



Cover: Death & TPD Any Occupation
Stepped Monthly Premiums, Annualised

Effective Date of Survey: 31 July 2008

Age next: 40 Sex: Male
Occupation: Accountant (Qualified) Smoker Status: Non Smoker

Company	Product	Sum Ins \$250,000		Sum Ins \$500,000		Sum Ins \$1,000,000		Latest Upda
		Premium	Rank	Premium	Rank	Premium	Rank	
Accelerate by TOWER	Life Plan	420	6	668	1	1,207	3	Jan-08
AIG Life	Priority Protection	405	2	707	8	1,264	11	Feb-08
AMP Financial Services	Flexible Lifetime - Protection	437	9	730	11	1,296	13	Jan-08
Asteron	Life Cover	433	8	723	10	1,234	5	Apr-08
Aviva	Life Cover	437	10	707	7	1,246	7	May-08
AXA Australia	Life Insurance Plan	505	17	754	13	1,262	10	Jul-08
CommInsure	Total Care	481	16	686	3	1,203	2	Mar-08
ING Australia	OneCare Life Cover	417	5	695	5	1,235	6	May-08
Macquarie	Life Insurance and TPD	411	3	684	2	1,182	1	Apr-08
MetLife	Term Life	461	14	775	16	1,481	17	Oct-05
MLC	Life Cover Standard with TPD	412	4	704	6	1,260	9	May-08
St George Life	Protection Choices - Death and TPD	444	12	800	17	1,434	16	Feb-08
Suncorp	Term Life	451	13	773	14	1,395	15	Aug-07
TOWER	Life Protection Plan	399	1	691	4	1,228	4	Apr-08
TOWER Partner	Term Life	427	7	717	9	1,291	12	May-07
Westpac Life	Term Life and TPD	473	15	774	15	1,376	14	Sep-07
Zurich	Term Life Insurance Plus	441	11	751	12	1,249	8	Apr-08

Notes: Asteron automatically includes Buy Back and Future Insurability
AXA includes Future Insurability

The premium rates above are based on maximum Initial and Renewal Commission paid by the companies except where noted.

The premium rates in the tables are prepared by Plan For Life Pty Ltd using software or rates provided by the companies. The rates should not be regarded as actual quotations and must in all cases be confirmed in writing with the appropriate companies. No responsibility is taken by Plan For Life Pty Ltd for inadvertent errors and omissions.

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