



Effective Date of Survey: 30 September 2008

Cover: Income Protection Standard - Agreed Value

Waiting Period: 30 days Age next: 35 Sex: Male
 Benefit Period: 2 years Occupation: Electrician (Qualified) Smoker Status: Non Smoker
 Stepped Monthly Premiums, Annualised State: Victoria

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 Standard	474	2	1,036	2	1,920	2	Sep-07
AIG Life	Disability Income	453	1	931	1	1,694	1	Apr-07
AMP Financial Services	FLP Income Protection Standard	632	11	1,443	14	2,796	15	Jan-08
Asteron	Income Protector	565	6	1,168	4	2,252	5	Dec-07
Aviva	Excell	590	8	1,238	8	2,122	3	Oct-07
AXA Australia	Income Insurance Plan	596	9	1,231	7	2,358	10	Jul-08
CommInsure	Income Care	645	12	1,382	13	2,541	13	Apr-07
ING Australia	Income Secure - Standard	611	10	1,175	5	2,253	6	May-07
Macquarie	Disability Income	526	4	1,138	3	2,131	4	Mar-07
MetLife		NA		NA		NA		Oct-05
MLC	Income Protection Plus	522	3	1,193	6	2,311	8	Oct-07
St George Life	Disability Income	540	5	1,270	10	2,487	12	Feb-07
TOWER	Income Protection Plan	576	7	1,244	9	2,295	7	Apr-08
TOWER Partner	Disability Income Gold	705	15	1,568	15	2,757	14	May-07
Westpac Life	Income Protection	648	13	1,314	12	2,331	9	Sep-07
Zurich	Income Replacement Plus	668	14	1,309	11	2,377	11	Sep-07

Notes: More basic cover without Increasing claim, Day 1 Accident, "Standard" version that generally excludes 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.
CommInsure Maximum Benefit is \$6000 per month
St George Life Indemnity policy

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.

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.

