

ARC Master Trust

Occupation Classifications

Please find a comprehensive listing of individual occupations and the category that they belong to.

If the occupation of your client is not listed and you can not determine into which category they belong, then please contact one of our Customer Service Consultants.

Please ensure that full occupational details are clearly disclosed on the Personal Statement.

Occupation	Category	Death	TPD	Income Protection
Abalone Diver	IC	IC	UI	UI
Abattoir - Butcher (qualified)	Heavy blue collar	Y	Y	Y
Abattoir - Inspector	Light Blue qualified	Y	Y	Y
Abattoir - Slaughterer	Heavy blue collar	Y	UI	UI
Abattoir - Supervisor (nil manual)	Medium Blue collar	Y	Y	Y
Accountant - other MNIA	White collar	Y	Y	Y
Accountant - qualified (AASA/ACA)	Professional	Y	Y	Y
Accounts Clerk	White collar	Y	Y	Y
Acrobats	Heavy blue collar	Y	UI	UI
Actor	Heavy blue collar	Y	UI	UI
Actuary	Professional	Y	Y	Y
Acupuncturist - qualified (Australian Qualification)	Professional	Y	Y	Y
Advertising - Agent, Account Executive	White collar	Y	Y	Y
Advertising - Principal, Salary/Net Income > \$120,000 p.a.	Professional	Y	Y	Y
Aerial Photographer	IC	IC	UI	UI
Aerobic /gym Instructor	Heavy blue collar	Y	UI	UI
Agents - Insurance - less than 2 years experience	Technical / sales	Y	Y	Y
Agents - Insurance - over 2 years experience	White collar	Y	Y	Y
Agents - Real Estate - Principal (less than 5 f/t staff)	Technical / sales	Y	Y	Y
Agents - Real Estate - Principal (min 5 f/t staff)	White collar	Y	Y	Y
Agents - Real Estate	Technical / sales	Y	Y	Y
Agents - Stock/Station	Technical / sales	Y	Y	Y
Agents - TAB (full time) - Principal	White collar	Y	Y	Y
Agents - Travel	White collar	Y	Y	Y
Air-Conditioning - Installer/Repairer	Light Blue qualified	Y	Y	Y
Air-Conditioning - Supervisor (min 5 f/t staff & 2 years exp)	Technical / sales	Y	Y	Y
Air-Conditioning - Technician	Light Blue qualified	Y	Y	Y
Airport - Air Traffic Controller	White collar	Y	UI	UI
Airport - Flight Attendant	Technical / sales	Y	UI	UI
Airport - Flying Personnel	Light Blue qualified	Y	UI	UI
Airport - Manager/Clerical	White collar	Y	Y	Y
Alarm Installer/Repairer	Light Blue qualified	Y	Y	Y
Ambulance Officer/Driver	Medium Blue collar	Y	Y	Y
Amusement Parlour - Employee	Heavy blue collar	Y	UI	UI
Amusement Parlour - Proprietor (min 2 years)	Heavy blue collar	Y	Y	Y
Amway Sales Person (full time for 2 years)	Technical / sales	Y	Y	Y

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Anaesthetist	Professional	Y	Y	Y
Animal Breeder/Trainer -small domestic animals	Heavy blue collar	Y	Y	Y
Antenna Erector - established 2 years	Medium Blue collar	Y	Y	Y
Antenna Erector - others	Heavy blue collar	Y	UI	Y
Antique Dealer - (no restoration)	Technical / sales	Y	Y	Y
Antique Dealer - Restoration (min 3 years exp)	Light Blue qualified	Y	Y	Y
Apiarist/Bee Keeper	Light Blue qualified	Y	Y	Y
Archaeologist	White collar	Y	Y	Y
Architect (including site inspection)	Professional	Y	Y	Y
Architectural Draughtsperson (qualified)	White collar	Y	Y	Y
Armed Forces - Permanent	IC	IC	UI	UI
Art Gallery Owner - (established for > 2 years)	White collar	Y	Y	Y
Art Gallery Owner - Working from home	White collar	Y	UI	UI
Artist - Commercial/Graphic	White collar	Y	Y	Y
Artist - Commercial/Graphic (working from home)	White collar	Y	IC	UI
Artist - Freelance	Technical / sales	Y	UI	UI
Asphalt Layer (Roads)	Heavy blue collar	Y	UI	UI
Assembly Line Worker	Heavy blue collar	Y	UI	UI
Astronomer	Professional	Y	Y	Y
Auctioneer - Livestock	Technical / sales	Y	Y	Y
Auctioneer - Other (Real Estate)	Technical / sales	Y	Y	Y
Auditor - other	White collar	Y	Y	Y
Auditor - qualified AASA/ACA	Professional	Y	Y	Y
Author	White collar	Y	UI	UI
Auto Electrician (qualified)	Light Blue qualified	Y	Y	Y
Aviation - Aeronautical Engineer (Office Only)	Professional	Y	Y	Y
Aviation - Aeronautical Engineer (Other)	White collar	Y	Y	Y
Aviation - Crew (recognised airline)	Technical / sales	Y	UI	UI
Aviation - Designer/Draughtsperson	White collar	Y	Y	Y
Aviation - Manufacturer (flying duties)	Light Blue qualified	Y	UI	UI
Aviation - Mechanic (non-flying)	Light Blue qualified	Y	Y	Y
Aviation - Others	IC	IC	IC	IC
Avon Sales Person - Full Time (est > 2 years)	Technical / sales	Y	Y	Y
Backhoe Operator (no tree/bush felling)	Heavy blue collar	Y	Y	Y
Bailiff	Technical / sales	Y	Y	Y
Baker - qualified	Light Blue qualified	Y	Y	Y
Bank - Manager/Teller/Clerk	White collar	Y	Y	Y
Barber	Light Blue qualified	Y	Y	Y
Barrister	Professional	Y	Y	Y
Bartender - Full Time	Heavy blue collar	Y	Y	Y
Battery & Tyre Repair/Fitting	Heavy blue collar	Y	Y	Y
Battery & Tyre Sales Only	Technical / sales	Y	Y	Y
Beach Inspector (permanent full-time)	Heavy blue collar	Y	UI	Y
Beautician - not working from home (min 1 years exp)	Light Blue qualified	Y	Y	Y
Beautician - working from home	Light Blue qualified	Y	UI	UI
Biochemist - University degree	Professional	Y	Y	Y
Biologist - marine - > 10% field work - no diving	Technical / sales	Y	Y	Y
Biologist - marine - < 10% field work - no diving	White collar	Y	Y	Y
Biologist - laboratory only	Professional	Y	Y	Y

