



Personal Insurance Portfolio

Prepared for: John Smith

Prepared by: Mark Davidson

Date printed: 14/05/2009

On behalf of: AAA Financial Intelligence Ltd
PO Box 1724
Noosaville DC QLD 4566

Phone: (07) 54474411

Fax: (07) 54474633

Email: admin@insurancechampions.com.au

*This quotation is only valid until 02/06/2009

This quotation must be read in conjunction with the current Product Disclosure Statement (PDS).



Policy Summary

Prepared for: John Smith
 Prepared By: Mark Davidson

Quote Number: 352764
 Quote Date: 04/03/2009
 Date Prepared: 14/05/2009

Policy Options

Premium Frequency: Monthly
 Indexation: No
 Syndicate Code: W061
 Premium Type: Level
 Syndicate Plan: 1b Hybrid

Client - John Smith

Date Of Birth: 15/08/1970
 Smoker: No
 State: QLD
 Occupation: Engineer - admin, office only, degree qualified
 Occupation Group: Super Professional (S)
 Annual Income: 100,000
 Age Next Birthday: 39
 Gender: Male
 Employment Status: Employed

Income Cover

Policy Type: Agreed Value
 Benefit Period: To policy expiry age
 Increasing Claim Option: Yes
 Waiting Period: 1 month
 Policy Expiry Age: 65
 Policy Option: None

Sum Insured And Premium Details - John Smith

Cover	Sum Insured	Monthly Premium	Annual Premium
Life	750,000	99.56	1,194.72
Income Care Plus (Monthly SI)	6,000	164.88	1,978.56
Accident Option		8.42	101.04
Policy Fee		6.30	75.60
Pre Tax		279.16	3,349.92
Post Tax		207.32	2,487.84



Personal Insurance Portfolio Illustration

Prepared for: John Smith

Quote Number: 352764

Prepared By: Mark Davidson

Quote Date: 04/03/2009

Date Prepared: 14/05/2009

Stepped Vs Level Premium Comparison - Life 1

Age Next Birthday	Yearly Stepped Premium	Yearly Level Premium
	\$	\$
39	1,921.20	3,349.92
40	2,007.72	3,349.92
41	2,122.08	3,349.92
42	2,257.44	3,349.92
43	2,411.64	3,349.92
44	2,615.88	3,349.92
45	2,799.96	3,349.92
46	3,049.56	3,349.92
47	3,315.84	3,349.92
48	3,623.04	3,349.92
52	5,287.92	3,349.92
57	8,627.76	3,349.92
61	11,707.80	3,349.92
64	13,525.68	3,349.92
Total for all years	162,208.14	87,097.92
26 year average	6,238.77	3,349.92

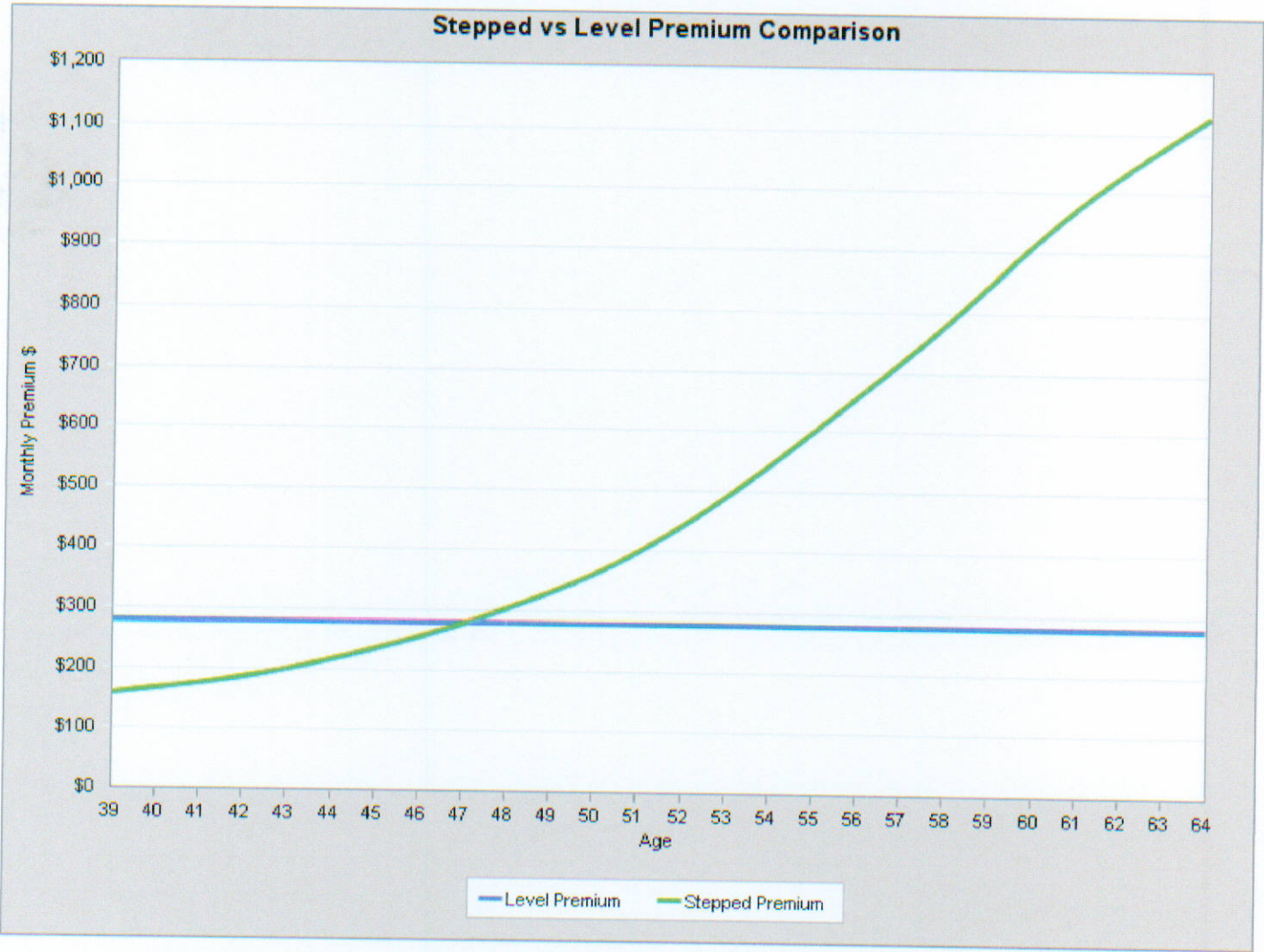
Please refer to the "Important Notes" attached to this presentation for important information on this illustration, including assumptions used to calculate the illustration.



