



Cover: Stand Alone TPD Own Occupation
Stepped Monthly Premiums, Annualised

Age next: 35
Occupation: Accountant (Qualified)

Effective Date of Survey: 30 September 2008

Sex: Male

Smoker Status: Non Smoker

Company	Product	Sum Ins \$250,000		Sum Ins \$500,000		Sum Ins \$1,000,000		Latest Update
		Premium	Rank	Premium	Rank	Premium	Rank	
Accelerate by TOWER			NA		NA		NA	Jan-08
AIG Life	Permanent Disablement Stand Alone	300	7	463	7	855	8	Feb-08
AMP Financial Services	FLP TPD Cover	274	2	427	3	722	4	Jan-08
Asteron	TPD Stand Alone	302	9	498	10	867	10	Apr-08
Aviva	Stand Alone TPD	352	12	542	14	924	12	May-08
AXA Australia	TPD Insurance Plan	291	5	445	6	773	7	Jul-08
CommInsure	Total Care Plan	300	7	429	5	743	5	Mar-08
ING Australia	OneCare Stand Alone TPD	NA		394	2	658	2	May-08
Macquarie	Stand Alone TPD	276	3	428	4	702	3	Apr-08
MetLife		NA		NA		NA		Oct-05
MLC	TPD Stand Alone	NA		481	9	887	11	May-08
St George Life	Protection Choices - Stand Alone TPD	212	1	332	1	564	1	Aug-08
TOWER	Life Protection Plan - Stand Alone TPD	284	4	502	12	937	13	Apr-08
TOWER Partner	Stand Alone TPD	328	11	535	13	944	14	May-07
Westpac Life	Stand Alone TPD	321	10	501	11	859	9	Sep-07
Zurich	Term Life Insurance Plus	293	6	473	8	761	6	Apr-08

Notes:
AIG minimum premium \$25 per month
ING minimum premium \$26.25 per month
MLC minimum premium \$20 per month (excluding policy fee)

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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