



Effective Date of Survey: 30 September 2008

Cover: Stand Alone Trauma Comprehensive
Stepped Monthly Premiums, Annualised

Age next: 35 Sex: Male
Occupation: Accountant (Qualified) Smoker Status: Non Smoker
State: Victoria

| 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 | Crisis Recovery Stand Alone | 603 | 14 | 1,075 | 13 | 2,020 | 14 | Feb-08 |
| AMP Financial Services | FLP - SA Trauma Premier | 567 | 7 | 997 | 8 | 1,808 | 9 | Jan-08 |
| Asteron | Recovery Stand Alone | 582 | 9 | 1,029 | 12 | 1,870 | 12 | Apr-08 |
| Aviva | Stand Alone Recovery Money | 576 | 8 | 950 | 5 | 1,698 | 5 | May-08 |
| AXA Australia | Trauma Recovery Insurance Plan | 503 | 2 | 866 | 2 | 1,652 | 3 | Jul-08 |
| CommInsure | Total Care Stand Alone | 546 | 5 | 917 | 4 | 1,675 | 4 | Mar-08 |
| ING Australia | Stand Alone Trauma Comprehensive | 601 | 12 | 1,028 | 11 | 1,857 | 11 | May-08 |
| Macquarie | Stand Alone Medical Recovery | 549 | 6 | 974 | 7 | 1,768 | 8 | Apr-08 |
| MetLife | Lifecare Stand Alone | 424 | 1 | 708 | 1 | 1,348 | 1 | Oct-05 |
| MLC | Critical Illness Stand Alone | 583 | 10 | 1,091 | 14 | 2,108 | 15 | May-08 |
| St George Life | Stand Alone Recovery | 602 | 13 | 1,014 | 9 | 1,810 | 10 | Aug-08 |
| TOWER | Crisis Protection Plan (Stand Alone) | 645 | 15 | 1,160 | 15 | 1,997 | 13 | Apr-08 |
| TOWER Partner | Medical Catastrophe Stand Alone | 530 | 3 | 906 | 3 | 1,651 | 2 | May-07 |
| Westpac Life | Living Stand Alone | 536 | 4 | 964 | 6 | 1,744 | 7 | Sep-07 |
| Zurich | Stand Alone Extended Trauma Insurance Plus | 583 | 11 | 1,026 | 10 | 1,734 | 6 | Apr-08 |

Notes: No optional benefits included - Child Benefits, Buy Back, Future Insurability, Waiver of Premium

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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