



Cover: Income Protection Comprehensive - Agreed Value

Effective Date of Survey: 30-Sep-08

Agreed Value with optional benefits Age next: 35 Sex: Male
 Waiting Period: 30 days Occupation: Accountant (Qualified) Smoker Status: Non Smoker
 Benefit Period: age 65 State: Victoria
 Stepped Monthly Premiums, Annualised

Company	Product	Benefit \$2,000 pm		Benefit \$5,000 pm		Benefit \$10,000 pm		Latest Upda
		Premium	Rank	Premium	Rank	Premium	Rank	
Accelerate by TOWER	Income Plan Comprehensive	541	5	1,217	6	2,299	8	Jan-08
AIG Life	Priority Disability Income	513	2	1,066	3	1,950	3	Feb-08
AMP Financial Services	FLP Income Protection Advanced	559	7	1,263	11	2,436	12	Jan-08
Asteron	Income Advantage	744	15	1,623	15	3,051	15	Apr-08
Aviva	Gold	621	12	1,312	12	2,254	6	May-08
AXA Australia	Income Insurance Plus Plan	594	9	1,226	7	2,348	10	Jul-08
CommInsure	Income Care Plus	486	1	1,015	2	1,847	1	Mar-08
ING Australia	Income Secure - Comprehensive	533	4	1,013	1	1,928	2	May-08
Macquarie	FutureWise - Disability Income	636	13	1,332	13	2,433	11	Apr-08
MetLife		NA		NA		NA		Oct-05
MLC	Income Protection Plus	557	6	1,195	4	2,194	5	May-08
St George Life	Disability Income Plus	531	3	1,250	10	2,446	13	Aug-08
TOWER	Income Protection Plan Plus	569	8	1,244	8	2,315	9	Apr-08
TOWER Partner	Disability Income Platinum	708	14	1,573	14	2,767	14	May-07
Westpac Life	Income Protection Plus	600	10	1,209	5	2,139	4	Sep-07
Zurich	Income Replacement Plus	615	11	1,244	8	2,293	7	Apr-08

Notes: Product is modelled to include most common options to meet the needs of a Professional client.
 Increasing Claim, Day " 1" Accident and Plus Option or Plus Product version to include specified Sickness and Accident benefits and rehabilitation benefits.
 Liability limitation discounts/options have been excluded or selected to ensure that products cover AIDS and Mental Illness

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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