

Lifestyle_ Protection Plan Rate Card

Life Protection

- These premium rates are applicable for the 3-year policy term and are inclusive of any government charges.
- There are 2 ways to pay for your premium;
 - upfront (3-year) which can be funded through your home loan, or
 - monthly instalments.

Upfront (3-year) premiums

Per \$100,000 of cover

Age at commencement	Non-smoker		Smoker	
	Male	Female	Male	Female
<35	\$396	\$252	\$702	\$360
35-39	\$432	\$306	\$810	\$468
40-44	\$486	\$432	\$972	\$666
45-49	\$630	\$576	\$1,404	\$936
50-54	\$1,332	\$900	\$2,556	\$1,440

Monthly premiums

Per \$100,000 of cover

Age at commencement	Non-smoker		Smoker	
	Male	Female	Male	Female
<35	\$11.00	\$7.00	\$19.50	\$10.00
35-39	\$12.00	\$8.50	\$22.50	\$13.00
40-44	\$13.50	\$12.00	\$27.00	\$18.50
45-49	\$17.50	\$16.00	\$39.00	\$26.00
50-54	\$37.00	\$25.00	\$71.00	\$40.00

Rates effective 7th May 2007

Calculating premiums

More than \$100,000 cover

Protection amount	Multiply premium by	Protection amount	Multiply premium by
\$150,000	x 1.5	\$500,000	x 5.0
\$200,000	x 2.0	\$550,000	x 5.5
\$250,000	x 2.5	\$600,000	x 6.0
\$300,000	x 3.0	\$650,000	x 6.5
\$350,000	x 3.5	\$700,000	x 7.0
\$400,000	x 4.0	\$750,000	x 7.5
\$450,000	x 4.5		

Example for calculating your Life protection

Anne is aged 34 and works as a nurse.

She is a non-smoker and would like \$300,000 life protection

Upfront premium = \$252 x 3.0 = \$756 (3-year cover)

Monthly premium = \$7 x 3.0 = \$21

If Anne funded the upfront premium through her \$300,000 home loan, the additional repayment would be \$5.33* per month.

* based on \$300,000 home loan at 7.5% over 30 years

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Lifestyle_ is a joint venture between Allianz Australia Insurance Limited, AFSL 234708, ABN 15 000 122 850 (Allianz) and TOWER Australia Distribution Limited, AFSL 237854, ABN 45 002 037 452 (TOWER). The Lifestyle_ Protection Plan is co-insured by Allianz Australia Life Insurance Limited, AFSL No. 296559 ABN 27 076 033 782 and TOWER Australia Limited AFS Licence No. 237848, ABN 70 050 109 450.

Lifestyle_ Protection Plan Rate Card

Disability Protection

- These premium rates are applicable for the 3-year policy term and are inclusive of any government charges.
- There are 2 ways to pay for your premium;
 - upfront (3-year) which can be funded through your home loan, or
 - monthly instalments.

Upfront (3-year) premiums

Per \$1,000 of cover

Age at commencement	Non-manual				Manual			
	Non-smoker		Smoker		Non-smoker		Smoker	
	Male	Female	Male	Female	Male	Female	Male	Female
< 35	\$378	\$558	\$468	\$702	\$864	\$864	\$1,098	\$1,098
35-39	\$450	\$792	\$558	\$990	\$954	\$1,134	\$1,224	\$1,422
40-44	\$612	\$954	\$738	\$1,224	\$1,170	\$1,476	\$1,494	\$1,854
45-49	\$702	\$1,260	\$900	\$1,566	\$1,476	\$1,854	\$1,854	\$2,322
50-54	\$1,206	\$1,890	\$1,494	\$2,358	\$2,592	\$3,042	\$3,258	\$3,798

Monthly premiums

Per \$1,000 of cover

Age at commencement	Non-manual				Manual			
	Non-smoker		Smoker		Non-smoker		Smoker	
	Male	Female	Male	Female	Male	Female	Male	Female
< 35	\$10.50	\$15.50	\$13.00	\$19.50	\$24.00	\$24.00	\$30.50	\$30.50
35-39	\$12.50	\$22.00	\$15.50	\$27.50	\$26.50	\$31.50	\$34.00	\$39.50
40-44	\$17.00	\$26.50	\$20.50	\$34.00	\$32.50	\$41.00	\$41.50	\$51.50
45-49	\$19.50	\$35.00	\$25.00	\$43.50	\$41.00	\$51.50	\$51.50	\$64.50
50-54	\$33.50	\$52.50	\$41.50	\$65.50	\$72.00	\$84.50	\$90.50	\$105.50

Rates effective 7th May 2007

Calculating premiums

More than \$1,000 cover

Protection amount	Multiply premium by	Protection amount	Multiply premium by
\$1,500	x 1.5	\$3,500	x 3.5
\$2,000	x 2.0	\$4,000	x 4.0
\$2,500	x 2.5	\$4,500	x 4.5
\$3,000	x 3.0	\$5,000	x 5.0

Example for calculating your Disability protection

Tim is aged 34 and works as a manager (white collar).

He is a non-smoker and would like \$2,000 Disability Protection per month.

Upfront premium = \$378 x 2.0 = \$756 (3-year cover)

Monthly premium = \$10.50 x 2.0 = \$21

If Tim funded the upfront premium through his \$300,000 home loan, the additional repayment would be \$5.33* per month.

* based on \$300,000 home loan at 7.5% over 30 years.

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