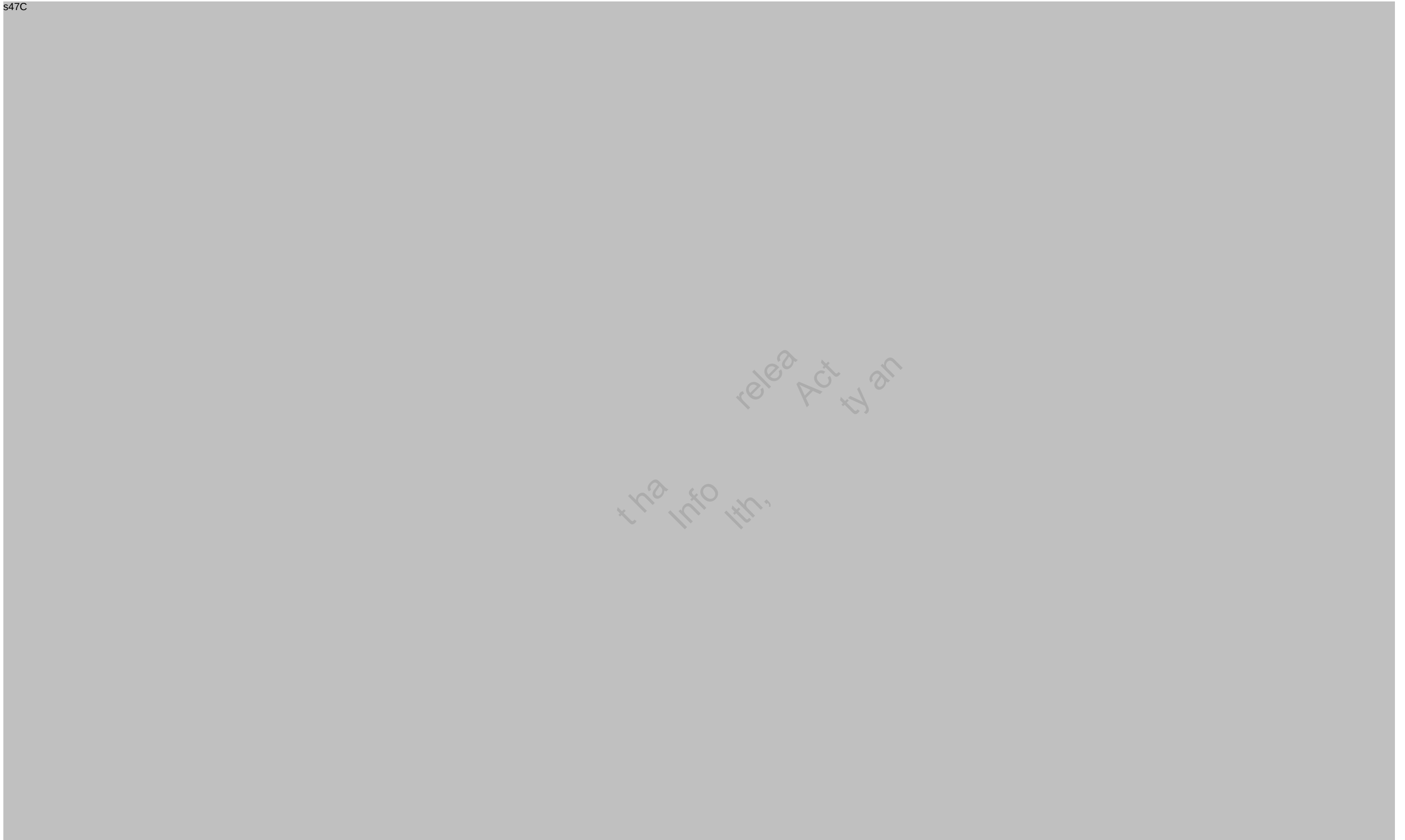


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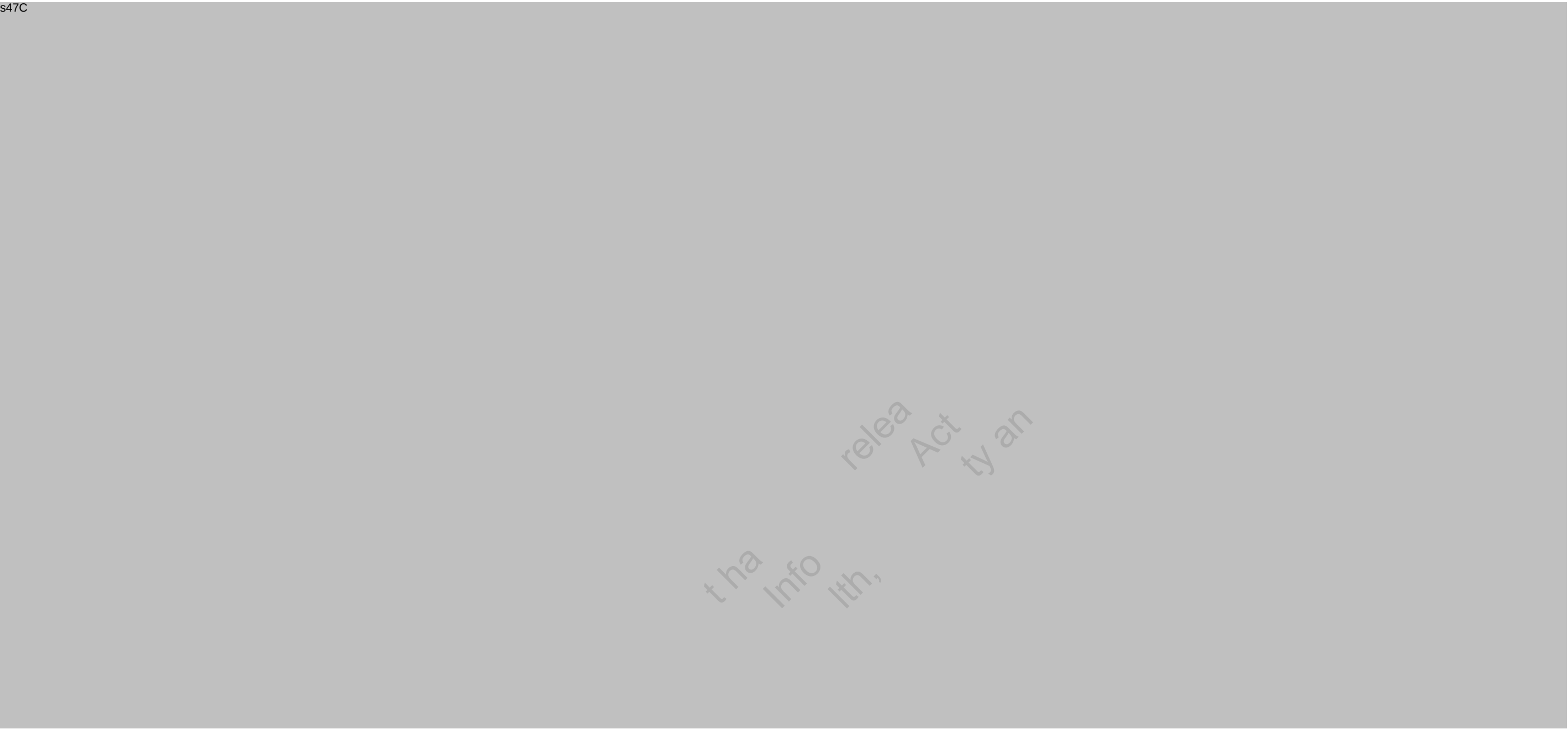
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