

# Summary Premium Report

## Client Details

<b>Full Name</b>	Billy Bloggs	<b>Age</b>	39
<b>Date of Birth</b>	01.01.1976	<b>Smoking Status</b>	Non Smoker
<b>Gender</b>	Male	<b>State</b>	NSW
<b>Occupation</b>	Generic 1: University Qualified Professionals / Executives		

## Quote Details

### Life

<b>Sum Insured</b>	\$500,000	<b>Ownership</b>	Ordinary
<b>Premium Structure</b>	Stepped		

### Total and Permanent Disablement

<b>Sum Insured</b>	\$500,000	<b>Ownership</b>	Ordinary
<b>Premium Structure</b>	Stepped	<b>Buy Back</b>	Lowest
<b>Occupation Type</b>	Own	<b>Double TPD</b>	Either

### Trauma

<b>Sum Insured</b>	\$100,000		
<b>Premium Structure</b>	Stepped	<b>Buy Back</b>	Lowest
<b>Reinstatement</b>	Either	<b>Double Trauma</b>	Either
<b>Advanced Features</b>	No		

### Income Protection

<b>Monthly Benefit</b>	\$6,000	<b>Ownership</b>	Ordinary
<b>Premium Structure</b>	Stepped	<b>Agreed Value</b>	Either
<b>Waiting Period</b>	30 days	<b>Increasing Claim Benefit</b>	Either
<b>Benefit Period</b>	To age 65	<b>Accident Benefit Option</b>	Either
<b>Advanced Features</b>	No		

### IMPORTANT NOTE:

This Illustration is based on the personal information supplied by you at the date of this illustration. The premiums and policy fees shown are not guaranteed. They are applicable only at the date of this illustration based upon stated benefit levels, and may be varied in the future. Premiums for insurance are individually calculated each year on the same basis as for new policies of the same type, and may change.

This illustration is not an offer of insurance. The premiums and other values are subject to approval by the relevant insurance company following receipt of a completed application form.

**This document is provided as an illustration only and is subject to change.**

**Please refer to the insurance company product disclosure statement for full details of insurance offered and the terms and conditions which apply.**

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Supplier	Monthly Premium
AIA**	\$139.01
OnePath	\$140.59
ClearView	\$143.66
Macquarie FutureWise	\$144.70
TAL	\$147.24
AMP Elevate	\$147.77
CommInsure	\$150.35
Asteron Life	\$153.89
Zurich	\$154.54
AMP Flexible Lifetime	\$159.14
BT Insurance	\$160.01
MLC Insurance	\$184.69

\*\*Tortoise Financial refunds commission at the end of each policy year.  
As an example with AIA, I refund \$900 in year 1 and then \$100 each year thereafter.

Refunds can be worth up to 33% of the premium