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Blacksmith/Farrier	Medium Blue collar	Y	Y	Y
Blind/Awning/Screen - installer	Light Blue qualified	Y	Y	Y
Blind/Awning/Screen - quotes/measurements only - no manual (min 2 years exp)	Technical / sales	Y	Y	Y
Boat - Builder (qualified)	Light Blue qualified	Y	Y	Y
Boat - Sales	Technical / sales	Y	Y	Y
Bobcat Operator (no tree/bush felling)	Heavy blue collar	Y	Y	Y
Boilermaker (qualified)	Medium Blue collar	Y	Y	Y
Bookbinder	Technical / sales	Y	Y	Y
Bookkeeper	White collar	Y	Y	Y
Bookmaker (gambling)	Heavy blue collar	Y	UI	UI
Botanist - (qualified)	Professional	Y	Y	Y
Bouncer	UI	UI	UI	UI
Boxer - Professional	UI	UI	UI	UI
Bread Vendor	Medium Blue collar	Y	UI	Y
Brewery Workers	Heavy blue collar	Y	UI	UI
Bricklayer/Paver	Heavy blue collar	Y	UI	Y
Broker - Finance (Estab'd Min 2 years)	White collar	Y	Y	Y
Broker - Share	White collar	Y	Y	Y
Broker - Stock (Registered)	White collar	Y	Y	Y
Builder - licensed	Light Blue qualified	Y	Y	Y
Builder - Qualified (Supervisory only - no manual work. Min 2 yrs in this employment)	Technical / sales	Y	Y	Y
Builders Labourer	Heavy blue collar	Y	UI	UI
Bulldozer Operator (no tree/bush felling)	Heavy blue collar	Y	Y	Y
Bus/Coach Driver - interstate	Heavy blue collar	Y	UI	Y
Bus/Coach Driver - local	Medium Blue collar	Y	Y	Y
Business Analyst	White collar	Y	Y	Y
Business Manager (managing/supervising office staff only) - Salary <\$120,000 pa OR less than 5 f/t staff	White collar	Y	Y	Y
Business Manager (managing/supervising office staff only) - Salary >\$120,000 pa + min 5 f/t staff	Professional	Y	Y	Y
Business Manager - others (Refer to specific trade/industry)	White collar	Y	IC	IC
Butcher - Retail	Light Blue qualified	Y	Y	Y
Butler (2 years exp)	Light Blue qualified	Y	Y	Y
Buyer - Retail Store Office	White collar	Y	Y	Y
Cabinet Maker (qualified)	Light Blue qualified	Y	Y	Y
Cablemaker/Wiremaker	Light Blue qualified	Y	Y	Y
Café/Coffee Lounge - Employee (Full Time)	Medium Blue collar	Y	Y	Y
Café/Coffee Lounge - Proprietor (min. 2 years)	Light Blue qualified	Y	Y	Y
Cameraman - aerial	IC	IC	UI	UI
Cameraman - on location	IC	IC	IC	IC
Cameraman - studio	Technical / sales	Y	Y	Y
Canvas Goods/Manufacturer	Medium Blue collar	Y	UI	Y
Car Detailer	Heavy blue collar	Y	UI	Y
Car Manufacture - Assembly	Heavy blue collar	Y	UI	Y
Car Manufacture - Supervisor (min 2 years)	Medium Blue collar	Y	UI	Y
Car Salesperson - New	Technical / sales	Y	Y	Y
Car Salesperson - Used (min 2 years exp)	Technical / sales	Y	Y	Y
Car Wrecker - Owner	Heavy blue collar	Y	Y	Y
Caravan Park Proprietor	Heavy blue collar	Y	Y	Y

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Caretaker	Heavy blue collar	Y	Y	Y
Carpenter - (qualified)	Light Blue qualified	Y	Y	Y
Carpenter - (unqualified) (min. 5 years)	Medium Blue collar	Y	Y	Y
Carpet - Cleaner	Heavy blue collar	Y	UI	Y
Carpet - Layer	Heavy blue collar	Y	UI	Y
Cartographer	White collar	Y	Y	Y
Cashier - Financial Institution	White collar	Y	Y	Y
Cashier - Service Station/Supermarket	Technical / sales	Y	Y	Y
Casino (govt & lic'd) - cashier	Technical / sales	Y	Y	Y
Casino (govt & lic'd) - croupier/inspector	Medium Blue collar	Y	Y	Y
Casino (govt & lic'd) - managerial/clerical (office only)	White collar	Y	Y	Y
Casino (govt & lic'd) - security	Heavy blue collar	Y	UI	Y
Casino (govt & lic'd) - waiter/bar staff	Heavy blue collar	Y	Y	Y
CatArc01	Heavy blue collar	Y	IC	IC
CatArc02	Heavy blue collar	Y	IC	Y
CatArc03	Heavy blue collar	Y	UI	UI
CatArc04	Heavy blue collar	Y	UI	Y
CatArc05	Heavy blue collar	Y	Y	Y
CatArc06	Medium Blue collar	Y	UI	UI
CatArc07	Medium Blue collar	Y	UI	Y
CatArc08	Medium Blue collar	Y	Y	Y
CatArc09	Light blue qualified	Y	UI	UI
CatArc10	Light blue qualified	Y	UI	Y
CatArc11	Light blue qualified	Y	Y	Y
CatArc12	Professional	Y	IC	IC
CatArc13	Professional	Y	Y	Y
CatArc14	Technical / sales	Y	IC	IC
CatArc15	Technical / sales	Y	UI	UI
CatArc16	Technical / sales	Y	UI	Y
CatArc17	Technical / sales	Y	Y	Y
CatArc18	White collar	Y	IC	IC
CatArc19	White collar	Y	IC	UI
CatArc20	White collar	Y	UI	UI
CatArc21	White collar	Y	Y	IC
CatArc22	White collar	Y	Y	UI
CatArc23	White collar	Y	Y	Y
CatArc24	IC	IC	IC	IC
CatArc25	IC	IC	UI	IC
CatArc26	IC	IC	UI	UI
CatArc27	IC	Y	IC	IC
CatArc28	UI	UI	UI	UI
Caterer - not working from home (min 2 years exp)	Technical / sales	Y	Y	Y
Caterer - working from home	Technical / sales	Y	UI	UI
Ceiling Fixers	Medium Blue collar	Y	UI	Y
Chauffeur (min 2 years exp)	Light blue qualified	Y	Y	Y
Chef/Cook - Others (min 2 years exp)	Medium Blue collar	Y	Y	Y
Chef/Cook - Qualified	Light blue qualified	Y	Y	Y
Chemist - Analytical/Research (qualified)	Professional	Y	Y	Y
Chemist - Laboratory Technician	Technical / sales	Y	Y	Y