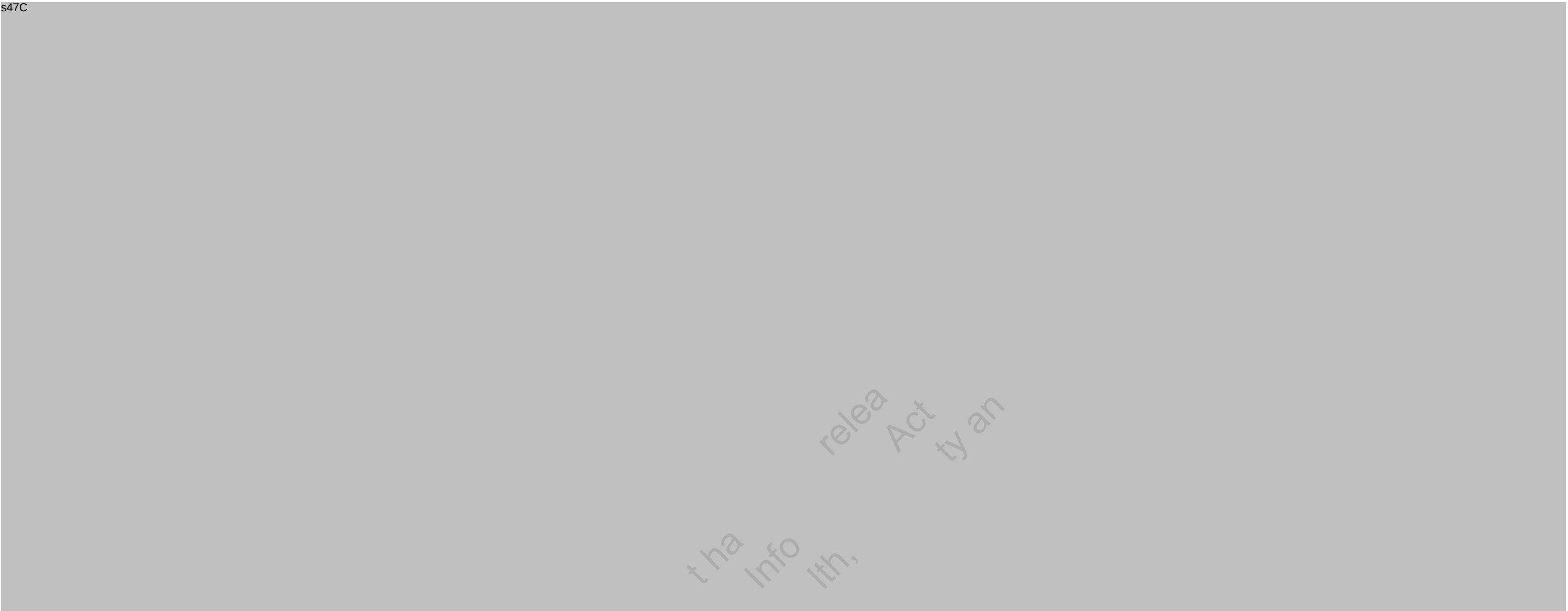


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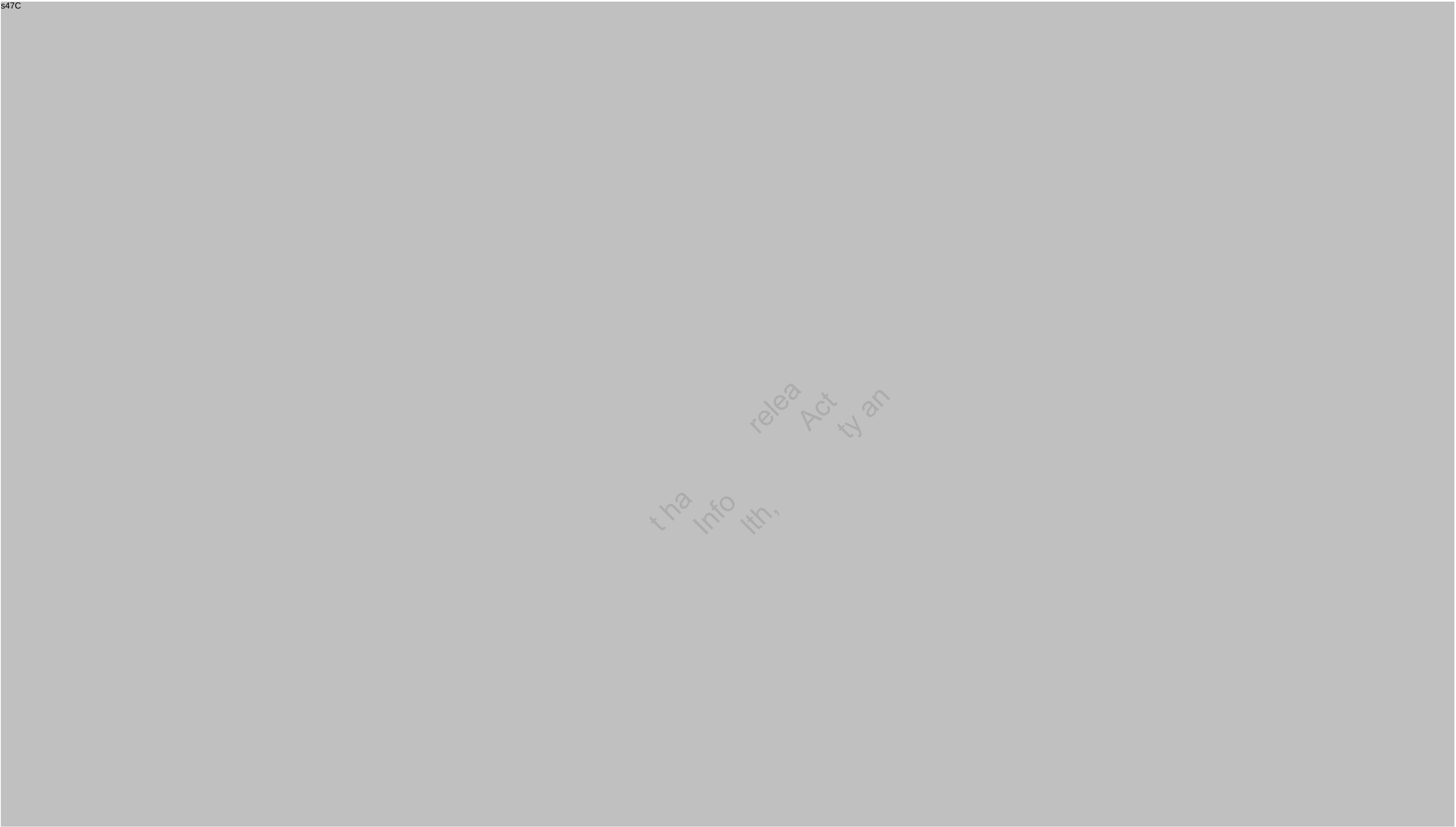


