



Effective Date of Survey: 30 September 2008

Cover: Stand Alone Trauma Comprehensive cover

Stepped Monthly Premiums, Annualised Age next: 40 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	855	12	1,521	12	2,911	15	Feb-08
AMP Financial Services	FLP - SA Trauma Premier	793	7	1,425	7	2,620	8	Jan-08
Asteron	Recovery Stand Alone	753	3	1,353	3	2,482	3	Apr-08
Aviva	Stand Alone Recovery Money	844	10	1,437	8	2,624	9	May-08
AXA Australia	Trauma Recovery Insurance Plan	722	2	1,265	2	2,440	2	Jul-08
CommInsure	Total Care Stand Alone	814	9	1,405	5	2,607	5	Mar-08
ING Australia	Stand Alone Trauma Comprehensive	863	13	1,514	11	2,776	11	May-08
Macquarie	Stand Alone Medical Recovery	781	4	1,419	6	2,609	6	Apr-08
MetLife	Lifecare Stand Alone	713	1	1,228	1	2,387	1	Oct-05
MLC	Critical Illness Stand Alone	781	5	1,487	10	2,889	14	May-08
St George Life	Stand Alone Recovery	911	15	1,554	14	2,798	12	Aug-08
TOWER	Crisis Protection Plan (Stand Alone)	909	14	1,659	15	2,878	13	Apr-08
TOWER Partner	Medical Catastrophe Stand Alone	797	8	1,398	4	2,586	4	May-07
Westpac Life	Living Stand Alone	788	6	1,450	9	2,658	10	Sep-07
Zurich	Stand Alone Trauma Insurance Plus	846	11	1,525	13	2,610	7	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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