



Effective Date of Survey: 31 August 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 Upda
		Premium	Rank	Premium	Rank	Premium	Rank	
Accelerate by TOWER	Life Plan	495	11	794	2	1,443	5	Jan-08
AIG Life	Priority Protection	464	3	826	9	1,501	11	Feb-08
AMP Financial Services	Flexible Lifetime - Protection	476	6	802	4	1,431	3	Jan-08
Asteron	Life Cover	492	9	834	11	1,444	7	Apr-08
Aviva	Life Cover	494	10	811	7	1,443	6	May-08
AXA Australia	Life Insurance Plan	572	16	878	13	1,501	12	Jul-08
CommInsure	Total Care Plan	550	15	808	6	1,435	4	Mar-08
ING Australia	OneCare Life Cover	477	7	807	5	1,446	8	May-08
Macquarie	Life Insurance and TPD	473	4	795	3	1,383	2	Apr-08
MetLife	Term Life	532	13	901	16	1,734	16	Oct-05
MLC	Life Cover Standard with TPD	475	5	830	10	1,512	13	May-08
St George Life	Protection Choices - Death and TPD	463	2	774	1	1,376	1	Aug-08
TOWER	Life Protection Plan	462	1	817	8	1,480	9	Apr-08
TOWER Partner	Term Life	491	8	836	12	1,517	14	May-07
Westpac Life	Term Life and TPD	535	14	884	15	1,582	15	Sep-07
Zurich	Term Life Insurance Plus	511	12	883	14	1,480	10	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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