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TABLE OF MULTIPLIERS - \$1 PER WEEK
Present Lump Sum Equivalent in Value to a Sum of \$1 Per Week
for Discount Rates of 3% and 5%

Years	3%	5%	Years	3%	5%	Years	3%	5%
1	51.4	50.9	31	1,059.2	833.8	61	1,474.4	1,014.9
2	101.3	99.4	32	1,079.8	845.0	62	1,482.9	1,017.5
3	149.8	145.6	33	1,099.8	855.7	63	1,491.1	1,020.0
4	196.9	189.6	34	1,119.2	865.9	64	1,499.1	1,022.3
5	242.6	231.5	35	1,138.0	875.6	65	1,506.8	1,024.6
6	286.9	271.4	36	1,156.2	884.8	66	1,514.4	1,026.7
7	330.0	309.4	37	1,174.0	893.6	67	1,521.7	1,028.8
8	371.8	345.6	38	1,191.2	902.0	68	1,528.8	1,030.7
9	412.4	380.1	39	1,207.9	909.9	69	1,535.6	1,032.5
10	451.8	412.9	40	1,224.2	917.5	70	1,542.3	1,034.3
11	490.0	444.1	41	1,239.9	924.8	71	1,548.8	1,036.0
12	527.2	473.9	42	1,255.2	931.6	72	1,555.1	1,037.6
13	563.3	502.3	43	1,270.1	938.2	73	1,561.2	1,039.1
14	598.3	529.3	44	1,284.5	944.5	74	1,567.2	1,040.5
15	632.3	555.0	45	1,298.5	950.4	75	1,573.0	1,041.9
16	665.3	579.5	46	1,312.1	956.1	76	1,578.6	1,043.2
17	697.3	602.8	47	1,325.3	961.5	77	1,584.0	1,044.5
18	728.4	625.0	48	1,338.1	966.6	78	1,589.3	1,045.7
19	758.6	646.2	49	1,350.6	971.5	79	1,594.4	1,046.8
20	787.9	666.4	50	1,362.6	976.2	80	1,599.4	1,047.9
21	816.4	685.6	51	1,374.4	980.6	81	1,604.2	1,048.9
22	844.0	703.8	52	1,385.7	984.9	82	1,608.9	1,049.9
23	870.9	721.2	53	1,396.8	988.9	83	1,613.4	1,050.8
24	896.9	737.8	54	1,407.5	992.7	84	1,617.9	1,051.7
25	922.2	753.6	55	1,418.0	996.4	85	1,622.2	1,052.5
26	946.8	768.7	56	1,428.1	999.8	86	1,626.3	1,053.3
27	970.6	783.0	57	1,437.9	1,003.2	87	1,630.4	1,054.1
28	993.8	796.6	58	1,447.4	1,006.3	88	1,634.3	1,054.8
29	1,016.2	809.6	59	1,456.7	1,009.3	89	1,638.1	1,055.5
30	1,038.1	822.0	60	1,465.7	1,012.2	90	1,641.8	1,056.2



TABLE OF MULTIPLIERS - \$1 DEFERRED

Present Lump Sum Equivalent in Value of \$1 Deferred for 1 to 90 Years
for Discount Rates of 3% and 5%

Years	3%	5%	Years	3%	5%	Years	3%	5%
1	0.971	0.952	31	0.400	0.220	61	0.165	0.051
2	0.943	0.907	32	0.388	0.210	62	0.160	0.049
3	0.915	0.864	33	0.377	0.200	63	0.155	0.046
4	0.888	0.823	34	0.366	0.190	64	0.151	0.044
5	0.863	0.784	35	0.355	0.181	65	0.146	0.042
6	0.837	0.746	36	0.345	0.173	66	0.142	0.040
7	0.813	0.711	37	0.335	0.164	67	0.138	0.038
8	0.789	0.677	38	0.325	0.157	68	0.134	0.036
9	0.766	0.645	39	0.316	0.149	69	0.130	0.035
10	0.744	0.614	40	0.307	0.142	70	0.126	0.033
11	0.722	0.585	41	0.298	0.135	71	0.123	0.031
12	0.701	0.557	42	0.289	0.129	72	0.119	0.030
13	0.681	0.530	43	0.281	0.123	73	0.116	0.028
14	0.661	0.505	44	0.272	0.117	74	0.112	0.027
15	0.642	0.481	45	0.264	0.111	75	0.109	0.026
16	0.623	0.458	46	0.257	0.106	76	0.106	0.025
17	0.605	0.436	47	0.249	0.101	77	0.103	0.023
18	0.587	0.416	48	0.242	0.096	78	0.100	0.022
19	0.570	0.396	49	0.235	0.092	79	0.097	0.021
20	0.554	0.377	50	0.228	0.087	80	0.094	0.020
21	0.538	0.359	51	0.221	0.083	81	0.091	0.019
22	0.522	0.342	52	0.215	0.079	82	0.089	0.018
23	0.507	0.326	53	0.209	0.075	83	0.086	0.017
24	0.492	0.310	54	0.203	0.072	84	0.083	0.017
25	0.478	0.295	55	0.197	0.068	85	0.081	0.016
26	0.464	0.281	56	0.191	0.065	86	0.079	0.015
27	0.450	0.268	57	0.185	0.062	87	0.076	0.014
28	0.437	0.255	58	0.180	0.059	88	0.074	0.014
29	0.424	0.243	59	0.175	0.056	89	0.072	0.013
30	0.412	0.231	60	0.170	0.054	90	0.070	0.012



TABLE OF MULTIPLIERS - \$1 PER WEEK AND \$1 DEFERRED

Present Value Equivalents for Discount Rates of 4%, 6%, 7% and 8%

Years	\$1 Per Week				\$1 Deferred			
	4%	6%	7%	8%	4%	6%	7%	8%
1	51.2	50.7	50.4	50.2	0.962	0.943	0.935	0.926
2	100.4	98.5	97.6	96.7	0.925	0.890	0.873	0.857
3	147.7	143.6	141.6	139.7	0.889	0.840	0.816	0.794
4	193.2	186.1	182.8	179.6	0.855	0.792	0.763	0.735
5	236.9	226.3	221.3	216.5	0.822	0.747	0.713	0.681
6	279.0	264.2	257.3	250.7	0.790	0.705	0.666	0.630
7	319.4	299.9	290.9	282.3	0.760	0.665	0.623	0.583
8	358.3	333.6	322.3	311.6	0.731	0.627	0.582	0.540
9	395.7	365.4	351.6	338.7	0.703	0.592	0.544	0.500
10	431.6	395.4	379.1	363.8	0.676	0.558	0.508	0.463
11	466.2	423.7	404.7	387.1	0.650	0.527	0.475	0.429
12	499.4	450.4	428.7	408.6	0.625	0.497	0.444	0.397
13	531.4	475.6	451.1	428.6	0.601	0.469	0.415	0.368
14	562.1	499.3	472.0	447.0	0.577	0.442	0.388	0.340
15	591.7	521.7	491.6	464.1	0.555	0.417	0.362	0.315
16	620.1	542.9	509.8	479.9	0.534	0.394	0.339	0.292
17	647.4	562.8	526.9	494.6	0.513	0.371	0.317	0.270
18	673.7	581.7	542.9	508.2	0.494	0.350	0.296	0.250
19	699.0	599.4	557.8	520.7	0.475	0.331	0.277	0.232
20	723.2	616.2	571.8	532.4	0.456	0.312	0.258	0.215
25	831.4	686.7	629.0	578.8	0.375	0.233	0.184	0.146
30	920.2	739.5	669.7	610.4	0.308	0.174	0.131	0.099
35	993.3	778.9	698.8	631.9	0.253	0.130	0.094	0.068
40	1,053.3	808.3	719.5	646.6	0.208	0.097	0.067	0.046
45	1,102.7	830.3	734.3	656.5	0.171	0.073	0.048	0.031
50	1,143.2	846.7	744.8	663.3	0.141	0.054	0.034	0.021
55	1,176.6	859.0	752.4	667.9	0.116	0.041	0.024	0.015
60	1,204.0	868.2	757.7	671.1	0.095	0.030	0.017	0.010
65	1,226.5	875.1	761.5	673.2	0.078	0.023	0.012	0.007
70	1,245.0	880.2	764.3	674.7	0.064	0.017	0.009	0.005



