



Effective Date of Survey: 30 September 2008

Cover: Stand Alone Trauma Comprehensive
Stepped Monthly Premiums, Annualised

Age next: 45
Occupation: Accountant (Qualified) State: Victoria
Sex: Male
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	Crisis Recovery Stand Alone	1,420	10	2,441	4	4,752	9	Feb-08
AMP Financial Services	FLP - SA Trauma Premier	1,412	9	2,601	11	4,847	11	Jan-08
Asteron	Recovery Stand Alone	1,206	2	2,210	3	4,101	1	Apr-08
Aviva	Stand Alone Recovery Money	1,461	13	2,560	9	4,757	10	May-08
AXA Australia	Trauma Recovery Insurance	1,193	1	2,123	1	4,135	2	Jul-08
CommInsure	Total Care Stand Alone	1,434	12	2,461	5	4,637	8	Mar-08
ING Australia	Stand Alone Trauma Comprehensive	1,464	14	2,625	13	4,878	13	May-08
Macquarie	Stand Alone Medical Recovery	1,335	4	2,481	8	4,620	6	Apr-08
MetLife	Lifecare Stand Alone	1,246	3	2,187	2	4,305	3	Oct-05
MLC	Critical Illness Stand Alone	1,396	7	2,654	14	5,008	15	May-08
St George Life	Stand Alone Recovery	1,433	11	2,468	6	4,469	4	Aug-08
TOWER	Crisis Protection Plan (Stand Alone)	1,542	15	2,854	15	4,986	14	Apr-08
TOWER Partner	Stand Alone Medical Catastrophe	1,379	5	2,469	7	4,624	7	May-07
Westpac Life	Living Stand Alone	1,387	6	2,614	12	4,853	12	Sep-07
Zurich	Stand Alone Trauma Insurance Plus	1,405	8	2,586	10	4,475	5	Apr-08

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

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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