



Effective Date of Survey: 30 September 2008

Cover: Death & TPD Own Occupation

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	365	2	578	1	1,038	2	Jan-08
AIG Life	Priority Protection	346	1	589	2	1,026	1	Feb-08
AMP Financial Services	Flexible Lifetime - Protection	401	8	665	8	1,175	7	Jan-08
Asteron	Life Cover	412	10	687	10	1,178	8	Apr-08
Aviva	Life Cover	428	11	691	11	1,216	12	May-08
AXA Australia	Life Insurance Plan	483	16	722	15	1,210	10	Jul-08
CommInsure	Total Care Plan	455	15	652	6	1,151	6	Mar-08
ING Australia	OneCare Life Cover	368	3	604	3	1,064	3	May-08
Macquarie	Life Insurance and TPD	390	5	644	5	1,109	5	Apr-08
MetLife	Term Life	430	13	718	14	1,367	16	Oct-05
MLC	Life Cover Standard with TPD	392	6	663	7	1,179	9	May-08
St George Life	Protection Choices - Death and TPD	370	4	611	4	1,078	4	Aug-08
TOWER	Life Protection Plan	397	7	692	12	1,243	15	Apr-08
TOWER Partner	Term Life	405	9	677	9	1,215	11	May-07
Westpac Life	Term Life and TPD	429	12	696	13	1,231	14	Sep-07
Zurich	Term Life Insurance Plus	435	14	740	16	1,229	13	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.

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