



Effective Date of Survey: 31 August 2008

Cover: Death & 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 Upda
		Premium	Rank	Premium	Rank	Premium	Rank	
Accelerate by TOWER	Life Plan	857	6	1,397	3	2,567	2	Jan-08
AIG Life	Term Life & Crisis Recovery	815	2	1,528	7	2,905	10	Feb-08
AMP Financial Services	FLP Death & Trauma Premier cover	860	9	1,543	9	2,840	8	Jan-08
Asteron	Recovery Package	900	14	1,639	14	3,028	15	Apr-08
Aviva	Recovery Money	868	10	1,490	5	2,734	6	May-08
AXA Australia	Life Insurance Plan	850	3	1,408	4	2,588	3	Jul-08
CommInsure	Total Care Plan	855	5	1,368	1	2,504	1	Mar-08
ING Australia	OneCare Life & Comprehensive Trauma	858	8	1,511	6	2,780	7	May-08
Macquarie	Life Insurance Medical Recovery	857	7	1,554	11	2,850	9	Apr-08
MetLife	Life Care (incl Death)	890	11	1,548	10	3,026	14	Oct-05
MLC	Life Cover Standard with Critical Illness Plus	757	1	1,394	2	2,640	5	May-08
St George Life	Protection Choices - Death and Recovery	1,005	16	1,723	16	3,111	16	Aug-08
TOWER	Crisis Prot Plan (incl Death)	921	15	1,687	15	2,931	11	Apr-08
TOWER Partner	Medical Catastrophe	896	12	1,581	12	2,935	12	May-07
Westpac Life	Term Life and Living	899	13	1,630	13	2,997	13	Sep-07
Zurich	Term Life Insurance Plus	852	4	1,532	8	2,622	4	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

AXA includes Future Insurability

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.

