



Effective Date of Survey: 31 August 2008

Cover: Stand Alone TPD Any Occupation

Stepped Monthly Premiums, Annualised

Age next: 50

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	796	14	1,521	14	2,970	14	Feb-08
AMP Financial Services	FLP TPD Cover	708	9	1,222	8	2,217	8	Jan-08
Asteron	TPD Stand Alone	676	6	1,207	7	2,207	7	Apr-08
Aviva	Stand Alone TPD	752	11	1,271	9	2,308	9	May-08
AXA Australia	TPD Insurance Plan	666	3	1,070	3	1,929	3	Jul-08
CommInsure	Total Care Plan	668	4	1,140	5	2,106	5	Mar-08
ING Australia	OneCare Stand Alone TPD	753	12	1,310	10	2,390	10	May-08
Macquarie	Stand Alone TPD	672	5	1,138	4	1,980	4	Apr-08
MetLife		NA		NA		NA		Oct-05
MLC	TPD Stand Alone	708	8	1,340	12	2,547	12	May-08
St George Life	Stand Alone TPD	584	1	982	1	1,752	1	Aug-08
TOWER	Life Protection Plan - Stand Alone TPD	699	7	1,331	11	2,596	13	Apr-08
TOWER Partner	Term Life	773	13	1,354	13	2,503	11	May-07
Westpac Life	Stand Alone TPD	719	10	1,202	6	2,168	6	Sep-07
Zurich	Protection Plus	609	2	1,068	2	1,805	2	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.

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It is advisable to obtain advice before making any decisions relying on the information provided.