



**Effective Date of Survey: 30 Septe**

**Cover: Death & Comprehensive Trauma**

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	
		Premium	Rank	Premium	Rank	Premium	Rank
Accelerate by TOWER	Life Plan	857	6	1,397	3	2,567	2
AIG Life	Term Life & Crisis Recovery	815	2	1,528	7	2,905	10
AMP Financial Services	FLP Death & Trauma Premier cover	860	9	1,543	9	2,840	8
Asteron	Recovery Package	900	14	1,639	14	3,028	15
Aviva	Recovery Money	868	10	1,490	5	2,734	6
AXA Australia	Life Insurance Plan	850	3	1,408	4	2,588	3
CommInsure	Total Care Plan	855	5	1,368	1	2,504	1
ING Australia	OneCare Life & Comprehensive Trauma	858	8	1,511	6	2,780	7
Macquarie	Life Insurance Medical Recovery	857	7	1,554	11	2,850	9
MetLife	Life Care (incl Death)	890	11	1,548	10	3,026	14
MLC	Life Cover Standard with Critical Illness Plus	757	1	1,394	2	2,640	5
St George Life	Protection Choices - Death and Recovery	1,005	16	1,723	16	3,111	16
TOWER	Crisis Prot Plan (incl Death)	921	15	1,687	15	2,931	11
TOWER Partner	Medical Catastrophe	896	12	1,581	12	2,935	12
Westpac Life	Term Life and Living	899	13	1,630	13	2,997	13
Zurich	Term Life Insurance Plus	852	4	1,532	8	2,622	4

**Notes:**  
 No optional benefits included - Child Benefits, Buy Back, Future Insurability, Waiver of Premium  
 AMP Death cover with Premier trauma cover  
 Asteron automatically includes Buy Back and Future Insurability  
 AXA includes Future Insurability  
 St. George Recovery benefit includes TPD Cover

*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 compar. No responsibility is taken by Plan For Life Pty Ltd for inadvertent errors and omissions.

This report is provided as an information service to Companies and Advisers in the Financial Services industry and is not suitable to be acted upon as advice on life insurance products. It is advisable to obtain advice before making any decisions relying on the information provided.



ifo

ember 2008

er

Latest Update

Jan-08
Feb-08
Jan-08
Apr-08
May-08
Jul-08
Mar-08
May-08
Apr-08
Oct-05
May-08
Aug-08
Apr-08
May-07
Sep-07
Apr-08

ries.

le