



Effective Date of Survey: 31 August 2008

Cover: Death & TPD Any Occupation

Stepped Monthly Premiums, Annualised

Age next: 45

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 Upda
		Premium	Rank	Premium	Rank	Premium	Rank	
Accelerate by TOWER	Life Plan	634	10	1,027	3	1,876	6	Jan-08
AIG Life	Priority Protection	602	3	1,058	8	1,890	8	Feb-08
AMP Financial Services	Flexible Lifetime - Protection	639	11	1,100	13	1,989	13	Jan-08
Asteron	Life Cover	622	8	1,065	10	1,846	4	Apr-08
Aviva	Life Cover	642	13	1,080	11	1,954	11	May-08
AXA Australia	Life Insurance Plan	626	9	1,026	2	1,843	3	Jul-08
CommInsure	Total Care	681	15	1,041	4	1,857	5	Mar-08
ING Australia	OneCare Life Cover	610	5	1,053	6	1,913	9	May-08
Macquarie	Life Insurance and TPD	598	2	1,022	1	1,797	1	Apr-08
MetLife	Term Life	679	14	1,166	15	2,263	16	Oct-05
MLC	Life Cover Standard with TPD	603	4	1,062	9	1,958	12	May-08
St George Life	Protection Choices - Death and TPD	621	7	1,050	5	1,881	7	Aug-08
TOWER	Life Protection Plan	593	1	1,058	7	1,953	10	Apr-08
TOWER Partner	Term Life	640	12	1,109	14	2,037	14	May-07
Westpac Life	Term Life and TPD	702	16	1,178	16	2,131	15	Sep-07
Zurich	Term Life Insurance Plus	618	6	1,085	12	1,834	2	Apr-08

Notes: Asteron automatically includes Buy Back and 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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