The average income for three consecutive pre-claim years is indexed for inflation. The indexation adjustments for each possible three year period to each possible post-claim year are set out in the Chart belo

When choosing the three consecutive pre-claim years, you should use the Chart to determine the indexation impact to ensure that you have selected the most favourable three year period.

Effect of indexation on $1,000.00 of average annual pre-claim income to the post-claim year shown

Pre-claim Years	Post-claim Year																			
	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1966, 1967 and 1968	4,339.18	4,543.86	4,807.02	4,894.74	4,988.30	5,011.70	5,105.26	5,181.29	5,274.85	5,327.49	5,409.36	5,549.71	5,713.45	5,807.02	5,988.30	6,099.42	6,233.92	6,362.57	6,491.23	6,654.97
1967, 1968 and 1969	4,264.37	4,465.52	4,724.14	4,810.34	4,902.30	4,925.29	5,017.24	5,091.95	5,183.91	5,235.63	5,316.09	5,454.02	5,614.94	5,706.90	5,885.06	5,994.25	6,126.44	6,252.87	6,379.31	6,540.23
1968, 1969 and 1970	4,168.54	4,365.17	4,617.98	4,702.25	4,792.13	4,814.61	4,904.49	4,977.53	5,067.42	5,117.98	5,196.63	5,331.46	5,488.76	5,578.65	5,752.81	5,859.55	5,988.76	6,112.36	6,235.96	6,393.26
1969, 1970 and 1971	4,099.45	4,292.82	4,541.44	4,624.31	4,712.71	4,734.81	4,823.20	4,895.03	4,983.43	5,033.15	5,110.50	5,243.09	5,397.79	5,486.19	5,657.46	5,762.43	5,889.50	6,011.05	6,132.60	6,287.29
1970, 1971 and 1972	4,010.81	4,200.00	4,443.24	4,524.32	4,610.81	4,632.43	4,718.92	4,789.19	4,875.68	4,924.32	5,000.00	5,129.73	5,281.08	5,367.57	5,535.14	5,637.84	5,762.16	5,881.08	6,000.00	6,151.35
1971, 1972 and 1973	3,925.93	4,111.11	4,349.21	4,428.57	4,513.23	4,534.39	4,619.05	4,687.83	4,772.49	4,820.11	4,894.18	5,021.16	5,169.31	5,253.97	5,417.99	5,518.52	5,640.21	5,756.61	5,873.02	6,021.16
1972, 1973 and 1974	3,844.56	4,025.91	4,259.07	4,336.79	4,419.69	4,440.41	4,523.32	4,590.67	4,673.58	4,720.21	4,792.75	4,917.10	5,062.18	5,145.08	5,305.70	5,404.15	5,523.32	5,637.31	5,751.30	5,896.37
1973, 1974 and 1975	3,226.09	3,378.26	3,573.91	3,639.13	3,708.70	3,726.09	3,795.65	3,852.17	3,921.74	3,960.87	4,021.74	4,126.09	4,247.83	4,317.39	4,452.17	4,534.78	4,634.78	4,730.43	4,826.09	4,947.83
1974, 1975 and 1976	2,887.16	3,023.35	3,198.44	3,256.81	3,319.07	3,334.63	3,396.89	3,447.47	3,509.73	3,544.75	3,599.22	3,692.61	3,801.56	3,863.81	3,984.44	4,058.37	4,147.86	4,233.46	4,319.07	4,428.02
1975, 1976 and 1977	2,603.51	2,726.32	2,884.21	2,936.84	2,992.98	3,007.02	3,063.16	3,108.77	3,164.91	3,196.49	3,245.61	3,329.82	3,428.07	3,484.21	3,592.98	3,659.65	3,740.35	3,817.54	3,894.74	3,992.98