**NON ECONOMIC LOSS DAMAGES FOR ACCIDENTS
OCCURRING AFTER MIDNIGHT ON 26 SEPTEMBER 1995**

Section 79A of the NSW Motor Accidents Act 1988

% of MEC	% of Max Amount	Award (Rounded)	% of MEC	% of Max Amount	Award (Rounded)
100%	100%	595,000	55%	55%	327,500
99%	99%	589,000	54%	54%	321,500
98%	98%	583,000	53%	53%	315,500
97%	97%	577,000	52%	52%	309,500
96%	96%	571,000	51%	51%	303,500
95%	95%	565,500	50%	50%	297,500
94%	94%	559,500	49%	49%	291,500
93%	93%	553,500	48%	48%	285,500
92%	92%	547,500	47%	47%	279,500
91%	91%	541,500	46%	46%	273,500
90%	90%	535,500	45%	45%	268,000
89%	89%	529,500	44%	44%	262,000
88%	88%	523,500	43%	43%	256,000
87%	87%	517,500	42%	42%	250,000
86%	86%	511,500	41%	41%	244,000
85%	85%	506,000	40%	40%	238,000
84%	84%	500,000	39%	39%	232,000
83%	83%	494,000	38%	38%	226,000
82%	82%	488,000	37%	37%	220,000
81%	81%	482,000	36%	36%	214,000
80%	80%	476,000	35%	35%	208,500
79%	79%	470,000	34%	34%	202,500
78%	78%	464,000	33%	33%	196,500
77%	77%	458,000	32%	30.0%	178,500
76%	76%	452,000	31%	26.0%	154,500
75%	75%	446,500	30%	23.0%	137,000
74%	74%	440,500	29%	18.0%	107,000
73%	73%	434,500	28%	14.0%	83,500
72%	72%	428,500	27%	10.0%	59,500
71%	71%	422,500	26%	8.0%	47,500
70%	70%	416,500	25%	6.5%	38,500
69%	69%	410,500	24%	5.5%	32,500
68%	68%	404,500	23%	5.0%	30,000
67%	67%	398,500	22%	4.5%	27,000
66%	66%	392,500	21%	4.0%	24,000
65%	65%	387,000	20%	3.5%	21,000
64%	64%	381,000	19%	3.0%	18,000
63%	63%	375,000	18%	2.5%	15,000
62%	62%	369,000	17%	2.0%	12,000
61%	61%	363,000	16%	1.5%	9,000
60%	60%	357,000	15%	1.0%	6,000
59%	59%	351,000			
58%	58%	345,000			
57%	57%	339,000			
56%	56%	333,000			
			1% to 14%	NO DAMAGES TO BE AWARDED	

NOTES:

1. Maximum Amount = \$595,000
2. "MEC" denotes Most Extreme Case
3. "Max Amount" denotes the maximum amount to be awarded for non economic loss damages per Section 79A (5)
4. Award amounts have been rounded to the nearest \$500 per Section 79A (7)



DETERMINATION OF DAMAGES FOR NON ECONOMIC LOSS

Section 16 of the Civil Liability Act 2002 No 22

% of MEC	% of Max Amount	Award (Rounded)	% of MEC	% of Max Amount	Award (Rounded)
100%	100%	693,500	55%	55%	381,500
99%	99%	686,500	54%	54%	374,500
98%	98%	679,500	53%	53%	367,500
97%	97%	672,500	52%	52%	360,500
96%	96%	666,000	51%	51%	353,500
95%	95%	659,000	50%	50%	347,000
94%	94%	652,000	49%	49%	340,000
93%	93%	645,000	48%	48%	333,000
92%	92%	638,000	47%	47%	326,000
91%	91%	631,000	46%	46%	319,000
90%	90%	624,000	45%	45%	312,000
89%	89%	617,000	44%	44%	305,000
88%	88%	610,500	43%	43%	298,000
87%	87%	603,500	42%	42%	291,500
86%	86%	596,500	41%	41%	284,500
85%	85%	589,500	40%	40%	277,500
84%	84%	582,500	39%	39%	270,500
83%	83%	575,500	38%	38%	263,500
82%	82%	568,500	37%	37%	256,500
81%	81%	561,500	36%	36%	249,500
80%	80%	555,000	35%	35%	242,500
79%	79%	548,000	34%	34%	236,000
78%	78%	541,000	33%	33%	229,000
77%	77%	534,000	32%	30.0%	208,000
76%	76%	527,000	31%	26.0%	180,500
75%	75%	520,000	30%	23.0%	159,500
74%	74%	513,000	29%	18.0%	125,000
73%	73%	506,500	28%	14.0%	97,000
72%	72%	499,500	27%	10.0%	69,500
71%	71%	492,500	26%	8.0%	55,500
70%	70%	485,500	25%	6.5%	45,000
69%	69%	478,500	24%	5.5%	38,000
68%	68%	471,500	23%	5.0%	34,500
67%	67%	464,500	22%	4.5%	31,000
66%	66%	457,500	21%	4.0%	27,500
65%	65%	451,000	20%	3.5%	24,500
64%	64%	444,000	19%	3.0%	21,000
63%	63%	437,000	18%	2.5%	17,500
62%	62%	430,000	17%	2.0%	14,000
61%	61%	423,000	16%	1.5%	10,500
60%	60%	416,000	15%	1.0%	7,000
59%	59%	409,000			
58%	58%	402,000			
57%	57%	395,500			
56%	56%	388,500			
			1% to 14%	NO DAMAGES TO BE AWARDED	

NOTES:

1. Maximum Amount = \$693,500
2. "MEC" denotes Most Extreme Case
3. "Max Amount" denotes the maximum amount to be awarded for non economic loss damages per Section 16 (2)
4. Award amounts have been rounded to the nearest \$500 per Section 16 (4)



SCHEDULE OF INDEXED AMOUNTS

	Effective Date	Amount
<i>Motor Accidents Compensation Act 1999</i>		
<u>Section 125</u> Damages for Past and Future Economic Loss - Maximum for Loss of Earnings etc.		
In the case of any such award, the court is to disregard the amount (if any) by which the injured or deceased person's net weekly earnings would (but for the injury or death) have exceeded an amount:		
	1-Oct-21	\$5,461
<u>Section 134</u> Maximum Amount of Damages for Non-Economic Loss		
	1-Oct-21	\$595,000
<i>Motor Accident Injuries Act 2017</i>		
<u>Section 3.9</u> Maximum Weekly Statutory Benefits Amount		
	1-Oct-21	\$4,403
<u>Section 4.22</u> Maximum Amount for Non Economic Loss Damages		
	1-Oct-21	\$595,000
<u>Civil Liability Act 2002</u>		
<u>Section 12</u> Damages for Past and Future Economic Loss - Maximum for Loss of Earnings etc.		
In the case of any such award, the court is to disregard the amount (if any) by which the claimant's gross weekly earnings would (but for the injury or death) have exceeded an amount that is 3 times the amount of average weekly earnings at the date of the award [Section 12(2)].		
For the purpose of this section, the amount of average weekly earnings at the date of an award is, the amount per week comprising the amount estimated by the Australian Statistician as the average weekly total earnings of all employees in New South Wales for the most recent quarter occurring before the date of the award for which such an amount has been estimated by the Australian Statistician and that is, at that date, available to the court making the award [Section 12(3)(a)].		
Effective Date	21-May-21	
Average Weekly Earnings		\$1,341.60
Maximum Amount Allowable		\$4,024.80
NOTE: It is assumed the Average Weekly Earnings is the All Persons Total Earnings of New South Wales (original series) as supplied by the Australian Bureau of Statistics and set out at page 9.		



