



Effective Date of Survey: 30 September 2008

Cover: Stand Alone TPD Own Occupation
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		NA		NA		NA		Jan-08
AIG Life	Permanent Disablement Stand Alone	618	13	1,164	14	2,257	14	Feb-08
AMP Financial Services	FLP TPD Cover	488	2	820	2	1,461	3	Jan-08
Asteron	TPD Stand Alone	507	4	886	6	1,601	6	Apr-08
Aviva	Stand Alone Recovery - TPD	585	10	967	8	1,730	8	May-08
AXA Australia	TPD Insurance Plan	534	7	850	4	1,521	5	Jul-08
CommInsure	Total Care Plan	539	8	895	7	1,636	7	Mar-08
ING Australia	OneCare Stand Alone TPD	570	9	971	9	1,749	9	May-08
Macquarie	Stand Alone TPD	526	6	877	5	1,510	4	Apr-08
MetLife		NA		NA		NA		Oct-05
MLC	TPD Stand Alone	525	5	975	10	1,876	11	May-08
St George Life	Protection Choices - Stand Alone TPD	431	1	714	1	1,262	1	Aug-08
TOWER	Life Protection Plan - Stand Alone TPD	611	12	1,157	13	2,247	13	Apr-08
TOWER Partner	Stand Alone TPD	657	14	1,141	12	2,098	12	May-07
Westpac Life	Stand Alone TPD	596	11	986	11	1,765	10	Sep-07
Zurich	Term Life Insurance Plus	492	3	848	3	1,418	2	Apr-08

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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