

2014

STAR RATINGS REPORT



Life insurance





LIFE INSURANCE

IN THIS REPORT

We research and rate the suite of life insurance products offered by the 13 companies specialising in this area, to see which providers offer outstanding value for customers.

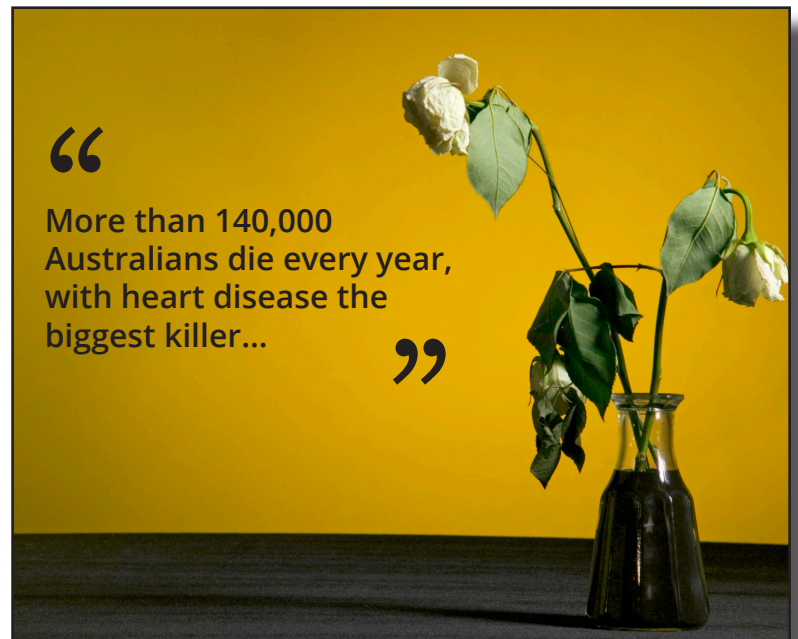
It comes to us all...

While 300,000-plus babies are born every year in Australia, more than 140,000 Australians also die in a year, with heart disease by far the biggest killer, followed by cerebrovascular diseases (e.g. strokes).

So what can you do about the loved ones left behind if the worst should happen? If you aren't lucky enough to live your life completely debt-free (and most of us aren't – don't forget that mortgage lurking in the background) you should seriously consider investing in life insurance of one kind or another.

Modern medicine may be keeping us alive for longer and longer in the 21st century, but the fact remains that any one of us can be involved in an accident and illnesses, too, can creep up unexpectedly.

There's also disability to take into consideration. The Australian Bureau of Statistics' (ABS) 2012 Survey of Disability, Ageing and Carers data reveals that 4.2 million Australians have a disability – that's 18.5% of the population. Most significantly, 1.69 million Aussies' disability restricts their employment (or schooling).



What does it all mean?

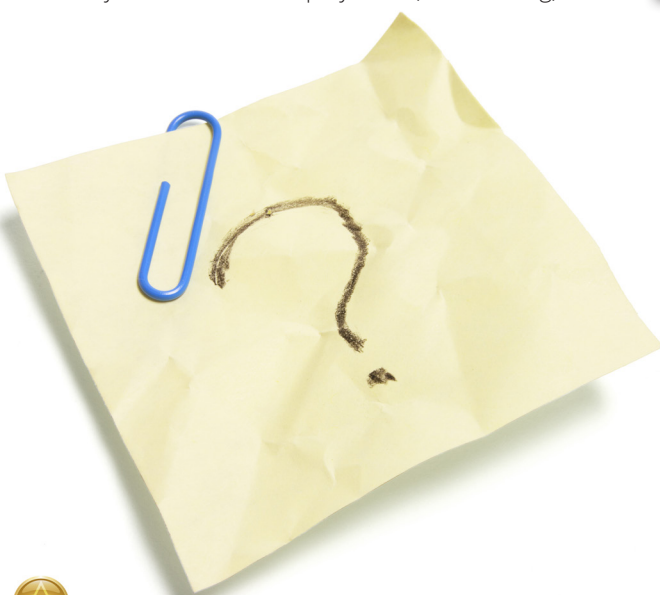
There's no doubting, then, that life cover is a wise investment. Income protection can replace a portion of your earnings, but in many situations there will be added worries, particularly medical costs, so it's good to have something extra coming in at times of such need.

But what are the options?

Policies are split into four categories: Term life, TPD, Trauma and Income protection.

But what does that mean?

Let's make things a little clearer...



1. Term life (or death cover)

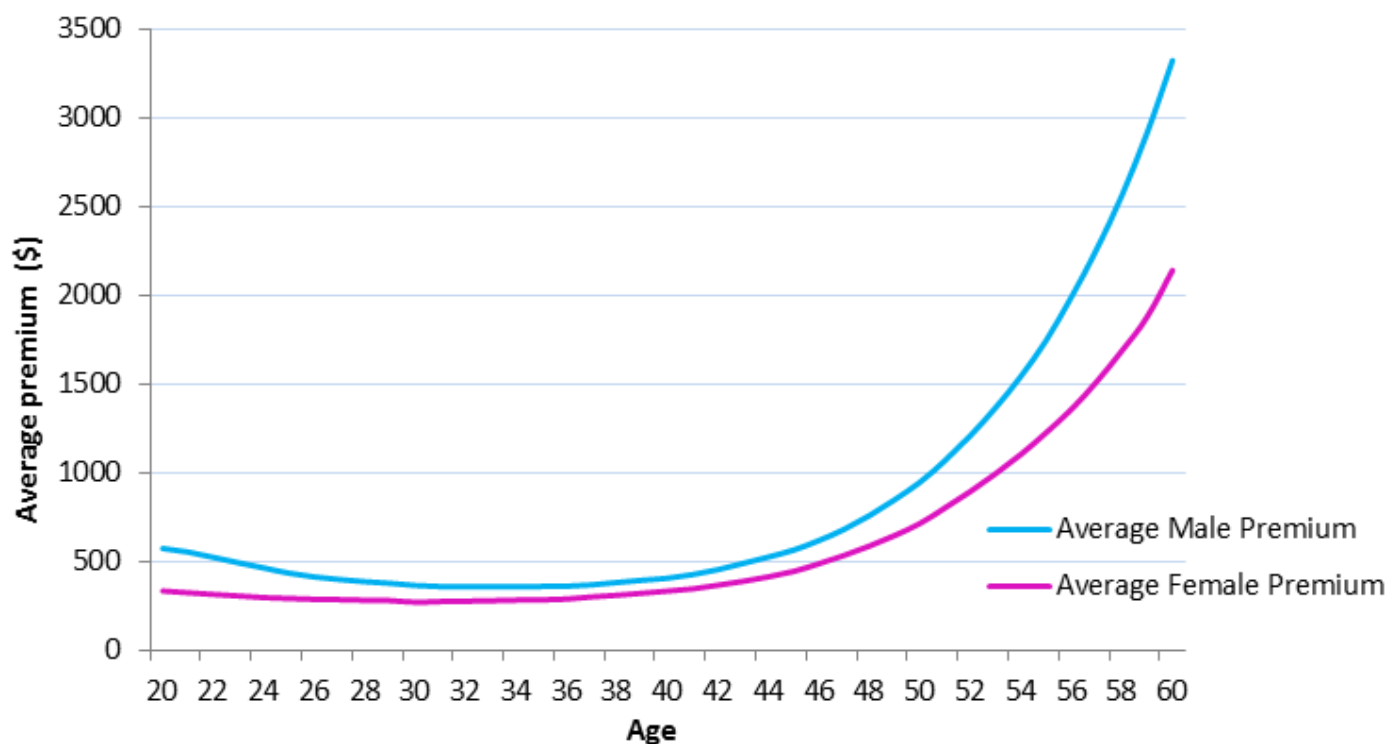
This is a policy that pays out a lump sum to your beneficiaries in the event of your death or in the event of a terminal illness being diagnosed that will result in your death within 12 months.

Essentially, life insurance is a way to prevent financial trauma from compounding the emotional trauma those left behind (primarily family) would inevitably suffer after your death, to help them afford to live the life that you had planned to have.

The sum can be used to pay off debts and can also be invested in order to provide a regular income in the long term.



Average term premiums by age and gender



Source: CANSTAR. Based on stepped premiums in a white collar profession for a sum insured of \$500,000

As this graph using figures from the CANSTAR database shows, after the age of about 45, your life insurance premiums will start to rise quite dramatically – not too surprising, given that the older you are, the more likely you are to fall ill and die.

It's interesting to see that women, on average, pay slightly less in term life insurance premiums, which is due largely to a lower mortality rate.

It is a common misconception, however, that life insurance for Mum isn't imperative and that only Dad needs to be insured.

The fact is that, should the worst happen, and Dad is left to look after a family, extra costs (for things such as childcare or perhaps a lessening in the household's salary) will be felt and thus should always be accounted for.

2. TPD – ‘Total and permanent disability’

In the event of an accident or illness resulting in your permanent disability, a TPD policy eases financial pressure by providing financial assistance that can help cover debts, provide for the family or pay for medical costs.

As mentioned, 4.2 million Australians are estimated to have a disability – that's 18.5% of the population – and 60% of those with a disability need assistance with at least one everyday activity.

According to the ABS report, the long-term health conditions causing the most problems for working-age Australians are:

- Back problems (19%)
- Disease of the nervous system (8.8%)
- A mood affective disorder such as depression (6%)

Surviving an accident or illness but being left with a disability can be life-shattering.

If you're unable to continue working, a TPD policy will pay out a lump sum, which can help with bills and looking after your family – immediate medical needs can be paid for and outstanding debts can be cleared.

Different policies will have different definitions on what exactly constitutes total and permanent disability, so make sure you check exactly what is covered before signing up.

How much will you pay?

Just how much cover you insure for will depend on your individual situation.

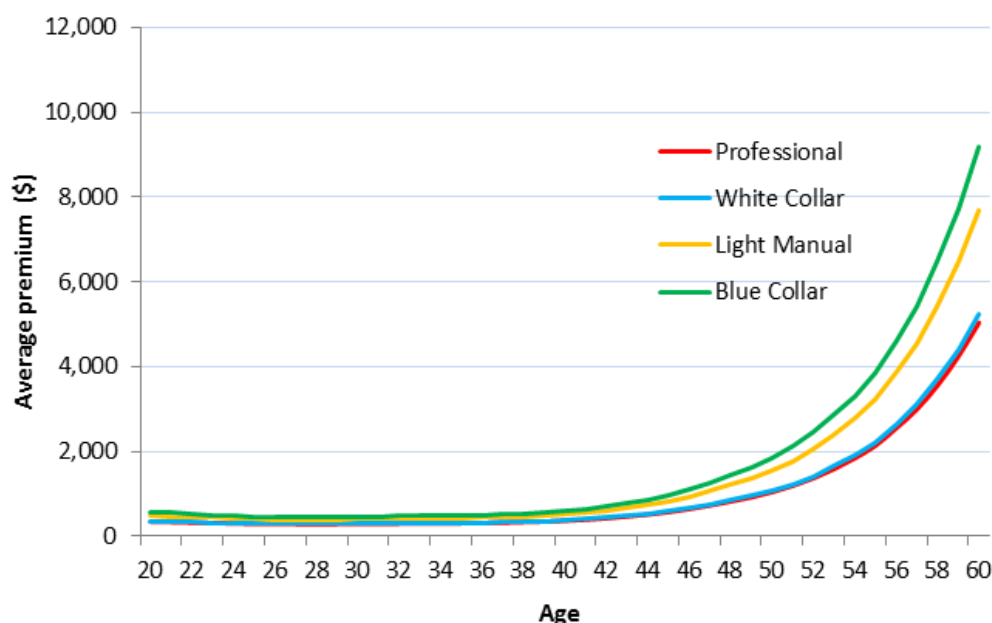
Things to take into consideration include how much you currently earn, any outstanding debts you have (including your mortgage) and whether you think you might personally need to cover medical costs.

Once you've worked all that out, you can be clearer on the amount you want to be protected for.

Figures from the CANSTAR database give an idea how much premiums are likely to cost, depending on what sort of job you do...

