



Effective Date of Survey: 31 August 2008

**Cover: Death & TPD Own 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	760	12	1,235	4	2,266	7	Jan-08
AIG Life	Priority Protection	713	7	1,280	10	2,333	11	Feb-08
AMP Financial Services	Flexible Lifetime - Protection	708	3	1,227	3	2,229	5	Jan-08
Asteron	Life Cover	712	5	1,236	5	2,169	2	Apr-08
Aviva	Life Cover	740	10	1,257	8	2,291	9	May-08
AXA Australia	Life Insurance Plan	748	11	1,250	6	2,276	8	Jul-08
CommInsure	Total Care Plan	800	15	1,252	7	2,263	6	Mar-08
ING Australia	OneCare Life Cover	723	8	1,261	9	2,306	10	May-08
Macquarie	Life Insurance and TPD	705	1	1,215	2	2,144	1	Apr-08
MetLife	Term Life	799	14	1,383	16	2,698	16	Oct-05
MLC	Life Cover Standard with TPD	712	4	1,280	11	2,394	12	May-08
St George Life	Protection Choices - Death and TPD	712	6	1,211	1	2,174	3	Aug-08
TOWER	Life Protection Plan	706	2	1,283	12	2,404	13	Apr-08
TOWER Partner	Term Life	770	13	1,348	14	2,491	14	May-07
Westpac Life	Term Life and TPD	813	16	1,374	15	2,497	15	Sep-07
Zurich	Term Life Insurance Plus	730	9	1,295	13	2,203	4	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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