



Effective Date of Survey: 30 September 2008

Cover: Stand Alone TPD Any Occupation

Stepped Monthly Premiums, Annualised

Age next: 45

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 Update
		Premium	Rank	Premium	Rank	Premium	Rank	
Accelerate by TOWER		NA		NA		NA		Jan-08
AIG Life	Permanent Disablement Stand Alone	437	11	802	14	1,533	14	Feb-08
AMP Financial Services	FLP TPD Cover	396	8	651	6	1,144	6	Jan-08
Asteron	TPD Stand Alone	386	6	657	7	1,167	7	Apr-08
Aviva	Stand Alone Recovery - TPD	452	13	724	10	1,269	9	May-08
AXA Australia	TPD Insurance Plan	376	4	586	2	1,034	4	Jul-08
CommInsure	Total Care Plan	387	7	624	5	1,119	5	Mar-08
ING Australia	OneCare Stand Alone TPD	413	9	680	9	1,199	8	May-08
Macquarie	Stand Alone TPD	378	5	611	4	1,033	3	Apr-08
MetLife		NA		NA		NA		Oct-05
MLC	TPD Stand Alone	375	3	675	8	1,275	10	May-08
St George Life	Protection Choices - Stand Alone TPD	323	1	525	1	917	1	Aug-08
TOWER	Life Protection Plan - Stand Alone TPD	430	10	793	13	1,520	13	Apr-08
TOWER Partner	Stand Alone TPD	464	14	786	12	1,422	12	May-07
Westpac Life	Stand Alone TPD	451	12	730	11	1,287	11	Sep-07
Zurich	Term Life Insurance Plus	358	2	595	3	975	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.