



Effective Date of Survey: 31 August 2008

Cover: Death & TPD Own 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	1,442	16	2,373	12	4,390	12	Jan-08
AIG Life	Priority Protection	1,256	2	2,365	11	4,504	15	Feb-08
AMP Financial Services	Flexible Lifetime - Protection	1,259	3	2,234	3	4,117	4	Jan-08
Asteron	Life Cover	1,339	12	2,377	14	4,228	8	Apr-08
Aviva	Life Cover	1,293	8	2,262	6	4,201	6	May-08
AXA Australia	Life Insurance Plan	1,327	10	2,255	4	4,150	5	Jul-08
CommInsure	Total Care Plan	1,366	13	2,259	5	4,221	7	Mar-08
ING Australia	OneCare Life Cover	1,291	7	2,312	8	4,295	9	May-08
Macquarie	Life Insurance and TPD	1,267	4	2,230	2	3,988	1	Apr-08
MetLife	Term Life	1,393	15	2,452	16	4,834	16	Oct-05
MLC	Life Cover Standard with TPD	1,287	6	2,432	15	4,484	14	May-08
St George Life	Protection Choices - Death and TPD	1,294	9	2,229	1	4,036	2	Aug-08
TOWER	Life Protection Plan	1,230	1	2,282	7	4,326	11	Apr-08
TOWER Partner	Term Life	1,328	11	2,376	13	4,447	13	May-07
Westpac Life	Term Life and TPD	1,366	13	2,351	10	4,320	10	Sep-07
Zurich	Term Life Insurance Plus	1,286	5	2,343	9	4,039	3	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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