



Effective Date of Survey: 31 July 2008

Cover: Stand Alone TPD Any 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		NA		NA		NA		Jan-08
AIG Life	Permanent Disablement Stand Alone	300	8	463	12	855	12	Feb-08
AMP Financial Services	FLP TPD Cover	263	4	408	6	686	6	Jan-08
Asteron	TPD Stand Alone	277	6	450	9	776	10	Apr-08
Aviva	Stand Alone TPD	314	11	475	13	795	11	May-08
AXA Australia	TPD Insurance Plan	NA		360	2	614	2	Jul-08
CommInsure	Total Care Plan	300	8	389	4	666	5	Mar-08
ING Australia	OneCare Stand Alone TPD	NA		411	7	689	7	May-08
Macquarie	Stand Alone TPD	251	2	383	3	621	3	Apr-08
MetLife		NA		NA		NA		Oct-05
MLC	TPD Stand Alone	NA		422	8	769	8	May-08
St George Life	Protection Choices - Stand Alone TPD	190	1	318	1	546	1	Feb-08
Suncorp	Term Life Plus	363	12	605	15	1,075	15	Aug-07
TOWER	Life Protection Plan - Stand Alone TPD	264	5	462	11	858	13	Apr-08
TOWER Partner	Term Life	307	10	496	14	871	14	May-07
Westpac Life	Stand Alone TPD	296	7	456	10	775	9	Sep-07
Zurich	Term Life Insurance Plus	258	3	407	5	645	4	Apr-08

Notes:

AXA minimum premium \$21 per month

AIG minimum premium \$25 per month

Asteron minimum premium \$20 per month

Commisnure minimum premium is \$25 per month

ING minimum premium \$26.25 per month

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.

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It is advisable to obtain advice before making any decisions relying on the information provided.