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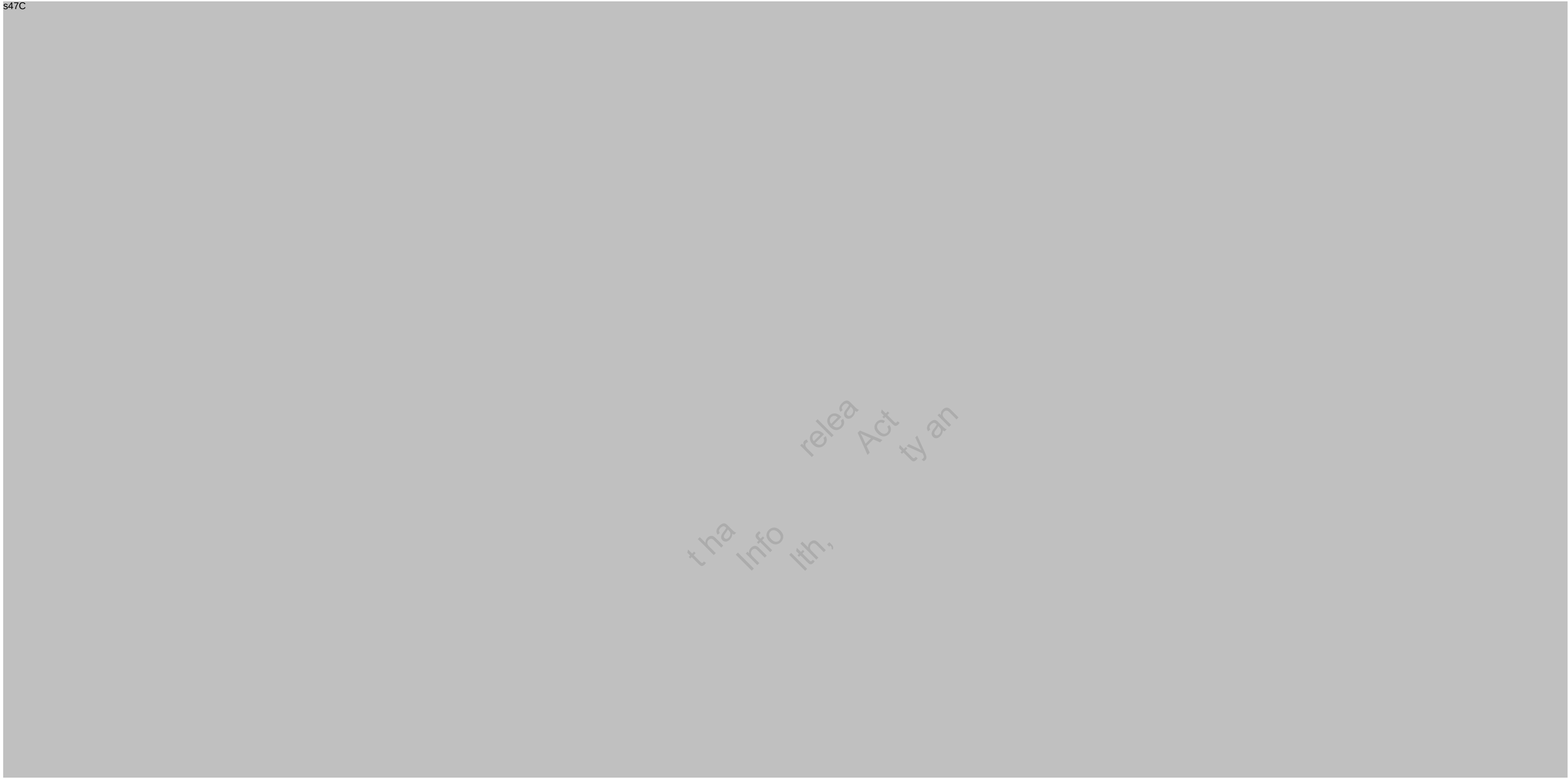
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Economic

RAF

Premium

Income Tiers

MLS

Rebate

Income Tiers

Income Tiers and Thresholds for MLS and Rebate Purposes

Family Status	Income Tier*	Base year	Base year threshold	New income tier year (year ending June)	New income tier thresholds
Single	Base 1	2015	0		
Single	Base 2	2015	90,000		
Single	Tier 1	2015	105,000		
Single	Tier 2	2015	140,000		
Single	Tier 3	2015	N/A		N/A

* Base 1 and Base 2 were created to allow for the splitting of the Base tier into 2 separate tiers.

Variables Affecting Income Tiers and Thresholds

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- Economic
- RAF
- Premium
- Income Tiers
- MLS
- Rebate

MLS

Changes in MLS Percentage for Scenario Analysis Purposes

New MLS% start year (year ending June)

Family Status	Income Tier	Original MLS%	New MLS%
Single	Base 1	0.00%	
Single	Base 2	0.00%	
Single	Tier 1	1.00%	
Single	Tier 2	1.25%	
Single	Tier 3	1.50%	
Family	Base 1	0.00%	
Family	Base 2	0.00%	
Family	Tier 1	1.00%	
Family	Tier 2	1.25%	
Family	Tier 3	1.50%	

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Changes in Rebate Percentage for Scenario Analysis Purposes

New rebate start year (PHI year starting 01 April)

