

LIFE INSURANCE STAR RATINGS

IN THIS REPORT:

CANSTAR

We research & rate the suite of life insurance products to determine who offers the best value from the 13 companies specializing in this market.



IT CAN HAPPEN TO ANYONE

Despite the popularity of various supernaturally-themed television series, the reality is that none of us will live forever. And while life expectancy statistics can look comforting, injury, illness or accident can happen to any of us at any time.

At various stages of our life, life insurance becomes vitally important. For those with a family to support, with debts to pay, with a business to retain or an income to protect, life insurance is a must. According to figures released by The Risk Store, over \$4.4 billion was paid out for 70,895 life insurance claims in Australia last year. That included:

- \$1.96 billion of life insurance
- \$1.16 billion of income protection insurance
- \$718 million of total and permanent disability (TPD) insurance and
- \$555 million of trauma insurance

So what are these various insurances and when might you need them? A brief summary of the main types of cover is as follows.

TERM LIFE INSURANCE - Life insurance provides a lump sum payment to your beneficiaries upon your death or upon your diagnosis with a terminal illness that will end in death within 12 months. It can help your dependents pay out any debts that you may have and it can provide for the future needs of any children you have. It can also provide a lump sum of money that that your partner can invest to gain an income from.

TRAUMA INSURANCE - Trauma insurance can provide a lump sum of money to help you meet medical expenses and clear debts when you have suffered a medical trauma. The type of traumas covered will differ between policies, with some of the more commonly-defined events being cancer, heart attack, and stroke.

TPD - TPD pays you a lump sum if you become totally and permanently disabled. The definition of total and permanent disability varies between insurance companies but it essentially means that you are disabled to the extent that you will probably be unable to work again. This may be defined as working in your own occupation or in any occupation again.

INCOME PROTECTION - Income protection insures you for a set level of your income (commonly 75% of your gross salary) for a certain length of time. In the event that you cannot work due to illness or injury, your income protection insurance will continue to pay you at the agreed level and for the agreed length of time.

WHAT ARE THE LIFESTAGES?

To compile our research, CANSTAR sifted through 595,458 quotes from 13 life insurance companies to compare the quotes for four common life stages, across five personal insurance categories. This comparative research is far beyond the scope of ordinary consumers, making our report a valuable resource for those who are serious about comparing insurers and products.

When it comes to life stages, the four common stages at which people typically require life insurance are:

Our **YOUNG PROFILE** is a person just starting out, has minimal debt and is perhaps saving for a house.

At this stage, our young person may prioritise income protection for injury or sickness over death cover. As time goes on, an increase in cover without medical evidence would be a material benefit.

Our **MIDDLE PROFILE** represents those just starting on their relationship and family journey. They are entering the early stages of a mortgage and raising young children.

Life insurance, income protection and TPD insurance are key safeguards for them to ensure they don't lose everything they have worked hard to achieve

Our **MATURE PROFILE** is the family man or woman, with an increased income tempered by increased debt, most notably a mortgage.

The mature family man or woman wants to maintain the family's lifestyle and is looking for life insurance products as a way to protect all that they hold dear.

Our **EMPTY NESTER PROFILE** is enjoying the newfound freedom of the kids moving out. They have minimal debt and are concentrating on saving for their retirement.

Their needs for life cover are decreasing as debt levels and lifestyles change but they still want to safeguard their income for retirement.









Compiling CANSTAR's *life insurance star ratings* is a mammoth exercise. We researched 13 companies (many of these have multiple policies) across profiles ranging in age from 20-65 years, taking into account both stepped and level premiums. We have obtained quotes at various coverage amounts, altering the associated weightings assigned to each. We researched 5 product areas – term life insurance, income protection, Trauma, TPD and packaged life insurance (packaged combines the various forms of insurance into one policy). In total, we obtained 595,458 quotes.

By conducting this research and rating life insurance products, CANSTAR aims to help consumers better understand the life insurance suite of products and the benefits they offer. We should stress though that no matter how much we demystify life insurance products, we all have unique circumstances and this means we would obtain the best result by choosing individual, professional advice over the do-it-yourself model. The risk of getting it wrong means the involvement of a licensed financial planner is essential in the mix. However, the depth of research CANSTAR has done and the insights we can provide will give the consumer much more information and knowledge which will be useful when taking that next step and talking it over with a planner.