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Chief Executive Officer (office duties only) salary > \$150,000	Professional	Y	Y	Y
Child Care Worker (qualified & registered) - not working from home	Light blue qualified	Y	Y	Y
Child Care Worker (qualified & registered) - working from home (2 years exp)	Heavy blue collar	Y	Y	Y
Chiropodist - (University qualified)	Professional	Y	Y	Y
Chiropractor - (University qualified)	Professional	Y	Y	Y
Choreographer/Dancer	Technical / sales	Y	UI	UI
Circus Performers/Staff	IC	IC	UI	UI
Cleaner - Brick	Heavy blue collar	Y	UI	UI
Cleaner - Carpet	Heavy blue collar	Y	UI	Y
Cleaner - General	Heavy blue collar	Y	UI	Y
Cleaner - Hospital	Heavy blue collar	Y	UI	Y
Cleaner - House	Heavy blue collar	Y	UI	Y
Cleaner - Office/Factory/School	Heavy blue collar	Y	UI	Y
Cleaner - Window (up to 20 metres)	Heavy blue collar	Y	UI	Y
Clergy/Minister of Religion - no o'seas/missionary work	White collar	Y	Y	Y
Clerk	White collar	Y	Y	Y
Clothing Designer - not working from home (2 years exp)	White collar	Y	Y	IC
Club (Reg'd) - Bar Staff	Heavy blue collar	Y	Y	Y
Club (Reg'd) - Bouncer/Security Staff	UI	UI	UI	UI
Club (Reg'd) - Cashier	Technical / sales	Y	Y	Y
Club (Reg'd) - Chef/Cook Qualified	Light blue qualified	Y	Y	Y
Club (Reg'd) - Chef/Cook Unqualified (2 years exp.)	Medium Blue collar	Y	Y	Y
Club (Reg'd) - Manager (Bar Work)	Medium Blue collar	Y	Y	Y
Club (Reg'd) - Manager/Admin (No Bar Work)	White collar	Y	Y	Y
Club (Reg'd) - Receptionist/Clerical only	White collar	Y	Y	Y
Club (Reg'd) - Waiter/Waitress	Heavy blue collar	Y	Y	Y
Coach (full time) - football	Heavy blue collar	Y	UI	UI
Coach (full time) - golf (min 2 years exp)	Light blue qualified	Y	UI	Y
Coach (full time) - swimming (min 2 years exp)	Light blue qualified	Y	UI	Y
Coach (full time) - tennis (min 2 years exp)	Light blue qualified	Y	UI	Y
Company Secretary - Qualified (> \$100,000 p.a)	Professional	Y	Y	Y
Composer - music	White collar	Y	UI	UI
Compositor/Proof Reader	Technical / sales	Y	Y	Y
Computer - Analyst/Consultant/Programmer (university qualified - member of Aust Computer Society - Salary/Net Income >\$80K)	Professional	Y	Y	Y
Computer - Analyst/Consultant/Programmer (unqualified OR Salary/ Net income < \$80 K)	White collar	Y	Y	Y
Computer - Sales	Technical / sales	Y	Y	Y
Computer - Systems Operator	White collar	Y	Y	Y
Computer - Technician	Technical / sales	Y	Y	Y
Concreter (min. 2 years exp) 2 year benefit period only	Heavy blue collar	Y	UI	Y
Coroner	Professional	Y	Y	Y
Courier - car only	Light blue qualified	Y	Y	Y
Courier - cyclist	Heavy blue collar	Y	UI	UI
Courier - motorcycle	Heavy blue collar	Y	UI	UI
Courier - van/truck (local only)	Heavy blue collar	Y	Y	Y
Crane/Derrick/Hoist Operator	Heavy blue collar	Y	UI	UI
Curator - Art Gallery, Library, Museum	White collar	Y	Y	Y
Customs - Agent/Clerical	White collar	Y	Y	Y
Customs - Officer	Technical / sales	Y	Y	Y

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Dance Instructor (Not Home Based min. 2 years exp)	Medium Blue collar	Y	Y	Y
Debt Collector - any site work	Heavy blue collar	Y	UI	Y
Debt Collector - office only	White collar	Y	Y	Y
Demolition Worker	IC	IC	UI	UI
Dental Hygienist	Technical / sales	Y	Y	Y
Dental Nurse	Technical / sales	Y	Y	Y
Dental Prosthesist (Reg'd)	White collar	Y	Y	Y
Dental Technician	Technical / sales	Y	Y	Y
Dentist	Professional	Y	Y	Y
Department Store - Manager/Clerical	White collar	Y	Y	Y
Department Store - Manual or Deliveries	Heavy blue collar	Y	Y	Y
Department Store - Sales	Technical / sales	Y	Y	Y
Diamond Cutter/Polisher/Setter	Technical / sales	Y	Y	Y
Diemaker/Caster	Medium Blue collar	Y	Y	Y
Dietitian (tertiary qualifications)	White collar	Y	Y	Y
Director/Producer (entertainment)	White collar	Y	UI	UI
Disc Jockey	Technical / sales	Y	UI	UI
Diver	UI	UI	UI	UI
Dockyard - stevedore/labourer	Heavy blue collar	Y	UI	UI
Dockyard - terminal operator (admin only)	Technical / sales	Y	Y	Y
Doctor - General Practitioner	Professional	Y	Y	Y
Doctor - Specialist	Professional	Y	Y	Y
Doctor - Surgeon	Professional	Y	Y	Y
Dog Breeder/Groomer	Heavy blue collar	Y	Y	Y
Dogman/Steepjack	UI	UI	UI	UI
Draper	Light blue qualified	Y	Y	Y
Draughtsperson - Qualified	White collar	Y	Y	Y
Dressmaker - not working from home	Light blue qualified	Y	Y	Y
Dressmaker - working from home	Light blue qualified	Y	UI	UI
Driller - Waterwell and Mineral Sample	Heavy blue collar	Y	UI	Y
Driver - Ambulance	Medium Blue collar	Y	Y	Y
Driver - Armoured Car	Medium Blue collar	Y	UI	UI
Driver - Bus (interstate)	Heavy blue collar	Y	UI	Y
Driver - Bus (local)	Medium Blue collar	Y	Y	Y
Driver - Cement Truck	Heavy blue collar	Y	UI	Y
Driver - Chauffer (min. 2 years exp)	Light blue qualified	Y	Y	Y
Driver - Courier - car only	Light blue qualified	Y	Y	Y
Driver - Crane/Derrick/Hoist Operator	Heavy blue collar	Y	UI	UI
Driver - Earthmoving/Construction	Heavy blue collar	Y	Y	Y
Driver - Explosives	UI	UI	UI	UI
Driver - Forklift	Heavy blue collar	Y	Y	Y
Driver - Hire Car Owner Driver	Light blue qualified	Y	Y	Y
Driver - Instructor	Light blue qualified	Y	Y	Y
Driver - Removalist - 2 year benefit period only	Heavy blue collar	Y	UI	Y
Driver - Tanker Driver (petrol etc) - metro only	Heavy blue collar	Y	UI	Y
Driver - Taxi (fulltime - driver min 2 years)	Heavy blue collar	Y	Y	Y
Driver - Taxi (fulltime - owner/driver)	Medium Blue collar	Y	Y	Y
Driver - Tow Truck	Heavy blue collar	Y	UI	Y
Driver - Truck - interstate	Heavy blue collar	Y	UI	UI

