



Effective Date of Survey: 31 August 2008

Cover: Death & TPD Any Occupation

Stepped Monthly Premiums, Annualised

Age next: 40

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 Upda
		Premium	Rank	Premium	Rank	Premium	Rank	
Accelerate by TOWER	Life Plan	420	7	668	1	1,207	3	Jan-08
AIG Life	Priority Protection	405	2	707	9	1,264	12	Feb-08
AMP Financial Services	Flexible Lifetime - Protection	437	10	730	12	1,296	14	Jan-08
Asteron	Life Cover	433	9	723	11	1,234	6	Apr-08
Aviva	Life Cover	437	11	707	8	1,246	8	May-08
AXA Australia	Life Insurance Plan	505	16	754	14	1,262	11	Jul-08
CommInsure	Total Care	481	15	686	4	1,203	2	Mar-08
ING Australia	OneCare Life Cover	417	6	695	6	1,235	7	May-08
Macquarie	Life Insurance and TPD	411	4	684	3	1,182	1	Apr-08
MetLife	Term Life	461	13	775	16	1,481	16	Oct-05
MLC	Life Cover Standard with TPD	412	5	704	7	1,260	10	May-08
St George Life	Protection Choices - Death and TPD	411	3	683	2	1,209	4	Aug-08
TOWER	Life Protection Plan	399	1	691	5	1,228	5	Apr-08
TOWER Partner	Term Life	427	8	717	10	1,291	13	May-07
Westpac Life	Term Life and TPD	473	14	774	15	1,376	15	Sep-07
Zurich	Term Life Insurance Plus	441	12	751	13	1,249	9	Apr-08

Notes: 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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