

# Level vs Stepped Comparisons (does not include indexation)

Client name: Example One; Female; 31 Next Birthday; Non smoker; Occupation Class: AA

Projection excludes We Pay Your Premium and Premium Freeze.

## Personal Insurance 1

### Life Cover: \$100,000 - Level to 70 vs Stepped

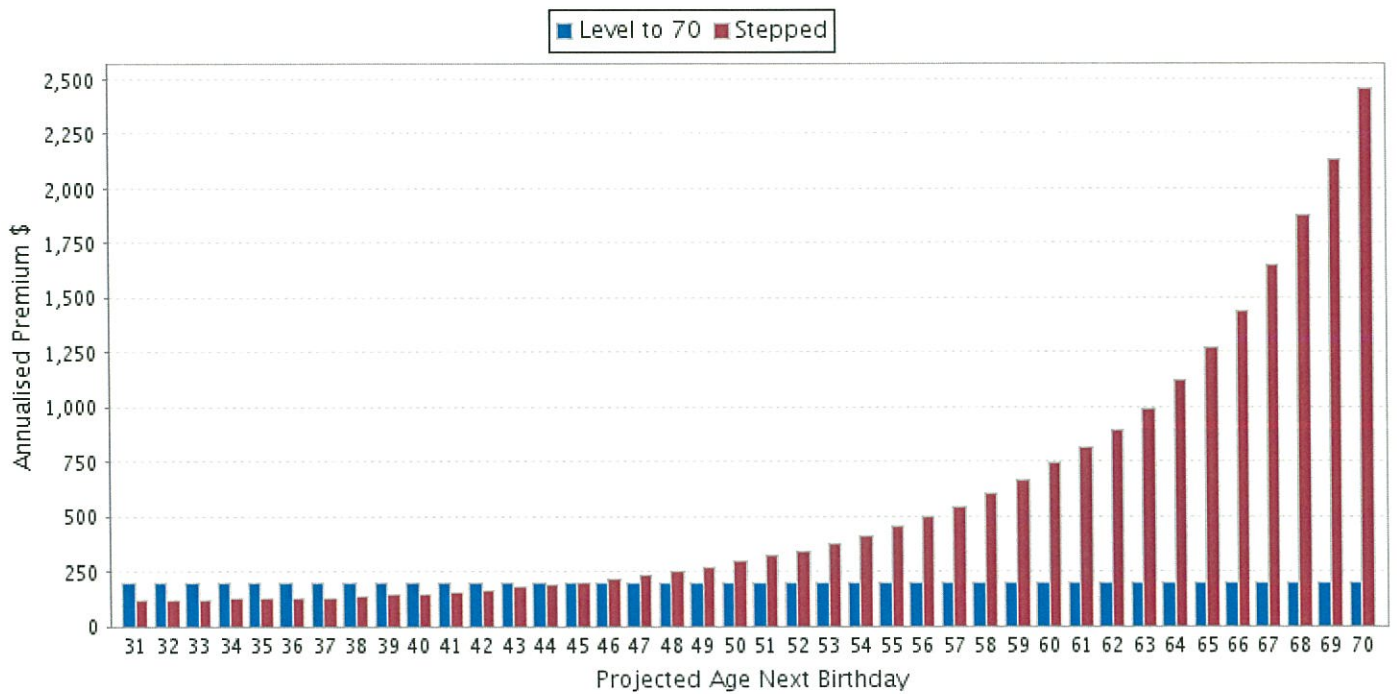
Level premium projections as illustrated

Year	Age Next Birthday	Sum Insured	Monthly Level Premium	Equivalent Stepped Monthly Premium*
1	31	\$100,000	\$16.71	\$9.98
2	32	\$100,000	\$16.71	\$10.15
3	33	\$100,000	\$16.71	\$10.24
4	34	\$100,000	\$16.71	\$10.41
5	35	\$100,000	\$16.71	\$10.50
6	36	\$100,000	\$16.71	\$10.68
7	37	\$100,000	\$16.71	\$10.85
8	38	\$100,000	\$16.71	\$11.03
9	39	\$100,000	\$16.71	\$11.81
10	40	\$100,000	\$16.71	\$12.25
11	41	\$100,000	\$16.71	\$12.95
12	42	\$100,000	\$16.71	\$13.83
13	43	\$100,000	\$16.71	\$14.70
14	44	\$100,000	\$16.71	\$15.75
15	45	\$100,000	\$16.71	\$16.71
16	46	\$100,000	\$16.71	\$17.68
17	47	\$100,000	\$16.71	\$19.08
18	48	\$100,000	\$16.71	\$20.91
19	49	\$100,000	\$16.71	\$22.66
20	50	\$100,000	\$16.71	\$24.33
21	51	\$100,000	\$16.71	\$26.51
22	52	\$100,000	\$16.71	\$28.53
23	53	\$100,000	\$16.71	\$31.24
24	54	\$100,000	\$16.71	\$34.21
25	55	\$100,000	\$16.71	\$37.54
26	56	\$100,000	\$16.71	\$41.56
27	57	\$100,000	\$16.71	\$45.33
28	58	\$100,000	\$16.71	\$50.23
29	59	\$100,000	\$16.71	\$55.48
30	60	\$100,000	\$16.71	\$61.51
31	61	\$100,000	\$16.71	\$67.90
32	62	\$100,000	\$16.71	\$74.29

33	63	\$100,000	\$16.71	\$82.34
34	64	\$100,000	\$16.71	\$93.01
35	65	\$100,000	\$16.71	\$105.88
36	66	\$100,000	\$16.71	\$119.70
37	67	\$100,000	\$16.71	\$136.85
38	68	\$100,000	\$16.71	\$156.01
39	69	\$100,000	\$16.71	\$177.45
40	70	\$100,000	\$16.71	\$204.14

\*These figures show the equivalent stepped premiums over the same term for comparison purposes only

### Comparison for Life Cover - Level to 70 vs Stepped



Please note this graph is an indicative illustration only.

Summary	Total Premium Paid
Level to age 70	\$8,020
If Stepped premium was chosen to age 70	\$22,994
<b>Difference</b>	<b>\$14,973</b>

### Summary - Combined Level vs Stepped Premiums

Total Summary	Total Premium Paid
Total of Level covers selected	\$8,020
If Stepped premium was chosen for the comparative level age	\$22,994
<b>Difference</b>	<b>\$14,973</b>

Note: The above table is an indicative total of all covers where a Level premium structure has been selected. It then compares those level premiums with the equivalent stepped premium for each cover.