



Effective Date of Survey: 30 September 2008

**Cover: Death**

Stepped Monthly Premiums, Annualised  
Occupation:

Age next: 35  
Electrician (Qualified)

Sex: Male  
Smoker Status: Non Smoker

Company	Product	Sum Ins \$250,000		Sum Ins \$500,000		Sum Ins \$1,000,000		Latest Update
		Premium	Rank	Premium	Rank	Premium	Rank	
Accelerate by TOWER	Life Plan	233	1	357	1	627	4	Jan-08
AIG Life	Priority Protection	300	14	405	11	659	10	Feb-08
AMP Financial Services	Flexible Lifetime - Protection	263	10	411	13	698	13	Jan-08
Asteron	Life Cover	251	7	382	6	601	2	Apr-08
Aviva	Life Cover	262	9	388	9	641	6	May-08
AXA Australia	Life Insurance Plan	335	16	451	16	685	12	Jul-08
CommInsure	Total Care	300	14	375	3	621	3	Mar-08
ING Australia	OneCare Life Cover	270	13	424	15	723	15	May-08
Macquarie	Life Insurance	247	5	388	8	648	8	Apr-08
MetLife	Term Life	254	8	403	10	737	16	Oct-05
MLC	Life Cover Standard	246	4	371	2	593	1	May-08
St George Life	Protection Choices Death Benefit	236	2	377	4	650	9	Aug-08
TOWER	Life Protection Plan	244	3	386	7	631	5	Apr-08
TOWER Partner	Term Life	270	12	409	12	705	14	May-07
Westpac Life	Term Life	250	6	381	5	643	7	Sep-07
Zurich	Term Life Insurance Plus	265	11	420	14	669	11	Apr-08

**Notes:**

- AIG minimum premium \$25 per month**
- Asteron minimum premium of \$20 per month**
- AXA includes Future Insurability**
- CommInsure minimum premium \$25 per month**
- ING minimum premium \$26.25 per month**
- MLC minimum premium \$20 per month (excluding policy fee)**
- TOWER minimum premium \$20 per month**
- TOWER Partner minimum premium \$22.50 per month**
- Zurich minimum premium \$14.40 per month (excluding policy fee)**

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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