



Effective Date of Survey: 30 September 2008

Cover: Income Protection Comprehensive - Agreed Value

Agreed Value with optional benefits Age next: 40 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 Update
		Premium	Rank	Premium	Rank	Premium	Rank	
Accelerate by TOWER	Income Plan Comprehensive	635	2	1,437	5	2,718	6	Jan-08
AIG Life	Disability Income	651	4	1,376	3	2,536	3	Feb-08
AMP Financial Services	FLP Income Protection Advanced	655	5	1,503	9	2,915	11	Jan-08
Asteron	Income Advantage	867	15	1,901	15	3,576	15	Apr-08
Aviva	Gold	707	11	1,517	10	2,621	5	May-08
AXA Australia	Income Insurance Plus Plan	691	9	1,441	6	2,770	9	Jul-08
CommInsure	Income Care Plus	590	1	1,256	2	2,303	1	Mar-08
ING Australia	Income Secure - Comprehensive	643	3	1,244	1	2,389	2	May-08
Macquarie	FutureWise - Disability Income	767	13	1,630	13	2,995	12	Apr-08
MetLife		NA		NA		NA		Oct-05
MLC	Income Protection Plus	687	8	1,498	8	2,767	8	May-08
St George Life	Disability Income Plus	676	7	1,611	12	3,169	13	Aug-08
TOWER	Income Protection Plan Plus	662	6	1,459	7	2,724	7	Apr-08
TOWER Partner	Disability Income Platinum	826	14	1,856	14	3,276	14	May-07
Westpac Life	Income Protection Plus	701	10	1,429	4	2,542	4	Sep-07
Zurich	Income Replacement Plus	746	12	1,529	11	2,833	10	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

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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