



Effective Date of Survey: 31 July 2008

Cover: Death

Stepped Monthly Premiums, Annualised
Occupation:

Age next: 35
Electrician (Qualified)

Sex: Male
Smoker Status: Non Smoker

Company	Product	Sum Ins \$250,000		Sum Ins \$500,000		Sum Ins \$1,000,000		Latest Upda
		Premium	Rank	Premium	Rank	Premium	Rank	
Accelerate by TOWER	Life Plan	233	1	357	1	627	4	Jan-08
AIG Life	Priority Protection	300	15	405	10	659	9	Feb-08
AMP Financial Services	Flexible Lifetime - Protection	263	10	411	12	698	12	Jan-08
Asteron	Life Cover	251	6	382	5	601	2	Apr-08
Aviva	Life Cover	262	9	388	8	641	6	May-08
AXA Australia	Life Insurance Plan	335	17	451	16	685	11	Jul-08
CommInsure	Total Care	300	15	375	3	621	3	Mar-08
ING Australia	OneCare Life Cover	270	14	424	15	723	15	May-08
Macquarie	Life Insurance	247	4	388	7	648	8	Apr-08
MetLife	Term Life	254	8	403	9	737	16	Oct-05
MLC	Life Cover Standard	246	3	371	2	593	1	May-08
St George Life	Protection Choices Death Benefit	263	11	458	17	804	17	Feb-08
Suncorp	Term Life	254	7	412	13	718	14	Aug-07
TOWER	Life Protection Plan	244	2	386	6	631	5	Apr-08
TOWER Partner	Term Life	270	13	409	11	705	13	May-07
Westpac Life	Term Life	250	5	381	4	643	7	Sep-07
Zurich	Term Life Insurance Plus	265	12	420	14	669	10	Apr-08

Notes:

- AIG minimum premium \$25 per month**
- Asteron minimum premium of \$20 per month**
- AXA includes Future Insurability**
- CommInsure minimum premium \$25 per month**
- ING minimum premium \$26.25 per month**
- MLC minimum premium \$20 per month (excluding policy fee)**
- TOWER minimum premium \$20 per month**
- TOWER Partner minimum premium \$22.50 per month**
- Zurich minimum premium \$14.40 per month (excluding policy fee)**

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.