



Effective Date of Survey: 30 September 2008

Cover: Death, TPD Any Occupation & Comprehensive Trauma

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 Update |
|------------------------|-------------------------------------------------|-------------------|------|-------------------|------|---------------------|------|---------------|
| | | Premium | Rank | Premium | Rank | Premium | Rank | |
| Accelerate by TOWER | Life Plan | 953 | 5 | 1,558 | 1 | 2,869 | 1 | Jan-08 |
| AIG Life | Term Life, Perm Disability & Crisis Recovery | 934 | 2 | 1,766 | 12 | 3,380 | 12 | Feb-08 |
| AMP Financial Services | FLP Death, TPD & Trauma Premier cover | 959 | 6 | 1,724 | 9 | 3,181 | 8 | Jan-08 |
| Asteron | Recovery Package | 1,003 | 13 | 1,834 | 13 | 3,396 | 13 | Apr-08 |
| Aviva | Recovery Money | 978 | 10 | 1,690 | 6 | 3,114 | 7 | May-08 |
| AXA Australia | Life Insurance Plan | 975 | 9 | 1,637 | 4 | 3,030 | 5 | Jul-08 |
| CommInsure | Total Care Plan | 992 | 11 | 1,611 | 3 | 2,969 | 3 | Mar-08 |
| ING Australia | OneCare Life, TPD & Comprehensive Trauma | 948 | 3 | 1,677 | 5 | 3,094 | 6 | May-08 |
| Macquarie | Life Insurance, TPD & Medical Recovery | 972 | 7 | 1,758 | 11 | 3,216 | 10 | Apr-08 |
| MetLife | Life Care (incl Death and TPD) | 994 | 12 | 1,734 | 10 | 3,398 | 14 | Oct-05 |
| MLC | Life Cover Standard, Crit III Plus, TPD as cond | 847 | 1 | 1,573 | 2 | 2,998 | 4 | May-08 |
| St George Life | Protection Choices Death TPD & Recovery | 1,136 | 16 | 1,952 | 16 | 3,530 | 16 | Aug-08 |
| TOWER | Crisis Prot Plan (inc Dth), TPD Any | 1,024 | 14 | 1,881 | 14 | 3,273 | 11 | Apr-08 |
| TOWER Partner | Medical Catastrophe | 972 | 8 | 1,720 | 8 | 3,200 | 9 | May-07 |
| Westpac Life | Term Life, TPD and Living | 1,056 | 15 | 1,908 | 15 | 3,515 | 15 | Sep-07 |
| Zurich | Term Life Insurance Plus | 949 | 4 | 1,716 | 7 | 2,943 | 2 | 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
 Asteron TPD Any Not Available, TPD Own used
 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.

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.