



**Effective Date of Survey: 30 September 2008**

**Cover: Income Protection Comprehensive - Agreed Value**

Agreed Value with optional benefits      Age next: 45      Sex: Male  
 Waiting Period: 14 days      Occupation: Accountant (Qualified)      Smoker Status: Non Smoker  
 Benefit Period: 5 years      State: Victoria  
 Stepped Monthly Premiums, Annualised

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	Income Plan Comprehensive	876	3	1,985	6	3,745	6	Jan-08
AIG Life	Priority Disability Income	911	7	1,961	4	3,641	4	Feb-08
AMP Financial Services	FLP Income Protection Advanced	880	5	2,065	8	4,040	10	Jan-08
Asteron	Income Advantage	1,032	11	2,244	12	4,194	12	Apr-08
Aviva	Gold	982	9	2,170	10	3,790	7	May-08
AXA Australia	Income Insurance Plus Plan	NA		NA		NA		Jul-08
CommInsure	Income Care Plus	908	6	1,991	7	3,692	5	Mar-08
ING Australia	Income Secure - Comprehensive	979	8	1,949	3	3,800	8	May-08
Macquarie	FutureWise - Disability Income	NA		NA		NA		Apr-08
MetLife		NA		NA		NA		Oct-05
MLC	Income Protection Plus	820	1	1,806	2	3,351	2	May-08
St George Life	Disability Income Plus	NA		NA		NA		Aug-08
TOWER	Income Protection Plan Plus	993	10	2,231	11	4,193	11	Apr-08
TOWER Partner	Disability Income Gold	877	4	1,977	5	3,494	3	May-07
Westpac Life	Income Protection Plus	854	2	1,765	1	3,155	1	Sep-07
Zurich	Income Replacement Plus	1,045	12	2,156	9	4,007	9	Apr-08

**Notes:** Product is modelled to include most common options to meet the needs of a Professional client.  
 Increasing Claim, Day " 1" Accident and Plus Option or Plus Product version to include specified Sickness and Accident benefits and rehabilitation benefits.  
 Liability limitation discounts/options have been excluded or selected to ensure that products cover AIDS and Mental Illness  
**AIG Life excludes Day 1 Accident**      **ING Australia Benefit Period is 6 years**  
**AMP Fin Services excludes Chronic Condition Option**

*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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