



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

**Cover: Death**

Stepped Monthly Premiums, Annualised Age next: 40  
Occupation: Electrician (Qualified)

Sex: Male  
Smoker Status: Non Smoker

Company	Product	Sum Ins \$250,000		Sum Ins \$500,000		Sum Ins \$1,000,000		Latest Upda
		Premium	Rank	Premium	Rank	Premium	Rank	
Accelerate by TOWER	Life Plan	268	1	416	1	737	3	Jan-08
AIG Life	Priority Protection	300	8	470	9	788	10	Feb-08
AMP Financial Services	Flexible Lifetime - Protection	306	10	490	12	846	13	Jan-08
Asteron	Life Cover	287	4	445	4	709	1	Apr-08
Aviva	Life Cover	295	6	448	5	754	5	May-08
AXA Australia	Life Insurance Plan	370	15	506	15	783	7	Jul-08
CommInsure	Total Care	344	14	443	3	738	4	Mar-08
ING Australia	OneCare Life Cover	307	11	492	13	852	14	May-08
Macquarie	Life Insurance	289	5	465	8	788	9	Apr-08
MetLife	Term Life	321	13	521	16	976	16	Oct-05
MLC	Life Cover Standard	NA		452	6	757	6	May-08
St George Life	Protection Choices Death Benefit	280	3	454	7	790	11	Aug-08
TOWER	Life Protection Plan	273	2	439	2	724	2	Apr-08
TOWER Partner	Term Life	297	7	478	10	837	12	May-07
Westpac Life	Term Life	315	12	496	14	857	15	Sep-07
Zurich	Term Life Insurance Plus	301	9	487	11	787	8	Apr-08

**Notes:**  
**AIG minimum premium \$25 per month**  
**Asteron minimum premium \$20 per month**  
**AXA includes Future Insurability**  
**ING minimum premium \$26.25 per month**  
**MLC minimum premium \$20 per month (excluding policy fee)**

*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.

This report is provided as an information service to Companies and Advisers in the Financial Services industry and is not suitable to be acted upon as advice on life insurance products. It is advisable to obtain advice before making any decisions relying on the information provided.