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Driver - Truck - local (max 500 kms daily)	Heavy blue collar	Y	Y	Y
Dry Cleaning - Worker	Medium Blue collar	Y	Y	Y
Economist	Professional	Y	Y	Y
Editor - Films/Television (office)	Technical / sales	Y	Y	Y
Editor - Films/Television (site)	Light blue qualified	Y	Y	Y
Editor - Newspaper/Magazines	White collar	Y	Y	Y
Electrician - Domestic/Business	Light blue qualified	Y	Y	Y
Electroplater	Medium Blue collar	Y	Y	Y
Embalmer	Light blue qualified	Y	Y	Y
Employment Agent	White collar	Y	Y	Y
Engineer - others (no manual duties)	White collar	Y	Y	Y
Engineer - University qualified - involves underground work	IC	IC	IC	IC
Engineer - University qualified - consulting (< 10% field work) excluding underground	Professional	Y	Y	Y
Engraver/Etcher	Technical / sales	Y	Y	Y
Entomologist	Professional	Y	Y	Y
Excavation Contractor	Heavy blue collar	Y	UI	UI
Explosives/Fireworks - Manufacturer or Setter	UI	UI	UI	UI
Export/Import - Clerical Only	White collar	Y	Y	Y
Factory Worker	Heavy blue collar	Y	UI	UI
Farmer - Cane	Heavy blue collar	Y	UI	Y
Farmer - Manager (less than 5 f/t staff)	Medium Blue collar	Y	Y	Y
Farmer - Manager (min 5 f/t staff)	Light blue qualified	Y	Y	Y
Farmer - Owner (less than 5 f/t staff)	Medium Blue collar	Y	Y	Y
Farmer - Owner (min 5 f/t staff)	Light blue qualified	Y	Y	Y
Farmer - Worker	Heavy blue collar	Y	UI	UI
Farmer/Grazier (owner) - less than 5 f/t staff.	Medium Blue collar	Y	Y	Y
Farmer/Grazier (owner) - min. 5 f/t staff.	Light blue qualified	Y	Y	Y
Fashion Designer (Not Home Based)	White collar	Y	Y	IC
Fencing Contractor - Agriculture	Heavy blue collar	Y	UI	Y
Fencing Contractor - Suburban	Heavy blue collar	Y	Y	Y
Fibreglass Moulder	Medium Blue collar	Y	Y	Y
Film/TV (Aust Only) - Distributor	White collar	Y	Y	Y
Film/TV (Aust Only) - Makeup (+ 2 years)	Light blue qualified	Y	Y	Y
Film/TV (Aust Only) - Sound Engineer	Technical / sales	Y	Y	Y
Film/TV (Aust Only) - Technicians, Engineers (Studio)	Technical / sales	Y	Y	Y
Film/TV (Aust Only) - Wardrobe	Light blue qualified	Y	UI	UI
Financial Planner - see 'Agent'	IC	IC	IC	IC
Firefighter	Heavy blue collar	Y	UI	UI
Fisherman (Ordinary/\$2 based on Individual consideration)	IC	IC	UI	UI
Fishmonger - Employee (Fulltime)	Heavy blue collar	Y	Y	Y
Fishmonger - Proprietor	Medium Blue collar	Y	Y	Y
Fitter & Turner	Light blue qualified	Y	Y	Y
Floor Coverer/Sander	Heavy blue collar	Y	Y	Y
Floor Tiler - Qualified	Medium Blue collar	Y	Y	Y
Florist - Sales Only	Technical / sales	Y	Y	Y
Food Technologist - Qualified	White collar	Y	Y	Y
Foreman - Building (no manual work - min 2 years + 10 f/t staff)	Technical / sales	Y	Y	Y
Forester - supervisory only	Light blue qualified	Y	Y	Y
Forester - tree felling	Heavy blue collar	Y	UI	UI

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Forklift Driver (not on docks)	Heavy blue collar	Y	Y	Y
Foundry/Smelter Worker	Heavy blue collar	Y	UI	UI
French Polisher - Qualified	Light blue qualified	Y	Y	Y
Fruit Picker	Heavy blue collar	Y	UI	UI
Funeral Director - embalming	Light blue qualified	Y	Y	Y
Funeral Director - no embalming	White collar	Y	Y	Y
Funeral Pallbearer/Driver	Light blue qualified	Y	Y	Y
Furniture - Polisher (qualified)	Light blue qualified	Y	Y	Y
Furniture - Removalist - Local	Heavy blue collar	Y	Y	Y
Furniture - Restorer (min 3 yrs exp)	Light blue qualified	Y	Y	Y
Furniture - Retailer - Deliveries	Heavy blue collar	Y	Y	Y
Furniture - Retailer - Sales Only	Technical / sales	Y	Y	Y
Garage - Cashier/Console Operator	Technical / sales	Y	Y	Y
Garage - Proprietor (no manual work - less than 5 f/t staff)	Light blue qualified	Y	Y	Y
Garage - Proprietor (no manual work - min. 5 f/t staff)	Technical / sales	Y	Y	Y
Garbage - Collector/Driver	Heavy blue collar	Y	Y	Y
Garbage - Incineration Operator	Heavy blue collar	Y	UI	UI
Gardener - min 2 years exp - qualified	Heavy blue collar	Y	Y	Y
Gas Fitter	Light blue qualified	Y	Y	Y
Geologist - field work (no explosives/no underground)	White collar	Y	Y	Y
Geologist - office only	Professional	Y	Y	Y
Geologist - underground or uses explosives	IC	IC	UI	UI
Glass Blower	Heavy blue collar	Y	UI	Y
Glazier	Medium Blue collar	Y	Y	Y
Goldsmith	Technical / sales	Y	Y	Y
Golf Professional - Shop & Tuition Only	Light blue qualified	Y	UI	Y
Graphic Designer (not working from home)	White collar	Y	Y	Y
Grave Digger	Heavy blue collar	Y	UI	Y
Greenkeeper	Light blue qualified	Y	Y	Y
Groundsman (TAFE qualified)	Heavy blue collar	Y	Y	Y
Guillotine Operator	Heavy blue collar	Y	UI	UI
Gunsmith	Light blue qualified	Y	Y	Y
Haberdasher (refer shopkeeper)	Technical / sales	Y	Y	Y
Hairdresser/Barber	Light blue qualified	Y	Y	Y
Handyman	Heavy blue collar	Y	IC	Y
Harbour Pilot	Light blue qualified	Y	Y	Y
Hardware Stores - (Admin/light manual only)	Light blue qualified	Y	Y	Y
Hardware Stores - Yard Worker	Heavy blue collar	Y	Y	Y
Harvester	Heavy blue collar	Y	UI	UI
Headmaster - Primary School	White collar	Y	Y	Y
Headmaster - Secondary School	Professional	Y	Y	Y
Hire Car Owner/Driver (min 2 years exp)	Light blue qualified	Y	Y	Y
Homeopath	White collar	Y	Y	Y
Horses - Breeder	Heavy blue collar	Y	UI	UI
Horses - Jockey (flat racing)	Heavy blue collar	Y	UI	UI
Horses - Jockey (steeplechase)	UI	UI	UI	UI
Horses - Riding Instructor	Heavy blue collar	Y	IC	IC
Horses - Strapper	Heavy blue collar	Y	UI	UI
Horses - Trainer	Heavy blue collar	Y	UI	UI