The figures for women show a very slightly higher average premium (about 2%), which is almost certainly down to a slightly higher risk factor for females.

Average male premiums by occupation



Source: CANSTAR. Based on stepped premiums for \$500,000 sum insured

Not surprisingly, blue collar workers of either sex end up paying slightly more for their TPD premiums, with workers

in these fields more likely to suffer debilitating injuries than professionals working in an office, for example.

Check, mate

Things to remember when choosing your TPD policy cover include:

- Check the exact definition of TPD with your chosen provider – with variations between providers, you could be leaving yourself open to no cover for certain situations.
- Check whether your policy covers “own occupation” or “any”. The former means you will receive a payout in the event that you're unable to perform your own job any more, but the latter will only pay if you are unable to perform any job at all.
- Consider linking up your TPD and Term Life policy – it is generally (though not always) cost-effective to do this, and it also means you will have a “buy-back” option – an additional benefit that means you can increase your life insurance sum insured by the amount claimed if you make a TPD claim.



3. Trauma

If you have an insurance policy for Trauma cover, you will be covered in the event you are diagnosed with certain conditions, the most common inclusions being cancer, stroke and heart disease (policies do vary, however, so always check with your chosen provider).

Common examples of other ailments you can cover yourself for are:

- i) Major burns
- ii) Organ transplant
- iii) MND (motor neurone disease)
- iv) Severe rheumatoid arthritis
- v) Dementia.

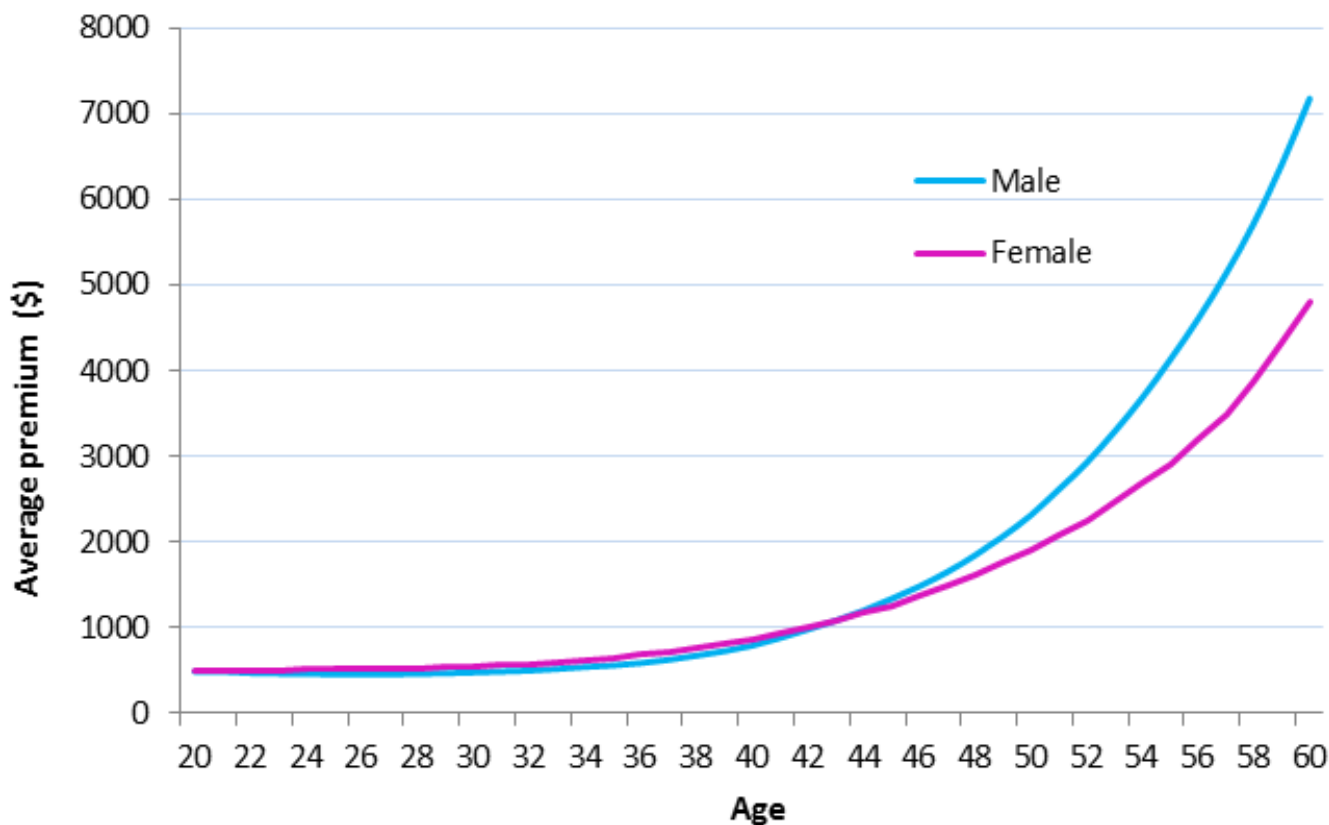
Trauma cover is a valuable policy to have, as you can never know when an illness might strike you down – and even if you are able to fully recover from your condition, you can have no way of knowing how long the treatment and recovery period will be.

Having that payout and the subsequent peace of mind during what can be an incredibly tough time for you and your family is priceless.

Price-wise, premiums again tend to be higher for men, on average, as our graph shows, with males starting to pay significantly more after the age of about 55.



Average trauma premiums by gender



Source: CANSTAR. Based on stepped premiums in a white collar profession for a \$500,000 sum insured

4. Income protection

If you become incapacitated for some reason, perhaps an injury or an illness, you really need your most valuable asset – your income – to be protected. Income protection insures you for a set level of your income (often 75% of your gross salary) for a certain period of time.

When it comes to our job choices, the differences paid for income protection can be quite surprising – even within the same industries. Here's a look at what various elements of the same industry would be paying for an income protection policy of \$4,000 a month and why...

CHEF

**Average
annual
premium
=
\$855**



The quite substantial difference in average premiums between what a chef must pay for income protection and what a kitchen hand must pay can be explained by a couple of things. Firstly, insurers look favourably on those with qualifications, due in part to the likelihood that the more senior staff member will want to get back in to work as soon as possible after an accident – basically the “career vs job” argument. Also taken into account is that fact that a physical injury to an employee whose job is primarily physical (heavy lifting is required of kitchen hands, for example) will see them out of work longer, while the chef is likely to be able to continue his work even with some sort of injury, e.g. a bad back, as heavy lifting is avoidable.

KITCHEN HAND

**Average
annual
premium
=
\$1,164**



PARAMEDIC

**Average
annual
premium
=
\$1,241**



Paramedics end up paying more, on average, because their job is out in the field, which offers up a wealth of extra dangers. Regular driving in ambulances leaves them open to the risk of accidents on the road, and attending road traffic accidents also leaves them vulnerable to further dangers at the scene. Even more risks for paramedics are also present if the employee attends helicopter rescues, with the journey and the rescue itself leaving the staff member potentially in some danger. Nurses, on the other hand, work day to day in a much more controlled environment, e.g. a hospital.

NURSE

**Average
annual
premium
=
\$868**



MINING ENGINEER ABOVE GROUND

**Average
annual
premium
=
\$622**



An above-ground engineer can end up paying considerably less in income protection than a tradesperson working underground in a mine for the reason that his or her work is less likely to result in an accident. Not only does being underground mean the tradesperson is at risk of mine collapse, the use of tools every day offers further risks, too. Also, much like the kitchen situation as mentioned above, the engineer's job is likely to be more paper-based and thus an injury doesn't necessarily rule him out of returning to work.

MINING UNDERGROUND SKILLED TRADESPERSON NO EXPLOSIVES

**Average
annual
premium
=
\$1,181**



EARTHMOVING EQUIPMENT DRIVER / OPERATOR

**Average
annual
premium
=
\$1,274**



In a similar vein, a building site foreman is likely to return to work sooner after an accident than an earth-moving equipment operator, as his position is likely to involve more paperwork and less hands-on activity – thus his premium is smaller. The heavy machinery operator also has to pay more because of the higher likelihood of an accident involving the dangerous machinery itself, e.g. rollovers of diggers and crushing potential.

BUILDING FOREMAN / SUPERVISOR – LICENSED

**Average
annual
premium
=
\$795**



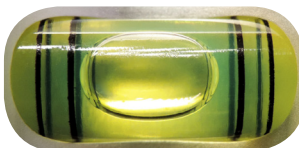
Stepped premiums and level premiums – what's the difference?

In the world of life insurance policies, there are two ways premiums can be worked out – stepped or level.

Stepped premiums are recalculated every time a policy is renewed, meaning that, very often, they will rise the older you get.

That is not always the case, however, as certain life stages are deemed less risky, e.g. when a young man leaves behind potential recklessness to settle down and raise a family. At that stage in his life, the man could well see his life insurance premium reduce slightly on a stepped policy.

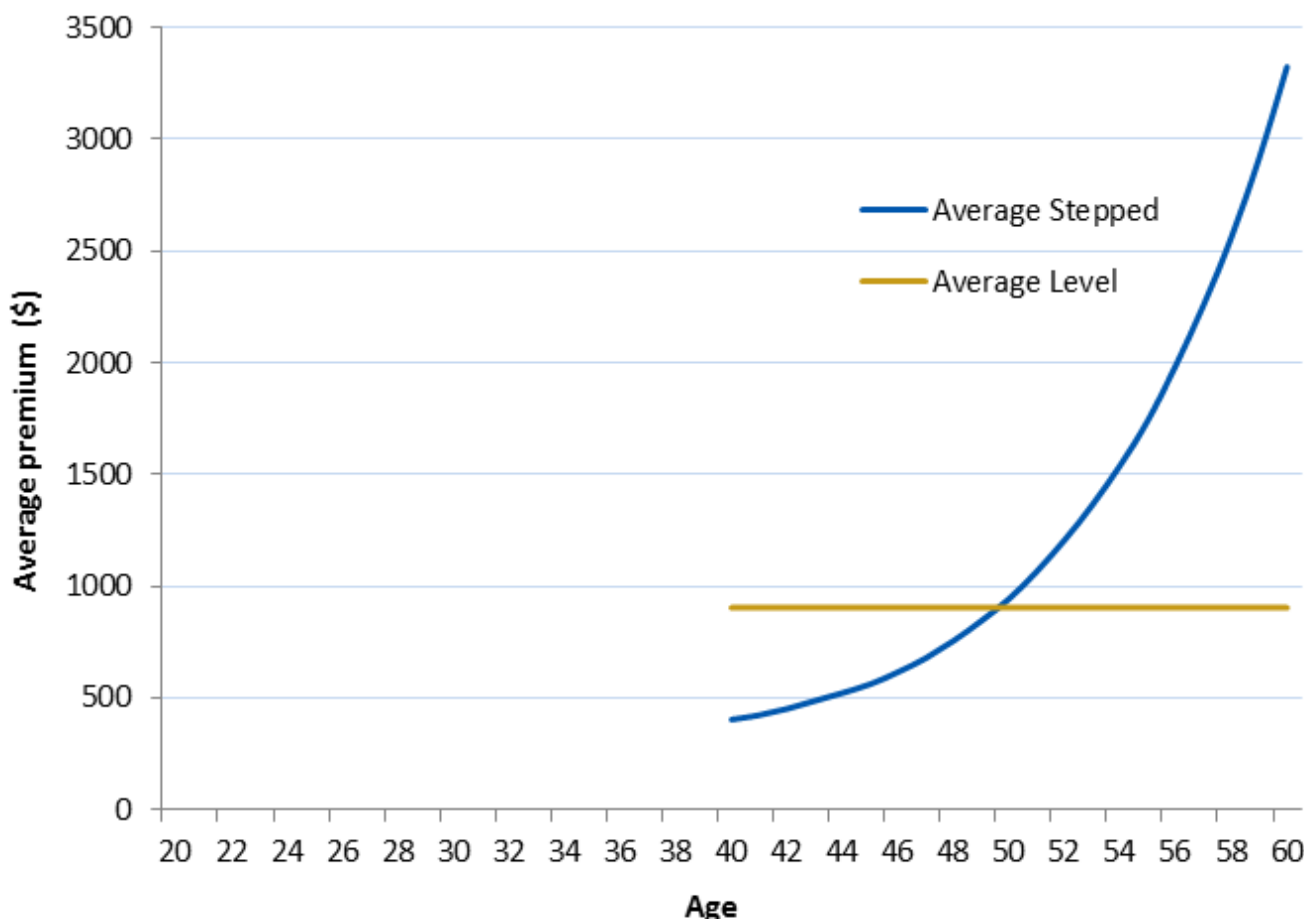
Vs



Level premiums, on the other hand, take into account your age at the time you take out the policy and remains at a constant level as you age – the premium price, generally, does not rise (unless the company reviews the contract, which is rare, or you make changes to your cover).

