



Effective Date of Survey: 30 September 2008

**Cover: Business Expenses**

Waiting Period: 14 days

Benefit Period: 1 year

Stepped Monthly Premiums, Annualised

Age next: 45

Occupation: Accountant (Qualified)

State: Victoria

Sex: M

Smoker Status: Non Smoker

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		NA		NA		NA		Jan-08
AIG Life	PP Business Expenses Stand Alone	591	9	1,241	10	2,281	10	Feb-08
AMP Financial Services	FLP Business Overheads	441	3	966	4	1,842	4	Jan-08
Asteron	Business Expenses	568	8	1,174	8	2,265	9	Apr-08
Aviva	Business Expenses	568	7	1,186	9	2,028	6	May-08
AXA Australia	Business Expenses Insurance	NA		NA		NA		Jul-08
CommInsure	Business Overheads	527	6	1,110	6	2,026	5	Mar-08
ING Australia	Business Expenses	601	10	1,155	7	2,212	8	May-08
Macquarie	Business Expenses	NA		NA		NA		Apr-08
MetLife	Business Expenses	NA		NA		NA		Oct-05
MLC	Business Expenses	489	5	1,109	5	2,143	7	May-08
St George Life	Business Expenses Plan	NA		NA		NA		Aug-08
TOWER	Business Expenses Package	633	11	1,378	11	2,549	11	Apr-08
TOWER Partner	Business Expenses Platinum	419	2	885	2	1,528	2	May-07
Westpac Life	Business Overheads	358	1	680	1	1,171	1	Sep-07
Zurich	Business Expenses	451	4	958	3	1,803	3	Apr-08

**Notes:**

AXA Waiting Period 30 days

Macquarie Waiting Period 30 days

ING Indemnity product

St George Life Waiting Period 30 days

*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.

