Cover: Income Protection Standard- Agreed Value **Effective Date of Survey: 30 September 2008**

Waiting Period: 60 days Age next: 45 Sex: Male

Benefit Period: 5 years Occupation: Electrician (Qualified) Smoker Status: Non Smoker

Stepped Monthly Premiums, Annualised State: Victoria

		Benefit $2,000 pm		Benefit $5,000 pm		Benefit $10,000 pm		
Company	Product	Premium	Rank	Premium	Rank	Premium	Rank	Latest Update
Accelerate by TOWER	Income Plan Standard	NA		NA		NA		Jan-08
AIG Life	Disability Income	787	3	1,682	2	3,113	3	Feb-08
AMP Financial Services	FLP Income Protection Standard	975	7	2,303	11	4,515	11	Jan-08
Asteron	Income Protector	1,052	11	2,262	10	4,442	10	Apr-08
Aviva	Excell	781	2	1,692	3	2,935	2	May-08
AXA Australia	Income Insurance Plan	857	4	1,806	4	3,486	4	Jul-08
CommInsure	Income Care	1,004	9	2,213	9	4,113	8	Mar-08
ING Australia	Income Secure - Standard	1,031	10	2,060	6	4,021	7	May-08
Macquarie	FutureWise - Disability Income	NA		NA		NA		Apr-08
MetLife		NA		NA		NA		Oct-05
MLC	Income Protection Plus	NA		NA		NA		May-08
St George Life	Disability Income	871	5	2,097	8	4,142	9	Aug-08
TOWER	Income Protection Plan	647	1	1,410	1	2,609	1	Apr-08
TOWER Partner	Disability Income Gold	922	6	2,084	7	3,687	5	May-07
Westpac Life	Income Protection	NA		NA		NA		Sep-07
Zurich	Income Replacement Plus	1,000	8	2,014	5	3,705	6	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

AIG Life Waiting Period 60 days NA

CommInsure Max Ben is $6000 pm

ING Benefit Period 6 years

MLC Life Waiting Period 60 days NA

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.