So, how do the two different styles compare?

Average term life premiums by premium type



Source: CANSTAR. Based on premiums for a 40-year-old male in a white collar profession for a sum insured of \$500,000 without option of cover increase.

This graph illustrates just how much difference having a stepped premium can have on the amount you pay for your insurance over the life of the policy.

While level premiums start at a higher price, stepped

premiums do overtake them – in this particular scenario around 10 years after the commencement of the policy.

In addition to the above, level premiums can be applied to TPD, Trauma and Income protection policies as well.

Do good things come in packages?

When it comes to your life insurance options, there is always the option of packaging your policies together...

CANSTAR analysts looked at an example of packaging versus separate policies, to see which way came out the cheapest. For the sake of the illustration, we looked at stepped premiums for a 40-year-old man working in a white collar profession, with the sums insured being \$250,000 for Trauma and \$500,000 for Term life and TPD.

Here is the result:

Package or separate policies?	Total cost
Term life, trauma and TPD separately	\$1,578.50
Package	\$1,132.60



In the above scenario the man could have saved \$445.90 by going with a package rather than separate policies.

It needs to be borne in mind, however, that when a claim is made on one of the policies it may trigger a reduction in the level of cover in the other policies within the package. For example, if a

Trauma claim was made in the Package policy, the Term life and TPD would automatically be reduced to \$250,000 cover, whereas with separate products, Term and TPD can remain at \$500,000 coverage.

Other claims may have difference implications on the cover levels.

There may also be other incentives to split up your policies, such as particular benefits from one policy for certain categories but not others.

It's nevertheless interesting to see the potential savings that are out there if you just want to examine your options closely.

What to watch out for

Things that can affect your insurance cover include your lifestyle, your hobbies and your weight. It makes sense to find out exactly what aspects of your life could be affecting your insurance policies, and in what way...

Smoking. If you're a smoker, you will be paying a different premium entirely to a non-smoker, often double the cost. All types of insurance premiums (Life, TPD, Trauma and Income Protection) are affected when you smoke, though it is unlikely to trigger any exclusions.

Obesity. According to the Australian Institute of Health and Welfare (AIHW), three in five Australians are now overweight or obese – that's 12 million of us. So, does this affect insurance premiums? While being severely overweight will indeed affect your premiums – all four types of insurances do get more expensive – exclusions won't normally be triggered unless coupled with other ailments. Losing the weight is still, however, a good idea.

Family history. The cost of your insurance is based on the likelihood of you needing to make a claim, so a family history of certain illness will probably affect the premiums in all four policy types. You need to get this checked out, as you don't want to render your policy void, but the bad news is that certain family history problems could definitely trigger an exclusion in your policy for that particular condition. It's worth noting that insurers are generally only really interested in health problems that have occurred before the age of 60 – you're unlikely to be penalised if your 80-year-old father has had a heart attack.

Occupation. As we have seen, what you do for a living can affect your insurance policies. The more dangerous your job (i.e. the higher above ground or lower below ground you work) the more your premiums can be. The good news is, your career choice most likely won't trigger any exclusions on your cover – the bad news is, it might lead to an insurer declining cover for you entirely.

Drinking. While all types of insurance policy can be affected by your drinking levels, it will only affect the premium if it's a serious situation. Unfortunately, if that is the case, it could lead to you being refused cover entirely.

Hobbies. If you're a bit of an adrenalin junkie, you can expect to see some sort of impact on your insurance premium (whether it's Life, TPD, Trauma or Income Protection), depending on the activity. The more dangerous the pastime, the more it will boost the cost. If you just play footy for the local team at the weekends, you're unlikely to see much difference at all, other than a loading of the premium for Income Protection (say, around 25%) and perhaps a waiting period of up to 90 days. For the more extreme sports, however (e.g. motor racing, parachuting or hang gliding) there will typically be an extra premium for Life and Trauma and a possible exclusion for Income Protection and TPD. But then, that's the price you pay for the thrill, right?



Who offers outstanding value?

Which life insurance, TPD, trauma and income protection insurance providers offer outstanding value for consumers?

Winners of our overall award for Outstanding Value Life Insurer Australia are:



TAL and Zurich Australia



TAL has risen up the rankings thanks in no small part to its managing to not only maintain the top spot for income protection insurance, but for actually increasing the margin between itself and its closest competitors in that category.

The company also took the lead for its provision of term life cover, thanks to competitive premiums, while its surge forwards in its income protection provision was thanks to improvement in such features as claim payment terms, policy benefits and options, and policy terms.

Zurich Australia wins the overall award due largely to some highly competitive premiums – it was a price leader in no less than 19 profiles within the Mature and Empty Nester age groups, and also gained top spot for Mature Female Managerial in Packaged.

Premiums in the Professional category also saw gains, with Zurich's performance across the Package category really driving home the win.



Life Insurance Australia



Congratulations to both TAL and Zurich Australia for their overall wins, and also to the following award-winning providers:





LIFE INSURANCE

STAR RATINGS
METHODOLOGY

Awards

Institution-based awards are determined by product performance across the 64 star-rated profiles.

Overall awards

Outstanding Value Life Insurer Australia

Institution awards

Outstanding Value Insurer Term Life

Outstanding Value Insurer Trauma

Outstanding Value Insurer TPD

Outstanding Value Insurer Packaged Life

Outstanding Value Insurer Income Protection

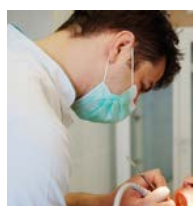
CANSTAR star ratings



64 profiles across each product

Awards to products – methodology

Occupation category



Professional



White collar



Retail/light manual



Blue collar

Age

Young
20-29

Middle
30-45

Mature
46-55

Empty Nester
56-60

Premiums

Stepped premium

Level premium

Gender

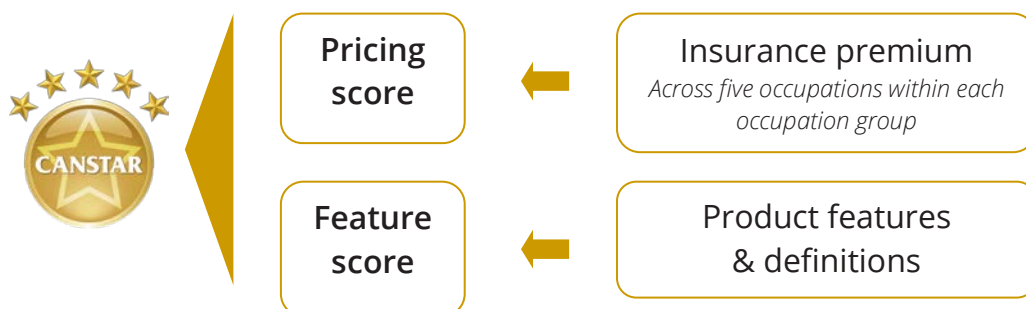
Male

Female



The *Life Insurance Star Ratings* consist of five separate insurance product types – Term Life, Trauma, TPD, Income Protection and Packaged Life. The rating process for each of these product types employs a separate star ratings methodology consistent with the pricing and features model of the CANSTAR star ratings.

$$\text{TOTAL STAR RATINGS SCORE (T)} = w1 * \text{PRICING SCORE (P)} + w2 * \text{FEATURES SCORE (F)}$$



Life insurance products are rated across four professional groups and four age groups so that consumers can identify their demographic and create a shortlist of five-star products that may be suitable for their needs.

Star ratings weights for IPP, Trauma & Package Life

	Price	Features
Young		
Professional	60%	40%
White Collar	60%	40%
Light Manual	60%	40%
Blue Collar	60%	40%
Middle		
Professional	50%	50%
White Collar	60%	40%
Light Manual	60%	40%
Blue Collar	60%	40%
Mature		
Professional	40%	60%
White Collar	50%	50%
Light Manual	50%	50%
Blue Collar	50%	50%
Empty Nester		
Professional	40%	60%
White Collar	60%	40%
Light Manual	60%	40%
Blue Collar	60%	40%

Policy Type	Age	Price	Features
TPD	All	70%	30%
Term Life	All	80%	20%

Pricing score

The insurance premium for risk is used as the main point of cost comparison. Peer products are compared with each other, with the lowest cost product awarded the highest pricing score. All other peer products are awarded a score based on their relative cost against the lowest cost policy (i.e. if a product costs twice as much as the cheapest, it will earn half the pricing score of the cheapest product).

Premiums are based on a non-smoker with stepped and level premiums. Five different occupations are used to represent premium score of a specific occupation group. More than 640,000 premiums are analysed in the CANSTAR Life Insurance Star Ratings.

The sums insured for Term, Trauma and TPD are based on both age and occupation, as follows:

SUM INSURED – Star Ratings (Term, Trauma & TPD)					
Age group	Occupation	Age	Term	Trauma	TPD
Young	Professional	20-29	\$750,000	\$200,000	\$750,000
	White Collar		\$500,000	\$150,000	\$500,000
	Light Manual		\$350,000	\$150,000	\$350,000
	Blue Collar		\$500,000	\$150,000	\$500,000
Middle	Professional	30-45	\$1,500,000	\$250,000	\$1,500,000
	White Collar		\$1,500,000	\$250,000	\$1,500,000
	Light Manual		\$1,000,000	\$200,000	\$1,000,000
	Blue Collar		\$1,000,000	\$200,000	\$1,000,000
Mature	Professional	46-55	\$1,500,000	\$250,000	\$1,500,000
	White Collar		\$1,500,000	\$250,000	\$1,500,000
	Light Manual		\$1,000,000	\$200,000	\$1,000,000
	Blue Collar		\$1,000,000	\$200,000	\$1,000,000
Empty Nester	Professional	56-60	\$1,000,000	\$150,000	\$1,000,000
	White Collar		\$1,000,000	\$150,000	\$1,000,000
	Light Manual		\$750,000	\$100,000	\$750,000
	Blue Collar		\$750,000	\$100,000	\$750,000

The sums insured for Income Protection are also based on age and occupation as follows:

SUM INSURED – Star Ratings (Income Protection)				
Age group	Occupation	Age	Income per annum	Income cover per month
Young	Professional	20-29	\$75,000	\$4,687
	White Collar		\$40,000	\$2,500
	Light Manual		\$30,000	\$1,875
	Blue Collar		\$40,000	\$2,500
Middle	Professional	30-45	\$110,000	\$6,875
	White Collar		\$60,000	\$3,750
	Light Manual		\$42,000	\$2,625
	Blue Collar		\$60,000	\$3,750
Mature	Professional	46-55	\$150,000	\$9,375
	White Collar		\$80,000	\$5,000
	Light Manual		\$48,000	\$3,000
	Blue Collar		\$72,000	\$4,500
Empty Nester	Professional	56-60	\$150,000	\$9,375
	White Collar		\$80,000	\$5,000
	Light Manual		\$48,000	\$3,000
	Blue Collar		\$72,000	\$4,500

For package products we consider the above combination of sum insured across Term, Trauma and TPD within the respective age and occupation groups.