Family Status	Age		Income Tier	Original Rebate %	New rebate
	From	To			
Singles	0	29	Base 1	30%	
	30	54	Base 1	30%	
	55	64	Base 1	30%	
	65	69	Base 1	35%	
	70	N/A	Base 1	40%	
	0	29	Base 2	30%	
	30	54	Base 2	30%	
	55	64	Base 2	30%	
	65	69	Base 2	35%	
	70	N/A	Base 2	40%	
	0	29	Tier 1	20%	
	30	54	Tier 1	20%	
	55	64	Tier 1	20%	
	65	69	Tier 1	25%	
	70	N/A	Tier 1	30%	
	0	29	Tier 2	10%	
	30	54	Tier 2	10%	
	55	64	Tier 2	10%	
	65	69	Tier 2	15%	
	70	N/A	Tier 2	20%	
Family	0	29	Tier 3	0%	
	30	54	Tier 3	0%	
	55	64	Tier 3	0%	
	65	69	Tier 3	0%	
	70	N/A	Tier 3	0%	
	0	29	Base 1	30%	
	30	54	Base 1	30%	
	55	64	Base 1	30%	
	65	69	Base 1	35%	
	70	N/A	Base 1	40%	
	0	29	Base 2	30%	
	30	54	Base 2	30%	
	55	64	Base 2	30%	
	65	69	Base 2	35%	
	70	N/A	Base 2	40%	
	0	29	Tier 1	20%	
	30	54	Tier 1	20%	
	55	64	Tier 1	20%	
	65	69	Tier 1	25%	
	70	N/A	Tier 1	30%	
	0	29	Tier 2	10%	
	30	54	Tier 2	10%	
	55	64	Tier 2	10%	
	65	69	Tier 2	15%	
	70	N/A	Tier 2	20%	
	0	29	Tier 3	0%	
	30	54	Tier 3	0%	
	55	64	Tier 3	0%	
	65	69	Tier 3	0%	
	70	N/A	Tier 3	0%	

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Report**Description**[Rebate Projection](#)

Main report showing forecast expenditure

[Model Summary](#)

High level summary of participation, premiums and rebates

[Insured Count Table](#)

Breakdowns of insured people presented in tables

[Insured Count Chart](#)

Breakdowns of insured people presented in charts

[Total Premiums Table](#)

Breakdowns of total premiums presented in tables

[Total Premiums Chart](#)

Breakdowns of total premiums presented in charts

[Total Rebates Table](#)

Breakdowns of total rebates presented in tables

[Total Rebates Chart](#)

Breakdowns of total rebates presented in charts

[Average Premium Table](#)

Breakdowns of average premiums presented in tables

[Average Premium Chart](#)

Breakdowns of average premiums presented in charts

[Average Rebate Table](#)

Breakdowns of average rebates presented in tables

[Average Rebate Chart](#)

Breakdowns of average rebates presented in charts

[Pivot](#)

Pivot table for interactive analysis

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These are advanced configurations that must only be modified by the model administrator during the annual data update.

Version: v6.2

Workbook tab navigation control:

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First Year of Projection (year ending June):

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Rebate Actuals:

Update Rebate Actuals

Premium Round Actuals:

Update Premium Round Actuals

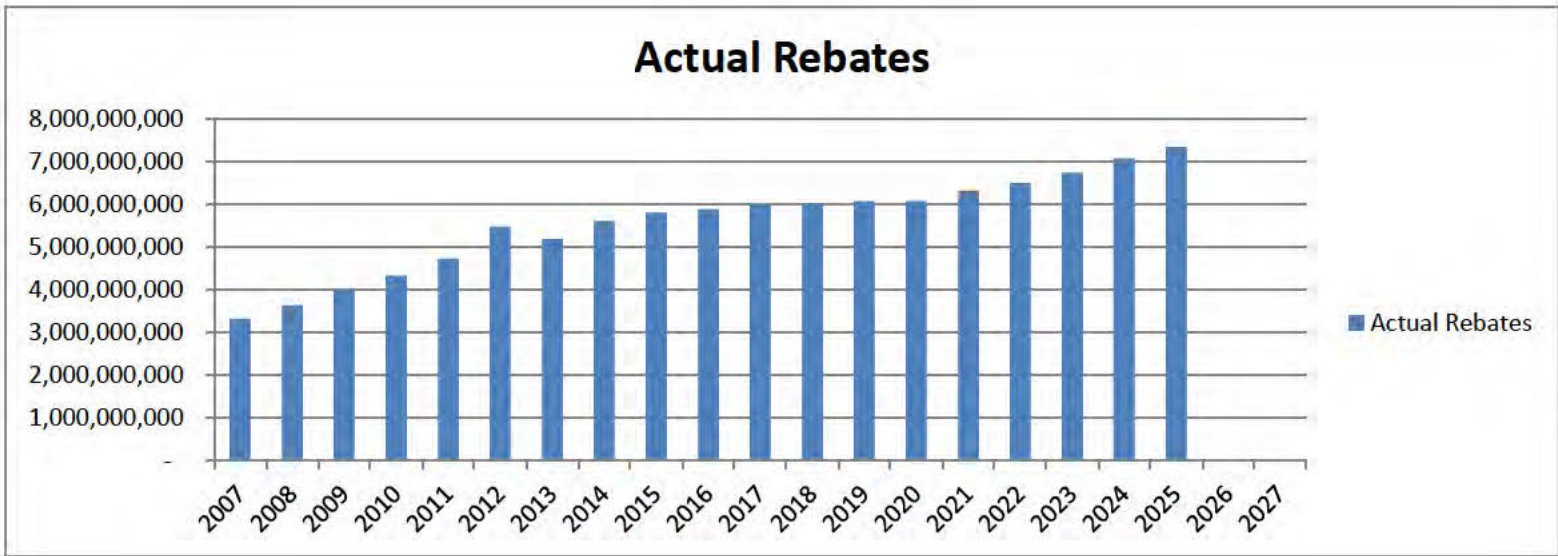
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Rebate Actuals

Year ending 30 June	Overpayment of Rebate / ATO Rebate /		
	Actual Rebate	ATO Liability	ATO Offset
2007	3,321,799,000		
2008	3,632,452,000		
2009	3,992,723,000		
2010	4,331,787,000		
2011	4,727,601,000		
2012	5,473,209,000		
2013	5,184,345,000	514,938,430	202,517,718
2014	5,608,642,000	607,583,206	225,346,003
2015	5,804,467,042	625,250,520	242,420,371
2016	5,887,067,156	666,653,229	248,105,435
2017	5,994,087,257	711,652,163	245,119,152
2018	6,010,185,148	764,656,891	236,763,950
2019	6,061,727,515	832,634,526	233,404,033
2020	6,076,356,696	855,795,105	230,784,486
2021	6,321,402,153	945,109,071	220,290,211
2022	6,500,720,876	1,116,250,060	220,699,771
2023	6,731,565,331		
2024	7,078,141,431		
2025	7,337,913,268		
2026			
2027			
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Premium Round Actuals

Year ending 30 June	Industry premium growth rate
2010	5.78%
2011	5.56%
2012	5.06%
2013	5.60%
2014	6.20%
2015	6.18%
2016	5.59%
2017	4.84%
2018	3.95%
2019	3.25%
2020	2.92%
2021	2.74%
2022	2.70%
2023	2.90%
2024	3.03%
2025	3.73%
2026	4.41%
2027	
2028	
2029	
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2032	
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2034	
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Adopted premium increases