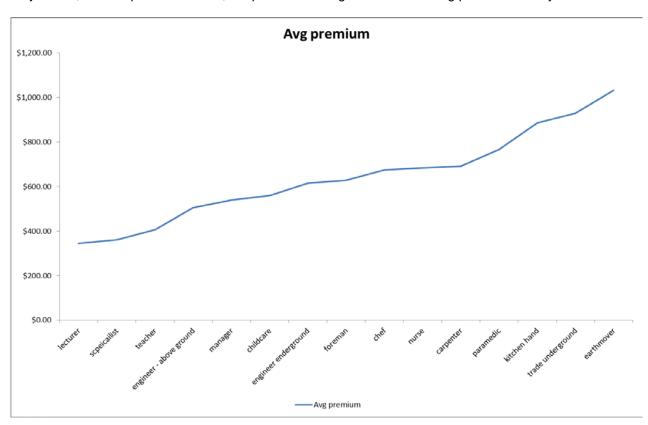


THE COST OF A JOB...

A 2010 Lifewise/NATSEM report – 'Understanding the social and economic cost of underinsurance' – made the following observations:

- One in five families will be impacted by the death of a parent, a serious accident or illness that renders a parent unable to work;
- The typical Australian family will lose half or more of their income following a serious illness, injury or the loss of one of parent as a result of underinsurance;
- 95% of families do not have adequate levels of insurance; and
- Underinsurance is expected to cost the federal government \$1.3 billion over the next 10 years.

One reason for the level of underinsurance may well be the cost of cover – and an interesting point to note is that when it comes to income protection insurance, the less you earn the more, in some cases, the relative cost of your insurance will be. Consider the following examples, which are based on monthly premiums for a 30 year old, income protection of \$5,000 per month to age 65 with a waiting period of 30 days.



Lecturer	Teacher	Childcare worker
\$343.99	\$406.11	\$559.17
Medical Specialist	Nurse Paramedic	
\$360.60	\$683.68 \$767.38	
Engineer – above ground	Engineer Underground	Trade Underground
\$504.75	\$614.70	\$929.42
Hospitality Manager	Chef	Kitchen Hand
\$539.39	\$674.06	\$886.12
Construction Foreman	Carpenter	Earthmover
\$627.72	\$691.68	\$1,032.42

Source: CANSTAR Life Insurance star ratings September 2013



WHO PROVIDES OUTSTANDING VALUE?

This year yielded two national winners for our outstanding value – Life Insurance Australia award: OnePath and TAL.

ANZ's OnePath, formerly known as ING, deserves special mention for winning this award every year since 2008. In our 2013 analysis, OnePath has ranked as follows:

Term Life Insurance:

OnePath received eight five stars in eight profiles and appear in the top quartile in 44 profiles. It performed particularly well in the young profile across all occupation groups, due to pricing. It is priced in the top quartile across all age profiles and occupations, especially on stepped premiums. To highlight a few features on offer: guaranteed future insurability, financial planning benefit, waiver of premium on disability and terminal illness cover



Life Insurance Australia



Income Protection:

OnePath received 61 five stars across 42 profiles, including the second-top score across all age profiles except the middle profile, where it ranked third. For the young profile it received the top quartile scores for the professional and light manual occupations and across all age profiles it received the top score for light manual occupations. OnePath also enjoyed a top quartile score for the blue collar occupation in the empty nester and mature age profiles. OnePath has achieved this due to strong pricing across majority of the profiles. OnePath receives the top score in pricing across 26 profiles, especially within light manual occupation. The standard offering that provides outstanding value to the consumers.

Standalone TPD:

OnePath received 12 five stars across 12 profiles, including the top score for the young profile across both professional and managerial occupations. It receives a top quartile score in the young profile and top score for the professional and white collar occupation group. OnePath has consistently proved strong across all lifestage profiles, especially in the professional and white collar occupations, largely due to a strong feature offering. To highlight a few features on offer: death cover within TPD, future underwriting option, guaranteed future insurability, interim cover and lower exclusions.

