



Effective Date of Survey: 31 July 2008

Cover: Stand Alone TPD Any Occupation

Stepped Monthly Premiums, Annualised

Age next: 50

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 | 796 | 14 | 1,521 | 15 | 2,970 | 15 | Feb-08 |
| AMP Financial Services | FLP TPD Cover | 708 | 9 | 1,222 | 8 | 2,217 | 8 | Jan-08 |
| Asteron | TPD Stand Alone | 676 | 6 | 1,207 | 7 | 2,207 | 7 | Apr-08 |
| Aviva | Stand Alone TPD | 752 | 11 | 1,271 | 9 | 2,308 | 9 | May-08 |
| AXA Australia | TPD Insurance Plan | 666 | 4 | 1,070 | 3 | 1,929 | 3 | Jul-08 |
| CommInsure | Total Care Plan | 668 | 5 | 1,140 | 5 | 2,106 | 5 | Mar-08 |
| ING Australia | OneCare Stand Alone TPD | 753 | 12 | 1,310 | 10 | 2,390 | 10 | May-08 |
| Macquarie | Stand Alone TPD | 654 | 3 | 1,114 | 4 | 1,945 | 4 | Apr-08 |
| MetLife | | NA | | NA | | NA | | Oct-05 |
| MLC | TPD Stand Alone | 708 | 8 | 1,340 | 12 | 2,547 | 12 | May-08 |
| St George Life | Stand Alone TPD | 531 | 1 | 965 | 1 | 1,738 | 1 | Feb-08 |
| Suncorp | Term Life Plus | 804 | 15 | 1,414 | 14 | 2,594 | 13 | Aug-07 |
| TOWER | Life Protection Plan - Stand Alone TPD | 699 | 7 | 1,331 | 11 | 2,596 | 14 | Apr-08 |
| TOWER Partner | Term Life | 773 | 13 | 1,354 | 13 | 2,503 | 11 | May-07 |
| Westpac Life | Stand Alone TPD | 719 | 10 | 1,202 | 6 | 2,168 | 6 | Sep-07 |
| Zurich | Protection Plus | 609 | 2 | 1,068 | 2 | 1,805 | 2 | Apr-08 |

Notes:

n/a

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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