Year ending 30 June	adopted	Future increase using last 2 year avg
2010	5.78%	5.78%
2011	5.56%	5.56%
2012	5.06%	5.06%
2013	5.60%	5.60%
2014	6.20%	6.20%
2015	6.18%	6.18%
2016	5.59%	5.59%
2017	4.84%	4.84%
2018	3.95%	3.95%
2019	3.25%	3.25%
2020	2.92%	2.92%
2021	2.74%	2.74%
2022	2.70%	2.70%
2023	2.90%	2.90%
2024	3.03%	3.03%
2025	3.73%	3.73%
2026	4.41%	4.41%

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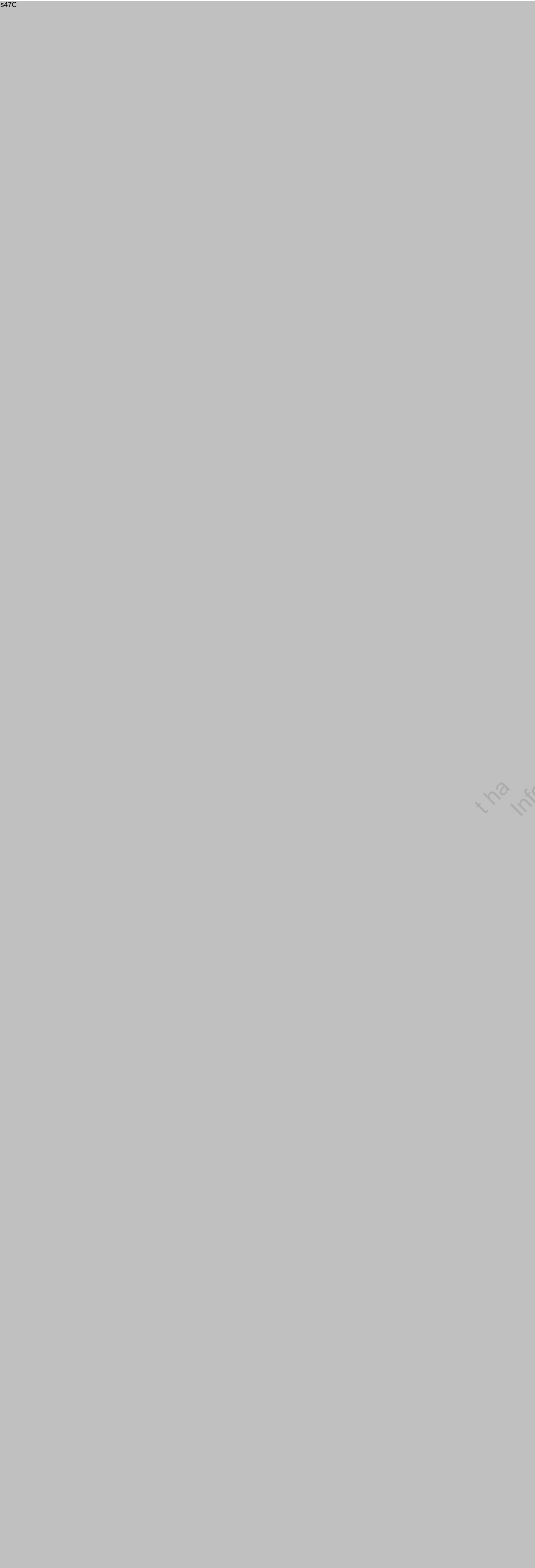
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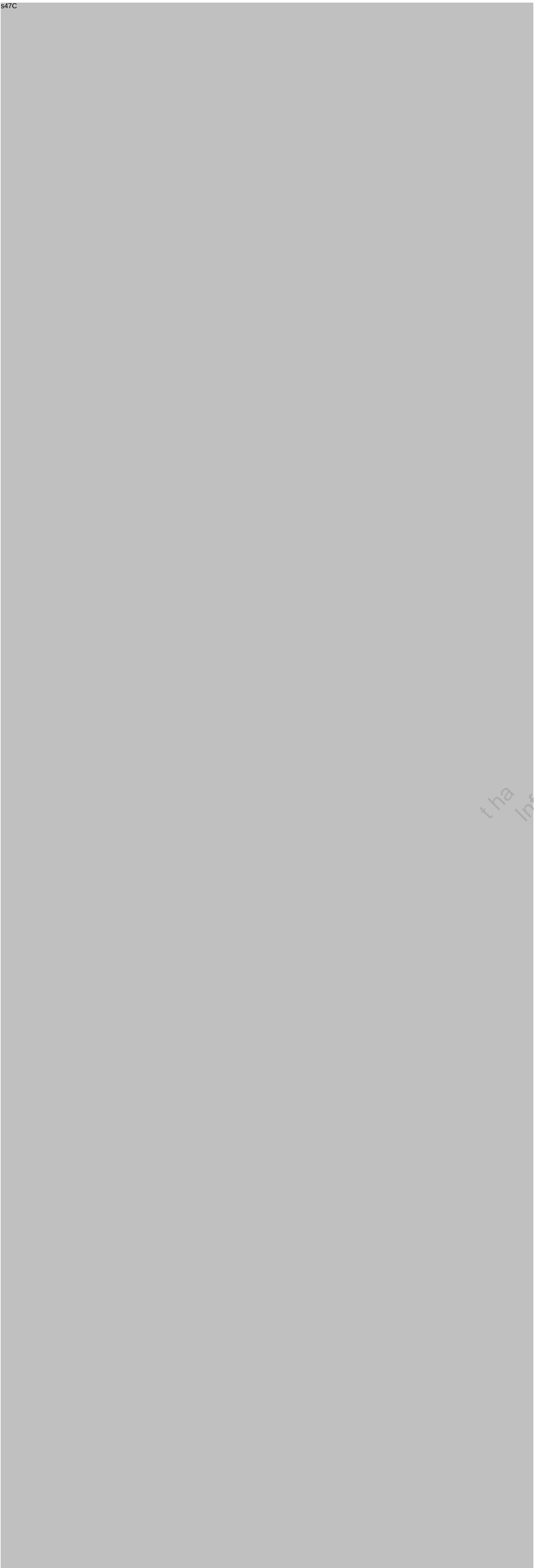


