



Effective Date of Survey: 30 September 2008

**Cover: Income Protection Standard - Agreed Value**

Waiting Period: 30 days      Age next: 40      Sex: Male  
 Benefit Period: 2 years      Occupation: Electrician (Qualified)      Smoker Status: Non Smoker  
 Stepped Monthly Premiums, Annualised      State: Victoria

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 Standard	528	1	1,161	1	2,155	1	Jan-08
AIG Life	Disability Income	606	3	1,274	2	2,343	3	Feb-08
AMP Financial Services	FLP Income Protection Standard	785	14	1,827	15	3,564	15	Jan-08
Asteron	Income Protector	680	10	1,426	10	2,769	11	Apr-08
Aviva	Excell	655	6	1,393	8	2,400	4	May-08
AXA Australia	Income Insurance Plan	659	7	1,372	7	2,633	8	Jul-08
CommInsure	Income Care	730	12	1,579	12	2,912	12	Mar-08
ING Australia	Income Secure - Standard	729	11	1,423	9	2,749	10	May-08
Macquarie	FutureWise - Disability Income	621	4	1,363	6	2,572	6	Apr-08
MetLife		NA		NA		NA		Oct-05
MLC	Income Protection Plus	585	2	1,350	4	2,624	7	May-08
St George Life	Disability Income	673	9	1,603	13	3,154	14	Aug-08
TOWER	Income Protection Plan	625	5	1,359	5	2,512	5	Apr-08
TOWER Partner	Disability Income Gold	789	15	1,766	14	3,114	13	May-07
Westpac Life	Income Protection	737	13	1,508	11	2,685	9	Sep-07
Zurich	Income Replacement Plus	660	8	1,290	3	2,342	2	Apr-08

**Notes:** More basic cover without Increasing claim, Day 1 Accident, "Standard" version that generally excludes 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  
 St George Life Indemnity policy

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.

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