



**Effective Date of Survey: 31 July 2008**

**Cover: Business Expenses**

Waiting Period: 14 days

Benefit Period: 1 year

Stepped Monthly Premiums, Annualised

Age next: 35

Occupation: Accountant (Qualified)

State: Victoria

Sex: M

Smoker Status: Non Smoker

| Company                | Product                          | Benefit \$2,000 pm |      | Benefit \$5,000 pm |      | Benefit \$10,000 pm |      | Latest Upda |
|------------------------|----------------------------------|--------------------|------|--------------------|------|---------------------|------|-------------|
|                        |                                  | Premium            | Rank | Premium            | Rank | Premium             | Rank |             |
| Accelerate by TOWER    |                                  | NA                 |      | NA                 |      | NA                  |      | Jan-08      |
| AIG Life               | PP Business Expenses Stand Alone | 263                | 1    | 411                | 1    | 698                 | 1    | Feb-08      |
| AMP Financial Services | FLP Business Overheads           | 329                | 4    | 687                | 5    | 1,284               | 6    | Jan-08      |
| Asteron                | Business Expenses                | 403                | 8    | 804                | 10   | 1,525               | 10   | Apr-08      |
| Aviva                  | Business Expenses                | 395                | 7    | 775                | 9    | 1,293               | 7    | May-08      |
| AXA Australia          | Business Expenses Insurance      | NA                 |      | NA                 |      | NA                  |      | Jul-08      |
| CommInsure             | Business Overheads               | 374                | 6    | 756                | 7    | 1,357               | 8    | Mar-08      |
| ING Australia          | Business Expenses                | 418                | 9    | 770                | 8    | 1,442               | 9    | May-08      |
| Macquarie              |                                  | NA                 |      | NA                 |      | NA                  |      | Apr-08      |
| MetLife                |                                  | NA                 |      | NA                 |      | NA                  |      | Oct-05      |
| MLC                    | Business Expenses                | NA                 |      | 648                | 4    | 1,220               | 4    | May-08      |
| St George Life         | Business Expenses Plan           | NA                 |      | NA                 |      | NA                  |      | Feb-08      |
| Suncorp                | Business Expenses                | 603                | 11   | 1,180              | 12   | 2,079               | 12   | Aug-07      |
| TOWER                  | Business Expenses Package        | 442                | 10   | 936                | 11   | 1,711               | 11   | Apr-08      |
| TOWER Partner          | Business Expenses Platinum       | 351                | 5    | 724                | 6    | 1,238               | 5    | May-07      |
| Westpac Life           | Business Overheads               | 306                | 3    | 567                | 2    | 965                 | 2    | Sep-07      |
| Zurich                 | Business Expenses                | 294                | 2    | 625                | 3    | 1,177               | 3    | Apr-08      |

**Notes:**  
**AXA Waiting Period 30 days**  
**AXA minimum premium \$17.84 per month**  
**ING Indemnity product**  
**Macquarie Waiting Period 30 days**  
**MLC minimum premium \$26 per month**  
**St George Life Waiting Period 30 days**

*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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