SCHEDULE OF INDEXED BENEFIT PAYMENTS

WORKERS COMPENSATION ACT 1987		Applicable Period			
		01-Apr-20 to 30-Sep-20	01-Oct-20 to 31-Mar-21	01-Apr-21 to 30-Sep-21	01-Oct-21 to 31-Mar-22
Section					
Benefits Payable for the Death of a Worker					
Death of worker:					
Lump sum to dependants	Section 25(1)(a)	827,400.00	834,200.00	838,750.00	849,300.00
Weekly payment to each dependent child	Section 25(1)(b)	148.10	149.30	150.20	152.00
Maximum Weekly Benefit Payable					
Maximum Weekly Payment for the first 26 weeks	Section 35	2,224.00	2,242.40	2,254.60	2,282.90
Weekly payment after 26 weeks:					
Maximum	Section 37(1)(a)(i)	523.10	527.40	530.30	536.90
Minimum for workers aged 21 or more	Section 37(1)(a)(ii)	416.10	419.50	421.80	427.10
Where Average Weekly Earnings do not exceed: then the weekly payment is 100% of earnings, subject to an upper limit of:	Section 37(1)(a)(iii)	378.10	381.20	383.30	388.10
		340.30	343.10	345.00	349.30
Additional payments for:					
(a) dependent spouse	Section 37(1)(b)	137.90	139.00	139.80	141.50
(b) 1 dependent child	Section 37(1)(c)	98.50	99.30	99.90	101.10
(c) 2 dependent children		220.40	222.20	223.30	226.20
(d) 3 dependent children		365.10	368.10	370.10	374.80
(e) 4 dependent children		513.50	517.80	520.60	527.10
(f) each additional child in excess of four		148.10	149.30	150.20	152.00
Maximum Weekly Compensation					
Transitional Amount	Schedule 6, Part 19H, Clause 2(1)	1,096.20	1,105.20	1,111.20	1,125.20
Special Provision for Workers with Highest Needs	Sections 38(1) & 82BA	854.00	854.00 Note 1	861.00 Note 2	871.00
WORKERS COMPENSATION (DUST DISEASES) ACT 1942		Applicable Period			
		01-Apr-20 to 30-Sep-20	01-Oct-20 to 31-Mar-21	01-Apr-21 to 30-Sep-21	01-Oct-21 to 31-Mar-22
Section					
Benefits Payable for Fatalities					
Death of worker:					
Lump sum to dependants	Section 8(2B)(b)(i)	370,250.00	373,300.00	375,350.00	380,050.00
Weekly payment to the dependent spouse	Section 8(2B)(b)(ii)	305.40	307.90	309.60	313.40
Weekly payment to each dependent child	Section 8(2B)(b)(iii)	154.30	155.60	156.50	158.40
Maximum Weekly Benefits Payable					
Weekly payment after 26 weeks:					
Maximum	Section 8(2)(a)	523.10	527.40	530.30	536.90
Minimum for workers aged 21 or more		416.10	419.50	421.80	427.10
Where Avg. Weekly Earnings do not exceed: then the weekly payment is 100% of earnings, subject to an upper limit of:		378.10	381.20	383.30	388.10
		340.30	343.10	345.00	349.30
Additional payments for:					
(a) dependent spouse		137.90	139.00	139.80	141.50
(b) 1 dependent child		98.50	99.30	99.90	101.10
(c) 2 dependent children		220.40	222.20	223.30	226.20
(d) 3 dependent children		365.10	368.10	370.10	374.80
(e) 4 dependent children		513.50	517.80	520.60	527.10
(f) each additional child in excess of four		148.10	149.30	150.20	152.00

Note 1:

The amount specified in Section 38A of the Workers Compensation Act 1987, as varied in accordance with Section 82BA of the Act on 1 October 2020 is \$836.00. This variation has resulted in a reduction of the amount. Accordingly, under Section 82C(a) of the Act, the variation is deemed not to have taken effect and the amount \$854, as specified in respect of 1 April 2020, continues to apply. Section 82C(b) provides for the variation of the amount in respect of the next or a subsequent financial year.

Note 2:

Section 82C(b) of the Workers Compensation Act 1987 provides that any variation of the amount in respect of the next year or a subsequent financial year may increase the amount only to the extent to which the amount of the increase exceeds the amount of the reduction in respect of a preceding financial year (or that part of such a reduction that has not been set off against a previous increase).



RATES FOR THE PROVISION OF ATTENDANT CARE SERVICES

Period	Gross Wage Before Tax	Rate Per Hour - 1/40th
21/11/2015 to 20/05/2016	1,199.20	29.98
21/05/2016 to 18/11/2016	1,190.80	29.77
19/11/2016 to 19/05/2017	1,205.80	30.15
20/05/2017 to 17/11/2017	1,222.10	30.55
18/11/2017 to 18/05/2018	1,241.30	31.03
19/05/2018 to 16/11/2018	1,261.70	31.54
17/11/2018 to 17/05/2019	1,287.30	32.18
18/05/2019 to 15/11/2019	1,287.50	32.19
16/11/2019 to 15/05/2020	1,332.50	33.31
16/05/2020 to 20/11/2020	1,301.20	32.53
21/11/2020 to 21/05/2021	1,341.60	33.54

SOURCE: Australian Bureau of Statistics.

NOTE: The above amounts are applicable to the following:

- *Motor Accidents Compensation Act 1999, Section 141B*
- *Motor Accidents Act 1988, Section 72*
- *Civil Liability Act 2002, Sections 15 and 15A*



