



Effective Date of Survey: 30 September 2008

Cover: Income Protection Standard - Agreed Value

Waiting Period: 30 days Age next: 45 Sex: Male
 Benefit Period: 2 years Occupation: Electrician (Qualified) Smoker Status: Non Smoker
 Stepped Monthly Premiums, Annualised State: Victoria

Company	Product	Benefit \$2,000 pm		Benefit \$5,000 pm		Benefit \$10,000 pm		Latest Update
		Premium	Rank	Premium	Rank	Premium	Rank	
Accelerate by TOWER	Income Plan Standard	648	1	1,437	1	2,678	1	Jan-08
AIG Life	Disability Income	772	3	1,648	3	3,049	4	Feb-08
AMP Financial Services	FLP Income Protection Standard	1,056	15	2,504	15	4,918	15	Jan-08
Asteron	Income Protector	915	10	1,954	11	3,826	13	Apr-08
Aviva	Excell	782	6	1,696	4	2,941	3	May-08
AXA Australia	Income Insurance Plan	826	7	1,739	6	3,356	6	Jul-08
CommInsure	Income Care	899	9	1,970	12	3,652	11	Mar-08
ING Australia	Income Secure - Standard	918	11	1,821	8	3,543	9	May-08
Macquarie	FutureWise - Disability Income	773	4	1,725	5	3,277	5	Apr-08
MetLife		NA		NA		NA		Oct-05
MLC	Income Protection Plus	773	5	1,819	7	3,564	10	May-08
St George Life	Disability Income	847	8	2,038	13	4,023	14	Aug-08
TOWER	Income Protection Plan	713	2	1,561	2	2,895	2	Apr-08
TOWER Partner	Disability Income Gold	919	12	2,077	14	3,675	12	May-07
Westpac Life	Income Protection	933	13	1,938	10	3,472	8	Sep-07
Zurich	Income Replacement Plus	962	14	1,933	9	3,412	7	Apr-08

Notes: More basic cover without Increasing claim, Day 1 Accident, "Standard" version that generally excludes specified Sickness Liability limitation discounts/options have been excluded or selected to ensure that products cover AIDS and Mental Illness.
CommInsure Maximum Benefit is \$6000 per month
St George Life Indemnity policy

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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