Feature score

The CANSTAR Life Insurance Star Ratings assessed more than 50,000 benefits and options across different products. Below is how CANSTAR weighted these benefits and options:

Term Life – feature weights			
Category/sub-category	Young, Middle & Mature	Empty Nester	Description
<i>Death policy terms</i>	10%	10%	
Coverage terms	10%	10%	Captures coverage range, e.g. entry and expiry age
Other	10%	10%	Captures if the policy can be accident only
Premiums	65%	65%	Captures the premiums options, e.g. stepped, level, hybrid
Sums insured	15%	15%	Captures if sum insured restriction applies

<i>Standard company terms offered</i>	30%	40%	
CPI	15%	15%	Captures the indexation benefits, e.g. dollar cap, max age
Exclusions	50%	50%	Captures what is excluded at time of claim e.g. suicide, pre-existing conditions
Interim cover	15%	15%	Captures interim cover and period covered
Loyalty bonus	5%	5%	Captures if the policy provides any loyalty bonus
Other	10%	10%	Captures additional features like supplementary life cover, guaranteed renewable
Product upgrade	5%	5%	Captures the product upgrades applicable to existing and new customers
<i>Death policy benefits and options</i>	60%	50%	
Terminal illness	30%	30%	Captures terminal illness definition and max benefit age, etc.
Accommodation benefit	5%	5%	Captures if the policy offers accommodation benefit
Financial planning	5%	5%	Captures if the policy offers financial planning benefit
Funeral benefit	5%	5%	Captures if the policy offers funeral and repatriation benefit
Future underwriting	10%	10%	Captures if the policy offers personal future underwriting benefit
GFI	30%	30%	Captures if the policy offers GFI benefit, e.g. no of events etc.
Needle stick	5%	5%	Captures if the policy offers needle stick benefit
Accidental death	5%	5%	Captures additional benefits like child cover, accidental death hardship booster, etc.
Waiver of premium	5%	5%	Captures waiver of premiums on disability

Stand alone Trauma – feature weights			
Category/sub-category	All-male profiles	All-female profiles	Descriptions
<i>Stand alone Trauma policy terms</i>	10%	10%	
Coverage terms	40%	40%	Captures coverage range, e.g. entry and expiry age
Premiums	60%	60%	Captures the premiums options, e.g. stepped, level, hybrid
<i>Standard company terms</i>	10%	10%	
Exclusions	20%	20%	Captures what is excluded at time of claim, e.g. attempted suicide, congenital condition
Indexation	15%	15%	Captures the indexation benefits, e.g. dollar cap, max age
Interim cover	15%	15%	Captures interim cover and period covered
Loyalty bonus	15%	15%	Captures if the policy provides any loyalty bonus
Other	20%	20%	Captures additional features like supplementary live cover, guaranteed renewable
Product upgrade	15%	15%	Captures the product upgrades applicable to existing and new customers
<i>Policy benefits and options</i>	10%	10%	
Trauma reinstatement	60%	60%	Captures if the policy offers trauma reinstatement benefit etc.
GFI	20%	20%	Captures if the policy offers GFI benefit, e.g. no of events etc.
Future underwriting	10%	10%	Captures if the policy offers personal future underwriting benefit
Others	10%	10%	Accommodation benefit, waiver of premium, financial planning benefit
<i>Stand alone Trauma events</i>	70%	70%	
Cancer	30%	45%	Captures trauma definitions for cancer
Breast cancer	5%	40%	Captures trauma definitions for breast cancer
Cancer female	0%	5%	Captures trauma definitions for female cancer, e.g. ovarian cancer
Cancer male	10%	0%	Captures trauma definitions for male cancer, e.g. prostate cancer
Melanoma	15%	15%	Captures trauma definitions for melanoma cancer
Others	70%	40%	Captures trauma definitions for other cancer, e.g. benign tumours

Heart	30%	20%	Captures trauma definitions for coronary related conditions
Coronary by-pass surgery	25%	25%	Captures trauma definitions for coronary by-pass surgery
Coronary artery angioplasty	15%	15%	Captures trauma definitions for coronary artery angioplasty
Triple vessel angioplasty	15%	15%	Captures trauma definitions for triple vessel angioplasty
Heart attack	25%	25%	Captures trauma definitions for heart attack
Others	20%	20%	Captures trauma definitions for other coronary related conditions, e.g. cardiomyopathy
Stroke	15%	10%	Captures trauma definitions for stroke
Nervous system	10%	10%	Captures trauma definitions for nervous system, e.g. Parkinson's disease
Others	15%	15%	Captures trauma definitions for other trauma events, e.g. blindness, HIV

Stand alone TPD – feature weights			
Category/sub-category	Professional/ managerial	Light manual/ blue collar	Description
<i>Stand alone TPD policy terms</i>	10%	10%	
Coverage terms	40%	40%	Captures coverage range, e.g. entry and expiry age
Premiums	60%	60%	Captures the premiums options, e.g. stepped, level, hybrid
<i>TPD standard company terms</i>	25%	20%	
Exclusions	40%	40%	Captures what is excluded at time of claim, e.g. attempted suicide, terrorism
Indexation	25%	25%	Captures the indexation benefits, e.g. dollar cap, max age
Interim cover	15%	15%	Captures interim cover and period covered
Loyalty bonus	5%	5%	Captures if the policy provides any loyalty bonus
Other	10%	10%	Captures additional features like supplementary live cover, guaranteed renewable
Product upgrade	5%	5%	Captures the product upgrades applicable to existing and new customers
<i>TPD stand alone policy benefits and options</i>	25%	10%	
Accommodation benefit	5%	5%	Captures if the policy offers accommodation benefit
Death cover	10%	10%	Captures if the policy offers death cover benefit
Financial planning	10%	10%	Captures if the policy offers financial planning benefit
Future underwriting	20%	20%	Captures if the policy offers personal future underwriting benefit
GFI	20%	20%	Captures if the policy offers GFI benefit, e.g. no of events, etc.
Life cover purchase	10%	10%	Captures if the policy offers life cover benefit after TPD claim without medical evidence
Needle stick	5%	5%	Captures if the policy offers needle stick benefit
Other	10%	10%	Captures additional benefit hardship booster
Waiver of premium	10%	10%	Captures waiver of premiums on disability
<i>Stand alone TPD definitions</i>	40%	30%	
TPD any	15%	30%	Total and permanent disability based on any occupation
TPD AODL	10%	10%	Total and permanent disability based on activities of daily living
TPD day 1	5%	5%	Total and permanent disability claim from day 1
TPD definition restrictions	1%	1%	Restrictions on total and permanent disability, e.g. survival period
TPD home duties	5%	10%	Total and permanent disability for home duties occupations
TPD loss of sight and limbs	9%	9%	Total and permanent disability as a result of the loss of sight or limbs
TPD own	55%	35%	Total and permanent disability based on own occupation
<i>Own occupation quotes</i>	0%	30%	
Own occupation quotes	0%	100%	Availability of cover based on own occupations

Income Protection – feature weights			
Category/sub-category	Professional/ managerial	Blue collar/light manual	Description
<i>Policy terms</i>	10%	10%	
Accident only cover	5%	5%	Captures if the policy can pay claims in the event of accident only
Benefit periods	10%	10%	Captures the various benefit periods offered by the policy
Benefit type –guaranteed agreed value	10%	10%	Captures the ability to purchase agreed value cover
Benefit type – indemnity	10%	10%	Captures the ability to purchase indemnity cover
Business expenses	10%	10%	Captures ability to add business expense as rider
Entry/expiry ages	10%	10%	Captures coverage range, e.g. entry and expiry age
Premium	10%	10%	Captures the premiums options, e.g. stepped, level, hybrid
Sum insured	10%	10%	Captures if sum insured restrictions applies
Superannuation	10%	10%	Captures the availability under superannuation
Temporary visa holders	5%	5%	Captures the availability of restricted cover for temporary visa holders
Waiting periods	10%	10%	Captures the various waiting periods offered by the policy
<i>Standard company terms</i>	15%	15%	
Company terms	10%	10%	Captures the availability of 24 hour worldwide cover
Cooling-off period	15%	15%	Captures the various cooling off period offered by the policy
Exclusions	25%	25%	Captures what is excluded at time of claim, e.g. attempted suicide, HIV
Guaranteed renewable	5%	5%	Captures the guaranteed renewable definition offered by the policy
Indexation	10%	10%	Captures the indexation benefits, e.g. dollar cap, max age
Interim cover	15%	15%	Captures interim cover and period covered
Loyalty bonus	5%	5%	Captures if the policy provides any loyalty bonus
Product upgrade	15%	15%	Captures the product upgrades applicable to existing and new customers
<i>Claim payment terms</i>	40%	40%	
Benefit offsets	35%	35%	Captures the benefit options offered across various occupations, e.g. sick leave, long service
Claim payment	10%	10%	Captures the period of claims payments made in arrears
Occupation definition	30%	15%	Captures the any/own occupation definition period, e.g. day 1
Pre-disability income	10%	15%	Captures the definitions related to pre disability income in agreed and indemnity
Waiting period	15%	25%	Captures the waiting period start and effective periods
<i>Policy benefits and options</i>	35%	35%	
Claims indexation	10%	10%	Captures if the policy offers claims indexation
Disability Definitions – partial	25%	25%	Captures the benefits offered by the policy at time of partial disability
Disability definitions – total	25%	25%	Captures the benefits offered by the policy at time of total disability
Specified injury	15%	20%	Captures the benefits offered by the policy for specified injury
Specified illness	10%	20%	Captures the benefits offered by the policy for specified illness
Others	5%	15%	Captures the other benefits offered by the policy e.g. family care benefit, death benefit etc.
<i>Agreed quotes</i>	0%	15%	
Agreed quotes	0%	100%	Availability of cover-based on agreed value

Packaged Life – feature weights					
	Young	Middle	Mature	Empty Nester	Categories considered in package life
Term Life	30%	35%	35%	30%	Death policy benefits & options, policy terms & standard company terms
Total and permanent disability	45%	35%	35%	35%	TPD definitions, TPD policy parameters as raiders to term
Trauma	25%	30%	30%	35%	Trauma attached to term, trauma events

Within package life we consider the three components based on the weights shown above. We have replicated the individual product category weightings within package, but there are some differences in the categories based on the offering for a package product.

How are the stars awarded?

CANSTAR ranks life insurance based on value-for-money measures and then awards a star rating according to rank. The number of products awarded each of the five- to two-star ratings will ultimately depend on the dispersion of final scores. Scores are awarded to each product on the basis of price (premiums) and features (benefits and options). The methodology is revised and parameters are updated on a regular basis to make sure that the products are analysed using the most up-to-date information capturing all industry developments.

How often are the CANSTAR Life Insurance Star Ratings re-rated?

All ratings are fully recalculated every 12 months based on the latest pricing and features offered by each insurer.

Does CANSTAR rate other product areas?

CANSTAR researches, compares and rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. Results are freely available to consumers who use the star ratings as a guide to product excellence. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR website at www.canstar.com.au if you would like to view the latest star ratings reports of interest.

- Account based pensions
- Agribusiness
- Business banking
- Business life insurance
- Car insurance
- Credit cards
- Deposit accounts
- Direct life insurance
- Health insurance
- Home & contents
- Home loans
- Landlord insurance
- Life insurance
- Managed investments
- Margin lending
- Online share trading
- Package banking
- Personal loans
- Pet insurance
- Reward programs
- SMSF loans
- Superannuation
- Term deposits
- Travel insurance



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life insurance star ratings

Term Life - Stepped Young Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
BT	Term Life	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.

4 An additional payment to fund financial planning advice following the payment of a claim

5 An advanced payment amount to help fund the expenses associated with a funeral.

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life insurance star ratings

Term Life - Stepped Young Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
ClearView	Life Cover	●	●	●	●	●
★★★★★						
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
TAL	Life Insurance Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

Term Life - Stepped Young Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
BT	Term Life	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	◐	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

Term Life - Stepped Young Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

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		Stepped 1	Level 2			
★★★★★ outstanding value						
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	🔋	●	●
★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

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life insurance star ratings

Term Life - Stepped Young Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
BT	Term Life	●	●	●	●	●
★★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Term Life - Stepped Young Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
ClearView	Life Cover	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

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life insurance star ratings

Term Life - Stepped Young Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
BT	Term Life	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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life insurance star ratings

Term Life - Stepped Young Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

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life insurance star ratings

Term Life - Stepped Middle Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Term Life - Stepped Middle Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	Life Cover Benefit	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

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life insurance star ratings

Term Life - Stepped Middle Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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3 An ability to increase the sum insured without medical evidence.

