



Cover: Stand Alone TPD Own Occupation
Stepped Monthly Premiums, Annualised

Age next: 50
Occupation: Accountant (Qualified)

Sex: Male
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		NA		NA		NA		Jan-08
AIG Life	Permanent Disablement Stand Alone	1,161	14	2,251	14	4,431	14	Feb-08
AMP Financial Services	FLP TPD Cover	893	3	1,562	3	2,855	3	Jan-08
Asteron	TPD Stand Alone	914	4	1,657	6	3,056	7	Apr-08
Aviva	Stand Alone TPD	1,006	9	1,732	9	3,184	9	May-08
AXA Australia	TPD Insurance Plan	969	7	1,575	4	2,863	4	Jul-08
CommInsure	Total Care Plan	960	5	1,668	8	3,117	8	Mar-08
ING Australia	OneCare Stand Alone TPD	1,080	12	1,915	10	3,536	10	May-08
Macquarie	Stand Alone TPD	965	6	1,664	7	2,928	5	Apr-08
MetLife		NA		NA		NA		Oct-05
MLC	TPD Stand Alone	1,024	11	1,973	12	3,783	12	May-08
St George Life	Stand Alone TPD	796	1	1,354	1	2,432	1	Aug-08
TOWER	Life Protection Plan - Stand Alone TPD	1,015	10	1,964	11	3,862	13	Apr-08
TOWER Partner	Stand Alone TPD	1,121	13	1,994	13	3,719	11	May-07
Westpac Life	Stand Alone TPD	973	8	1,651	5	3,007	6	Sep-07
Zurich	Protection Plus	869	2	1,558	2	2,663	2	Apr-08

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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