

# Risk Product Evaluation

## Product Type: Term Life

# Stepped vs Level Premium Estimates

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### Personal Details:

**Client Name:** Example, John  
**Gender:** Male  
**Age Next:** 41  
**Smoking Status:** Non-smoker  
**State:** NSW  
**Occupation:** Clerk - Office Work Only

**Installments:** Monthly

### Protection Details:

**Underwriter:** TOWER  
**Product:** Life Protection

<b>Term Cover</b> \$500,000	<b>TPD Cover</b> \$0	<b>Trauma Cover</b> \$0
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### Premium Table:

Age Next	41	43	45	47	49	51	Cumulative to age 60
<b>Stepped</b>	\$38.03	\$44.00	\$51.57	\$64.30	\$82.21	\$104.90	\$30,233.16
<b>Level</b>	\$83.40	\$83.40	\$83.40	\$83.40	\$83.40	\$83.40	\$20,016.00