4 An additional payment to fund financial planning advice following the payment of a claim

5 An advanced payment amount to help fund the expenses associated with a funeral.

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life insurance star ratings

Term Life - Stepped Middle Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●



AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
BT	Term Life	●	●	●	●	●



AMP Life	Flexible Life Time Prot	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Term Life - Stepped Middle Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●



AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●



AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
BT	Term Life	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

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life insurance star ratings

Term Life - Stepped Middle Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●



AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
BT	Term Life	●	●	●	●	●



AMP Life	Flexible Life Time Prot	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

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life insurance star ratings

Term Life - Stepped Middle Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
CommInsure	Total Care Plan	●	●	🔋	●	●
★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	🔄	●	🔄	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Term Life - Stepped Middle Blue Collar Female

Report Date: September, 2014

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PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	Life Cover Benefit	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

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life insurance star ratings

Term Life - Stepped Mature Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

Term Life - Stepped Mature Professional Female

Report Date: September, 2014

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PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	Life Cover Benefit	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

Term Life - Stepped Mature Managerial Male

Report Date: September, 2014

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PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

Term Life - Stepped Mature Managerial Female

Report Date: September, 2014

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PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	Life Cover Benefit	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

Term Life - Stepped Mature Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	Life Cover Benefit	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

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life insurance star ratings

Term Life - Stepped Mature Light manual Female

Report Date: September, 2014

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PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	Life Cover Benefit	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

Term Life - Stepped Mature Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	Life Cover Benefit	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

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life insurance star ratings

Term Life - Stepped Mature Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	Life Cover Benefit	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

Term Life - Stepped Empty Nester Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
★★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
TAL	Life Insurance Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
Asteron Life	Life Cover	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Term Life - Stepped Empty Nester Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
★★★★★						
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
Asteron Life	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.

4 An additional payment to fund financial planning advice following the payment of a claim

5 An advanced payment amount to help fund the expenses associated with a funeral.

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life insurance star ratings

Term Life - Stepped Empty Nester Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
★★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
TAL	Life Insurance Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
Asteron Life	Life Cover	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.

4 An additional payment to fund financial planning advice following the payment of a claim

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life insurance star ratings

Term Life - Stepped Empty Nester Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
★★★★★						
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
Asteron Life	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Term Life - Stepped Empty Nester Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
ClearView	Life Cover	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	◐	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Term Life - Stepped Empty Nester Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
★★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Term Life - Stepped Empty Nester Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
ClearView	Life Cover	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	◐	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Term Life - Stepped Empty Nester Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	●
★★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	🔹	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Term Life - Level Young Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
OnePath	OneCare Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
BT	Term Life	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	🗳️	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

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life insurance star ratings

Term Life - Level Young Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
ClearView	Life Cover	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
BT	Term Life	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Term Life - Level Young Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
OnePath	OneCare Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
BT	Term Life	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Term Life - Level Young Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
OnePath	OneCare Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Term Life - Level Young Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Macquarie Life	FutureWise Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
★★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
BT	Term Life	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.

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life insurance star ratings

Term Life - Level Young Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
ClearView	Life Cover	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
BT	Term Life	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

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life insurance star ratings

Term Life - Level Young Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
OnePath	OneCare Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
BT	Term Life	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Term Life - Level Young Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
OnePath	OneCare Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.

4 An additional payment to fund financial planning advice following the payment of a claim

5 An advanced payment amount to help fund the expenses associated with a funeral.

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life insurance star ratings

Term Life - Level Middle Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.

4 An additional payment to fund financial planning advice following the payment of a claim

5 An advanced payment amount to help fund the expenses associated with a funeral.

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life insurance star ratings

Term Life - Level Middle Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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life insurance star ratings

Term Life - Level Middle Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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life insurance star ratings

Term Life - Level Middle Managerial Female

Report Date: September, 2014

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PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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life insurance star ratings

Term Life - Level Middle Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Term Life - Level Middle Light manual Female

Report Date: September, 2014

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PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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life insurance star ratings

Term Life - Level Middle Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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life insurance star ratings

Term Life - Level Middle Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★★						
AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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life insurance star ratings

Term Life - Level Mature Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

Term Life - Level Mature Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asteron Life	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
BT	Term Life	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

Term Life - Level Mature Managerial Male

Report Date: September, 2014

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PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

Term Life - Level Mature Managerial Female

Report Date: September, 2014

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PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asteron Life	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
BT	Term Life	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

Term Life - Level Mature Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

Term Life - Level Mature Light manual Female

Report Date: September, 2014

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PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asteron Life	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
BT	Term Life	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

Term Life - Level Mature Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

Term Life - Level Mature Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asteron Life	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
BT	Term Life	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●
★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Term Life - Level Empty Nester Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
TAL	Life Insurance Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
BT	Term Life	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.

4 An additional payment to fund financial planning advice following the payment of a claim

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life insurance star ratings

Term Life - Level Empty Nester Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
TAL	Life Insurance Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
BT	Term Life	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

Term Life - Level Empty Nester Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
TAL	Life Insurance Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
BT	Term Life	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

Term Life - Level Empty Nester Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
TAL	Life Insurance Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
BT	Term Life	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

Term Life - Level Empty Nester Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
TAL	Life Insurance Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
★★★★						
AIA Australia	10 Year Term	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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life insurance star ratings

Term Life - Level Empty Nester Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
TAL	Life Insurance Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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life insurance star ratings

Term Life - Level Empty Nester Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
TAL	Life Insurance Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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life insurance star ratings

Term Life - Level Empty Nester Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
TAL	Life Insurance Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
★★★★						
AIA Australia	5 Year Term	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AIA Australia	10 Year Term	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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life insurance star ratings

TPD insurance - Stepped Young Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to increase the sum insured without medical evidence.

4. An additional payment to fund financial planning advice following the payment of a claim

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life insurance star ratings

TPD insurance - Stepped Young Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AMP	Elevate TPD Insurance Plan	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●



AMP Life	Stand Alone TPD	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Stepped Young Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AMP	Elevate TPD Insurance Plan	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○



AMP Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Stepped Young Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AMP	Elevate TPD Insurance Plan	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●



Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Asteron Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Stepped Young Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●



Asteron Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Stepped Young Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●



Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Asteron Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Stepped Young Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

Asgard Capital Mgmt	Standalone TPD	●	○	●	○
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP Life	Stand Alone TPD	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Stepped Young Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AMP	Elevate TPD Insurance Plan	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●



Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Asteron Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Stepped Middle Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

OnePath	OneCare Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP Life	Stand Alone TPD	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC Insurance	TPD	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to increase the sum insured without medical evidence.

4. An additional payment to fund financial planning advice following the payment of a claim

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you



life insurance star ratings

TPD insurance - Stepped Middle Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

OnePath	OneCare Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



Asteron Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC Insurance	TPD	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Stepped Middle Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AMP Life	Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



Asgard Capital Mgmt	Standalone TPD	●	○	●	○
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
OnePath	OneCare Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Stepped Middle Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Asteron Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Stepped Middle Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
MLC Insurance	TPD	●	●	●	●



Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Asteron Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

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life insurance star ratings

TPD insurance - Stepped Middle Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
MLC Insurance	TPD	●	●	●	●



AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Asteron Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Stepped Middle Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

BT	Standalone TPD Plan	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●



AMP Life	Stand Alone TPD	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

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life insurance star ratings

TPD insurance - Stepped Middle Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

BT	Standalone TPD Plan	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●



Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Asteron Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

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life insurance star ratings

TPD insurance - Stepped Mature Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

TAL	Standalone TPD Plan	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC Insurance	TPD	●	●	●	●

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life insurance star ratings

TPD insurance - Stepped Mature Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

TAL	Standalone TPD Plan	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Asteron Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC Insurance	TPD	●	●	●	●

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life insurance star ratings

TPD insurance - Stepped Mature Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Stepped Mature Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Asteron Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

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life insurance star ratings

TPD insurance - Stepped Mature Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
BT	Standalone TPD Plan	●	●	●	●
MLC Insurance	TPD	●	●	●	●



AMP Life	Stand Alone TPD	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Stepped Mature Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
MLC Insurance	TPD	●	●	●	●



AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Asteron Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Stepped Mature Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●



AMP Life	Stand Alone TPD	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

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life insurance star ratings

TPD insurance - Stepped Mature Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●



AMP Life	Stand Alone TPD	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

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life insurance star ratings

TPD insurance - Stepped Empty Nester Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
BT	Standalone TPD Plan	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to increase the sum insured without medical evidence.

4. An additional payment to fund financial planning advice following the payment of a claim

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you



life insurance star ratings

TPD insurance - Stepped Empty Nester Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP Life	Stand Alone TPD	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Stepped Empty Nester Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Stepped Empty Nester Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

BT	Standalone TPD Plan	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Asteron Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Stepped Empty Nester Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
MLC Insurance	TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Stepped Empty Nester Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
MLC Insurance	TPD	●	●	●	●



Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Asteron Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Stepped Empty Nester Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Stepped Empty Nester Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●



Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Asteron Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Young Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		
★★★★★ outstanding value					
OnePath	OneCare Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●
★★★★★					
AMP	Elevate TPD Insurance Plan	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●
★★★★					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Young Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		
★★★★★ outstanding value					
OnePath	OneCare Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●
★★★★★					
AMP	Elevate TPD Insurance Plan	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●
★★★★					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Young Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		
★★★★★ outstanding value					
OnePath	OneCare Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●
★★★★★					
AMP	Elevate TPD Insurance Plan	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●
★★★★					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●

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life insurance star ratings

TPD insurance - Level Young Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

OnePath	OneCare Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Young Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		
★★★★★ outstanding value					
OnePath	OneCare Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●
★★★★★					
AMP	Elevate TPD Insurance Plan	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
MLC Insurance	TPD	●	●	●	●
★★★★					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Young Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

OnePath	OneCare Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Young Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

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life insurance star ratings

TPD insurance - Level Young Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

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life insurance star ratings

TPD insurance - Level Middle Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC Insurance	TPD	●	●	●	●

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life insurance star ratings

TPD insurance - Level Middle Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC Insurance	TPD	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to increase the sum insured without medical evidence.

4. An additional payment to fund financial planning advice following the payment of a claim

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you



life insurance star ratings

TPD insurance - Level Middle Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
OnePath	OneCare Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Middle Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
OnePath	OneCare Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

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life insurance star ratings

TPD insurance - Level Middle Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AMP	Elevate TPD Insurance Plan	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●



AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Middle Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AMP	Elevate TPD Insurance Plan	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●



AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Middle Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●



AMP Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Middle Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●



AMP Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Mature Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Mature Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		
★★★★★ outstanding value					
Asteron Life	Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●
★★★★★					
AMP Life	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●
★★★★					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC Insurance	TPD	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Mature Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Mature Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Mature Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AMP	Elevate TPD Insurance Plan	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●



BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Mature Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AMP	Elevate TPD Insurance Plan	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●



BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Mature Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Mature Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Empty Nester Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		
★★★★★ outstanding value					
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●
★★★★★					
AMP Life	Stand Alone TPD	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
★★★★					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Empty Nester Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		
★★★★★ outstanding value					
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●
★★★★★					
AMP Life	Stand Alone TPD	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
★★★★					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Empty Nester Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		
★★★★★ outstanding value					
AMP Life	Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●
★★★★★					
Asteron Life	Stand Alone TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●
★★★★					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to increase the sum insured without medical evidence.

4. An additional payment to fund financial planning advice following the payment of a claim

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life insurance star ratings

TPD insurance - Level Empty Nester Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		
★★★★★ outstanding value					
AMP Life	Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●
★★★★★					
Asteron Life	Stand Alone TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●
★★★★					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP	Elevate TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●

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life insurance star ratings

TPD insurance - Level Empty Nester Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AMP Life	Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Empty Nester Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AMP Life	Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
Asteron Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Empty Nester Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AMP Life	Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron Life	Stand Alone TPD	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

TPD insurance - Level Empty Nester Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4
		Stepped 1	Level 2		



outstanding value

AMP Life	Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●



AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron Life	Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●



AMP	Elevate TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Trauma Insurance - Stepped Young Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●



AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●



Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to increase the sum insured without medical evidence.

4. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

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life insurance star ratings

Trauma Insurance - Stepped Young Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped	Level		
		1	2	3	4



outstanding value

AMP Life	Trauma Cover Optimum	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Stepped Young Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped	Level		
		1	2	3	4



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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life insurance star ratings

Trauma Insurance - Stepped Young Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AMP Life	Trauma Cover Optimum	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Stepped Young Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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life insurance star ratings

Trauma Insurance - Stepped Young Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped	Level		
		1	2	3	4



outstanding value

AMP Life	Trauma Cover Optimum	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Stepped Young Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped	Level		
		1	2	3	4



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to increase the sum insured without medical evidence.

4. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

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life insurance star ratings

Trauma Insurance - Stepped Young Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AMP Life	Trauma Cover Optimum	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Trauma Insurance - Stepped Middle Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
BT	Standalone Living Plus	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Trauma Insurance - Stepped Middle Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped	Level		
		1	2	3	4



outstanding value

Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
ClearView	Trauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Stepped Middle Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Stepped Middle Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	○
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Stepped Middle Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Optimum	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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life insurance star ratings

Trauma Insurance - Stepped Middle Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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life insurance star ratings

Trauma Insurance - Stepped Middle Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped	Level		
		1	2	3	4



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Optimum	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Stepped Middle Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	○
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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life insurance star ratings

Trauma Insurance - Stepped Mature Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to increase the sum insured without medical evidence.

4. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

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life insurance star ratings

Trauma Insurance - Stepped Mature Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Asteron Life	Stand Alone Trauma	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
BT	Standalone Living Insurance	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Stepped Mature Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
BT	Standalone Living Plus	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Trauma Insurance - Stepped Mature Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Stepped Mature Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped	Level		
		1	2	3	4



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Stepped Mature Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
BT	Standalone Living Insurance	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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life insurance star ratings

Trauma Insurance - Stepped Mature Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Stepped Mature Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
BT	Standalone Living Insurance	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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life insurance star ratings

Trauma Insurance - Stepped Empty Nester Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Asteron Life	Stand Alone Trauma	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Stepped Empty Nester Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●



AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
BT	Standalone Living Insurance	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to increase the sum insured without medical evidence.

4. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

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life insurance star ratings

Trauma Insurance - Stepped Empty Nester Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Optimum	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to increase the sum insured without medical evidence.

4. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

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life insurance star ratings

Trauma Insurance - Stepped Empty Nester Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped	Level		
		1	2	3	4



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●



AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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3. An ability to increase the sum insured without medical evidence.

4. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

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life insurance star ratings

Trauma Insurance - Stepped Empty Nester Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped	Level		
		1	2	3	4



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Trauma Insurance - Stepped Empty Nester Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped	Level		
		1	2	3	4



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●



Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●



MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Trauma Insurance - Stepped Empty Nester Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

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life insurance star ratings

Trauma Insurance - Stepped Empty Nester Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped	Level		
		1	2	3	4



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●



Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○
Asgard Capital Mgmt	Trauma Protection	●	○	○	○
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●



MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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life insurance star ratings

Trauma Insurance - Level Young Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone Trauma Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●



Asteron Life	Stand Alone Trauma	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●

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life insurance star ratings

Trauma Insurance - Level Young Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone Trauma	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



Asteron Life	Stand Alone Trauma Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Level Young Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone Trauma Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●



Asteron Life	Stand Alone Trauma	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Trauma Insurance - Level Young Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone Trauma	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



Asteron Life	Stand Alone Trauma Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to increase the sum insured without medical evidence.

4. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

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life insurance star ratings

Trauma Insurance - Level Young Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone Trauma Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●



Asteron Life	Stand Alone Trauma	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Level Young Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone Trauma	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



Asteron Life	Stand Alone Trauma Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Trauma Insurance - Level Young Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone Trauma Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●



Asteron Life	Stand Alone Trauma	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Level Young Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone Trauma	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



Asteron Life	Stand Alone Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Level Middle Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Level Middle Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone Trauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



ClearView	Trauma Cover	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Level Middle Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Level Middle Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone Trauma	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Level Middle Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Level Middle Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped	Level		
		1	2	3	4



outstanding value

Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



ClearView	Trauma Cover	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to increase the sum insured without medical evidence.

4. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

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life insurance star ratings

Trauma Insurance - Level Middle Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Level Middle Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



ClearView	Trauma Cover	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Level Mature Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●



Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Level Mature Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Level Mature Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Level Mature Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●



AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



ClearView	Trauma Cover	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Level Mature Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Level Mature Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



ClearView	Trauma Cover	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Level Mature Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Level Mature Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped	Level		
		1	2	3	4



outstanding value

CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



ClearView	Trauma Cover	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to increase the sum insured without medical evidence.

4. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

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life insurance star ratings

Trauma Insurance - Level Empty Nester Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●



AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

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life insurance star ratings

Trauma Insurance - Level Empty Nester Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●



AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to increase the sum insured without medical evidence.

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life insurance star ratings

Trauma Insurance - Level Empty Nester Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
Asteron Life	Stand Alone Trauma	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Level Empty Nester Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Level Empty Nester Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
Asteron Life	Stand Alone Trauma	●	●	●	●



AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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life insurance star ratings

Trauma Insurance - Level Empty Nester Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped	Level		
		1	2	3	4



outstanding value

OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●



MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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life insurance star ratings

Trauma Insurance - Level Empty Nester Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
Asteron Life	Stand Alone Trauma	●	●	●	●



AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

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life insurance star ratings

Trauma Insurance - Level Empty Nester Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		



outstanding value

OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
AMP Life	Trauma Cover Standard	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Income Protection - Stepped Young Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●



AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	●	○	●
ClearView	Income Protection Cover with Extras	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●



AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover Plus	●	●	●	○	●
ClearView	Income Protection Plus Cover with Extras	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index

4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.

5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.

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life insurance star ratings

Income Protection - Stepped Young Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★						
CommInsure	Income Care Plus	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○

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life insurance star ratings

Income Protection - Stepped Young Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●



AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	●	○	●
ClearView	Income Protection Cover with Extras	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●



AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
Asteron Life	Income Protection Plus	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Plus Cover with Extras	●	●	●	●	●
ClearView	Income Protection Cover Plus	●	●	●	○	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.

4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.

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life insurance star ratings

Income Protection - Stepped Young Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★						
CommInsure	Income Care Plus	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Stepped Young Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●



AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
ClearView	Income Protection Cover	●	●	●	○	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●



AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



Asteron Life	Income Protection Plus	●	●	●	●	●
MLC Insurance	Income Protection with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Stepped Young Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Income Protection - Stepped Young Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
TAL	Income Protection Plan Standard	●	●	●	●	●



AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●



AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
CommInsure	Income Care Plus	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
MLC Insurance	Income Protection with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Stepped Young Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Stepped Young Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
★★★★★						
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
BT	Income Protection Standard	●	●	●	○	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec, Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
★★★★						
AMP	Elevate Income Insurance Plan	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○
Zurich Australia	Income Replacement Standard	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
★★★						
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	●
MLC Insurance	Income Protection with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Stepped Young Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

OnePath	OneCare Income Sec. Std	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●



AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●



AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○
Zurich Australia	Income Replacement Standard	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●



AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
CommInsure	Income Care Plus	●	●	●	●	●
MLC Insurance	Income Protection with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Stepped Young Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AMP	Elevate Income Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●



AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●



AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●



AIA Australia	Income Protection Plan	●	●	●	○	●
ClearView	Income Protection Cover	●	●	●	○	●
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○

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life insurance star ratings

Income Protection - Stepped Young Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

TAL	Income Protection Plan Premier	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●



AMP	Elevate Income Insurance Plan	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●



AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AIA Australia	Income Protection Plan	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●

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life insurance star ratings

Income Protection - Stepped Middle Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

TAL	Income Protection Plan Premier	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
ClearView	Income Protection Cover with Extras	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●



AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Plus Cover with Extras	●	●	●	●	●
ClearView	Income Protection Cover Plus	●	●	●	○	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index

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life insurance star ratings

Income Protection - Stepped Middle Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★						
CommInsure	Income Care Plus	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index

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life insurance star ratings

Income Protection - Stepped Middle Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
TAL	Income Protection Plan Standard	●	●	●	●	●



AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
ClearView	Income Protection Cover with Extras	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●



AMP	Elevate Income Insurance Plus	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover Plus	●	●	●	○	●
ClearView	Income Protection Plus Cover with Extras	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●

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life insurance star ratings

Income Protection - Stepped Middle Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★						
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
CommInsure	Income Care Plus	●	●	●	●	●
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Income Protection - Stepped Middle Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
★★★★★						
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
★★★★						
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
★★★						
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○

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2 Premiums will be calculated based on your age at the start of the policy.

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life insurance star ratings

Income Protection - Stepped Middle Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Stepped Middle Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●



AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
Asteron Life	Income Protection	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
CommInsure	Income Care Plus	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Stepped Middle Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Stepped Middle Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
★★★★★						
AMP	Elevate Income Insurance Plan	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	●	○	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
★★★★						
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
★★★						
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	●
MLC Insurance	Income Protection with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Stepped Middle Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
★★★★★						
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
OnePath	OneCare Income Sec, Comp	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
★★★★						
AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○
Zurich Australia	Income Replacement Standard	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
★★★						
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
CommInsure	Income Care Plus	●	●	●	●	●

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life insurance star ratings

Income Protection - Stepped Middle Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AMP	Elevate Income Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●



AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●



AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●



AIA Australia	Income Protection Plan	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Stepped Middle Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asteron Life	Income Protection	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
★★★★★						
AMP	Elevate Income Insurance Plan	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
OnePath	OneCare Income Sec, Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
★★★★						
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
★★★						
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Stepped Mature Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

TAL	Income Protection Plan Standard	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●



AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●



AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Plus Cover with Extras	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
ClearView	Income Protection Cover with Extras	●	●	●	●	●
ClearView	Income Protection Cover Plus	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●



1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index

4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.

5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.

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life insurance star ratings

Income Protection - Stepped Mature Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★						
AMP Life	Flex Lt Inc. Cont. Standard	●	●	◐	○	◐
CommInsure	Income Care	●	●	◐	○	◐
CommInsure	Income Care Plus	●	●	◐	●	◐
MLC Insurance	Income Protection with Extras	●	●	◐	◐	○
MLC Insurance	Income Protection	●	●	◐	○	○

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Income Protection - Stepped Mature Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●



AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover with Extras	●	●	●	●	●
ClearView	Income Protection Cover Plus	●	●	●	○	●
ClearView	Income Protection Plus Cover with Extras	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●



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life insurance star ratings

Income Protection - Stepped Mature Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★						
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
CommInsure	Income Care	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Stepped Mature Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

TAL	Income Protection Plan Standard	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●



AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	●	○	●
CommInsure	Income Care	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●

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life insurance star ratings

Income Protection - Stepped Mature Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

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life insurance star ratings

Income Protection - Stepped Mature Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●



AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Income Protection - Stepped Mature Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○

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life insurance star ratings

Income Protection - Stepped Mature Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

OnePath	OneCare Income Sec. Std	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●



AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○



AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○

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life insurance star ratings

Income Protection - Stepped Mature Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

OnePath	OneCare Income Sec. Std	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●



AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○

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life insurance star ratings

Income Protection - Stepped Mature Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
★★★★★						
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
★★★★						
AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	●	○	●
CommInsure	Income Care	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
★★★						
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○

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life insurance star ratings

Income Protection - Stepped Mature Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Macquarie Life	FutureWise Disability Income Insurance	●	●	◐	●	◐
TAL	Income Protection Plan Standard	●	●	◐	●	◐
★★★★★						
AMP	Elevate Income Insurance Plan	●	●	◐	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	◐	●	●
Asteron Life	Income Protection	●	●	●	●	◐
BT	Income Protection Standard	●	●	●	○	●
OnePath	OneCare Income Sec. Std	●	●	◐	●	◐
OnePath	OneCare Income Sec. Basic	●	●	◐	●	◐
TAL	Income Protection Plan Premier	●	●	◐	●	◐
★★★★						
AIA Australia	Income Protection PLUS Optional	●	●	◐	●	◐
AIA Australia	Income Protection Advantage Optional	●	●	◐	●	◐
AIA Australia	Income Protection Plan	●	●	◐	○	◐
AMP	Elevate Income Insurance Plus	●	●	◐	●	●
Asteron Life	Income Protection Plus	●	●	●	●	◐
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	◐	○	◐
CommInsure	Income Care Plus	●	●	◐	●	◐
CommInsure	Income Care	●	●	◐	○	◐
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	◐	●	◐
MLC Insurance	Income Protection Platinum with Extras	●	●	◐	◐	○
OnePath	OneCare Income Sec. Comp	●	●	◐	●	◐
Zurich Australia	Income Replacement Standard	●	●	◐	●	◐
Zurich Australia	Income Replacement Comprehensive	●	●	◐	●	◐
★★★						
AMP Life	Flex Lt Inc. Cont. Standard	●	●	◐	○	◐
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	◐
MLC Insurance	Income Protection	●	●	◐	○	○
MLC Insurance	Income Protection with Extras	●	●	◐	◐	○
MLC Insurance	Income Protection Platinum	●	●	◐	○	○

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.

