



Effective Date of Survey: 30 September 2008

Cover: Income Protection Comprehensive - Agreed Value

Agreed Value with optional benefits Age next: 40 Sex: Male
 Waiting Period: 14 days Occupation: Accountant (Qualified) Smoker Status: Non Smoker
 Benefit Period: 5 years State: Victoria
 Stepped Monthly Premiums, Annualised

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	Income Plan Comprehensive	679	3	1,528	5	2,878	6	Jan-08
AIG Life	Disability Income	730	7	1,553	6	2,870	5	Feb-08
AMP Financial Services	FLP Income Protection Advanced	704	4	1,627	8	3,158	10	Jan-08
Asteron	Income Advantage	855	11	1,848	12	3,445	12	Apr-08
Aviva	Gold	783	10	1,697	10	2,944	8	May-08
AXA Australia	Income Insurance Plus Plan	NA		NA		NA		Jul-08
CommInsure	Income Care Plus	634	1	1,357	1	2,493	1	Mar-08
ING Australia	Income Secure - Comprehensive	766	9	1,502	4	2,906	7	May-08
Macquarie	Disability Income	NA		NA		NA		Apr-08
MetLife		NA		NA		NA		Oct-05
MLC	Income Protection Plus	656	2	1,425	2	2,630	2	May-08
St George Life	Disability Income Plus	NA		NA		NA		Aug-08
TOWER	Income Protection Plan Plus	747	8	1,650	9	3,077	9	Apr-08
TOWER Partner	Disability Income Gold	721	5	1,604	7	2,823	4	May-07
Westpac Life	Income Protection Plus	727	6	1,487	3	2,647	3	Sep-07
Zurich	Income Replacement Plus	877	12	1,790	11	3,310	11	Apr-08

Notes: Product is modelled to include most common options to meet the needs of a Professional client.
 Increasing Claim, Day " 1" Accident and Plus Option or Plus Product version to include specified Sickness and Accident benefits and rehabilitation benefits.
 Liability limitation discounts/options have been excluded or selected to ensure that products cover AIDS and Mental Illness
AIG Life excludes Day 1 Accident **ING Australia Benefit Period is 6 years**
AMP Fin Services excludes Chronic Condition Option

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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