



Cover: Income Protection Standard - Agreed Value

Effective Date of Survey: 30 September 2008

Waiting Period: 60 days

Age next: 35

Sex: Male

Benefit Period: 5 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	NA		NA		NA		Sep-07
AIG Life	Disability Income	443	1	908	1	1,651	1	Apr-07
AMP Financial Services	FLP Income Protection Standard	588	6	1,334	9	2,577	11	Jan-08
Asteron	Income Protector	607	7	1,261	8	2,440	8	Dec-07
Aviva	Excell	569	4	1,188	5	2,033	3	Oct-07
AXA Australia	Income Insurance Plan	576	5	1,187	4	2,269	5	Jul-08
CommInsure	Income Care	646	10	1,384	10	2,544	10	Apr-07
ING Australia	Income Secure - Standard	641	9	1,239	7	2,379	7	May-07
Macquarie		NA		NA		NA		Mar-07
MetLife		NA		NA		NA		Oct-05
MLC	Income Protection Plus	NA		NA		NA		Oct-07
St George Life	Disability Income	516	3	1,211	6	2,368	6	Feb-07
TOWER	Income Protection Plan	514	2	1,103	2	2,027	2	Apr-08
TOWER Partner	Disability Income Gold	646	11	1,426	11	2,501	9	May-07
Westpac Life	Income Protection	NA		NA		NA		Sep-07
Zurich	Income Replacement Plus	609	8	1,183	3	2,139	4	Sep-07

Notes:

More basic cover without Increasing claim, Day 1 Accident, "Standard" version that generally excludes specified Sickness Liability limitation discounts/options have been excluded or selected to ensure that products cover AIDS and
AIG Life Waiting Period 60 days NA
CommInsure Max Ben is \$6000 pm
ING Benefit Period 6 years
MLC Life Waiting Period 60 days NA

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.

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