Personal Insurance Portfolio Illustration

Prepared for: John Smith
Prepared By: Mark Davidson

Quote Number: 352764
Quote Date: 04/03/2009
Date Prepared: 14/05/2009



Please refer to the "Important Notes" attached to this presentation for important information on this illustration, including assumptions used to calculate the illustration.



Important Notes

You should not use this quotation to make a decision whether to purchase a policy or not. Full details on this policy including benefits, conditions and exclusions are contained in the current Personal Insurance Portfolio Product Disclosure Statement (PDS) available from your adviser. You should carefully read the PDS you receive with this quotation. You should assess whether this product is appropriate to you and consider talking to your adviser before making a decision. This quotation is not an offer of insurance. Insurance is subject to acceptance of your application by CommInsure and the terms of the policy document.

This quotation is based on the information provided at the time it was prepared and will expire 3 months from that date.

Benefits and Premiums

The "total premium" quoted in this quotation includes the policy fee, stamp duty, frequency charges and cover options shown in this quotation. The premiums shown also assume acceptance without medical or other underwriting loading. CommInsure will confirm the total premium payable once it has received, assessed and accepted your completed application for insurance.

Your premium also includes stamp duty charged by the relevant state government. The overall premium charged will reflect the duty we believe is payable, having regard to stamp duty laws and practices in force at the time the premium is paid.

Future premium rates are not guaranteed to be the same as current rates. We reserve the right to change the rates for all policies in a group regardless of which premium rate option you select. However, we guarantee that the premium payable under your policy will not increase in the first year as a result of a change in premium rates.

The premiums shown in this quotation for all years are based on the premium rates, policy fee, frequency charges and stamp duty applicable at the time of the quotation. If selected, the benefit & premium projection, gross & net tax projection and premium comparison do not take into account any changes that will affect your premium in the future, including changes to the premium rates, benefits, policy fee (including Consumer Price Index (CPI) increases), frequency charges, stamp duty or other government charges or taxes. If you requested the indexation policy option, the quotation assumes the benefit increases by 3% per annum in the benefit & premium projection. As actual CPI may vary the premium or increase to the benefit will most likely be different to the premium shown in the quotation.

Please note, if selected, the Business Overheads Cover has a maximum benefit period of one year only.

The tax cost saving shown in the quotation is worked out by multiplying the total premium (including policy fee, frequency charge and stamp duty) by the relevant marginal tax rate. The marginal tax rate that applies to you may be different, as it will depend on your actual income during the relevant tax year. You should consult your tax adviser to see how these premiums will affect you.

Your premium is based on your age at the time we accept your application for cover. This means your premium will not increase as a result of your age increasing each year until the policy anniversary date preceding your 65th birthday. However, on and from the policy anniversary date preceding your 65th birthday, your cover will continue based on stepped premium rates.

The policy will lapse and cover will cease if premiums are not paid within 30 days of the premium due date.

Indexation Benefit

If selected, your level of cover will automatically be indexed each year by a minimum of 3% to keep pace with inflation unless you request us not to in writing. Your premium will also be adjusted to allow for the higher level of cover. We will not index your cover if you are receiving any benefits.

Other Charges

A policy fee is charged which covers some of the administration costs of setting up and maintaining your policy. If you choose to pay your premium more frequently than annually, a frequency charge is applied to the annual premium amount to cover the additional cost of administration.

The policy fee may be increased in future in line with any rise in the CPI since the last time this fee was reviewed. We may also increase fees and charges to reflect new or changed government levies or taxes.

Taxation

The premium of your Income Care Range may be an allowable deduction from your assessable income under section 8-1 of the Income Tax Assessment Act 1997 except where it relates to the Cash Back Option additional premium and approximately 10% of your premiums under the TPD Cover Option.

Policy benefits received from your Income Care Range policy will be treated as income and taxed accordingly except where it relates to Cash Back benefits.

The exception to this is the Cash Back Option. If selected, the additional premium paid for this option is not tax deductible. When we refund premiums to you under this option, the refund is comprised of two components, 1. a refund of a percentage of premiums paid for the option, which is not assessable as income, and 2. the balance of the refund, which is assessable as income and should be included in your income tax return.

Generally, premiums for your Total Care Plan policy are not tax deductible. However, in most situations benefits paid to the Policy Owner or the estate of the Insured are not subject to personal tax. In some circumstances it may be possible to claim a tax deduction for premiums, and benefits paid could be assessable. This could apply if an employee or business is paying the premiums.