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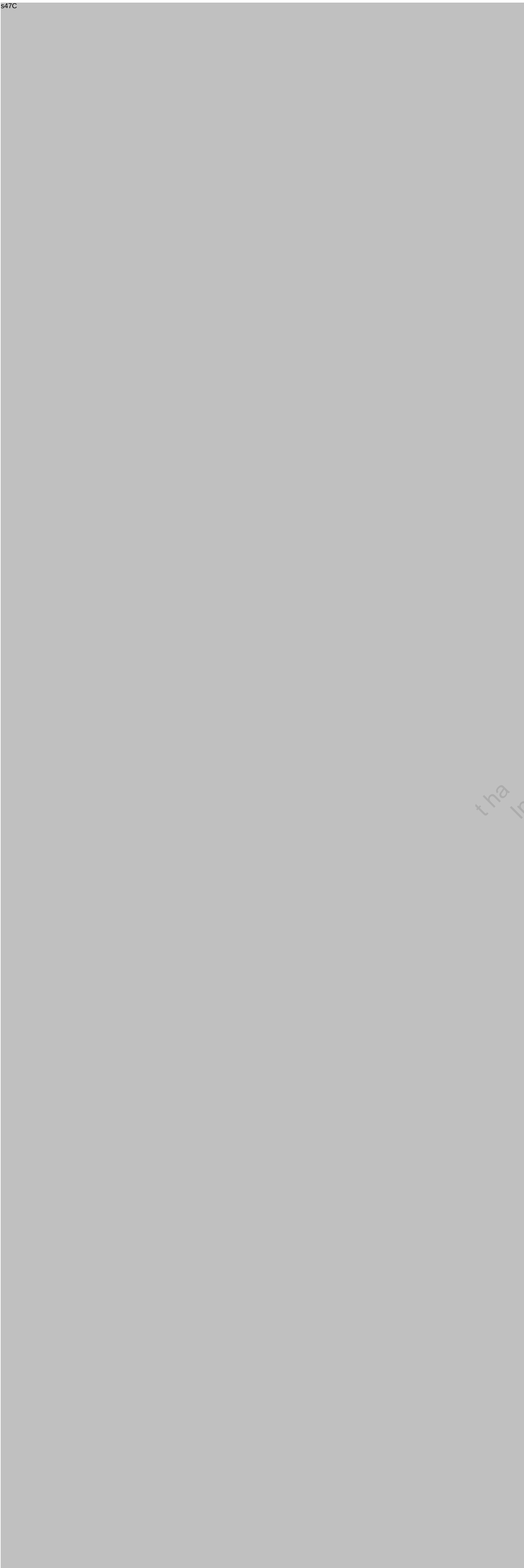


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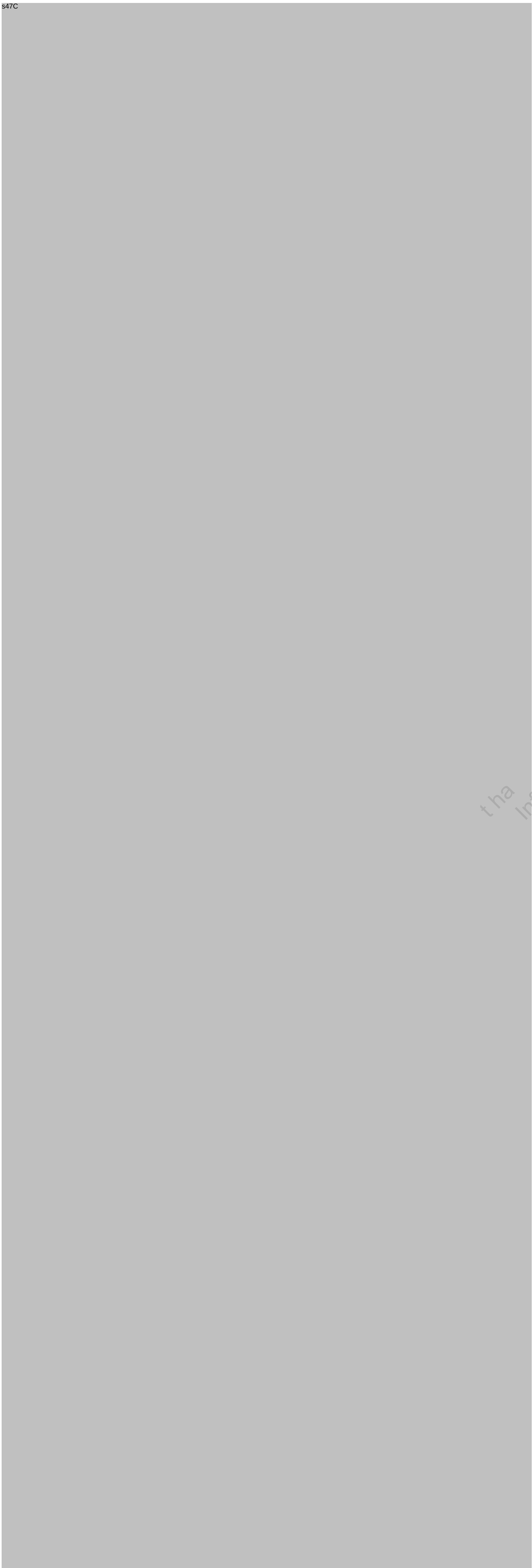


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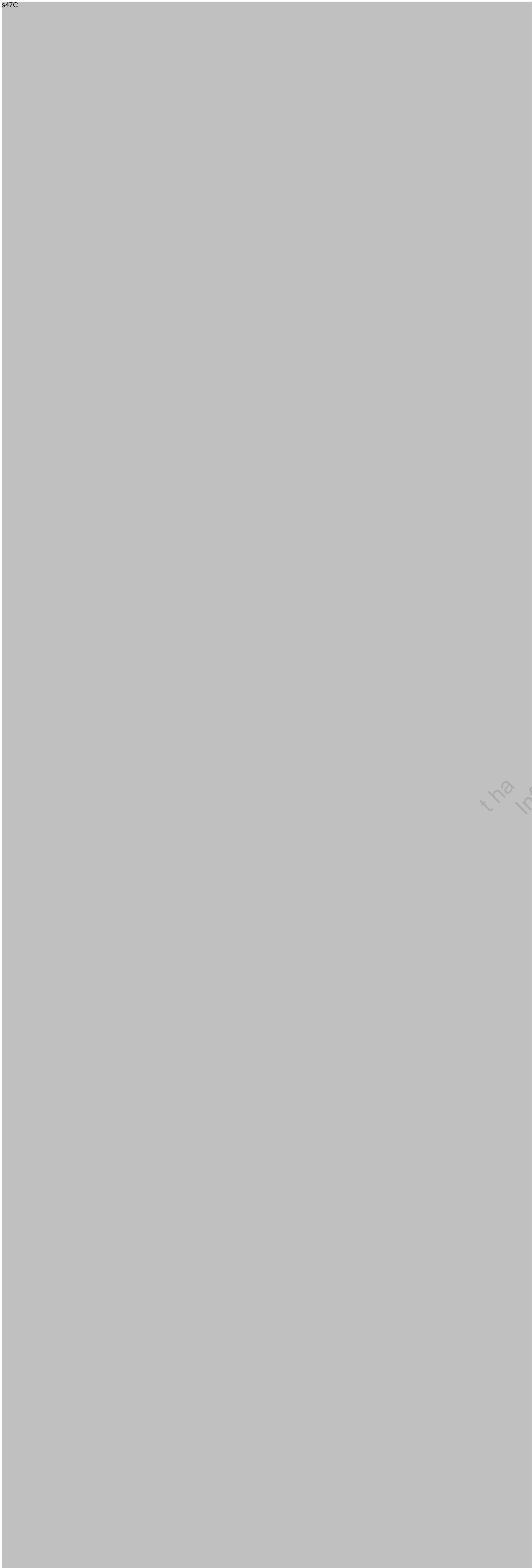