Standalone Trauma:

Overall OnePath received the top ranking for standalone trauma, receiving 76 five stars across 46 profiles. This includes the top score across empty nester and middle profiles. In the middle profile, it receives the top score across all occupation groups. In the empty nester profile OnePath receives the top score for all occupations except professionals. OnePath also receives a top quartile score across the mature profile. OnePath's comprehensive policy has done well due to its pricing, receiving a top quartile score in more than half the profiles. The premier product performs well in pricing for females in stepped premium. To highlight a few features OnePath offers: trauma reinstatement, GFI, financial planning benefit, TPD buy back.

Package:

In Package, OnePath has received 97 five stars in 43 profiles, receiving the second-top score in the young and middle profiles and ranking third and fourth in the empty nester and mature profiles. OnePath has consistently performed well across all the age and occupation groups except blue collar. The comprehensive product receives the top pricing score in the middle, mature and empty nester age profiles for professionals and white collars.



Sharing the honours with OnePath is **TAL** – a specialist life insurer formerly known as TOWER. In our analysis, TAL has ranked as follows:

Term Life Insurance:

TAL received 28 five stars in 28 profiles, including the top score in the young and middle profiles and scoring in the top quartile for empty nesters. TAL received the top score across all occupation groups in the young and middle profiles and a top quartile score in the empty nester profile. This is due to TAL's competitive pricing. TAL offer the following features: funeral benefit, financial planning benefit, guaranteed future insurability, interim cover and terminal illness



Life Insurance Australia

Income Protection:

TAL received the top overall rank in income protection across all lifestage profiles, with 103 five stars in 57 profiles. For the young & middle profiles, TAL received the top score across all occupation groups except light manual; in the mature profile it



received the second-top score for the professional and managerial occupations and top score for the blue collar occupation. In the empty nester profile TAL received the top score for blue collar occupation. TAL's standard offering provides five star value due to its pricing score which is in the top quartile for all occupations except light manual. It also offers the following features which provide a strong value proposition for the consumers: interim cover, indexation, benefit offset, occupation definitions and pre disability income etc.

Standalone TPD:

In standalone TPD, TAL provides a superior-featured product that scores in top quartile for light manual and blue collar occupation groups, while scoring in the second quartile for the white collar and professional occupations. With the offer of superior features, they have priced themselves higher in the market, which has not favoured their performance in star ratings.

Standalone Trauma:

TAL received 29 five stars in 21 profiles, including a top quartile score across the empty nester profile and across all occupation groups. TAL's performance in the empty nester profile is due to its competitive pricing within this category.

Package:

TAL received 17 five stars in 11 profiles, including a top quartile score for the young profile across all occupation groups except light manual, as well as a consistent top quartile score for professionals across all lifestage profiles. Their feature score is in the top quartile. With the offering being strong in features, they tend to be costly in pricing except for professionals and white collar occupations specific to males where they have also scored in the top quartile.

In terms of company results for specific products, CANSTAR analysis has resulted in the following:













