



Effective Date of Survey: 30 September 2008

**Cover: Business Expenses**

Waiting Period: 14 days

Benefit Period: 1 year

Stepped Monthly Premiums, Annualised

Age next: 40

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 Update
		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	365	4	778	5	1,466	5	Jan-08
Asteron	Business Expenses	462	9	937	10	1,791	10	Apr-08
Aviva	Business Expenses	459	8	927	9	1,565	6	May-08
AXA Australia	Business Expenses Insurance	NA		NA		NA		Jul-08
CommInsure	Business Overheads	429	7	883	7	1,597	8	Mar-08
ING Australia	Business Expenses	492	10	925	8	1,752	9	May-08
Macquarie	Business Expenses	NA		NA		NA		Apr-08
MetLife	Business Expenses	NA		NA		NA		Oct-05
MLC	Business Expenses	376	6	829	6	1,583	7	May-08
St George Life	Business Expenses Plan	NA		NA		NA		Aug-08
TOWER	Business Expenses Package	512	11	1,097	11	2,017	11	Apr-08
TOWER Partner	Business Expenses Platinum	373	5	777	4	1,333	3	May-07
Westpac Life	Business Overheads	326	2	610	2	1,044	2	Sep-07
Zurich	Business Expenses	345	3	734	3	1,382	4	Apr-08

**Notes:**

- AXA Waiting Period 30 days
- ING Indemnity product
- Macquarie Waiting Period 30 days
- 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.

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.

