



Effective Date of Survey: 31 July 2008

Cover: Death & TPD Own Occupation

Stepped Monthly Premiums, Annualised

Age next: 35

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	365	2	578	1	1,038	2	Jan-08
AIG Life	Priority Protection	346	1	589	2	1,026	1	Feb-08
AMP Financial Services	Flexible Lifetime - Protection	401	7	665	7	1,175	6	Jan-08
Asteron	Life Cover	412	9	687	9	1,178	7	Apr-08
Aviva	Life Cover	428	11	691	10	1,216	11	May-08
AXA Australia	Life Insurance Plan	483	17	722	14	1,210	9	Jul-08
CommInsure	Total Care Plan	455	16	652	5	1,151	5	Mar-08
ING Australia	OneCare Life Cover	368	3	604	3	1,064	3	May-08
Macquarie	Life Insurance and TPD	390	4	644	4	1,109	4	Apr-08
MetLife	Term Life	430	14	718	13	1,367	17	Oct-05
MLC	Life Cover Standard with TPD	392	5	663	6	1,179	8	May-08
St George Life	Protection Choices - Death and TPD	419	10	754	17	1,350	16	Feb-08
Suncorp	Term Life Plus	429	13	733	15	1,320	15	Aug-07
TOWER	Life Protection Plan	397	6	692	11	1,243	14	Apr-08
TOWER Partner	Term Life	405	8	677	8	1,215	10	May-07
Westpac Life	Term Life and TPD	429	12	696	12	1,231	13	Sep-07
Zurich	Term Life Insurance Plus	435	15	740	16	1,229	12	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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