



Effective Date of Survey: 31 July 2008

**Cover: Death & TPD Any Occupation**

Stepped Monthly Premiums, Annualise 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 Update
		Premium	Rank	Premium	Rank	Premium	Rank	
Accelerate by TOWER	Life Plan	320	2	503	1	899	1	Jan-08
AIG Life	Priority Protection	300	1	529	2	907	2	Feb-08
AMP Financial Services	Flexible Lifetime - Protection	369	10	606	12	1,065	14	Jan-08
Asteron	Life Cover	366	8	600	9	1,013	7	Apr-08
Aviva	Life Cover	381	15	604	10	1,051	12	May-08
AXA Australia	Life Insurance Plan	434	17	632	15	1,035	8	Jul-08
CommInsure	Total Care	402	16	560	5	974	5	Mar-08
ING Australia	OneCare Life Cover	332	3	539	3	940	3	May-08
Macquarie	Life Insurance and TPD	342	4	559	4	955	4	Apr-08
MetLife	Term Life	371	12	613	13	1,157	16	Oct-05
MLC	Life Cover Standard with TPD	343	5	566	6	984	6	May-08
St George Life	Protection Choices - Death and TPD	367	9	656	17	1,168	17	Feb-08
Suncorp	Term Life	371	11	626	14	1,119	15	Aug-07
TOWER	Life Protection Plan	346	6	590	8	1,039	10	Apr-08
TOWER Partner	Term Life	354	7	583	7	1,035	9	May-07
Westpac Life	Term Life and TPD	378	13	606	11	1,063	13	Sep-07
Zurich	Term Life Insurance Plus	378	14	633	16	1,042	11	Apr-08

**Notes:**  
 AIG minimum premium \$25 per month  
 Asteron automatically includes Buy Back and Future Insurability  
 AXA includes Future Insurability

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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