



Cover: Income Protection Comprehensive - Agreed Value

Effective Date of Survey: 30 September 2008

Agreed Value with optional benefits Age next: 45 Sex: Male
 Waiting Period: 30 days Occupation: Accountant (Qualified) Smoker Status: Non Smoker
 Benefit Period: age 65 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	785	1	1,786	3	3,384	4	Jan-08
AIG Life	Priority Disability Income	859	5	1,843	5	3,417	5	Feb-08
AMP Financial Services	FLP Income Protection Advanced	850	4	1,990	10	3,889	12	Jan-08
Asteron	Income Advantage	1,034	15	2,276	14	4,285	14	Apr-08
Aviva	Gold	903	9	1,983	8	3,454	6	May-08
AXA Australia	Income Insurance Plus Plan	873	7	1,842	4	3,557	8	Jul-08
CommInsure	Income Care Plus	786	2	1,709	2	3,159	2	Mar-08
ING Australia	Income Secure - Comprehensive	823	3	1,621	1	3,145	1	May-08
Macquarie	FutureWise - Disability Income	972	13	2,094	12	3,868	11	Apr-08
MetLife		NA		NA		NA		Oct-05
MLC	Income Protection Plus	863	6	1,908	7	3,544	7	May-08
St George Life	Disability Income Plus	916	11	2,210	13	4,368	15	Aug-08
TOWER	Income Protection Plan Plus	905	10	2,038	11	3,843	10	Apr-08
TOWER Partner	Disability Income Platinum	1,019	14	2,315	15	4,102	13	May-07
Westpac Life	Income Protection Plus	902	8	1,870	6	3,347	3	Sep-07
Zurich	Income Replacement Plus	958	12	1,988	9	3,705	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
 Other benefits such as Lump Sum or Super Contribution benefits, Liability Limitation Discounts (AIDS or Mental Illness),

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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