Outstanding Value	Company	Reasons
Insurance Term Life	AIA Australia TAL	AIA Australia receive 28 five stars in 28 profiles, including top score in the empty nester and mature profiles and second-top score in middle profile. This performance is due to AIA's top feature score across all profiles. They also receive a top quartile pricing score for middle, mature and empty nester profiles for stepped premiums. TAL received 103 five stars in 57 profiles and has been discussed on the previous page.
Trauma	AIA Australia OnePath	AIA Australia received 41 five stars across 41 profiles, including the top score across the mature profile and second-top score for young and empty nester profiles. AIA received the top feature score across all the 64 profiles measured by CANSTAR. AIA Australia also received a top quartile pricing score for males, stepped premium across all occupation groups and scores in the top quartile for male level premiums. OnePath receive 76 five stars across 46 profiles and has been discussed on the previous page.
TPD	Clearview Zurich Australia	Clearview receive the second-top score in Standalone TPD, with 17 five stars in 17 profiles as well as a top quartile score across all lifestage profiles. Clearview provide a top quartile offering for blue collar occupations across young, middle and empty nester profiles and is strong for young light manuals and mature white collars. Clearview received the top feature score for blue collar and light manual occupation groups and in the other occupations it received a top quartile feature score. Zurich Australia received the top overall rank in TPD, with 54 five stars in 54 profiles, as well as the top score across all occupation and age groups. Zurich has done well due to its top quartile pricing across 86% of the profiles, receiving the top pricing score in 50% of the profiles. Zurich offers top quartile features for the blue collar and light manual occupation groups across all lifestage profiles.
Packaged Life	Clearview OnePath	Clearview received 92 five stars in 49 profiles and the top overall rank in Package. It has also received the top score across all lifestage profiles. Clearview received the top score across all occupations except professionals for the young profile. It also receives the top score for light manual and blue collar for the middle profile and the top score across all occupations for the mature profile. Clearview does exceptionally well for the blue collar empty nester profile. Clearview's trauma cover plus receives a top quartile feature score across all the lifestage profiles and also a top quartile pricing score in 50% of the profiles. OnePath received 97 five stars in 43 profiles and have been discussed on the previous page.
Income Protection	OnePath TAL	Both OnePath and TAL have been discussed on the previous page in relation to income protection.



HOW TO USE CANSTAR STAR RATINGS

The star ratings of life insurance products by CANSTAR was a huge effort, way beyond the scope of ordinary consumers. That's why the report is so important and a valuable resource for those who are serious about comparing insurers and products. CANSTAR provides a full list of star rated products, from 5 stars down for complete and fair comparison.

An important point to remember at this stage is that under no circumstances whatever should you ever cancel cover without replacement cover being confirmed and a Policy Document received.

In looking up suitable cover for you or to check out how your current insurer rates, an added bonus is that you'll find out a lot more information along the way, thanks to stories, hints and tips, comments and video clips on www.canstar.com.au

This will arm you with a lot more knowledge on the subject of life insurance and you will be better prepared when you consult a licensed financial planner.

To customise your list of star-rated life insurance products, simply enter your Occupation Category, your Age Category, Gender, and the type of Cover you are interested in. It's important to remember that premiums shown are the average for that profile. After you hit the View Ratings button, you will then bring up a list of star rated products worthy of further investigation with your financial planner.

For more in-depth information on how we conducted this report, read our methodology which follows this report.

DISCLAIMER:

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packaged life - Stepped Young Professional Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Premier & TAL Life Insurance & Life Insurance Plan with attached Critical Illness Standard & 0 *** Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover 0 ClearView 0 FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath *** Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia 0 Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Flevate Life 0 0 AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat 0 0 AMP AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 AMP Life 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life 0 0 вт Term Life & Living Plus & Life Insurance Plan TPD 0 вт Term Life & Living Insurance & Life Insurance Plan TPD Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover 0 ClearView 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD ** CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure

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.
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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.



packaged life - Stepped Young Professional Female

Report Date: September, 2013

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standard

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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.



packaged life - Stepped Young Managerial Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Standard & TAL Life Insurance & Life Insurance Plan with attached Critical Illness Premier & 0 0 *** Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat 0 0 0 AMP 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life AMP Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover 0 ClearView ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover 0 OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath *** Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 AMP Life Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co 0 Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 ВT Term Life & Living Insurance & Life Insurance Plan TPD 0 0 ВT Term Life & Living Plus & Life Insurance Plan TPD 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of Cl MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD 0 0 Zurich Australia ** CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure

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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.

