



Effective Date of Survey: 30 September 2008

Cover: Death, TPD Any Occupation & 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	696	8	1,129	2	2,067	4	Sep-07
AIG Life	Term Life, Perm Disability & Crisis Recovery	686	7	1,269	12	2,387	14	Apr-07
AMP Financial Services	FLP Death, TPD & Trauma Premier cover	703	9	1,242	11	2,270	11	Jan-08
Asteron	Recovery Package	753	15	1,358	16	2,499	16	Dec-07
Aviva	Recovery Money	716	10	1,215	10	2,211	9	Oct-07
AXA Australia	Life Insurance Plan	733	14	1,194	8	2,161	7	Jul-08
CommInsure	Total Care Plan	722	11	1,132	3	2,067	3	Apr-07
ING Australia	OneCare Life, TPD & Comprehensive Trauma	659	3	1,144	5	2,084	5	May-07
Macquarie	Life Insurance, TPD & Medical Recovery	677	6	1,200	9	2,168	8	Mar-07
MetLife	Life Care (incl Death and TPD)	676	5	1,162	6	2,254	10	Oct-05
MLC	Life Cover Standard, Crit Ill Plus, TPD as cond	585	1	1,048	1	1,949	1	Oct-07
St George Life	Protection Choices Death TPD & Recovery	795	16	1,356	15	2,439	15	Feb-07
TOWER	Crisis Prot Plan (inc Dth), TPD Any	732	13	1,330	14	2,301	12	Apr-08
TOWER Partner	Medical Catastrophe	656	2	1,139	4	2,094	6	May-07
Westpac Life	Term Life, TPD and Living	728	12	1,288	13	2,348	13	Sep-07
Zurich	Term Life Insurance Plus	666	4	1,179	7	2,001	2	Sep-07

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

Asteron TPD Any Not Available, TPD Own used

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.