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Horses - Trotting Driver	Heavy blue collar	Y	UI	UI
Horticulturist - consulting only (qualified)	Technical / sales	Y	Y	Y
Hospital - Wardsperson	Heavy blue collar	Y	Y	Y
Hotel/Motel - Bartender (fulltime)	Heavy blue collar	Y	Y	Y
Hotel/Motel - Concierge (5 star hotel)	White collar	Y	Y	Y
Hotel/Motel - Housekeeper/Chambermaid	Medium Blue collar	Y	Y	Y
Hotel/Motel - Kitchenhand	Heavy blue collar	Y	Y	Y
Hotel/Motel - Maitre'D (5 star hotel)	Technical / sales	Y	Y	Y
Hotel/Motel - Manager (Bar Work)	Medium Blue collar	Y	Y	Y
Hotel/Motel - Manager/supervisory only (no bar work)	White collar	Y	Y	Y
Hotel/Motel - Porter	Heavy blue collar	Y	Y	Y
Hotel/Motel - Publican - (left than 5 f/t staff)	Light blue qualified	Y	Y	Y
Hotel/Motel - Publican - (min. 5 f/t staff)	Technical / sales	Y	Y	Y
Hotel/Motel - Receptionist	White collar	Y	Y	Y
Houseperson (maximum cover applies as per adviser manual)	White collar	Y	Y	UI
Human Resources Consultant	White collar	Y	Y	Y
Hypnotherapist - Qualified (not working from home)	White collar	Y	Y	Y
Ice Cream Van Driver	Heavy blue collar	Y	UI	UI
Inspector - Building	Technical / sales	Y	Y	Y
Inspector - Health	Technical / sales	Y	Y	Y
Instrument Manufacturer	Light blue qualified	Y	Y	Y
Insulation Installer	Heavy blue collar	Y	Y	Y
Insurance - Adjuster	White collar	Y	Y	Y
Insurance - Investigator	Light blue qualified	Y	Y	Y
Insurance - Sales	Technical / sales	Y	Y	Y
Interior Decorator (qualified)	Technical / sales	Y	Y	Y
Interpreter	White collar	Y	Y	Y
Ironing Contractor	Light blue qualified	Y	UI	UI
Jackeroo	Heavy blue collar	Y	UI	UI
Jeweller - Merchant (refer shopkeeper)	Technical / sales	Y	Y	Y
Jillaroo	Heavy blue collar	Y	UI	UI
Joiner	Light blue qualified	Y	Y	Y
Journalist/ Reporter - employee (no overseas work)	Technical / sales	Y	Y	Y
Journalist/ Reporter - employee (on air studio min 2 yrs exp)	Technical / sales	Y	Y	Y
Journalist/ Reporter - employee (overseas work)	IC	IC	UI	UI
Journalist/ Reporter - freelance (no overseas work)	Technical / sales	Y	UI	UI
Judge	Professional	Y	Y	Y
Juice Vendor	Medium Blue collar	Y	Y	Y
Kennel Operator	Medium Blue collar	Y	Y	Y
Laboratory Technician	Technical / sales	Y	Y	Y
Labourer (manual unskilled worker)	Heavy blue collar	Y	UI	UI
Landscape Gardener - Other	Heavy blue collar	Y	UI	Y
Landscape Gardener - Qualified (manual work involved)	Medium Blue collar	Y	Y	Y
Laundry/Laundromat Staff	Heavy blue collar	Y	UI	Y
Lawnmowing Contractor (min 2 years exp)	Heavy blue collar	Y	Y	Y
Lawyer	Professional	Y	Y	Y
Lecturer (university)	Professional	Y	Y	Y
Librarian - qualified	White collar	Y	Y	Y
Line Marker - 2 year benefit period only	Heavy blue collar	Y	UI	Y

**ARC Master Trust
Occupation Classifications**

Occupation	Category	Death	TPD	Income Protection
Linespersons - over 20 metres	Heavy blue collar	Y	UI	UI
Linespersons - up to 20 metres	Heavy blue collar	Y	UI	Y
Lithographer	Light blue qualified	Y	Y	Y
Livestock Broker/Buyer (stockyard)	Light blue qualified	Y	Y	Y
Locksmith	Technical / sales	Y	Y	Y
Logging driver - no felling	Heavy blue collar	Y	Y	Y
Machinist - Clothing	Heavy blue collar	Y	Y	Y
Machinist - Metal/Wood (qualified)	Medium Blue collar	Y	Y	Y
Machinist - Sail Making	Heavy blue collar	Y	Y	Y
Mail Contractor - car only	Light blue qualified	Y	Y	Y
Mail Contractor - cyclist	Heavy blue collar	Y	UI	UI
Mail Contractor - motorcycle	Heavy blue collar	Y	UI	UI
Mail Contractor - van/truck (local only)	Heavy blue collar	Y	Y	Y
Manicurist - not working from home (min 1 year exp)	Light blue qualified	Y	Y	Y
Manicurist - working from home	Light blue qualified	Y	UI	UI
Marina Owner	Light blue qualified	Y	Y	Y
Marine Surveyor/Engineer	Professional	Y	IC	IC
Market Gardener	Heavy blue collar	Y	UI	Y
Market Stall Holder	Heavy blue collar	Y	UI	UI
Marketing Manager (qualified)	White collar	Y	Y	Y
Masseur (qualified)	Light blue qualified	Y	Y	Y
Mechanic - Motor Car	Light blue qualified	Y	Y	Y
Mechanic - Refrigeration	Light blue qualified	Y	Y	Y
Merchant Banker - (Salary/Net Income < \$120K)	White collar	Y	Y	Y
Merchant Banker - (Salary/Net Income > \$120K)	Professional	Y	Y	Y
Merchant Personnel	IC	IC	UI	UI
Metallurgist - field work	White collar	Y	Y	Y
Metallurgist - office only	Professional	Y	Y	Y
Meteorologist	Professional	Y	Y	Y
Meter Reader	Technical / sales	Y	Y	Y
Microbiologist	Professional	Y	Y	Y
Milk Vendor	Medium Blue collar	Y	Y	Y
Mining Above Ground (No Explosives) - Driver	Heavy blue collar	Y	Y	Y
Mining Above Ground (No Explosives) - Electrician	Light blue qualified	Y	Y	Y
Mining Above Ground (No Explosives) - Mechanic	Light blue qualified	Y	Y	Y
Mining Above Ground with Explosives - All Occupations	UI	UI	UI	UI
Mining Underground - All Occupations	UI	UI	UI	UI
Model/Mannequin	Technical / sales	Y	UI	UI
Museum Attendant	Technical / sales	Y	Y	Y
Music Teacher - At Home	Technical / sales	Y	UI	UI
Music Teacher - Fulltime - School, College, Uni	White collar	Y	Y	Y
Musical Instrument Sales (See Shopkeeper)	Technical / sales	Y	Y	Y
Musician - Orchestra (min. 2 years exp)	Technical / sales	Y	UI	Y
Musician - Other	Technical / sales	Y	UI	UI
Naturopath qualified - not working from home	White collar	Y	Y	Y
Nurse - Aide	Heavy blue collar	Y	UI	Y
Nurse - Clinical Nurse Specialist	Technical / sales	Y	Y	Y
Nurse - Midwife	Technical / sales	Y	Y	Y
Nurse - Nursing Unit Manager	White collar	Y	Y	Y