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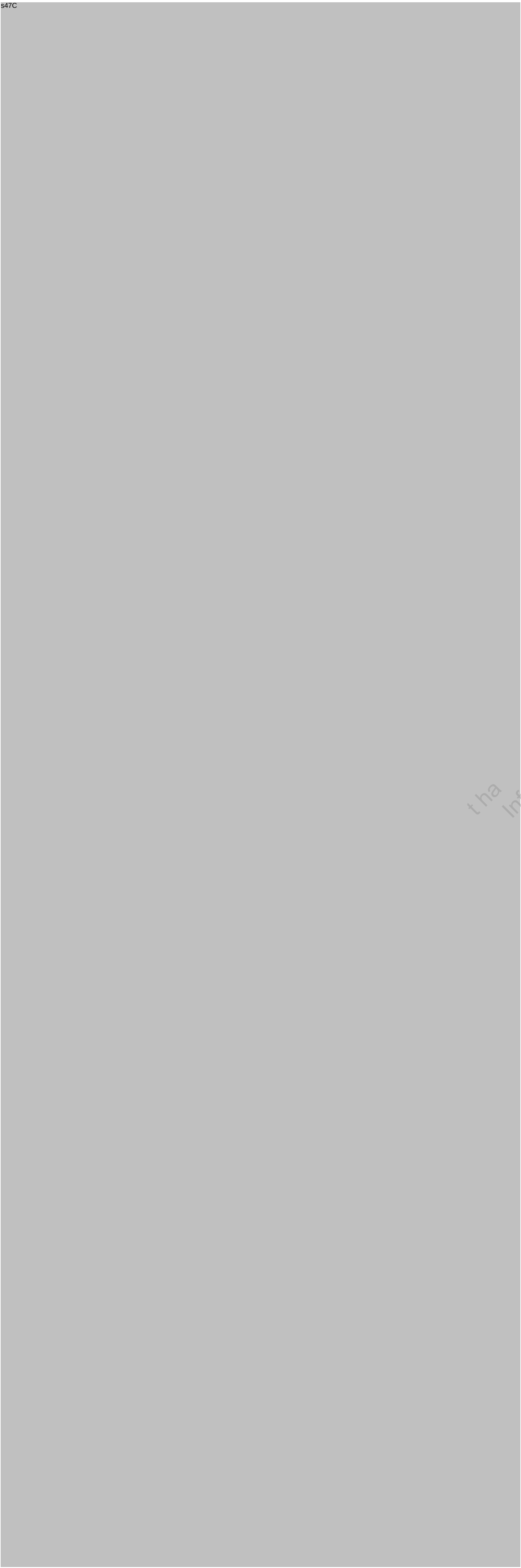


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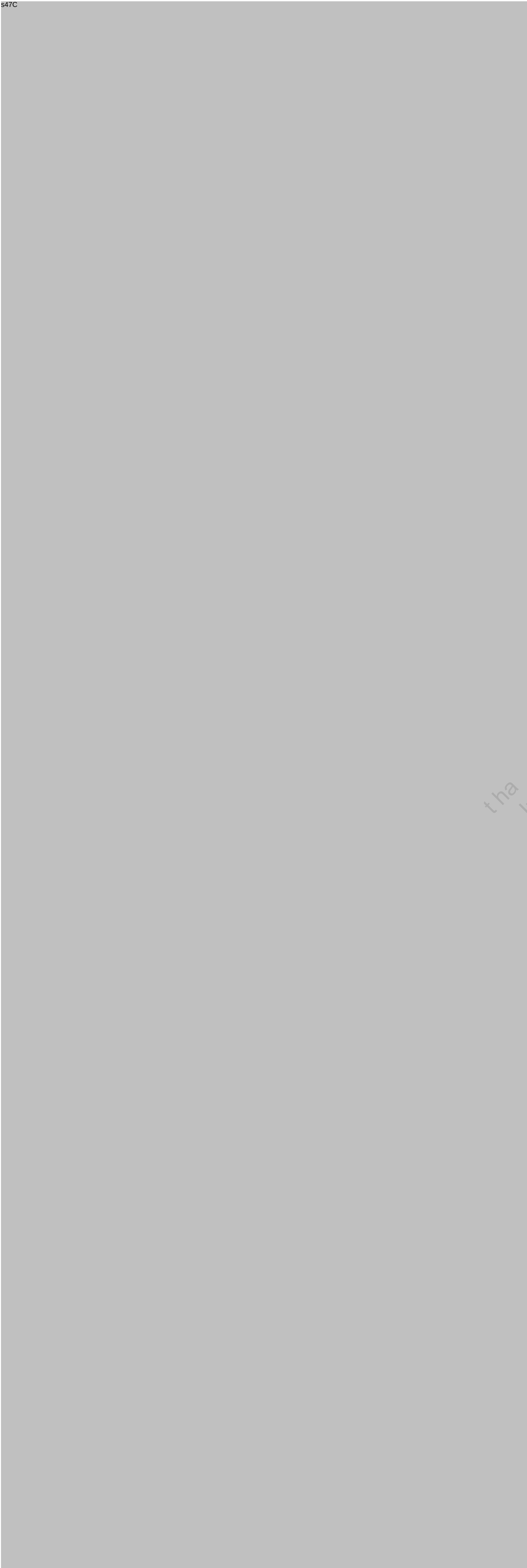