4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.

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life insurance star ratings

Income Protection - Stepped Empty Nester Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●



AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Plus Cover with Extras	●	●	●	●	●
ClearView	Income Protection Cover Plus	●	●	●	○	●
ClearView	Income Protection Cover	●	●	●	○	●
ClearView	Income Protection Cover with Extras	●	●	●	●	●
CommInsure	Income Care Plus	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●



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life insurance star ratings

Income Protection - Stepped Empty Nester Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★						
AMP Life	Flex Lt Inc. Cont. Standard	●	●	◐	○	◐
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	◐
CommInsure	Income Care	●	●	◐	○	◐
MLC Insurance	Income Protection	●	●	◐	○	○
MLC Insurance	Income Protection with Extras	●	●	◐	◐	○

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life insurance star ratings

Income Protection - Stepped Empty Nester Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
ClearView	Income Protection Cover with Extras	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●



AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover Plus	●	●	●	○	●
ClearView	Income Protection Plus Cover with Extras	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index

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life insurance star ratings

Income Protection - Stepped Empty Nester Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★						
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Income Protection - Stepped Empty Nester Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●



AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection	●	●	●	○	○

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Income Protection - Stepped Empty Nester Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Stepped Empty Nester Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
ClearView	Income Protection Cover	●	●	●	○	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●



AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
Asteron Life	Income Protection	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○

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life insurance star ratings

Income Protection - Stepped Empty Nester Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○

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life insurance star ratings

Income Protection - Stepped Empty Nester Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
OnePath	OneCare Income Sec. Std	●	●	◐	●	◐
OnePath	OneCare Income Sec. Basic	●	●	◐	●	◐
★★★★★						
AIA Australia	Income Protection Plan	●	●	◐	○	◐
AIA Australia	Income Protection PLUS Optional	●	●	◐	●	◐
AIA Australia	Income Protection Advantage Optional	●	●	◐	●	◐
Macquarie Life	FutureWise Disability Income Insurance	●	●	◐	●	◐
OnePath	OneCare Income Sec, Comp	●	●	◐	●	◐
TAL	Income Protection Plan Premier	●	●	◐	●	◐
TAL	Income Protection Plan Standard	●	●	◐	●	◐
Zurich Australia	Income Replacement Standard	●	●	◐	●	◐
★★★★						
AMP	Elevate Income Insurance Plan	●	●	◐	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	◐	●	●
Asteron Life	Income Protection	●	●	●	●	◐
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	◐	○	◐
CommInsure	Income Care Plus	●	●	◐	●	◐
CommInsure	Income Care	●	●	◐	○	◐
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	◐	●	◐
MLC Insurance	Income Protection Platinum	●	●	◐	○	○
MLC Insurance	Income Protection with Extras	●	●	◐	◐	○
MLC Insurance	Income Protection	●	●	◐	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	◐	◐	○
Zurich Australia	Income Replacement Comprehensive	●	●	◐	●	◐
★★★						
AMP	Elevate Income Insurance Plus	●	●	◐	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	◐
AMP Life	Flex Lt Inc. Cont. Standard	●	●	◐	○	◐
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	◐

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life insurance star ratings

Income Protection - Stepped Empty Nester Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●



AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
ClearView	Income Protection Cover	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●



AMP	Elevate Income Insurance Plan	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
CommInsure	Income Care Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection	●	●	●	○	○
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
MLC Insurance	Income Protection with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Stepped Empty Nester Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Macquarie Life	FutureWise Disability Income Insurance	●	●	◐	●	◐
TAL	Income Protection Plan Standard	●	●	◐	●	◐
★★★★★						
AIA Australia	Income Protection Advantage Optional	●	●	◐	●	◐
AMP	Elevate Income Insurance Plan	●	●	◐	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	◐	●	◐
OnePath	OneCare Income Sec. Std	●	●	◐	●	◐
OnePath	OneCare Income Sec. Basic	●	●	◐	●	◐
TAL	Income Protection Plan Premier	●	●	◐	●	◐
Zurich Australia	Income Replacement Standard	●	●	◐	●	◐
★★★★						
AIA Australia	Income Protection Plan	●	●	◐	○	◐
AIA Australia	Income Protection PLUS Optional	●	●	◐	●	◐
AMP	Elevate Elevate Income Insurance Prem	●	●	◐	●	●
AMP	Elevate Income Insurance Plus	●	●	◐	●	●
Asteron Life	Income Protection	●	●	●	●	◐
Asteron Life	Income Protection Plus	●	●	●	●	◐
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	◐	○	◐
CommInsure	Income Care	●	●	◐	○	◐
CommInsure	Income Care Plus	●	●	◐	●	◐
MLC Insurance	Income Protection Platinum	●	●	◐	○	○
OnePath	OneCare Income Sec. Comp	●	●	◐	●	◐
Zurich Australia	Income Replacement Comprehensive	●	●	◐	●	◐
★★★						
AMP Life	Flex Lt Inc. Cont. Standard	●	●	◐	○	◐
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	◐
MLC Insurance	Income Protection Platinum with Extras	●	●	◐	◐	○
MLC Insurance	Income Protection	●	●	◐	○	○
MLC Insurance	Income Protection with Extras	●	●	◐	◐	○

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index

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life insurance star ratings

Income Protection - Stepped Empty Nester Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
★★★★★						
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
OnePath	OneCare Income Sec, Comp	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
★★★★						
AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
CommInsure	Income Care	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
★★★						
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Income Protection - Level Young Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
OnePath	OneCare Income Sec. Std	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
★★★★★						
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
★★★★						
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover Plus	●	●	●	○	●
ClearView	Income Protection Cover with Extras	●	●	●	●	●
ClearView	Income Protection Plus Cover with Extras	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●
★★★						
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.

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life insurance star ratings

Income Protection - Level Young Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★						
CommInsure	Income Care	●	●	●	○	●
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Level Young Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
★★★★★						
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
★★★★						
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover Plus	●	●	●	○	●
ClearView	Income Protection Plus Cover with Extras	●	●	●	●	●
ClearView	Income Protection Cover with Extras	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
★★★						
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●

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life insurance star ratings

Income Protection - Level Young Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★						
CommInsure	Income Care	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Level Young Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●



AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●



Asteron Life	Income Protection Plus	●	●	●	●	●
CommInsure	Income Care Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
MLC Insurance	Income Protection with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Level Young Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



MLC Insurance

Income Protection



1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index

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life insurance star ratings

Income Protection - Level Young Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●



AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
CommInsure	Income Care Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Income Protection - Level Young Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



MLC Insurance

Income Protection with Extras



1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.

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life insurance star ratings

Income Protection - Level Young Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
★★★★★						
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
★★★★						
AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
★★★						
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●

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life insurance star ratings

Income Protection - Level Young Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
OnePath	OneCare Income Sec. Std	●	●	◐	●	◐
TAL	Income Protection Plan Standard	●	●	◐	●	◐
★★★★★						
AIA Australia	Income Protection Advantage Optional	●	●	◐	●	◐
BT	Income Protection Standard	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	◐	●	◐
Macquarie Life	FutureWise Disability Income Insurance	●	●	◐	●	◐
OnePath	OneCare Income Sec, Comp	●	●	◐	●	◐
OnePath	OneCare Income Sec. Basic	●	●	◐	●	◐
TAL	Income Protection Plan Premier	●	●	◐	●	◐
★★★★						
AIA Australia	Income Protection Plan	●	●	◐	○	◐
AIA Australia	Income Protection PLUS Optional	●	●	◐	●	◐
AMP	Elevate Income Insurance Plus	●	●	◐	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	◐	●	●
AMP	Elevate Income Insurance Plan	●	●	◐	●	●
Asteron Life	Income Protection	●	●	●	●	◐
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	◐	○	◐
MLC Insurance	Income Protection Platinum with Extras	●	●	◐	◐	○
MLC Insurance	Income Protection Platinum	●	●	◐	○	○
MLC Insurance	Income Protection with Extras	●	●	◐	◐	○
MLC Insurance	Income Protection	●	●	◐	○	○
Zurich Australia	Income Replacement Standard	●	●	◐	●	◐
Zurich Australia	Income Replacement Comprehensive	●	●	◐	●	◐
★★★						
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	◐
AMP Life	Flex Lt Inc. Cont. Standard	●	●	◐	○	◐
Asteron Life	Income Protection Plus	●	●	●	●	◐
CommInsure	Income Care Plus	●	●	◐	●	◐
CommInsure	Income Care	●	●	◐	○	◐

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Income Protection - Level Young Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
★★★★★						
AMP	Elevate Income Insurance Plan	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
★★★★						
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
Asteron Life	Income Protection	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
CommInsure	Income Care Plus	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
★★★						
ClearView	Income Protection Cover	●	●	●	○	●
CommInsure	Income Care	●	●	●	○	●
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Income Protection - Level Young Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
OnePath	OneCare Income Sec. Std	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
★★★★★						
AMP	Elevate Income Insurance Plan	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec, Comp	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
★★★★						
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○
Zurich Australia	Income Replacement Standard	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
★★★						
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Income Protection - Level Middle Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

TAL	Income Protection Plan Standard	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
ClearView	Income Protection Cover with Extras	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●



AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Plus Cover with Extras	●	●	●	●	●
ClearView	Income Protection Cover Plus	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●

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life insurance star ratings

Income Protection - Level Middle Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★						
CommInsure	Income Care	●	●	●	○	●
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Level Middle Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

ClearView	Income Protection Cover	●	●	●	○	●
TAL	Income Protection Plan Standard	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●



AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
ClearView	Income Protection Cover with Extras	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●



AMP	Elevate Income Insurance Plus	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Plus Cover with Extras	●	●	●	●	●
ClearView	Income Protection Cover Plus	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●

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life insurance star ratings

Income Protection - Level Middle Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★						
CommInsure	Income Care Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Level Middle Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

TAL	Income Protection Plan Standard	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●



AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●



AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●



Asteron Life	Income Protection Plus	●	●	●	●	●
CommInsure	Income Care Plus	●	●	●	●	●
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Level Middle Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



MLC Insurance

Income Protection



1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.

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life insurance star ratings

Income Protection - Level Middle Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●



AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
CommInsure	Income Care Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
MLC Insurance	Income Protection with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Level Middle Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



MLC Insurance

Income Protection



1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Income Protection - Level Middle Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
OnePath	OneCare Income Sec. Std	●	●	◐	●	◐
TAL	Income Protection Plan Standard	●	●	◐	●	◐
★★★★★						
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	◐	○	◐
Macquarie Life	FutureWise Disability Income Insurance	●	●	◐	●	◐
OnePath	OneCare Income Sec. Basic	●	●	◐	●	◐
OnePath	OneCare Income Sec, Comp	●	●	◐	●	◐
TAL	Income Protection Plan Premier	●	●	◐	●	◐
Zurich Australia	Income Replacement Standard	●	●	◐	●	◐
★★★★						
AIA Australia	Income Protection Plan	●	●	◐	○	◐
AIA Australia	Income Protection Advantage Optional	●	●	◐	●	◐
AIA Australia	Income Protection PLUS Optional	●	●	◐	●	◐
AMP	Elevate Income Insurance Plan	●	●	◐	●	●
AMP	Elevate Income Insurance Plus	●	●	◐	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	◐	●	●
Asteron Life	Income Protection	●	●	●	●	◐
BT	Income Protection Plus	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	◐	●	◐
MLC Insurance	Income Protection Platinum with Extras	●	●	◐	◐	○
MLC Insurance	Income Protection with Extras	●	●	◐	◐	○
MLC Insurance	Income Protection Platinum	●	●	◐	○	○
MLC Insurance	Income Protection	●	●	◐	○	○
Zurich Australia	Income Replacement Comprehensive	●	●	◐	●	◐
★★★						
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	◐
AMP Life	Flex Lt Inc. Cont. Standard	●	●	◐	○	◐
Asteron Life	Income Protection Plus	●	●	●	●	◐
CommInsure	Income Care Plus	●	●	◐	●	◐
CommInsure	Income Care	●	●	◐	○	◐

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.