1976, 1977 and 1978	2,401.29	2,514.56	2,660.19	2,708.74	2,760.52	2,773.46	2,825.24	2,867.31	2,919.09	2,948.22	2,993.53	3,071.20	3,161.81	3,213.59	3,313.92	3,375.40	3,449.84	3,521.04	3,592.23	3,682.85
1977, 1978 and 1979	2,241.69	2,347.43	2,483.38	2,528.70	2,577.04	2,589.12	2,637.46	2,676.74	2,725.08	2,752.27	2,794.56	2,867.07	2,951.66	3,000.00	3,093.66	3,151.06	3,220.54	3,287.01	3,353.47	3,438.07
1978, 1979 and 1980	2,055.40	2,152.35	2,277.01	2,318.56	2,362.88	2,373.96	2,418.28	2,454.29	2,498.61	2,523.55	2,562.33	2,628.81	2,706.37	2,750.69	2,836.57	2,889.20	2,952.91	3,013.85	3,074.79	3,152.35
1979, 1980 and 1981	1,883.25	1,972.08	2,086.29	2,124.37	2,164.97	2,175.13	2,215.74	2,248.73	2,289.34	2,312.18	2,347.72	2,408.63	2,479.70	2,520.30	2,598.98	2,647.21	2,705.58	2,761.42	2,817.26	2,888.32
1980, 1981 and 1982	1,713.63	1,794.46	1,898.38	1,933.03	1,969.98	1,979.21	2,016.17	2,046.19	2,083.14	2,103.93	2,136.26	2,191.69	2,256.35	2,293.30	2,364.90	2,408.78	2,461.89	2,512.70	2,563.51	2,628.18
1981, 1982 and 1983	1,526.75	1,598.77	1,691.36	1,722.22	1,755.14	1,763.37	1,796.30	1,823.05	1,855.97	1,874.49	1,903.29	1,952.67	2,010.29	2,043.21	2,107.00	2,146.09	2,193.42	2,238.68	2,283.95	2,341.56
1982, 1983 and 1984	1,374.07	1,438.89	1,522.22	1,550.00	1,579.63	1,587.04	1,616.67	1,640.74	1,670.37	1,687.04	1,712.96	1,757.41	1,809.26	1,838.89	1,896.30	1,931.48	1,974.07	2,014.81	2,055.56	2,107.41
1983, 1984 and 1985	1,285.96	1,346.62	1,424.61	1,450.61	1,478.34	1,485.27	1,513.00	1,535.53	1,563.26	1,578.86	1,603.12	1,644.71	1,693.24	1,720.97	1,774.70	1,807.63	1,847.49	1,885.62	1,923.74	1,972.27
1984, 1985 and 1986	1,232.56	1,290.70	1,365.45	1,390.37	1,416.94	1,423.59	1,450.17	1,471.76	1,498.34	1,513.29	1,536.54	1,576.41	1,622.92	1,649.50	1,701.00	1,732.56	1,770.76	1,807.31	1,843.85	1,890.37
1985, 1986 and 1987	1,185.30	1,241.21	1,313.10	1,337.06	1,362.62	1,369.01	1,394.57	1,415.34	1,440.89	1,455.27	1,477.64	1,515.97	1,560.70	1,586.26	1,635.78	1,666.13	1,702.88	1,738.02	1,773.16	1,817.89
1986, 1987 and 1988	1,138.04	1,191.72	1,260.74	1,283.74	1,308.28	1,314.42	1,338.96	1,358.90	1,383.44	1,397.24	1,418.71	1,455.52	1,498.47	1,523.01	1,570.55	1,599.69	1,634.97	1,668.71	1,702.45	1,745.40
1987, 1988 and 1989	1,091.18	1,142.65	1,208.82	1,230.88	1,254.41	1,260.29	1,283.82	1,302.94	1,326.47	1,339.71	1,360.29	1,395.59	1,436.76	1,460.29	1,505.88	1,533.82	1,567.65	1,600.00	1,632.35	1,673.53
1988, 1989 and 1990		1,097.46	1,161.02	1,182.20	1,204.80	1,210.45	1,233.05	1,251.41	1,274.01	1,286.72	1,306.50	1,340.40	1,379.94	1,402.54	1,446.33	1,473.16	1,505.65	1,536.72	1,567.80	1,607.34
