



Effective Date of Survey: 31 July 2008

Cover: Death & TPD Own Occupation

Stepped Monthly Premiums, Annualised 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 Update
		Premium	Rank	Premium	Rank	Premium	Rank	
Accelerate by TOWER	Life Plan	495	10	794	1	1,443	4	Jan-08
AIG Life	Priority Protection	464	2	826	8	1,501	10	Feb-08
AMP Financial Services	Flexible Lifetime - Protection	476	5	802	3	1,431	2	Jan-08
Asteron	Life Cover	492	8	834	10	1,444	6	Apr-08
Aviva	Life Cover	494	9	811	6	1,443	5	May-08
AXA Australia	Life Insurance Plan	572	17	878	12	1,501	11	Jul-08
CommInsure	Total Care Plan	550	16	808	5	1,435	3	Mar-08
ING Australia	OneCare Life Cover	477	6	807	4	1,446	7	May-08
Macquarie	Life Insurance and TPD	473	3	795	2	1,383	1	Apr-08
MetLife	Term Life	532	14	901	15	1,734	17	Oct-05
MLC	Life Cover Standard with TPD	475	4	830	9	1,512	12	May-08
St George Life	Protection Choices - Death and TPD	514	12	936	17	1,682	16	Feb-08
Suncorp	Term Life Plus	528	13	913	16	1,659	15	Aug-07
TOWER	Life Protection Plan	462	1	817	7	1,480	8	Apr-08
TOWER Partner	Term Life	491	7	836	11	1,517	13	May-07
Westpac Life	Term Life and TPD	535	15	884	14	1,582	14	Sep-07
Zurich	Term Life Insurance Plus	511	11	883	13	1,480	9	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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