AVERAGE WEEKLY EARNINGS, ORIGINAL, NEW SOUTH WALES

Period End	<u>Males</u>			<u>Females</u>			<u>Persons</u>		
	<u>Full Time Adults</u>		<u>All Males</u>	<u>Full Time Adults</u>		<u>All Females</u>	<u>Full Time Adults</u>		<u>All Persons</u>
	Ordinary		Total	Ordinary		Total	Ordinary		Total
	Time	Total	Total	Time	Total	Total	Time	Total	Total
	Earnings	Earnings	Earnings	Earnings	Earnings	Earnings	Earnings	Earnings	Earnings
<u>2016</u>									
May	1,652.70	1,720.30	1,425.80	1,368.10	1,386.00	973.70	1,541.00	1,589.20	1,199.20
November	1,634.00	1,710.60	1,418.00	1,380.80	1,400.80	967.60	1,535.80	1,590.50	1,190.80
<u>2017</u>									
May	1,642.10	1,733.80	1,435.50	1,398.80	1,419.10	987.30	1,545.80	1,609.20	1,205.80
November	1,682.20	1,768.20	1,452.10	1,441.80	1,459.90	1,005.30	1,585.90	1,644.70	1,222.10
<u>2018</u>									
May	1,698.70	1,790.40	1,453.30	1,466.00	1,484.40	1,035.50	1,606.10	1,668.60	1,241.30
November	1,717.30	1,807.80	1,480.40	1,479.80	1,502.00	1,048.30	1,622.10	1,685.30	1,261.70
<u>2019</u>									
May	1,768.40	1,861.30	1,530.80	1,509.10	1,531.60	1,056.00	1,664.10	1,728.80	1,287.30
November	1,778.80	1,876.70	1,525.60	1,528.20	1,550.60	1,059.50	1,680.20	1,748.40	1,287.50
<u>2020</u>									
May	1,864.50	1,947.30	1,577.30	1,578.50	1,596.30	1,105.20	1,748.90	1,805.40	1,332.50
November	1,848.20	1,937.20	1,554.90	1,600.40	1,621.50	1,064.60	1,751.90	1,814.50	1,301.20
<u>2021</u>									
May	1,871.80	1,953.80	1,589.00	1,600.20	1,620.70	1,106.70	1,764.30	1,821.90	1,341.60

SOURCE: Australian Bureau of Statistics.

NOTE: Earnings are gross before income tax.

AVERAGE WEEKLY EARNINGS, ORIGINAL, AUSTRALIA

Period End	<u>Males</u>			<u>Females</u>			<u>Persons</u>		
	<u>Full Time Adults</u>		<u>All Males</u>	<u>Full Time Adults</u>		<u>All Females</u>	<u>Full Time Adults</u>		<u>All Persons</u>
	Ordinary		Total	Ordinary		Total	Ordinary	Total	Total
	Time	Total	Total	Time	Total	Total	Time	Total	Total
	Earnings	Earnings	Earnings	Earnings	Earnings	Earnings	Earnings	Earnings	Earnings
<u>2016</u>									
May	1,613.50	1,694.50	1,395.10	1,352.10	1,369.60	925.80	1,516.00	1,573.30	1,160.90
November	1,631.90	1,719.90	1,397.90	1,370.30	1,389.60	932.40	1,533.40	1,595.50	1,163.50
<u>2017</u>									
May	1,637.20	1,725.80	1,417.20	1,386.60	1,405.50	946.80	1,543.20	1,605.60	1,179.00
November	1,665.00	1,753.50	1,427.80	1,410.80	1,429.80	959.50	1,569.60	1,632.10	1,191.50
<u>2018</u>									
May	1,677.10	1,769.80	1,445.30	1,433.40	1,453.10	976.30	1,585.30	1,650.60	1,207.40
November	1,696.50	1,784.40	1,460.50	1,456.50	1,477.70	996.30	1,605.50	1,668.10	1,225.30
<u>2019</u>									
May	1,727.70	1,811.90	1,475.60	1,485.50	1,507.20	1,010.80	1,634.80	1,695.10	1,237.90
November	1,750.80	1,842.20	1,498.20	1,508.30	1,528.90	1,027.80	1,658.40	1,722.80	1,257.00
<u>2020</u>									
May	1,812.00	1,889.70	1,537.70	1,558.40	1,577.30	1,083.00	1,713.90	1,768.90	1,304.70
November	1,804.20	1,886.00	1,526.60	1,562.00	1,582.30	1,050.60	1,711.60	1,769.90	1,280.30
<u>2021</u>									
May	1,837.00	1,919.50	1,555.30	1,575.50	1,598.60	1,068.90	1,737.10	1,797.00	1,305.80

SOURCE: Australian Bureau of Statistics.

NOTE: Earnings are gross before income tax.



AVERAGE WEEKLY EARNINGS, ORIGINAL, INDUSTRIES , AUSTRALIA

Period End	Males			Females			Persons		
	Full Time Adults		All Males	Full Time Adults		All Females	Full Time Adults		All Persons
	Ordinary Time Earnings	Total Earnings	Total Earnings	Ordinary Time Earnings	Total Earnings	Total Earnings	Ordinary Time Earnings	Total Earnings	Total Earnings
May 2021									
Mining	2,748.70	2,861.80	2,841.80	2,276.80	2,308.50	2,274.70	2,674.30	2,774.60	2,743.50
Manufacturing	1,608.80	1,715.10	1,573.30	1,394.40	1,436.00	1,099.00	1,562.10	1,654.30	1,432.80
Electricity, gas, water and waste services	1,941.20	2,175.10	2,047.70	1,793.20	1,836.90	1,650.60	1,909.40	2,102.50	1,951.00
Construction	1,733.70	1,858.30	1,712.30	1,445.10	1,464.80	1,135.10	1,695.10	1,805.70	1,604.20
Wholesale trade	1,707.10	1,766.40	1,577.60	1,451.80	1,466.10	1,190.80	1,634.10	1,680.60	1,443.40
Retail trade	1,376.20	1,402.30	929.80	1,227.90	1,238.70	706.20	1,311.30	1,330.70	802.20
Accommodation and food services	1,252.60	1,265.80	716.60	1,121.40	1,133.00	522.80	1,201.90	1,214.50	608.30
Transport, postal and warehousing	1,754.00	1,954.20	1,681.90	1,487.50	1,541.80	1,176.00	1,696.50	1,865.20	1,551.00
Information media and telecommunications	2,231.90	2,255.40	1,909.70	1,860.50	1,875.50	1,465.50	2,102.10	2,122.60	1,730.00
Financial and insurance services	2,319.70	2,337.40	2,112.00	1,759.70	1,774.10	1,526.10	2,065.40	2,081.60	1,819.30
Rental, hiring and real estate services	1,737.70	1,800.40	1,498.50	1,406.10	1,414.00	1,115.90	1,593.30	1,632.10	1,319.10
Professional, scientific and technical services	2,255.00	2,277.60	2,060.10	1,684.10	1,692.30	1,373.40	2,035.70	2,052.70	1,741.20
Administrative and support services	1,604.50	1,674.50	1,242.90	1,367.50	1,391.10	915.80	1,512.10	1,564.00	1,081.30
Public administration and safety	1,904.40	1,989.20	1,819.70	1,765.30	1,800.00	1,542.10	1,844.30	1,907.60	1,684.60
Education and training	2,002.70	2,011.20	1,547.80	1,773.50	1,777.40	1,236.10	1,849.80	1,855.30	1,318.50
Health care and social assistance	1,978.00	2,068.70	1,521.90	1,569.50	1,619.40	1,072.70	1,696.90	1,759.50	1,166.50
Arts and recreation services	1,609.20	1,625.50	935.70	1,434.80	1,445.50	640.70	1,543.70	1,557.90	777.40
Other services	1,336.40	1,423.10	1,191.00	1,324.60	1,330.80	896.10	1,331.90	1,388.00	1,034.10
Total All Industries	1,837.00	1,919.50	1,555.30	1,575.50	1,598.60	1,068.90	1,737.10	1,797.00	1,305.80

SOURCE: Australian Bureau of Statistics.

NOTE: Earnings are gross before income tax.