1989, 1990 and 1991			1,107.82	1,128.03	1,149.60	1,154.99	1,176.55	1,194.07	1,215.63	1,227.76	1,246.63	1,278.98	1,316.71	1,338.27	1,380.05	1,405.66	1,436.66	1,466.31	1,495.96	1,533.69
1990, 1991 and 1992				1,077.22	1,097.81	1,102.96	1,123.55	1,140.28	1,160.88	1,172.46	1,190.48	1,221.36	1,257.40	1,277.99	1,317.89	1,342.34	1,371.94	1,400.26	1,428.57	1,464.61
1991, 1992 and 1993					1,037.71	1,042.58	1,062.04	1,077.86	1,097.32	1,108.27	1,125.30	1,154.50	1,188.56	1,208.03	1,245.74	1,268.86	1,296.84	1,323.60	1,350.36	1,384.43
1992, 1993 and 1994						1,023.89	1,043.01	1,058.54	1,077.66	1,088.41	1,105.14	1,133.81	1,167.26	1,186.38	1,223.42	1,246.12	1,273.60	1,299.88	1,326.16	1,359.62
1993, 1994 and 1995							1,023.45	1,038.69	1,057.44	1,068.00	1,084.41	1,112.54	1,145.37	1,164.13	1,200.47	1,222.74	1,249.71	1,275.50	1,301.29	1,334.11
1994, 1995 and 1996								1,033.84	1,052.51	1,063.01	1,079.35	1,107.35	1,140.02	1,158.69	1,194.87	1,217.04	1,243.87	1,269.54	1,295.22	1,327.89
1995, 1996 and 1997									1,033.22	1,043.53	1,059.56	1,087.06	1,119.13	1,137.46	1,172.97	1,194.73	1,221.08	1,246.28	1,271.48	1,303.55
1996, 1997 and 1998										1,028.22	1,044.02	1,071.11	1,102.71	1,120.77	1,155.76	1,177.20	1,203.16	1,227.99	1,252.82	1,284.42
1997, 1998 and 1999											1,025.50	1,052.11	1,083.15	1,100.89	1,135.25	1,156.32	1,181.82	1,206.21	1,230.60	1,261.64
1998, 1999 and 2000												1,041.71	1,072.45	1,090.01	1,124.04	1,144.90	1,170.14	1,194.29	1,218.44	1,249.18
1999, 2000 and 2001													1,056.22	1,073.51	1,107.03	1,127.57	1,152.43	1,176.22	1,200.00	1,230.27
2000, 2001 and 2002														1,046.36	1,079.03	1,099.05	1,123.29	1,146.47	1,169.65	1,199.16
2001, 2002 and 2003															1,048.11	1,067.55	1,091.10	1,113.61	1,136.13	1,164.79
2002, 2003 and 2004																1,050.35	1,073.51	1,095.67	1,117.82	1,146.02
2003, 2004 and 2005																	1,041.02	1,062.50	1,083.98	1,111.33
2004, 2005 and 2006																		1,043.14	1,064.24	1,091.08
2005, 2006 and 2007																			1,041.28	1,067.54
2006, 2007 and 2008																				1,045.96

John selects the pre-claim years 1989, 1990 and 1991. His average income for those three pre-claim years was exactly $31,000.
John's indexed pre-claim income for the 1995 post-claim year is calculated as $31,000 times $1,154.99 divided by $1,000 equals $35,804.69.

John selects the pre-claim years 1991, 1992 and 1993. His average income for those three pre-claim years was exactly $34,000.
John's indexed pre-claim income for the 1995 post-claim year is calculated as $34,000 times $1,042.58 divided by $1,000 equals $35,447.72.