



Effective Date of Survey: 31 August 2008

**Cover: Death & Comprehensive Trauma**

Stepped Monthly Premiums, Annualised

Age next: 45

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	1,438	7	2,365	3	4,375	2	Jan-08
AIG Life	Term Life & Crisis Recovery	1,288	1	2,430	4	4,633	4	Feb-08
AMP Financial Services	FLP Death & Trauma Premier cover	1,432	5	2,622	8	4,881	9	Jan-08
Asteron	Recovery Package	1,462	10	2,703	13	5,039	13	Apr-08
Aviva	Recovery Money	1,459	9	2,565	5	4,776	5	May-08
AXA Australia	Life Insurance Plan	1,304	2	2,309	1	4,439	3	Jul-08
CommInsure	Total Care Plan	1,424	4	2,344	2	4,355	1	Mar-08
ING Australia	OneCare Life & Comprehensive Trauma	1,436	6	2,581	7	4,803	6	May-08
Macquarie	Life Insurance and Medical Recovery	1,442	8	2,667	10	4,946	11	Apr-08
MetLife	Life Care (incl Death)	1,524	13	2,688	11	5,306	15	Oct-05
MLC	Live Cover Standard with Critical Illness Plus	1,371	3	2,573	6	4,851	7	May-08
St George Life	Protection Choices - Death and Recovery	1,559	14	2,692	12	4,883	10	Aug-08
TOWER	Crisis Prot Plan (incl Death)	1,564	15	2,901	15	5,073	14	Apr-08
TOWER Partner	Medical Catastrophe	1,477	11	2,649	9	4,967	12	May-07
Westpac Life	Term Life and Living	1,564	15	2,904	16	5,394	16	Sep-07
Zurich	Term Life Insurance Plus	1,524	12	2,806	14	4,859	8	Apr-08

**Notes:**

No optional benefits included - Child Benefits, Buy Back, Future Insurability, Waiver of Premium

**Asteron automatically includes Buy Back and 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.