INTEREST UP TO JUDGMENT

Uniform Civil Procedure Rules 2005 - Section 6.12 (8) and Civil Procedure Act 2005 - Section 100

Date Published	Applicable Period			RBA Cash Rate	Interest Rate
31/12/2015	1/01/2016	to	30/06/2016	2.00%	6.00%
30/06/2016	1/07/2016	to	31/12/2016	1.75%	5.75%
30/12/2016	1/01/2017	to	30/06/2017	1.50%	5.50%
30/06/2017	1/07/2017	to	31/12/2017	1.50%	5.50%
29/12/2017	1/01/2018	to	30/06/2018	1.50%	5.50%
29/06/2018	1/07/2018	to	31/12/2018	1.50%	5.50%
31/12/2018	1/01/2019	to	30/06/2019	1.50%	5.50%
28/06/2019	1/07/2019	to	31/12/2019	1.25%	5.25%
31/12/2019	1/01/2020	to	30/06/2020	0.75%	4.75%
30/06/2020	1/07/2020	to	31/12/2020	0.25%	4.25%
31/12/2020	1/01/2021	to	30/06/2021	0.10%	4.10%
30/06/2021	1/07/2021	to	31/12/2021	0.10%	4.10%

The prescribed rate at which pre judgement interest may be awarded is 4% above the last cash rate published by the Reserve Bank of Australia before the period commenced, by reference to the periods:

- 1 January to 30 June in any year; and
- 1 July to 31 December any year.

Source: <https://www.rba.gov.au/statistics/tables/index.html>



INTEREST POST JUDGMENT

Uniform Civil Procedure Rules 2005 - Rule 36.7 and Civil Procedure Act 2005 - Section 101

Date Published	Applicable Period	RBA Cash Rate	Interest Rate
31/12/2015	1/01/2016 to 30/06/2016	2.00%	8.00%
30/06/2016	1/07/2016 to 31/12/2016	1.75%	7.75%
30/12/2016	1/01/2017 to 30/06/2017	1.50%	7.50%
30/06/2017	1/07/2017 to 31/12/2017	1.50%	7.50%
29/12/2017	1/01/2018 to 30/06/2018	1.50%	7.50%
29/06/2018	1/07/2018 to 31/12/2018	1.50%	7.50%
31/12/2018	1/01/2019 to 30/06/2019	1.50%	7.50%
28/06/2019	1/07/2019 to 31/12/2019	1.25%	7.25%
31/12/2019	1/01/2020 to 30/06/2020	0.75%	6.75%
30/06/2020	1/07/2020 to 31/12/2020	0.25%	6.25%
31/12/2020	1/01/2021 to 30/06/2021	0.10%	6.10%
30/06/2021	1/07/2021 to 31/12/2021	0.10%	6.10%

The prescribed rate at which post judgement interest may be awarded is 6% above the last cash rate published by the Reserve Bank of Australia before the period commenced, by reference to the periods:

- 1 January to 30 June in any year; and
- 1 July to 31 December any year.

Source: www.rba.gov.au/statistics/tables/index.html#interestrates



INTEREST ON DAMAGES
Civil Liability Act 2002 - Section 18

Date Published	Applicable Period			Interest Rate
1/07/2015	1/09/2015	to	29/02/2016	3.01%
4/01/2016	1/03/2016	to	31/08/2016	2.82%
1/07/2016	1/09/2016	to	28/02/2017	1.96%
3/01/2017	1/03/2017	to	31/08/2017	2.75%
3/07/2017	1/09/2017	to	28/02/2018	2.61%
2/01/2018	1/03/2018	to	31/08/2018	2.66%
2/07/2018	1/09/2018	to	28/02/2019	2.60%
2/01/2019	1/03/2019	to	31/08/2019	2.29%
1/07/2019	1/09/2019	to	29/02/2020	1.36%
2/01/2020	1/03/2020	to	31/08/2020	1.35%
1/07/2020	1/09/2020	to	28/02/2021	0.94%
4/01/2021	1/03/2021	to	31/08/2021	0.98%
1/07/2021	1/09/2021	to	28/02/2022	1.48%

The relevant interest rate is represented by the Commonwealth Government 10 Year benchmark bond rate as published by the Reserve Bank of Australia and applies:

- On the first business day of January each year (for the period from 1 March until 31 August of that year); or
- On the first business day of July each year (for the period from 1 September until the last day of February of the following year).

Source: www.rba.gov.au/statistics/tables/index.html



LIFE EXPECTANCY TABLES, AUSTRALIA, 2017-2019

Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	Male	Female
0	80.9	85.0	25	56.6	60.5	50	32.9	36.3	75	12.4	14.4
1	80.1	84.3	26	55.6	59.6	51	32.0	35.4	76	11.7	13.6
2	79.2	83.3	27	54.6	58.6	52	31.1	34.4	77	11.1	12.9
3	78.2	82.3	28	53.7	57.6	53	30.2	33.5	78	10.4	12.2
4	77.2	81.3	29	52.7	56.6	54	29.3	32.6	79	9.8	11.4
5	76.2	80.3	30	51.8	55.6	55	28.5	31.7	80	9.2	10.7
6	75.2	79.3	31	50.8	54.6	56	27.6	30.8	81	8.6	10.1
7	74.2	78.3	32	49.8	53.6	57	26.7	29.8	82	8.0	9.4
8	73.2	77.4	33	48.9	52.7	58	25.8	28.9	83	7.5	8.8
9	72.2	76.4	34	47.9	51.7	59	25.0	28.0	84	6.9	8.2
10	71.2	75.4	35	47.0	50.7	60	24.1	27.1	85	6.4	7.6
11	70.2	74.4	36	46.0	49.7	61	23.3	26.2	86	6.0	7.0
12	69.2	73.4	37	45.1	48.8	62	22.5	25.3	87	5.5	6.5
13	68.2	72.4	38	44.1	47.8	63	21.6	24.5	88	5.1	6.0
14	67.2	71.4	39	43.2	46.8	64	20.8	23.6	89	4.8	5.6
15	66.3	70.4	40	42.2	45.9	65	20.0	22.7	90	4.4	5.1
16	65.3	69.4	41	41.3	44.9	66	19.2	21.8	91	4.1	4.7
17	64.3	68.4	42	40.3	43.9	67	18.4	21.0	92	3.8	4.4
18	63.3	67.4	43	39.4	43.0	68	17.6	20.1	93	3.6	4.1
19	62.4	66.4	44	38.5	42.0	69	16.8	19.3	94	3.4	3.8
20	61.4	65.5	45	37.5	41.1	70	16.1	18.4	95	3.2	3.6
21	60.4	64.5	46	36.6	40.1	71	15.3	17.6	96	3.0	3.3
22	59.5	63.5	47	35.7	39.1	72	14.6	16.8	97	2.8	3.1
23	58.5	62.5	48	34.8	38.2	73	13.8	16.0	98	2.6	3.0
24	57.5	61.5	49	33.8	37.3	74	13.1	15.2	99	2.4	2.8

SOURCE: Australian Bureau of Statistics - Life Tables, States, Territories and Australia, 2017-2019