**ARC Master Trust
Occupation Classifications**

Occupation	Category	Death	TPD	Income Protection
Nurse - Psychiatric	Medium Blue collar	Y	Y	Y
Nurse - Registered Nurse	Light blue qualified	Y	Y	Y
Nurse - Theatre (no general nursing duties)	Technical / sales	Y	Y	Y
Obstetrician	Professional	Y	Y	Y
Occupational Therapist	White collar	Y	Y	Y
Oil & Gas (off-shore) - All Occupations	IC	IC	UI	UI
Oil & Gas (on-shore) - Engineer/Geologist	Professional	Y	Y	Y
Oil & Gas (on-shore) - Laboratory Technician	White collar	Y	Y	Y
Oil & Gas (on-shore) - Other	IC	IC	IC	IC
Oil & Gas Refinery Worker	Heavy blue collar	Y	UI	UI
Optician	White collar	Y	Y	Y
Optometrist	Professional	Y	Y	Y
Orchardist - Manager /owner - min 5 f/t staff	Light blue qualified	Y	Y	Y
Orthodontist	Professional	Y	Y	Y
Osteopath	White collar	Y	Y	Y
Oyster Farmer	Medium Blue collar	Y	Y	Y
Painter - > 20 metres	Heavy blue collar	Y	UI	UI
Painter - Spray Painter - (qualified)	Medium Blue collar	Y	Y	Y
Painter - up to 20 metres (min. 2 years exp)	Medium Blue collar	Y	Y	Y
Panel Beater - (qualified)	Medium Blue collar	Y	Y	Y
Park Ranger	Light blue qualified	Y	Y	Y
Parking Station Attendant	Heavy blue collar	Y	UI	UI
Parking Warden/Officer	Light blue qualified	Y	Y	Y
Pastry Cook - (qualified)	Light blue qualified	Y	Y	Y
Pathologist	Professional	Y	Y	Y
Paver	Heavy blue collar	Y	UI	Y
Personal Trainer	Heavy blue collar	Y	UI	UI
Pest Exterminator/Fumigator	Medium Blue collar	Y	Y	Y
Pharmacist - (qualified)	Professional	Y	Y	Y
Photographer - aerial	UI	UI	UI	UI
Photographer - any location work	IC	IC	IC	IC
Photographer - studio work only	Technical / sales	Y	Y	Y
Physicist - consulting/laboratory duties only	Professional	Y	Y	Y
Physicist - other	White collar	Y	Y	Y
Physiotherapist	Professional	Y	Y	Y
Piano Tuner	Technical / sales	Y	Y	Y
Picture Framer - Manufacturer/Repairer	Light blue qualified	Y	Y	Y
Pipelayer	Heavy blue collar	Y	Y	Y
Plant Operator	Heavy blue collar	Y	Y	Y
Plasterer (min. 2 years exp)	Medium Blue collar	Y	Y	Y
Plumber - (qualified)	Light blue qualified	Y	Y	Y
Plumber - Roof (min 2 years exp) up to 20 metres	Heavy blue collar	Y	Y	Y
Podiatrist - University degree	Professional	Y	Y	Y
Police - Air Wing	Heavy blue collar	Y	UI	UI
Police - Bomb Disposal & SWAT	UI	UI	UI	UI
Police - Dog Squad	Heavy blue collar	Y	UI	UI
Police - Motorcyclist	Heavy blue collar	Y	UI	UI
Police - Officer	Heavy blue collar	Y	UI	UI
Postal - Agent/Clerical	White collar	Y	Y	Y

**ARC Master Trust
Occupation Classifications**

Occupation	Category	Death	TPD	Income Protection
Postal - Delivery	Medium Blue collar	Y	Y	Y
Postal - Sorter	Medium Blue collar	Y	Y	Y
Printer	Light blue qualified	Y	Y	Y
Prison - Governor/Admin Staff	White collar	Y	Y	Y
Prison - Maintenance Staff	Heavy blue collar	Y	UI	UI
Prison - Parole Officer	Technical / sales	Y	Y	Y
Prison - Warden/Guard	Heavy blue collar	Y	UI	UI
Private Investigator - not insurance	Heavy blue collar	Y	UI	UI
Process Production Worker	Heavy blue collar	Y	UI	UI
Process Server	Light blue qualified	Y	Y	Y
Professional Sportsperson	IC	IC	UI	UI
Professor - University	Professional	Y	Y	Y
Project Manager - Office based only	White collar	Y	Y	Y
Projectionist	Technical / sales	Y	Y	Y
Property - Developer	White collar	Y	UI	UI
Property - Investor	White collar	Y	UI	UI
Property Manager (office / admin only)	White collar	Y	Y	Y
Psychiatrist	Professional	Y	Y	Y
Psychologist	Professional	Y	Y	Y
Publican - (less than 5 f/t staff)	Light blue qualified	Y	Y	Y
Publican - (min. 5 f/t staff)	Technical / sales	Y	Y	Y
Quantity Surveyor	Professional	Y	Y	Y
Quarry Worker	Heavy blue collar	Y	UI	UI
Radio Announcer	Technical / sales	Y	IC	IC
Radiographer	Professional	Y	Y	Y
Radiologist	Professional	Y	Y	Y
Railway - Guards (no track work)	Heavy blue collar	Y	Y	Y
Railway - Inspector (no track work)	Light blue qualified	Y	Y	Y
Railway - Station Assistant (no track work)	Medium Blue collar	Y	Y	Y
Railway - Station Master (no track work)	Technical / sales	Y	Y	Y
Railway - Track Worker	Heavy blue collar	Y	UI	UI
Railway - Train Driver	Heavy blue collar	Y	UI	UI
Real Estate - Principal (less than 5 f/t staff)	Technical / sales	Y	Y	Y
Real Estate - Principal (min. 5 f/t staff)	White collar	Y	Y	Y
Real Estate - Salesperson	Technical / sales	Y	Y	Y
Receptionist	White collar	Y	Y	Y
Removalist - 2 year benefit period only	Heavy blue collar	Y	UI	Y
Restaurant - Barperson	Heavy blue collar	Y	Y	Y
Restaurant - Chef	Light blue qualified	Y	Y	Y
Restaurant - Maitre'D	Technical / sales	Y	Y	Y
Restaurant - Owner/Manager (min 5 f/t staff)	Technical / sales	Y	Y	Y
Restaurant - Owner/Manager (less than 5 f/t staff)	Light blue qualified	Y	Y	Y
Restaurant - Waiter/Waitress	Heavy blue collar	Y	Y	Y
Rigger	UI	UI	UI	UI
Road Construction Worker	Heavy blue collar	Y	UI	UI
Roof Tiler/Plumber (min 2 years exp) up to 20 metres	Heavy blue collar	Y	UI	Y
Rubbish Collector	Heavy blue collar	Y	UI	Y
Sailmaker (qualified)	Medium Blue collar	Y	Y	Y
Sales Manager / Person (no deliveries)	Technical / sales	Y	Y	Y

