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## Funeral Insurance - Comparison of Features

Company Name	Underwriter	Maximum age to start cover	Age Premium ceases	Min amount of cover	Max amount of cover	Premium Pause available	Cash back benefit	Automatic indexation benefit	Premium freeze available	Large sum insured discount	Family Discount
1300 Insurance Ezicover Funeral Adv	Zurich Australia	70	N/A	\$5,000	\$15,000	✗	No	✗	✗	N/A	N/A
AIA Funeral Protection	AIA Australia	80	90~	5000	\$30,000	✗	N	✓	✗	N/A	10%
AMP Funeral Plan	National Mutual Life Association of Aus	79	N/A	\$5,000	\$15,000	✗	No	✓	✗	N/A	N/A
Apia Funeral Plan	Suncorp Life & Super	75	85^^	\$5,000	\$30,000	✓*	10%**	✓	✓	10%	20%
Aussie Funeral Plam	Hannover Life Re of Australia	79	N/A	\$3,000	\$15,000	✓	No	✓	✓	N/A	N/A
Australian Seniors Funeral Plan	Hannover Life Re of Australia	79	N/A	\$3,000	\$15,000	✗	No	✓	✗	N/A	N/A
Budget Direct Funeral Protection Cov	Hannover Life Re of Australia	79	90	\$3,000	\$15,000	✗	No	✓	✗	N/A	N/A
Bupa Funeral Insurance	Clearview Life Assurance	75	90	\$5,000	\$50,000	✗	3-10%**	✓	✗	N/A	N/A
Freedom Funeral Plan	AIA Australia	80	90	\$4,000	\$15,000	✗	10%**	✓	✗	N/A	Yes***
Funeral Insurance at Clearview	Clearview Life Assurance	75	N/A	\$5,000	\$50,000	✗	3-10%**	✓	✗	N/A	N/A
GIO Funeral	Suncorp Life & Super	75	85^^	\$5,000	\$30,000	✓*	10%**	✓	✓	10%	20%
Guardian Funeral Insurance	Hannover Life Re of Australia	79	90	\$3,000	\$15,000	✗	No	✓	✗	N/A	N/A
HBF Ezicover Funeral Advantage	Zurich Australia	70	N/A	\$5,000	\$15,000	✗	No	✗	✗	N/A	N/A
Insuranceline Funeral Plan	TAL Life Limited	80	90	\$5,000	\$15,000	✗	No	✓	✗	N/A	10%
Metlife Funeral Plan	Metlife Insurance Limited	70	N/A	\$5,000	\$30,000	✗	No	✓	✗	10%	20%
NIB Funeral Plan	TAL Life Limited	80	90^^^	\$5000^	\$15,000	✓	No	✓	✓	N/A	10%
National Seniors Funeral Insurance	Macquarie Life Limited	69	N/A	\$3,000	\$15,000	✗	No	✗	✗	N/A	N/A

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^^From 85, premiums are \$5 a month.

^^^80 for level premiums.

\*Up to 3 months.

^for ages 17-44.

~Premiums capped at 90

\*\*Other conditions apply. Refer PDS for details.

\*\*\*Rate undisclosed.



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Real Insurance Funeral Expenses Co	Hannover Life Re of Australia	79	90	\$3,000	\$15,000	✗	No	✓	✗	N/A	N/A
Suncorp Funeral Plan	Suncorp Life & Super	75	85 <sup>^^</sup>	\$5,000	\$30,000	✓*	10%**	✓	✓	10%	20%
Sureplan Family Fund Funeral Insuranc	Sureplan Friendly Society	55	60	Varies	\$15,000	✗	No	✗	✗	N/A	N/A
Zurich Ezicover Funeral Advantage	Zurich Australia	70	N/A	\$5,000	\$15,000	✗	No	✗	✗	N/A	N/A

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