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IN_Income_Rebate_MLS	2015	Single	Base 1	10	0	29	0.967	0.2871	-
IN_Income_Rebate_MLS	2015	Single	Base 1	10	30	54	0.967	0.2871	-
IN_Income_Rebate_MLS	2015	Single	Base 1	10	55	64	0.967	0.2871	-
IN_Income_Rebate_MLS	2015	Single	Base 1	10	65	69	0.967	0.3349	-
IN_Income_Rebate_MLS	2015	Single	Base 1	10	70	999999999	0.967	0.3827	-
IN_Income_Rebate_MLS	2015	Single	Base 2	90,000	0	29	0.967	0.2871	-
IN_Income_Rebate_MLS	2015	Single	Base 2	90,000	30	54	0.967	0.2871	-
IN_Income_Rebate_MLS	2015	Single	Base 2	90,000	55	64	0.967	0.2871	-
IN_Income_Rebate_MLS	2015	Single	Base 2	90,000	65	69	0.967	0.3349	-
IN_Income_Rebate_MLS	2015	Single	Base 2	90,000	70	999999999	0.967	0.3827	-
IN_Income_Rebate_MLS	2015	Single	Tier 1	90,000 105,000	0	29	0.967	0.1914	0.010
IN_Income_Rebate_MLS	2015	Single	Tier 1	90,000 105,000	30	54	0.967	0.1914	0.010
IN_Income_Rebate_MLS	2015	Single	Tier 1	90,000 105,000	55	64	0.967	0.1914	0.010
IN_Income_Rebate_MLS	2015	Single	Tier 1	90,000 105,000	65	69	0.967	0.2392	0.010
IN_Income_Rebate_MLS	2015	Single	Tier 1	90,000 105,000	70	999999999	0.967	0.2871	0.010
IN_Income_Rebate_MLS	2015	Single	Tier 2	105,000 140,000	0	29	0.967	0.0957	0.013
IN_Income_Rebate_MLS	2015	Single	Tier 2	105,000 140,000	30	54	0.967	0.0957	0.013
IN_Income_Rebate_MLS	2015	Single	Tier 2	105,000 140,000	55	64	0.967	0.0957	0.013
IN_Income_Rebate_MLS	2015	Single	Tier 2	105,000 140,000	65	69	0.967	0.1435	0.013
IN_Income_Rebate_MLS	2015	Single	Tier 2	105,000 140,000	70	999999999	0.967	0.1914	0.013
IN_Income_Rebate_MLS	2015	Single	Tier 3	140,000 999,999,999	0	29	0.967	-	0.015
IN_Income_Rebate_MLS	2015	Single	Tier 3	140,000 999,999,999	30	54	0.967	-	0.015
IN_Income_Rebate_MLS	2015	Single	Tier 3	140,000 999,999,999	55	64	0.967	-	0.015
IN_Income_Rebate_MLS	2015	Single	Tier 3	140,000 999,999,999	65	69	0.967	-	0.015
IN_Income_Rebate_MLS	2015	Single	Tier 3	140,000 999,999,999	70	999999999	0.967	-	0.015
IN_Income_Rebate_MLS	2015	Family	Base 1	10	0	29	0.967	0.2871	-
IN_Income_Rebate_MLS	2015	Family	Base 1	10	30	54	0.967	0.2871	-
IN_Income_Rebate_MLS	2015	Family	Base 1	10	55	64	0.967	0.2871	-
IN_Income_Rebate_MLS	2015	Family	Base 1	10	65	69	0.967	0.3349	-
IN_Income_Rebate_MLS	2015	Family	Base 1	10	70	999999999	0.967	0.3827	-
IN_Income_Rebate_MLS	2015	Family	Base 2	180,000	0	29	0.967	0.2871	-
IN_Income_Rebate_MLS	2015	Family	Base 2	180,000	30	54	0.967	0.2871	-
IN_Income_Rebate_MLS	2015	Family	Base 2	180,000	55	64	0.967	0.2871	-
IN_Income_Rebate_MLS	2015	Family	Base 2	180,000	65	69	0.967	0.3349	-
IN_Income_Rebate_MLS	2015	Family	Base 2	180,000	70	999999999	0.967	0.3827	-
IN_Income_Rebate_MLS	2015	Family	Tier 1	180,000 210,000	0	29	0.967	0.1914	0.010
IN_Income_Rebate_MLS	2015	Family	Tier 1	180,000 210,000	30	54	0.967	0.1914	0.010
IN_Income_Rebate_MLS	2015	Family	Tier 1	180,000 210,000	55	64	0.967	0.1914	0.010
IN_Income_Rebate_MLS	2015	Family	Tier 1	180,000 210,000	65	69	0.967	0.2392	0.010
IN_Income_Rebate_MLS	2015	Family	Tier 1	180,000 210,000	70	999999999	0.967	0.2871	0.010
IN_Income_Rebate_MLS	2015	Family	Tier 2	210,000 280,000	0	29	0.967	0.0957	0.013
IN_Income_Rebate_MLS	2015	Family	Tier 2	210,000 280,000	30	54	0.967	0.0957	0.013
IN_Income_Rebate_MLS	2015	Family	Tier 2	210,000 280,000	55	64	0.967	0.0957	0.013
IN_Income_Rebate_MLS	2015	Family	Tier 2	210,000 280,000	65	69	0.967	0.1435	0.013
IN_Income_Rebate_MLS	2015	Family	Tier 2	210,000 280,000	70	999999999	0.967	0.1914	0.013
IN_Income_Rebate_MLS	2015	Family	Tier 3	280,000 999,999,999	0	29	0.967	-	0.015
IN_Income_Rebate_MLS	2015	Family	Tier 3	280,000 999,999,999	30	54	0.967	-	0.015
IN_Income_Rebate_MLS	2015	Family	Tier 3	280,000 999,999,999	55	64	0.967	-	0.015
IN_Income_Rebate_MLS	2015	Family	Tier 3	280,000 999,999,999	65	69	0.967	-	0.015
IN_Income_Rebate_MLS	2015	Family	Tier 3	280,000 999,999,999	70	999999999	0.967	-	0.015
IN_Income_Rebate_MLS	2016	Single	Base 1	10	0	29	0.958	0.2754	-
IN_Income_Rebate_MLS	2016	Single	Base 1	10	30	54	0.958	0.2754	-
IN_Income_Rebate_MLS	2016	Single	Base 1	10	55	64	0.958	0.2754	-
IN_Income_Rebate_MLS	2016	Single	Base 1	10	65	69	0.958	0.3212	-
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IN_Income_Rebate_MLS	2016	Single	Base 2	90,000	0	29	0.958	0.2754	-
IN_Income_Rebate_MLS	2016	Single	Base 2	90,000	30	54	0.958	0.2754	-
IN_Income_Rebate_MLS	2016	Single	Base 2	90,000	55	64	0.958	0.2754	-
IN_Income_Rebate_MLS	2016	Single	Base 2	90,000	65	69	0.958	0.3212	-
IN_Income_Rebate_MLS	2016	Single	Base 2	90,000	70	999999999	0.958	0.3671	-
IN_Income_Rebate_MLS	2016	Single	Tier 1	90,000 105,000	0	29	0.958	0.1836	0.010
IN_Income_Rebate_MLS	2016	Single	Tier 1	90,000 105,000	30	54	0.958	0.1836	0.010
IN_Income_Rebate_MLS	2016	Single	Tier 1	90,000 105,000	55	64	0.958	0.1836	0.010
IN_Income_Rebate_MLS	2016	Single	Tier 1	90,000 105,000	65	69	0.958	0.2295	0.010
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IN_Income_Rebate_MLS	2016	Single	Tier 2	105,000 140,000	0	29	0.958	0.0918	0.013
IN_Income_Rebate_MLS	2016	Single	Tier 2	105,000 140,000	30	54	0.958	0.0918	0.013

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