



Effective Date of Survey: 30 September 2008

Cover: Business Expenses

Waiting Period: 14 days

Benefit Period: 1 year

Stepped Monthly Premiums, Annualised

Age next: 35

Occupation: Accountant (Qualified)

State: Victoria

Sex: M

Smoker Status: Non Smoker

Company	Product	Benefit \$2,000 pm		Benefit \$5,000 pm		Benefit \$10,000 pm		Latest Update
		Premium	Rank	Premium	Rank	Premium	Rank	
Accelerate by TOWER		NA		NA		NA		Jan-08
AIG Life	PP Business Expenses Stand Alone	263	1	411	1	698	1	Feb-08
AMP Financial Services	FLP Business Overheads	329	4	687	5	1,284	6	Jan-08
Asteron	Business Expenses	403	8	804	10	1,525	10	Apr-08
Aviva	Business Expenses	395	7	775	9	1,293	7	May-08
AXA Australia	Business Expenses Insurance	NA		NA		NA		Jul-08
CommInsure	Business Overheads	374	6	756	7	1,357	8	Mar-08
ING Australia	Business Expenses	418	9	770	8	1,442	9	May-08
Macquarie	Business Expenses	NA		NA		NA		Apr-08
MetLife	Business Expenses	NA		NA		NA		Oct-05
MLC	Business Expenses	NA		648	4	1,220	4	May-08
St George Life	Business Expenses Plan	NA		NA		NA		Aug-08
TOWER	Business Expenses Package	442	10	936	11	1,711	11	Apr-08
TOWER Partner	Business Expenses Platinum	351	5	724	6	1,238	5	May-07
Westpac Life	Business Overheads	306	3	567	2	965	2	Sep-07
Zurich	Business Expenses	294	2	625	3	1,177	3	Apr-08

Notes:

- AXA** Waiting Period 30 days
- AXA** minimum premium \$17.84 per month
- ING** Indemnity product
- Macquarie Waiting Period 30 days
- MLC** minimum premium \$26 per month
- St George Life Waiting Period 30 days

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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