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life insurance star ratings

Income Protection - Level Middle Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
★★★★★						
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
★★★★						
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
★★★						
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●

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life insurance star ratings

Income Protection - Level Middle Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AMP	Elevate Income Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
★★★★★						
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
★★★★						
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
★★★						
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○

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life insurance star ratings

Income Protection - Level Middle Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
★★★★★						
AMP	Elevate Income Insurance Plan	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
OnePath	OneCare Income Sec, Comp	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
★★★★						
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
Zurich Australia	Income Replacement Standard	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
★★★						
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○

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life insurance star ratings

Income Protection - Level Mature Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●



AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Plus Cover with Extras	●	●	●	●	●
ClearView	Income Protection Cover Plus	●	●	●	○	●
ClearView	Income Protection Cover with Extras	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
CommInsure	Income Care	●	●	●	○	●

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life insurance star ratings

Income Protection - Level Mature Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★						
CommInsure	Income Care Plus	●	●	●	●	●
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Level Mature Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
★★★★★						
AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
ClearView	Income Protection Cover with Extras	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
★★★★						
AMP	Elevate Income Insurance Plus	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover Plus	●	●	●	○	●
ClearView	Income Protection Plus Cover with Extras	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
★★★						
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Income Protection - Level Mature Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★						
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Level Mature Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●



AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○

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2 Premiums will be calculated based on your age at the start of the policy.

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.

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life insurance star ratings

Income Protection - Level Mature Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



MLC Insurance

Income Protection Platinum



1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.

4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.

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life insurance star ratings

Income Protection - Level Mature Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●



AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
CommInsure	Income Care	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
MLC Insurance	Income Protection	●	●	●	○	○

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

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life insurance star ratings

Income Protection - Level Mature Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



MLC Insurance

Income Protection with Extras



1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index

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life insurance star ratings

Income Protection - Level Mature Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

OnePath	OneCare Income Sec. Std	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●



AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○

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life insurance star ratings

Income Protection - Level Mature Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
OnePath	OneCare Income Sec. Std	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
★★★★★						
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec, Comp	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
★★★★						
AMP	Elevate Income Insurance Plan	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
CommInsure	Income Care Plus	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
★★★						
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○

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life insurance star ratings

Income Protection - Level Mature Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Macquarie Life	FutureWise Disability Income Insurance	●	●	◐	●	◐
TAL	Income Protection Plan Standard	●	●	◐	●	◐
★★★★★						
AIA Australia	Income Protection Advantage Optional	●	●	◐	●	◐
AMP	Elevate Elevate Income Insurance Prem	●	●	◐	●	●
AMP	Elevate Income Insurance Plan	●	●	◐	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	◐	●	◐
OnePath	OneCare Income Sec. Std	●	●	◐	●	◐
TAL	Income Protection Plan Premier	●	●	◐	●	◐
Zurich Australia	Income Replacement Standard	●	●	◐	●	◐
★★★★						
AIA Australia	Income Protection Plan	●	●	◐	○	◐
AIA Australia	Income Protection PLUS Optional	●	●	◐	●	◐
AMP	Elevate Income Insurance Plus	●	●	◐	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	◐
Asteron Life	Income Protection Plus	●	●	●	●	◐
Asteron Life	Income Protection	●	●	●	●	◐
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	◐	○	◐
CommInsure	Income Care Plus	●	●	◐	●	◐
CommInsure	Income Care	●	●	◐	○	◐
OnePath	OneCare Income Sec. Comp	●	●	◐	●	◐
OnePath	OneCare Income Sec. Basic	●	●	◐	●	◐
Zurich Australia	Income Replacement Comprehensive	●	●	◐	●	◐
★★★						
AMP Life	Flex Lt Inc. Cont. Standard	●	●	◐	○	◐
MLC Insurance	Income Protection	●	●	◐	○	○
MLC Insurance	Income Protection Platinum	●	●	◐	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	◐	◐	○
MLC Insurance	Income Protection with Extras	●	●	◐	◐	○

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life insurance star ratings

Income Protection - Level Mature Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
OnePath	OneCare Income Sec. Std	●	●	◐	●	◐
TAL	Income Protection Plan Standard	●	●	◐	●	◐
★★★★★						
AMP	Elevate Income Insurance Plan	●	●	◐	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	◐	●	●
Asteron Life	Income Protection	●	●	●	●	◐
Macquarie Life	FutureWise Disability Income Insurance	●	●	◐	●	◐
OnePath	OneCare Income Sec, Comp	●	●	◐	●	◐
OnePath	OneCare Income Sec. Basic	●	●	◐	●	◐
TAL	Income Protection Plan Premier	●	●	◐	●	◐
★★★★						
AIA Australia	Income Protection PLUS Optional	●	●	◐	●	◐
AIA Australia	Income Protection Plan	●	●	◐	○	◐
AIA Australia	Income Protection Advantage Optional	●	●	◐	●	◐
AMP	Elevate Income Insurance Plus	●	●	◐	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	◐
Asteron Life	Income Protection Plus	●	●	●	●	◐
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	◐	○	◐
CommInsure	Income Care	●	●	◐	○	◐
CommInsure	Income Care Plus	●	●	◐	●	◐
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	◐	●	◐
Zurich Australia	Income Replacement Standard	●	●	◐	●	◐
Zurich Australia	Income Replacement Comprehensive	●	●	◐	●	◐
★★★						
AMP Life	Flex Lt Inc. Cont. Standard	●	●	◐	○	◐
MLC Insurance	Income Protection Platinum	●	●	◐	○	○
MLC Insurance	Income Protection with Extras	●	●	◐	◐	○
MLC Insurance	Income Protection	●	●	◐	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	◐	◐	○

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life insurance star ratings

Income Protection - Level Empty Nester Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●



AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover with Extras	●	●	●	●	●
ClearView	Income Protection Plus Cover with Extras	●	●	●	●	●
ClearView	Income Protection Cover Plus	●	●	●	○	●
ClearView	Income Protection Cover	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
MLC Insurance	Income Protection	●	●	●	○	○

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life insurance star ratings

Income Protection - Level Empty Nester Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Level Empty Nester Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●



AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
ClearView	Income Protection Cover with Extras	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover Plus	●	●	●	○	●
ClearView	Income Protection Plus Cover with Extras	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○
OnePath	OneCare Income Sec. Std	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●

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life insurance star ratings

Income Protection - Level Empty Nester Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Income Protection - Level Empty Nester Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
TAL	Income Protection Plan Standard	●	●	●	●	●



AMP	Elevate Income Insurance Plan	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
Asteron Life	Income Protection Plus	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○

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life insurance star ratings

Income Protection - Level Empty Nester Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
TAL	Income Protection Plan Standard	●	●	●	●	●
★★★★★						
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
★★★★						
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
Asteron Life	Income Protection	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
Zurich Australia	Income Replacement Premier	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
★★★						
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.

4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.

5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.

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life insurance star ratings

Income Protection - Level Empty Nester Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

OnePath	OneCare Income Sec. Std	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●



AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●



AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○

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life insurance star ratings

Income Protection - Level Empty Nester Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●



AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●



AMP	Elevate Income Insurance Plan	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●



AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○

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life insurance star ratings

Income Protection - Level Empty Nester Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●
★★★★★						
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
★★★★						
AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron Life	Income Protection	●	●	●	●	●
Asteron Life	Income Protection Plus	●	●	●	●	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
★★★						
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Income Protection - Level Empty Nester Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

OnePath	OneCare Income Sec. Basic	●	●	●	●	●
OnePath	OneCare Income Sec. Std	●	●	●	●	●



Asteron Life	Income Protection	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	●	●	●
TAL	Income Protection Plan Premier	●	●	●	●	●
TAL	Income Protection Plan Standard	●	●	●	●	●



AIA Australia	Income Protection PLUS Optional	●	●	●	●	●
AIA Australia	Income Protection Plan	●	●	●	○	●
AIA Australia	Income Protection Advantage Optional	●	●	●	●	●
AMP	Elevate Income Insurance Plus	●	●	●	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	●	●	●
AMP	Elevate Income Insurance Plan	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
Asteron Life	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	●	●	●
Zurich Australia	Income Replacement Standard	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive	●	●	●	●	●



MLC Insurance	Income Protection	●	●	●	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	○
MLC Insurance	Income Protection with Extras	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	●	○	○

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

Packaged Life - Stepped Young Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●

- Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
- Premiums will be calculated based on your age at the start of the policy.
- An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
- When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
- When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Young Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Young Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Young Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●

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life insurance star ratings

Packaged Life - Stepped Young Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked t	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●

- Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
- Premiums will be calculated based on your age at the start of the policy.
- An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
- When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
- When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Young Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Young Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked t	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Young Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Young Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Young Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Young Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Young Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Young Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Young Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Young Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Young Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
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5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Middle Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Middle Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Middle Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked t	●	●	●	●	●

- Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
- Premiums will be calculated based on your age at the start of the policy.
- An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
- When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
- When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Middle Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Middle Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked t	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Middle Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Middle Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Middle Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Middle Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked t	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Middle Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Middle Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●



ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked t	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Middle Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●

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5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Middle Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●

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2. Premiums will be calculated based on your age at the start of the policy.

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4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Middle Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Middle Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked t	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Middle Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Mature Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Mature Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
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life insurance star ratings

Packaged Life - Stepped Mature Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Mature Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Mature Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Mature Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
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4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Mature Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

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4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Mature Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Mature Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●

- Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
- Premiums will be calculated based on your age at the start of the policy.
- An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
- When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
- When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Mature Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Mature Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked t	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Mature Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Mature Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Mature Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Mature Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Mature Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Empty Nester Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Empty Nester Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Empty Nester Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Empty Nester Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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life insurance star ratings

Packaged Life - Stepped Empty Nester Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Empty Nester Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Empty Nester Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Empty Nester Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
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life insurance star ratings

Packaged Life - Stepped Empty Nester Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked t	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●

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life insurance star ratings

Packaged Life - Stepped Empty Nester Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
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life insurance star ratings

Packaged Life - Stepped Empty Nester Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●



Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked t	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Report Date: September, 2014

Packaged Life - Stepped Empty Nester Light manual Female

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Empty Nester Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Empty Nester Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
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5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Empty Nester Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●



CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Stepped Empty Nester Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Young Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●



Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●

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4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Young Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Young Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Young Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
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life insurance star ratings

Packaged Life - Level Young Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●



CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Young Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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life insurance star ratings

Packaged Life - Level Young Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Young Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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life insurance star ratings

Packaged Life - Level Young Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●



CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

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5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Young Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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life insurance star ratings

Packaged Life - Level Young Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●

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life insurance star ratings

Packaged Life - Level Young Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Young Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Young Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Young Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Young Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Middle Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Middle Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Middle Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Middle Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Middle Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Middle Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
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5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Middle Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Middle Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
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5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Middle Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Middle Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●

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life insurance star ratings

Packaged Life - Level Middle Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●

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5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Middle Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

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life insurance star ratings

Packaged Life - Level Middle Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Middle Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Middle Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●



CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Middle Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
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4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Mature Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Mature Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
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5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Mature Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Mature Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
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life insurance star ratings

Packaged Life - Level Mature Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●



BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

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life insurance star ratings

Packaged Life - Level Mature Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
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life insurance star ratings

Packaged Life - Level Mature Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Mature Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
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5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Mature Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Mature Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Mature Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Mature Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
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5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Mature Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●

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3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Mature Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Mature Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Mature Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Empty Nester Professional Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2. Premiums will be calculated based on your age at the start of the policy.

3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Empty Nester Professional Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

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4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Empty Nester Managerial Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●

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3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Empty Nester Managerial Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

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3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

Packaged Life - Level Empty Nester Light manual Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●

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2. Premiums will be calculated based on your age at the start of the policy.

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life insurance star ratings

Packaged Life - Level Empty Nester Light manual Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●

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life insurance star ratings

Packaged Life - Level Empty Nester Blue Collar Male

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Pl	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insura	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

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life insurance star ratings

Packaged Life - Level Empty Nester Blue Collar Female

Report Date: September, 2014

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plu	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	●	●	○	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexi	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partial & Flexi	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Pr	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin	●	●	○	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD)	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
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MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
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MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance Plk	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exten	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness St	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	●	●	○	●	●

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