



**Effective Date of Survey: 31 July 2008**

**Cover: Death**

Stepped Monthly Premiums, Annualised  
Occupation:

Age next: 50  
Electrician (Qualified)

Sex: Male  
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	646	9	1,046	5	1,913	8	Jan-08
AIG Life	Priority Protection	597	2	1,048	6	1,868	5	Feb-08
AMP Financial Services	Flexible Lifetime - Protection	649	11	1,115	11	2,015	13	Jan-08
Asteron	Life Cover	713	16	1,192	15	1,989	11	Apr-08
Aviva	Life Cover	648	10	1,090	9	1,975	10	May-08
AXA Australia	Life Insurance Plan	638	8	990	1	1,707	1	Jul-08
CommInsure	Total Care	684	13	1,025	3	1,859	4	Mar-08
ING Australia	OneCare Life Cover	638	7	1,104	10	2,010	12	May-08
Macquarie	Life Insurance	620	5	1,071	8	1,902	7	Apr-08
MetLife	Term Life	721	17	1,243	16	2,416	17	Oct-05
MLC	Life Cover Standard	598	3	1,053	7	1,803	3	May-08
St George Life	Protection Choices Death Benefit	705	15	1,297	17	2,348	16	Feb-08
Suncorp	Term Life	667	12	1,170	14	2,141	15	Aug-07
TOWER	Life Protection Plan	595	1	1,010	2	1,783	2	Apr-08
TOWER Partner	Term Life	605	4	1,045	4	1,914	9	May-07
Westpac Life	Term Life	695	14	1,166	13	2,108	14	Sep-07
Zurich	Term Life Insurance Plus	636	6	1,119	12	1,895	6	Apr-08

**Notes:**

*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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