



Effective Date of Survey: 30 September 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 Update |
|------------------------|--|-------------------|------|-------------------|------|---------------------|------|---------------|
| | | 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. No responsibility is taken by Plan For Life Pty Ltd for inadvertent errors and omissions.

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