



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

Age next: 40
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	365	11	659	12	1,247	12	Feb-08
AMP Financial Services	FLP TPD Cover	315	2	503	2	865	2	Jan-08
Asteron	TPD Stand Alone	354	9	597	9	1,053	9	Apr-08
Aviva	Stand Alone TPD	393	13	617	11	1,066	10	May-08
AXA Australia	TPD Insurance Plan	330	3	509	3	891	3	Jul-08
CommInsure	Total Care Plan	342	6	541	5	958	6	Mar-08
ING Australia	OneCare Stand Alone TPD	352	8	567	7	985	7	May-08
Macquarie	Stand Alone TPD	335	4	534	4	893	4	Apr-08
MetLife		NA		NA		NA		Oct-05
MLC	TPD Stand Alone	335	5	596	8	1,117	11	May-08
St George Life	Protection Choices - Stand Alone TPD	271	1	435	1	752	1	Aug-08
TOWER	Life Protection Plan - Stand Alone TPD	363	10	660	13	1,254	13	Apr-08
TOWER Partner	Stand Alone TPD	420	14	704	14	1,266	14	May-07
Westpac Life	Stand Alone TPD	377	12	599	10	1,044	8	Sep-07
Zurich	Term Life Insurance Plus	342	7	565	6	922	5	Apr-08

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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