



Effective Date of Survey: 30 September 2008

Cover: Death, TPD Any Occupation & 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	1,577	4	2,598	1	4,809	1	Jan-08
AIG Life	Term Life, Perm Disability & Crisis Recovery	1,509	1	2,873	4	5,519	10	Feb-08
AMP Financial Services	FLP Death, TPD & Trauma Premier cover	1,606	6	2,941	9	5,481	7	Jan-08
Asteron	Recovery Package	1,748	14	3,245	14	6,062	15	Apr-08
Aviva	Recovery Money	1,649	9	2,910	7	5,433	5	May-08
AXA Australia	Life Insurance Plan	1,530	2	2,723	2	5,239	3	Jul-08
CommInsure	Total Care Plan	1,662	10	2,768	3	5,166	2	Mar-08
ING Australia	OneCare Life, TPD & Comprehensive Trauma	1,604	5	2,891	5	5,390	4	May-08
Macquarie	Life Insurance, TPD and Medical Recovery	1,634	8	3,008	10	5,556	11	Apr-08
MetLife	Life Care (incl Death and TPD)	1,707	12	3,017	11	5,965	14	Oct-05
MLC	Live Cover Standard, Crit III Plus, TPD as cond	1,539	3	2,904	6	5,491	8	May-08
St George Life	Protection Choices Death TPD & Recovery	1,880	16	3,253	15	5,909	13	Aug-08
TOWER	Crisis Prot Plan (inc Dth), TPD Any	1,715	13	3,186	13	5,577	12	Apr-08
TOWER Partner	Medical Catastrophe	1,631	7	2,933	8	5,505	9	May-07
Westpac Life	Term Life, TPD and Living	1,839	15	3,390	16	6,302	16	Sep-07
Zurich	Term Life Insurance Plus	1,699	11	3,137	12	5,439	6	Apr-08

Notes:

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

Asteron automatically includes Buy Back and Future Insurability

Asteron TPD Any Not Available, TPD Own used

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.