MEDIUM LIFE EXPECTANCIES, AUSTRALIA, 2020

Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	Male	Female
0	82.83	85.87	25	58.23	61.26	50	34.09	36.81	75	12.70	14.37
1	82.08	85.12	26	57.24	60.27	51	33.16	35.86	76	11.98	13.59
2	81.10	84.14	27	56.26	59.28	52	32.23	34.91	77	11.28	12.82
3	80.10	83.14	28	55.28	58.29	53	31.31	33.96	78	10.60	12.07
4	79.11	82.15	29	54.30	57.30	54	30.40	33.02	79	9.94	11.34
5	78.11	81.15	30	53.32	56.31	55	29.49	32.08	80	9.30	10.62
6	77.11	80.16	31	52.34	55.32	56	28.58	31.14	81	8.68	9.93
7	76.11	79.16	32	51.36	54.33	57	27.68	30.21	82	8.09	9.26
8	75.11	78.16	33	50.38	53.35	58	26.79	29.28	83	7.54	8.61
9	74.11	77.16	34	49.41	52.36	59	25.90	28.36	84	7.01	8.00
10	73.11	76.17	35	48.44	51.38	60	25.02	27.44	85	6.51	7.42
11	72.10	75.17	36	47.46	50.40	61	24.14	26.52	86	6.04	6.86
12	71.10	74.17	37	46.49	49.42	62	23.27	25.61	87	5.60	6.34
13	70.10	73.17	38	45.52	48.43	63	22.41	24.70	88	5.19	5.85
14	69.09	72.18	39	44.56	47.46	64	21.55	23.79	89	4.82	5.39
15	68.09	71.18	40	43.59	46.48	65	20.69	22.89	90	4.47	4.97
16	67.09	70.19	41	42.63	45.50	66	19.85	22.00	91	4.15	4.58
17	66.10	69.19	42	41.67	44.53	67	19.01	21.11	92	3.85	4.22
18	65.11	68.20	43	40.71	43.55	68	18.18	20.23	93	3.59	3.91
19	64.12	67.21	44	39.76	42.58	69	17.36	19.36	94	3.36	3.63
20	63.14	66.22	45	38.80	41.62	70	16.55	18.50	95	3.15	3.38
21	62.15	65.23	46	37.85	40.65	71	15.75	17.65	96	2.98	3.18
22	61.17	64.23	47	36.91	39.69	72	14.97	16.82	97	2.82	3.01
23	60.19	63.24	48	35.96	38.72	73	14.20	15.99	98	2.69	2.90
24	59.21	62.25	49	35.02	37.77	74	13.44	15.17	99	2.58	2.84

This table is prepared by Cumpston Sarjeant Pty Ltd - consulting actuaries and has been reproduced with their permission. This table and their contact details can be found at their website www.cumsar.com.au or phone them (03) 9642 2242. Cumpston Sarjeant advise, "Life expectancies allow for mortality improvements (a principle accepted in *Golden Eagle International Trading Pty Ltd -v- Zhang [2007] HCA 15*).

Life expectancies were derived from the medium series projections published by the Australian Bureau of Statistics in "Population Projections Australia, 2017 (base) - 2066".



EXPLANATORY NOTES ON CALCULATION OF FUND MANAGEMENT TABLES

The cost of fund management tables set out at pages 18 to 21 have been based on:

1. The New South Wales Trustee and Guardian ("NSWTG") fee structure, effective from 1 July 2016.
2. The decision in *Gray -v- Richards [2014] HCA (15 October 2014)*, which:
 - a) Confirmed cost of fund management on fund management costs can be claimed; and
 - b) Did not prescribe the methodology to calculate these amounts.

Accordingly, it is unclear whether the cost of fund management on fund management costs calculations are to be based upon:

- i) The Present Day Value - we will refer to this as the "Present Day Value Approach"; or
- ii) The Actual Value - we will refer to this as the "Actual Value Approach".

We have prepared calculations adopting both approaches, as well as the 3% and 5% discount rates as follows:

Approach	Discount Rate	Page No
Present Day Value	3%	18
Present Day Value	5%	19
Actual Value	3%	20
Actual Value	5%	21

The Present Day Value approach is based on the approach adopted in previous editions of the Furzer Crestani Assessment Handbook.

3. Consideration of the cap on annual Management Fee. In this respect:
 - a) The cap on annual Management Fee of \$15,000 is applied on a financial year basis;
 - b) Six monthly reviews of Management Fees are undertaken by the NSWTG in December and June of each year; and
 - c) Where the client has been charged a monthly Management Fee in excess of the annual \$15,000 cap, the overcharged fees are rebated in either December or June.
4. A commencement date of calculation of 1 January has been adopted. If a different commencement date is adopted, this may impact the cost of fund management quantum due to the application of the annual \$15,000 Management Fee cap.



**PRESENT DAY VALUE APPROACH OF
COST OF FUND MANAGEMENT ON FUND MANAGEMENT COSTS
3% DISCOUNT RATE**

Value of Damages	10	15	20	25	30	35	40	45	50	60	70	80
500,000	39,303	56,123	71,922	86,765	100,542	113,461	125,556	136,698	147,055	165,698	181,865	195,787
1,000,000	74,697	107,879	139,092	167,875	194,501	219,106	241,633	262,377	281,363	314,768	342,913	366,696
1,500,000	102,468	144,928	183,475	218,517	250,278	279,078	305,063	328,650	349,918	386,632	416,922	441,718
2,000,000	119,087	166,524	209,044	246,972	281,147	311,699	339,227	363,868	386,026	423,804	454,378	479,154
2,500,000	128,711	178,910	223,886	264,033	299,869	331,846	360,417	385,961	408,803	447,431	478,389	503,227
3,000,000	135,301	188,158	235,247	276,969	314,240	347,372	376,768	403,007	426,384	465,731	497,054	522,045
3,500,000	141,209	195,613	244,565	287,650	326,160	360,146	390,416	417,299	441,184	481,301	513,122	538,390
4,000,000	145,560	202,445	252,468	296,969	336,533	371,511	402,424	429,953	454,355	495,294	527,672	553,397
4,500,000	149,738	207,981	259,678	305,463	346,025	381,771	413,453	441,577	466,504	508,308	541,290	567,389
5,000,000	153,892	213,517	266,362	313,215	354,646	391,311	423,750	452,487	477,905	520,576	554,209	580,846
5,500,000	157,776	218,676	272,718	320,578	362,902	400,388	433,516	462,866	488,826	532,347	566,669	593,830
6,000,000	160,816	223,195	278,502	327,477	370,816	409,111	442,956	472,911	499,400	543,809	578,818	606,589
6,500,000	163,863	227,710	284,292	334,389	378,508	417,468	451,997	482,575	509,666	554,999	590,735	619,100
7,000,000	166,902	232,219	290,094	340,876	385,825	425,707	460,973	492,119	519,698	565,974	602,444	631,454

NOTE: Before any reliance is placed on the above table, please read the Explanatory Notes on the Calculation of Fund Management Tables as set out at page 17.



