



Effective Date of Survey: 30 September 2008

Cover: Income Protection Standard - Agreed Value

Waiting Period: 60 days Age next: 40 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		Jan-08
AIG Life	Disability Income	607	2	1,277	2	2,349	3	Feb-08
AMP Financial Services	FLP Income Protection Standard	719	6	1,663	10	3,235	11	Jan-08
Asteron	Income Protector	753	8	1,590	8	3,098	10	Apr-08
Aviva	Excell	640	3	1,357	3	2,334	2	May-08
AXA Australia	Income Insurance Plan	654	5	1,361	4	2,611	4	Jul-08
CommInsure	Income Care	763	9	1,656	9	3,059	9	Mar-08
ING Australia	Income Secure - Standard	790	10	1,553	6	3,008	7	May-08
Macquarie	FutureWise - Disability Income	NA		NA		NA		Apr-08
MetLife		NA		NA		NA		Oct-05
MLC	Income Protection Plus	NA		NA		NA		May-08
St George Life	Disability Income	649	4	1,543	5	3,033	8	Aug-08
TOWER	Income Protection Plan	564	1	1,219	1	2,247	1	Apr-08
TOWER Partner	Disability Income Gold	751	7	1,677	11	2,954	6	May-07
Westpac Life	Income Protection	NA		NA		NA		Jul-06
Zurich	Income Replacement Plus	791	11	1,569	7	2,867	5	Apr-08

Notes:

More basic cover without Increasing claim, Day 1 Accident, "Standard" version that generally excludes specified Sickness and Accident benefits and Liability limitation discounts/options have been excluded or selected to ensure that products cover AIDS and Mental Illness.
AIG Life Waiting Period 60 days NA **MLC Life Waiting Period 60 days NA**
ING Benefit Period 6 years

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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