74	53.68
64	23.52	32.93	42.34	47.05	56.46
65	24.54	34.36	44.17	49.08	58.90
66	25.56	35.78	46.00	51.11	61.34
67	26.47	37.05	47.64	52.93	63.52
68	27.56	38.59	49.61	55.13	66.15
69	28.89	40.44	52.00	57.78	69.33
70	29.73	41.63	53.52	59.47	71.36
71	30.39	42.55	54.71	60.78	72.94
72	30.87	43.22	55.57	61.75	74.10
73	31.19	43.67	56.14	62.38	74.86
74	31.67	44.33	57.00	63.33	76.00
75	32.01	44.81	57.61	64.02	76.82
76	32.37	45.32	58.26	64.74	77.69
77	32.58	45.61	58.65	65.16	78.20
78	33.14	46.39	59.65	66.27	79.53
79	33.71	47.19	60.68	67.42	80.90
80	34.30	48.02	61.73	68.59	82.31
81	34.90	48.85	62.81	69.79	83.75
82	35.50	49.71	63.91	71.01	85.21
83	36.12	50.57	65.02	72.24	86.69
84	36.74	51.44	66.13	73.48	88.18
85	37.36	52.31	67.25	74.73	89.67

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