**ARC Master Trust
Occupation Classifications**

Occupation	Category	Death	TPD	Income Protection
Sandblaster	Heavy blue collar	Y	UI	UI
Saw Doctor	Light blue qualified	Y	Y	Y
Sawmill Worker	Heavy blue collar	Y	UI	UI
Scaffolder	UI	UI	UI	UI
Scrap Metal Dealer (min 2 years)	Medium Blue collar	Y	Y	Y
Scriptwriter	White collar	Y	UI	UI
Seaman	Light blue qualified	Y	UI	UI
Secretary	White collar	Y	Y	Y
Security Guard (not Bouncer/Crowd Control) - Armed	Heavy blue collar	Y	UI	UI
Security Guard (not Bouncer/Crowd Control) - Unarmed	Heavy blue collar	Y	UI	Y
Service Personnel	IC	IC	UI	UI
Service Station - Cashier/Console Operator	Technical / sales	Y	Y	Y
Service Station - Proprietor/Manager (no manual work - less than 5 f/t staff)	Light blue qualified	Y	Y	Y
Service Station - Proprietor/Manager (no manual work - min 5 f/t staff)	Technical / sales	Y	Y	Y
Shearer/Stockperson	Heavy blue collar	Y	UI	UI
Sheet Metal Worker - (qualified)	Medium Blue collar	Y	Y	Y
Ship/Ocean Going Vessel - Crew	Heavy blue collar	Y	UI	UI
Ship/Ocean Going Vessel - Officer	Medium Blue collar	Y	UI	UI
Shipwright - qualified	Light blue qualified	Y	Y	Y
Shipyards Worker	Heavy blue collar	Y	UI	UI
Shoemaker/Repairer	Light blue qualified	Y	Y	Y
Shop Employees (12 mnths same empler) - Antiques (sales only)	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same empler) - Aquarium	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same empler) - Artist Supplies	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same empler) - Bakery	Light blue qualified	Y	Y	Y
Shop Employees (12 mnths same empler) - Bedding (sales only)	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same empler) - Bicycle sales/repairs	Light blue qualified	Y	Y	Y
Shop Employees (12 mnths same empler) - Boating Equipment (sales only)	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same empler) - Books/Stationery	White collar	Y	Y	Y
Shop Employees (12 mnths same empler) - Butcher	Light blue qualified	Y	Y	Y
Shop Employees (12 mnths same empler) - Cafe	Light blue qualified	Y	Y	Y
Shop Employees (12 mnths same empler) - Carpet/Floor Covering (sales only)	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same empler) - Chemist (qualified)	Professional	Y	Y	Y
Shop Employees (12 mnths same empler) - Chemist (unqualified and sales only)	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same empler) - Clothing	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same empler) - Coffee Lounge	Light blue qualified	Y	Y	Y
Shop Employees (12 mnths same empler) - Computer	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same empler) - Confectionery	Light blue qualified	Y	Y	Y
Shop Employees (12 mnths same empler) - Curtains	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same empler) - Delicatessen	Light blue qualified	Y	Y	Y
Shop Employees (12 mnths same empler) - Disposals	Light blue qualified	Y	Y	Y
Shop Employees (12 mnths same empler) - Dry Cleaners	Medium Blue collar	Y	Y	Y
Shop Employees (12 mnths same empler) - Electrical Goods (sales only)	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same empler) - Fast Food	Heavy blue collar	Y	Y	Y
Shop Employees (12 mnths same empler) - Fish & Chip	Heavy blue collar	Y	Y	Y
Shop Employees (12 mnths same empler) - Fishmonger	Heavy blue collar	Y	Y	Y
Shop Employees (12 mnths same empler) - Florist (sales Only)	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same empler) - Footwear	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same empler) - Fruiterer/Greengrocer	Heavy blue collar	Y	Y	Y

**ARC Master Trust
Occupation Classifications**

Occupation	Category	Death	TPD	Income Protection
Shop Employees (12 mnths same employer) - Furniture (sales only)	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same employer) - General Store/Grocer	Heavy blue collar	Y	Y	Y
Shop Employees (12 mnths same employer) - Gift	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same employer) - Guns & Firearms	Light blue qualified	Y	Y	Y
Shop Employees (12 mnths same employer) - Haberdashery/Draper	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same employer) - Hardware (admin/light manual only)	Light blue qualified	Y	Y	Y
Shop Employees (12 mnths same employer) - Health Food	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same employer) - Ice Cream Parlour	Heavy blue collar	Y	Y	Y
Shop Employees (12 mnths same employer) - Jeweller (sales only)	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same employer) - Lawnmower (no repairs)	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same employer) - Lawnmower (with repairs)	Light blue qualified	Y	Y	Y
Shop Employees (12 mnths same employer) - Liquor Store	Medium Blue collar	Y	Y	Y
Shop Employees (12 mnths same employer) - Locksmith	Light blue qualified	Y	Y	Y
Shop Employees (12 mnths same employer) - Milk Bar	Heavy blue collar	Y	Y	Y
Shop Employees (12 mnths same employer) - Music & Musical Instruments	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same employer) - Newsagent (with deliveries)	Light blue qualified	Y	Y	Y
Shop Employees (12 mnths same employer) - Newsagents (sales only)	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same employer) - Nursery	Medium Blue collar	Y	Y	Y
Shop Employees (12 mnths same employer) - Pawnbroker	Light blue qualified	Y	Y	Y
Shop Employees (12 mnths same employer) - Petsshop	Light blue qualified	Y	Y	Y
Shop Employees (12 mnths same employer) - Photography	Technical / sales	Y	Y	Y
Shop Employees (12 mnths same employer) - Spare Parts (Cars)	Light blue qualified	Y	Y	Y
Shop Employees (12 mnths same employer) - Supermarket	Light blue qualified	Y	Y	Y
Shop Employees (12 mnths same employer) - Tobacconist	Light blue qualified	Y	Y	Y
Shop Employees (12 mnths same employer) - Videos	Light blue qualified	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Adult Books or Goods	Light blue qualified	Y	UI	UI
Shop Owners/Proprietors (estd 2 years) - Antiques (sales only)	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Aquarium	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Art Shop or Gallery	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Artist Supplies	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Bakery	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Bedding (sales only)	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Bicycle sales/repairs	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Boating Equipment (sales only)	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Books/Stationery	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Bootmaker	Light blue qualified	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Brassware	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Bread/Cake	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Butcher	Light blue qualified	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Cafe	Light blue qualified	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Carpet/Floor Covering (sales only)	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Chemist (qualified - 2yr ownership rule does not apply)	Professional	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - China & Glassware	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Clothing	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Coffee Lounge	Light blue qualified	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Computer	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Confectionery	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Curtains	Technical / sales	Y	Y	Y

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Occupation Classifications**

