



Effective Date of Survey: 31 August 2008

**Cover: Stand Alone TPD Any Occupation**

Stepped Monthly Premiums, Annualised

Age next: 35

Sex: Male

Occupation: Accountant (Qualified)

Smoker Status: Non Smoker

Company	Product	Sum Ins \$250,000		Sum Ins \$500,000		Sum Ins \$1,000,000		Latest Upda
		Premium	Rank	Premium	Rank	Premium	Rank	
Accelerate by TOWER		NA		NA		NA		Jan-08
AIG Life	Permanent Disablement Stand Alone	300	9	333	4	594	8	Feb-08
AMP Financial Services	FLP TPD Cover	231	4	349	7	576	7	Jan-08
Asteron	TPD Stand Alone	239	5	379	9	643	11	Apr-08
Aviva	Stand Alone TPD	285	8	421	12	694	14	May-08
AXA Australia	TPD Insurance Plan	NA		NA		535	5	Jul-08
CommInsure	Total Care Plan	300	9	314	2	523	4	Mar-08
ING Australia	OneCare Stand Alone TPD	NA		NA		471	2	May-08
Macquarie	Stand Alone TPD	212	3	314	2	496	3	Apr-08
MetLife		NA		NA		NA		Oct-05
MLC	TPD Stand Alone	NA		346	6	616	9	May-08
St George Life	Protection Choices - Stand Alone TPD	167	1	252	1	418	1	Aug-08
TOWER	Life Protection Plan - Stand Alone TPD	211	2	356	8	647	12	Apr-08
TOWER Partner	Stand Alone TPD	270	7	387	11	663	13	May-07
Westpac Life	Stand Alone TPD	255	6	384	10	641	10	Sep-07
Zurich	Term Life Insurance Plus	NA		345	5	537	6	Apr-08

**Notes:**

- AIG minimum premium \$25 per month**
- AMP minimum premium \$20.83 per month**
- Asteron minimum premium of \$20 per month**
- AXA minimum premium \$21 per month**
- CommInsure minimum premium \$25 per month**
- ING minimum premium \$26.25 per month**
- MLC minimum premium \$20 per month (excluding policy fee)**
- TOWER minimum premium \$20 per month**
- TOWER Partner minimum premium \$22.50 per month**
- Zurich minimum premium \$14.40 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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