



Effective Date of Survey: 31 August 2008

Cover: Death & 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 Upda
		Premium	Rank	Premium	Rank	Premium	Rank	
Accelerate by TOWER	Life Plan	1,178	16	1,932	9	3,567	9	Jan-08
AIG Life	Priority Protection	1,034	2	1,922	7	3,618	13	Feb-08
AMP Financial Services	Flexible Lifetime - Protection	1,118	11	1,976	13	3,632	14	Jan-08
Asteron	Life Cover	1,160	13	2,038	15	3,588	10	Apr-08
Aviva	Life Cover	1,108	9	1,927	8	3,565	8	May-08
AXA Australia	Life Insurance Plan	1,098	8	1,833	1	3,336	3	Jul-08
CommInsure	Total Care	1,139	12	1,848	3	3,434	4	Mar-08
ING Australia	OneCare Life Cover	1,064	5	1,893	5	3,501	7	May-08
Macquarie	Life Insurance and TPD	1,052	3	1,845	2	3,294	1	Apr-08
MetLife	LifeTime Term	1,169	14	2,048	16	4,028	16	Oct-05
MLC	Life Cover Standard with TPD	1,058	4	1,972	12	3,590	11	May-08
St George Life	Protection Choices - Death and TPD	1,114	10	1,914	6	3,460	5	Aug-08
TOWER	Life Protection Plan	1,019	1	1,858	4	3,478	6	Apr-08
TOWER Partner	Term Life	1,088	7	1,934	10	3,606	12	May-07
Westpac Life	Term Life and TPD	1,174	15	2,012	14	3,687	15	Sep-07
Zurich	Term Life Insurance Plus	1,069	6	1,935	11	3,324	2	Apr-08

Notes: Asteron automatically includes Buy Back and Future Insurability
AXA 15 Below special rates used for SI of \$1m

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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