Occupation	Category	Death	TPD	Income Protection
Shop Owners/Proprietors (estd 2 years) - Delicatessen	Light blue qualified	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Disposals	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Dry Cleaners	Light blue qualified	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Duty Free	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Electrical Goods (sales only)	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Fast Food	Medium Blue collar	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Fish & Chip	Medium Blue collar	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Fishmonger	Medium Blue collar	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Florist (sales Only)	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Footwear	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Fruiterer/Greengrocer	Medium Blue collar	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Furniture (sales only)	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - General Store/Grocer	Medium Blue collar	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Gift	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Guns & Firearms	Light blue qualified	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Haberdashery/Draper	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Hardware (admin/light manual only)	Light blue qualified	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Health Food	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Ice Cream Parlour	Light blue qualified	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Jeweller (sales only)	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Lawnmower (no repairs)	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Lawnmower (with repairs)	Light blue qualified	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Liquor Store	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Locksmith	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Milk Bar	Medium Blue collar	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Music & Musical Instruments	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Newsagent (with deliveries)	Light blue qualified	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Newsagents (sales only)	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Nursery	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Pawnbroker	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Petshop	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Photography	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Spare Parts (Cars)	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Supermarket	Technical / sales	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Tobacconist	Light blue qualified	Y	Y	Y
Shop Owners/Proprietors (estd 2 years) - Videos	Technical / sales	Y	Y	Y
Shopfitter	Light blue qualified	Y	Y	Y
Signwriter - no heights	Light blue qualified	Y	Y	Y
Signwriter - operating over 20m	Heavy blue collar	Y	UI	Y
Signwriter - operating to 20m	Medium Blue collar	Y	Y	Y
Singer	Medium Blue collar	Y	UI	UI
Skylight Fitter	Medium Blue collar	Y	Y	Y
Social Worker	White collar	Y	Y	Y
Solicitor	Professional	Y	Y	Y
Speech Therapist (qualified)	Professional	Y	Y	Y
Sportsperson (professional)	IC	IC	UI	UI
Spray Painter (qualified)	Medium Blue collar	Y	Y	Y
Statistician (qualified)	Professional	Y	Y	Y
Steeplejack	IC	IC	UI	UI

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Occupation	Category	Death	TPD	Income Protection
Stock/Station Agent	Technical / sales	Y	Y	Y
Stockbroker - (Salary/net Income < \$120K)	White collar	Y	Y	Y
Stockbroker - (Salary/net Income > \$120K)	Professional	Y	Y	Y
Stonemason	Medium Blue collar	Y	Y	Y
Storeperson	Heavy blue collar	Y	Y	Y
Street Cleaner	Heavy blue collar	Y	UI	Y
Student - full time	White collar	Y	UI	UI
Student - part time	White collar	Y	UI	UI
Stuntperson	IC	IC	UI	UI
Surveyor - Marine (University degree)	IC	IC	IC	IC
Surveyor - Mine (no underground) - University degree	White collar	Y	Y	Y
Surveyor - Quantity (University degree)	Professional	Y	Y	Y
Surveyor - University degree (Field work exceeding 20%)	White collar	Y	Y	Y
Surveyor - University degree (office duties and max 20% field work only)	Professional	Y	Y	Y
Swimming Pool - Attendant (min. 1 year exp)	Heavy blue collar	Y	Y	Y
Swimming Pool - Builder	Medium Blue collar	Y	Y	Y
Swimming Pool - Proprietor/Manager	Technical / sales	Y	Y	Y
TAB - Proprietor/Manager	White collar	Y	Y	Y
TAB - Staff	Technical / sales	Y	Y	Y
Tailor - not working from home	Light blue qualified	Y	Y	Y
Tailor - working from home	Heavy blue collar	Y	UI	UI
Tanner	Heavy blue collar	Y	UI	Y
Taxation Consultant	White collar	Y	Y	Y
Taxi Driver - Full Time (min. 2 years exp)	Heavy blue collar	Y	Y	Y
Taxidermist	Light blue qualified	Y	Y	Y
Teacher - classroom/admin duties only	White collar	Y	Y	Y
Teacher - manual arts	Technical / sales	Y	Y	Y
Teacher - music (not working from home)	Technical / sales	Y	Y	Y
Teacher - physical education	Technical / sales	Y	Y	Y
Teacher - pre school (qualified)	Technical / sales	Y	Y	Y
Technician - Computer	Technical / sales	Y	Y	Y
Technician - Dental	Technical / sales	Y	Y	Y
Technician - Electronic	Technical / sales	Y	Y	Y
Technician - Film studio	Technical / sales	Y	Y	Y
Technician - Laboratory	Technical / sales	Y	Y	Y
Technician - Optical	Technical / sales	Y	Y	Y
Technician - Stage/Theatre	Light blue qualified	Y	Y	Y
Technician - Telephone (over 20m)	IC	IC	UI	IC
Technician - Telephone (ground level only)	Technical / sales	Y	Y	Y
Technician - Telephone (up to 20m)	Light blue qualified	Y	Y	Y
Television Presenter (studio only)	IC	Y	IC	IC
Television Reporter (no overseas work)	IC	Y	IC	IC
Telephonist	White collar	Y	Y	Y
Tilers - roof (min 2 years exp) up to 20 metres	Heavy blue collar	Y	Y	Y
Tilers - wall/floor	Medium Blue collar	Y	Y	Y
Timber - Merchant (admin only)	White collar	Y	Y	Y
Timber - Mill Worker	Heavy blue collar	Y	UI	UI
Toolmaker	Light blue qualified	Y	Y	Y
Tour Guide - 1 day tours and no recreational activities - min12 months exp	Technical / sales	Y	Y	Y

**ARC Master Trust
Occupation Classifications**

Occupation	Category	Death	TPD	Income Protection
Tour Guide - overseas - min 12 months exp	IC	IC	UI	UI
Tour Guide - others	IC	IC	IC	IC
Town Planner	White collar	Y	Y	Y
Travel Agent (admin only)	White collar	Y	Y	Y
Tree Fellers	Heavy blue collar	Y	UI	UI
Tree Surgeon (qualified)	Heavy blue collar	Y	Y	Y
Trench Digger	Heavy blue collar	Y	UI	UI
Tugboat Captain (harbour only)	Medium Blue collar	Y	Y	Y
Tugboat Captain - Other	Heavy blue collar	Y	UI	UI
Tupperware Salesperson (full time for 2 years)	Technical / sales	Y	Y	Y
Tutor	White collar	Y	UI	UI
Tyre Fitter	Heavy blue collar	Y	UI	Y
Upholsterer	Light blue qualified	Y	Y	Y
Valuer- Livestock	Technical / sales	Y	Y	Y
Valuer- Property/Others	White collar	Y	Y	Y
Veterinarian - Domestic Animals	Professional	Y	Y	Y
Veterinarian - Nurse	Technical / sales	Y	Y	Y
Veterinarian - Others (horses, cattle etc)	White collar	Y	Y	Y
Vigneron	Technical / sales	Y	Y	Y
Vineyard - Employee	Medium Blue collar	Y	UI	Y
Vineyard - Owner	Light blue qualified	Y	Y	Y
Watchmaker/Repairer	Technical / sales	Y	Y	Y
Welder (qualified)	Medium Blue collar	Y	Y	Y
Window Cleaner - over 20 metres	UI	UI	UI	UI
Window Cleaner - up to 20 metres	Heavy blue collar	Y	UI	Y
Window Dresser	Technical / sales	Y	Y	Y
Windscreen Fitter	Light blue qualified	Y	Y	Y
Wine Merchant - sales/light manual only	Technical / sales	Y	Y	Y
Zoo Wildlife Attendant	Medium Blue collar	Y	Y	Y
Zoologist - no overseas or field work	Professional	Y	Y	Y
Zoologist - other	White collar	Y	Y	Y

Notes:

IC: Individual Consideration (refer to underwriting)

UI: Uninsurable