



Effective Date of Survey: 30 September 2008

**Cover: Death & TPD Any Occupation**

Stepped Monthly Premiums, Annualised

Age next: 35

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 Update
		Premium	Rank	Premium	Rank	Premium	Rank	
Accelerate by TOWER	Life Plan	320	2	503	1	899	1	Jan-08
AIG Life	Priority Protection	300	1	529	2	907	2	Feb-08
AMP Financial Services	Flexible Lifetime - Protection	369	10	606	13	1,065	15	Jan-08
Asteron	Life Cover	366	9	600	10	1,013	8	Apr-08
Aviva	Life Cover	381	14	604	11	1,051	13	May-08
AXA Australia	Life Insurance Plan	434	16	632	15	1,035	9	Jul-08
CommInsure	Total Care	402	15	560	6	974	6	Mar-08
ING Australia	OneCare Life Cover	332	4	539	3	940	3	May-08
Macquarie	Life Insurance and TPD	342	5	559	5	955	4	Apr-08
MetLife	Term Life	371	11	613	14	1,157	16	Oct-05
MLC	Life Cover Standard with TPD	343	6	566	7	984	7	May-08
St George Life	Protection Choices - Death and TPD	332	3	544	4	956	5	Aug-08
TOWER	Life Protection Plan	346	7	590	9	1,039	11	Apr-08
TOWER Partner	Term Life	354	8	583	8	1,035	10	May-07
Westpac Life	Term Life and TPD	378	12	606	12	1,063	14	Sep-07
Zurich	Term Life Insurance Plus	378	13	633	16	1,042	12	Apr-08

**Notes:**

AIG minimum premium \$25 per month

Asteron automatically includes Buy Back and Future Insurability

AXA includes 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.

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It is advisable to obtain advice before making any decisions relying on the information provided.