**PRESENT DAY VALUE APPROACH OF
COST OF FUND MANAGEMENT ON FUND MANAGEMENT COSTS
5% DISCOUNT RATE**

Value of Damages	10	15	20	25	30	35	40	45	50	60	70	80
500,000	37,051	51,295	63,827	74,864	84,514	93,003	100,474	107,097	112,907	122,618	130,375	136,579
1,000,000	70,230	98,408	123,146	144,819	163,665	179,973	194,328	206,768	217,698	235,698	249,803	260,952
1,500,000	96,300	132,059	162,437	188,307	210,291	228,913	244,806	258,417	270,036	288,645	302,487	312,938
2,000,000	111,788	151,493	184,612	212,207	235,254	254,589	270,837	284,508	296,051	314,080	327,031	336,503
2,500,000	120,710	162,448	197,105	225,864	249,730	269,559	286,102	299,906	311,401	329,167	341,738	350,732
3,000,000	126,820	170,556	206,686	236,295	260,814	281,109	297,957	311,877	323,460	341,125	353,529	362,291
3,500,000	132,250	177,173	214,519	244,974	270,210	290,846	307,993	322,117	333,835	351,636	364,030	372,770
4,000,000	136,350	183,244	221,293	252,654	278,455	299,571	317,014	331,418	343,281	361,313	373,833	382,676
4,500,000	140,257	188,236	227,525	259,736	286,053	307,629	325,412	340,054	352,160	370,525	383,274	392,243
5,000,000	144,139	193,203	233,364	266,237	293,156	315,219	333,404	348,359	360,703	379,415	392,438	401,613
5,500,000	147,816	197,921	238,943	272,515	300,014	322,579	341,111	356,389	368,967	388,095	401,416	410,844
6,000,000	150,755	202,084	244,100	278,469	306,623	329,650	348,612	364,243	377,081	396,649	410,321	420,016
6,500,000	153,677	206,253	249,246	284,393	313,102	336,578	355,925	371,885	385,053	405,094	419,118	429,093
7,000,000	156,598	210,412	254,379	290,091	319,317	343,386	363,168	379,460	392,920	413,452	427,846	438,104

NOTE: Before any reliance is placed on the above table, please read the Explanatory Notes on the Calculation of Fund Management Tables as set out at page 17.



ACTUAL VALUE APPROACH OF COST OF FUND MANAGEMENT ON FUND MANAGEMENT COSTS 3% DISCOUNT RATE												
Value of Damages	10	15	20	25	30	35	40	45	50	60	70	80
500,000	39,573	56,958	73,809	90,210	106,279	122,068	137,719	153,228	168,693	199,708	231,048	263,047
1,000,000	75,206	109,539	142,415	173,744	203,417	231,488	258,044	283,064	306,578	349,429	387,011	419,839
1,500,000	102,823	146,095	185,887	222,406	255,991	286,966	315,377	341,617	365,652	407,960	443,222	472,953
2,000,000	119,446	167,399	210,522	249,491	284,921	316,956	346,096	372,615	396,679	438,466	473,196	502,233
2,500,000	128,930	179,538	225,115	266,118	302,994	336,258	366,272	393,381	417,873	460,131	494,971	523,850
3,000,000	135,460	188,701	236,187	278,696	317,003	351,249	382,150	409,794	434,774	477,634	512,833	541,943
3,500,000	141,395	196,090	245,445	289,280	328,607	363,883	395,414	423,771	449,252	492,887	528,594	558,070
4,000,000	145,702	202,843	253,435	298,511	338,881	375,002	407,326	436,291	462,254	506,767	543,081	573,030
4,500,000	149,884	208,412	260,543	306,971	348,297	385,228	418,289	447,862	474,373	519,729	556,749	587,227
5,000,000	154,043	213,962	267,290	314,765	357,015	394,765	428,518	458,724	485,774	532,018	569,752	600,877
5,500,000	157,887	219,041	273,539	322,042	365,167	403,768	438,206	469,054	496,685	543,913	582,391	614,162
6,000,000	160,934	223,571	279,370	328,993	373,178	412,597	447,637	479,069	507,262	555,457	594,713	627,195
6,500,000	163,986	228,098	285,179	335,968	380,800	420,867	456,734	488,897	517,610	566,755	606,806	639,952
7,000,000	167,025	232,619	291,001	342,371	388,182	429,187	465,722	498,357	527,722	577,826	618,743	652,579

NOTE: Before any reliance is placed on the above table, please read the Explanatory Notes on the Calculation of Fund Management Tables as set out at page 17.



**ACTUAL VALUE APPROACH OF
COST OF FUND MANAGEMENT ON FUND MANAGEMENT COSTS
5% DISCOUNT RATE**

Value of Damages	10	15	20	25	30	35	40	45	50	60	70	80
500,000	37,444	52,474	66,316	79,295	91,545	103,205	114,471	125,393	136,065	157,071	177,982	199,045
1,000,000	70,991	100,677	127,771	152,333	174,574	194,680	212,898	229,291	244,136	269,513	290,110	306,831
1,500,000	96,826	133,645	165,501	192,994	216,846	237,671	255,713	271,491	285,282	307,780	324,623	337,740
2,000,000	112,315	152,659	186,496	215,087	239,455	260,063	277,724	292,842	305,794	326,593	342,289	354,399
2,500,000	121,031	163,255	198,603	228,277	253,210	274,225	291,943	307,066	319,868	340,337	355,640	367,424
3,000,000	127,059	171,279	207,874	238,370	263,970	285,342	303,370	318,540	331,459	351,854	367,162	378,914
3,500,000	132,517	177,809	215,687	246,976	273,058	294,934	313,169	328,588	341,665	362,298	377,705	389,631
4,000,000	136,543	183,800	222,497	254,541	281,251	303,528	322,165	337,853	351,095	372,038	387,692	399,821
4,500,000	140,459	188,809	228,672	261,545	288,856	311,607	330,587	346,547	360,040	381,405	397,405	409,770
5,000,000	144,362	193,815	234,534	268,129	296,014	319,222	338,617	354,908	368,690	390,464	406,811	419,525
5,500,000	147,983	198,444	240,050	274,344	302,786	326,490	346,294	362,948	377,043	399,335	416,042	429,085
6,000,000	150,924	202,633	245,245	280,342	309,491	333,684	353,838	370,843	385,188	408,040	425,164	438,550
6,500,000	153,858	206,807	250,415	286,314	315,906	340,556	361,233	378,633	393,282	416,651	434,216	447,974
7,000,000	156,780	210,993	255,578	291,958	322,171	347,468	368,542	386,206	401,274	425,179	443,188	457,288

NOTE: Before any reliance is placed on the above table, please read the Explanatory Notes on the Calculation of Fund Management Tables as set out at page 17.



AUSTRALIAN RESIDENT INDIVIDUAL TAX RATES

Year Ended	Taxable Income	Tax on Taxable Income	Marginal % on Tax Rate On Excess
30 June 2025	18,200	Nil	19% in excess of \$18,200
	45,000	5,092.00	30.0% in excess of \$45,000
	200,000	51,592.00	45% in excess of \$200,000
Medicare Levy = 2.0%			
30 June 2021 to 30 June 2024	18,200	Nil	19% in excess of \$18,200
	45,000	5,092.00	32.5% in excess of \$45,000
	120,000	29,467.00	37% in excess of \$120,000
	180,000	51,667.00	45% in excess of \$180,000
Medicare Levy = 2.0%			
30 June 2019 and 30 June 2020	18,200	Nil	19% in excess of \$18,200
	37,000	3,572.00	32.5% in excess of \$37,000
	90,000	20,797.00	37% in excess of \$90,000
	180,000	54,097.00	45% in excess of \$180,000
Medicare Levy = 2.0%			

The above tax rates do not consider rebates.



