



Effective Date of Survey: 31 August 2008

Cover: Death & Comprehensive Trauma

Stepped Monthly Premiums, Annualised

Age next: 50

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	2,628	11	4,350	3	8,080	2	Jan-08
AIG Life	Term Life & Crisis Recovery	2,265	1	4,385	4	8,543	7	Feb-08
AMP Financial Services	FLP Death & Trauma Premier cover	2,498	6	4,628	10	8,671	10	Jan-08
Asteron	Recovery Package	2,684	14	5,017	14	9,410	14	Apr-08
Aviva	Recovery Money	2,564	9	4,573	8	8,593	8	May-08
AXA Australia	Life Insurance Plan	2,338	2	4,183	1	8,092	3	Jul-08
CommInsure	Total Care Plan	2,474	4	4,261	2	8,055	1	Mar-08
ING Australia	OneCare Life & Comprehensive Trauma	2,477	5	4,506	6	8,446	6	May-08
Macquarie	Life Insurance and Medical Recovery	2,622	10	4,908	12	9,162	13	Apr-08
MetLife	Life Care (incl Death)	2,539	7	4,515	7	8,960	12	Oct-05
MLC	Live Cover Standard with Critical Illness Plus	2,417	3	4,477	5	8,437	5	May-08
St George Life	Protection Choices - Death and Recovery	2,650	13	4,601	9	8,374	4	Aug-08
TOWER	Crisis Prot Plan (incl Death)	2,944	16	5,507	16	9,672	16	Apr-08
TOWER Partner	Medical Catastrophe	2,557	8	4,637	11	8,747	11	May-07
Westpac Life	Term Life and Living	2,693	15	5,051	15	9,434	15	Sep-07
Zurich	Term Life Insurance Plus	2,650	12	4,939	13	8,605	9	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.

