



Effective Date of Survey: 30 September 2008

Cover: Death & Comprehensive Trauma

Stepped Monthly Premiums, Annualised 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	618	9	999	4	1,825	4	Jan-08
AIG Life	Term Life & Crisis Recovery	624	11	1,145	13	2,138	15	Feb-08
AMP Financial Services	FLP Death & Trauma Premier cover	623	10	1,096	12	1,995	12	Jan-08
Asteron	Recovery Package	680	15	1,221	16	2,239	16	Apr-08
Aviva	Recovery Money	624	12	1,047	8	1,893	7	May-08
AXA Australia	Life Insurance Plan	642	13	1,027	5	1,839	5	Jul-08
CommInsure	Total Care Plan	615	7	947	2	1,713	2	Mar-08
ING Australia	OneCare Life & Comprehensive Trauma	603	6	1,039	6	1,886	6	May-08
Macquarie	Life Insurance and Medical Recovery	594	4	1,053	9	1,907	8	Apr-08
MetLife	Life Care (incl Death)	581	2	989	3	1,910	9	Oct-05
MLC	Life Cover Standard with Critical Illness Plus	521	1	922	1	1,696	1	May-08
St George Life	Protection Choices - Death and Recovery	700	16	1,189	15	2,134	14	Aug-08
TOWER	Crisis Prot Plan (incl Death)	651	14	1,177	14	2,031	13	Apr-08
TOWER Partner	Medical Catastrophe	616	8	1,065	11	1,952	11	May-07
Westpac Life	Term Life and Living	601	5	1,063	10	1,929	10	Sep-07
Zurich	Term Life Insurance Plus, Extended Trauma	592	3	1,041	7	1,759	3	Apr-08

Notes:

No optional benefits included - Child Benefits, Buy Back, Future Insurability, Waiver of Premium

AMP Death cover with Premier trauma cover

Asteron automatically includes Buy Back and Future Insurability

AXA includes Future Insurability

St. George Recovery benefit includes TPD Cover

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.

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It is advisable to obtain advice before making any decisions relying on the information provided.