NET WEEKLY WAGE AFTER INCOME TAX

Gross Weekly Wage	Gross Yearly Wage	2019 and 2020	2021 and 2022	2023 and 2024	2025
100-375	5,218-19,568	NO TAX APPLICABLE			
400	20,872	400.00	400.00	400.00	400.00
450	23,481	442.10	447.78	442.89	442.89
500	26,090	477.62	483.27	478.38	478.38
550	28,699	514.18	519.07	514.18	514.18
600	31,308	553.68	558.57	553.68	553.68
650	33,917	593.18	598.06	593.18	593.18
700	36,526	632.69	637.58	632.69	632.69
750	39,135	669.11	678.57	670.62	670.62
800	41,744	704.87	719.34	707.63	707.63
850	44,353	740.61	760.06	744.61	744.61
900	46,962	776.37	797.07	777.87	778.80
950	49,571	809.85	830.55	809.85	812.04
1,000	52,180	841.86	862.55	841.86	845.29
1,050	54,789	873.86	894.56	873.86	878.56
1,100	57,398	905.86	926.56	905.86	911.81
1,150	60,007	937.87	958.57	937.87	945.06
1,200	62,616	969.85	990.55	969.85	978.31
1,250	65,225	1,001.86	1,022.56	1,001.86	1,011.56
1,300	67,834	1,034.19	1,054.89	1,034.19	1,045.13
1,350	70,443	1,066.94	1,087.64	1,066.94	1,079.13
1,400	73,052	1,099.69	1,120.39	1,099.69	1,113.13
1,450	75,661	1,132.45	1,153.14	1,132.45	1,147.13
1,500	78,270	1,165.20	1,185.89	1,165.20	1,181.14
1,550	80,879	1,197.95	1,218.65	1,197.95	1,215.14
1,600	83,488	1,230.70	1,251.40	1,230.70	1,249.14
1,650	86,097	1,263.45	1,284.15	1,263.45	1,283.14
1,700	88,706	1,296.19	1,316.88	1,296.19	1,317.13
1,750	91,315	1,327.06	1,348.89	1,328.94	1,351.13
1,800	93,924	1,356.06	1,380.13	1,361.69	1,385.13
1,850	96,533	1,385.05	1,411.38	1,394.44	1,419.13
1,900	99,142	1,414.07	1,442.64	1,427.19	1,453.14
1,950	101,751	1,443.04	1,473.88	1,459.95	1,487.14
2,000	104,360	1,472.06	1,505.14	1,492.70	1,521.14

The annual wage is assumed to be equal to the taxable income. The net wages after income tax have been calculated after considering the Medicare Levy, Low Income Tax Offset and the Low and Middle Income Tax Offset.



CONSUMER PRICE INDEX - PERCENTAGE CHANGES

Year Ended	Sydney	Australia
30 June 2016	0.9%	1.0%
30 June 2017	2.2%	1.9%
30 June 2018	2.1%	2.1%
30 June 2019	1.7%	1.6%
30 June 2020	-1.0%	-0.3%
30 June 2021	4.1%	3.8%

Note: Percentage change is from the corresponding quarter of the previous year.

Source: Australian Bureau of Statistics.

SUPERANNUATION GUARANTEE PERCENTAGES

Year Ended	Super Guarantee Rate
30 June 2016	9.50%
30 June 2017	9.50%
30 June 2018	9.50%
30 June 2019	9.50%
30 June 2020	9.50%
30 June 2021	9.50%
30 June 2022	10.00%
30 June 2023	10.50%
30 June 2024	11.00%
30 June 2025	11.50%
1 July 2025 and continuing	12.00%

Source: www.ato.gov.au/rates/key-superannuation-rates-and-thresholds/



**LOSS OF SUPERANNUATION - APPROACHES PER
NAJDOVSKI v CRNOJLOVIC [2008] NSWCA175
FROM 1 JULY 2021**

Years to Retirement	Average Super Percentage of Future Income Loss based on:		Years to Retirement	Average Super Percentage of Future Income Loss based on:	
	Gross Before Tax Amounts	Net After Tax Amounts		Gross Before Tax Amounts	Net After Tax Amounts
1	10.00%	12.22%	26	11.81%	14.43%
2	10.25%	12.53%	27	11.81%	14.44%
3	10.50%	12.83%	28	11.82%	14.45%
4	10.75%	13.14%	29	11.83%	14.46%
5	11.00%	13.44%	30	11.83%	14.46%
6	11.17%	13.65%	31	11.84%	14.47%
7	11.29%	13.79%	32	11.84%	14.48%
8	11.38%	13.90%	33	11.85%	14.48%
9	11.44%	13.99%	34	11.85%	14.49%
10	11.50%	14.06%	35	11.86%	14.49%
11	11.55%	14.11%	36	11.86%	14.50%
12	11.58%	14.16%	37	11.86%	14.50%
13	11.62%	14.20%	38	11.87%	14.51%
14	11.64%	14.23%	39	11.87%	14.51%
15	11.67%	14.26%	40	11.88%	14.51%
16	11.69%	14.28%	41	11.88%	14.52%
17	11.71%	14.31%	42	11.88%	14.52%
18	11.72%	14.33%	43	11.88%	14.52%
19	11.74%	14.35%	44	11.89%	14.53%
20	11.75%	14.36%	45	11.89%	14.53%
21	11.76%	14.38%	46	11.89%	14.53%
22	11.77%	14.39%	47	11.89%	14.54%
23	11.78%	14.40%	48	11.90%	14.54%
24	11.79%	14.41%	49	11.90%	14.54%
25	11.80%	14.42%	50	11.90%	14.54%

The above table provides indicative average percentage of loss of superannuation entitlement to be applied to future income loss amounts for employees where future income loss is a constant weekly amount.

Care is required to ensure the correct start date is adopted as well as whether future income loss amounts are gross before tax or net after tax.



GUIDELINE FOR INFORMATION REQUIRED TO ASSESS ECONOMIC LOSS

Set out below is a guideline of information that may be required in order to assess economic loss (this list is not exhaustive).

The information required will be dependant upon the plaintiff's claim for economic loss, entity structure and related industry. Information may not be fully available and therefore, documents and records not normally requested may be required in order to re-construct missing information.

Information, documents and source records commonly requested may include the following for a period of four (4) full financial years prior to the event and to date (inclusive):

Individuals - Employed

- personal income tax returns and notice of income tax assessments
- curriculum vitae
- details of the plaintiff's position pre and post-event such as, nature of duties, gross weekly wages (ordinary, overtime, allowances, etc., hours worked) and confirmation of details from employer
- details of the applicable industrial award governing the plaintiff's position
- details of comparable employee/s, gross weekly wage (ordinary and overtime), nature of duties
- intentions of plaintiff, i.e. career goals, including promotional path
- superannuation benefits
 - * annual statements (pre and post event)
 - * contributions made on behalf of the plaintiff by the employer
 - * contributions made by the plaintiff
 - * details of actual payments from the superannuation fund

Businesses - i.e. for all types of entities

- the plaintiff's business income tax returns including full detailed profit & loss statements and balance sheets including depreciation schedules, and any schedules/annexures
- the plaintiff's and plaintiff's spouse personal income tax returns and notice of income tax assessments
- business structure, including details of directors and shareholders
- entities detailed financial statements, tax returns and business activity statements
- roles and duties of plaintiff and employees
- depending on the type of claim, the following records may be needed for the same period, such as:
 - * gross income records (e.g. invoices)
 - * bank statements
 - * general ledger records
 - * wage records/books, PAYG statements
 - * superannuation benefits (same as individual - employed)
 - * lease agreements
 - * minute books
 - * management accounts
 - * diaries, appointment books, etc.

Compensation to Relatives Claims

- the records required would include the above (depending on the deceased's income earning activities) and also include the following for 2 to 3 years prior to the deceased's death:
 - * names and dates of birth of spouse, children and other dependants
 - * details of whether the spouse (and/or other dependants) was (were) actually involved in the business
 - * detailed and itemised household expenditure and saving patterns
 - * individual expenditure and saving pattern of the deceased