



Effective Date of Survey: 31 July 2008

Cover: Death & TPD Own Occupation

Stepped Monthly Premiums, Annualised

Age next: 45

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 Update
		Premium	Rank	Premium	Rank	Premium	Rank	
Accelerate by TOWER	Life Plan	760	11	1,235	3	2,266	6	Jan-08
AIG Life	Priority Protection	713	6	1,280	9	2,333	10	Feb-08
AMP Financial Services	Flexible Lifetime - Protection	708	3	1,227	2	2,229	4	Jan-08
Asteron	Life Cover	712	5	1,236	4	2,169	2	Apr-08
Aviva	Life Cover	740	9	1,257	7	2,291	8	May-08
AXA Australia	Life Insurance Plan	748	10	1,250	5	2,276	7	Jul-08
CommInsure	Total Care Plan	800	15	1,252	6	2,263	5	Mar-08
ING Australia	OneCare Life Cover	723	7	1,261	8	2,306	9	May-08
Macquarie	Life Insurance and TPD	703	1	1,212	1	2,142	1	Apr-08
MetLife	Term Life	799	14	1,383	15	2,698	16	Oct-05
MLC	Life Cover Standard with TPD	712	4	1,280	10	2,394	11	May-08
St George Life	Protection Choices - Death and TPD	812	16	1,499	17	2,721	17	Feb-08
Suncorp	Term Life Plus	797	13	1,408	16	2,588	15	Aug-07
TOWER	Life Protection Plan	706	2	1,283	11	2,404	12	Apr-08
TOWER Partner	Term Life	770	12	1,348	13	2,491	13	May-07
Westpac Life	Term Life and TPD	813	17	1,374	14	2,497	14	Sep-07
Zurich	Term Life Insurance Plus	730	8	1,295	12	2,203	3	Apr-08

Notes: Asteron automatically includes Buy Back and 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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