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



packaged life - Stepped Young Managerial Female

Report Date: September, 2013

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packaged life - Stepped Young Light manual Male

Report Date: September, 2013

Optional

O not available

standard

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packaged life - Stepped Young Light manual Female

Report Date: September, 2013

Optional

O not available

standard

PROFI SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover *** Life Cover & Crisis Recovery & Permanent Disablement 0 0 **O** AIA Australia 0 0 Term Life & Living Plus & Life Insurance Plan TPD вт 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C 0 MLC Insurance 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of Cl 0 0 OneCare & OneCare Trauma Cvr Comp. & OneCare TPD OnePath 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD Protection Plus & Extended Trauma Option & Protection Plus TPD 0 • Zurich Australia ** Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat 0 0 0 AMP 0 Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Flevate Life 0 0 AMP Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 AMP Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover Asteron Life 0 Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life 0 0 вт Term Life & Living Insurance & Life Insurance Plan TPD CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD 0 FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus Macquarie Life 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath 0 OneCare & Trauma Cvr Prem with Max & OneCare TPD OnePath 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Premier & TAL Life Insurance & Life Insurance Plan with attached Critical Illness Standard & 0 0 ** AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co 0 CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD

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packaged life - Stepped Young Blue Collar Male

Report Date: September, 2013

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Report Date: September, 2013

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packaged life - Stepped Middle Managerial Male

Report Date: September, 2013

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packaged life - Stepped Middle Light manual Male

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packaged life - Stepped Middle Blue Collar Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI *** Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia 0 0 Term Life & Living Insurance & Life Insurance Plan TPD вт ClearView 0 Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia ** Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life 0 0 0 AMP 0 Flevate Life Insurance Plan & Flevate Trauma Insurance Plus Plan & Flevat 0 0 AMP Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co 0 0 ВT Term Life & Living Plus & Life Insurance Plan TPD 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life 0 OneCare & Trauma Cvr Prem with Max & OneCare TPD OnePath 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD TAL Life Insurance & Life Insurance Plan with attached Critical Illness Premier & 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness Standard & 0 0 TAL ** CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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packaged life - Stepped Mature Professional Male

Report Date: September, 2013

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packaged life - Stepped Mature Professional Female

Report Date: September, 2013

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packaged life - Stepped Mature Managerial Male

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packaged life - Stepped Mature Managerial Female

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packaged life - Stepped Mature Light manual Male

Report Date: September, 2013

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life insurance star ratings

packaged life - Stepped Mature Light manual Female

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TAL

life insurance star ratings

packaged life - Stepped Mature Blue Collar Male

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Life Insurance & Life Insurance Plan with attached Critical Illness Premier &

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life insurance star ratings

packaged life - Stepped Mature Blue Collar Female

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packaged life - Stepped Empty Nester Professional Male

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packaged life - Stepped Empty Nester Managerial Male

Report Date: September, 2013

standard Optional O not available SUMMAR REP ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover *** Life Cover & Crisis Recovery & Permanent Disablement 0 0 **O** AIA Australia 0 FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI Macquarie Life OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Standard & Life Insurance & Life Insurance Plan with attached Critical Illness Premier & 0 **O** TAL *** AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 AMP Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co 0 Asteron Life Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life 0 0 вт Term Life & Living Plus & Life Insurance Plan TPD 0 0 ВT 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 TPD 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD 0 0 Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia ** 0 0 0 AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life 0 AMF

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packaged life - Stepped Empty Nester Light manual Male

Report Date: September, 2013

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packaged life - Stepped Empty Nester Light manual Female

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packaged life - Level Young Professional Male

Report Date: September, 2013

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packaged life - Level Young Professional Female

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O not available

standard

PROFILE SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD *** Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover ClearView 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD Protection Plus & Extended Trauma Option & Protection Plus TPD 0 • Zurich Australia ** Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia 0 Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Flevate Life 0 0 AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat 0 0 AMP AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 AMP Life 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co 0 0 ВT Term Life & Living Plus & Life Insurance Plan TPD 0 0 ВT Term Life & Living Insurance & Life Insurance Plan TPD 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI TAL Life Insurance & Life Insurance Plan with attached Critical Illness Standard & 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness Premier & 0 0 TAL ** CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD CommInsure

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CommInsure

life insurance star ratings

packaged life - Level Young Blue Collar Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 *** Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co 0 Asteron Life 0 ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover 0 ClearView 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD 0 • Zurich Australia ** Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia 0 Flevate Life Insurance Plan & Flevate Trauma Insurance Plus Plan & Flevat 0 0 AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life 0 0 AMP AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 AMP Life 0 0 вт Term Life & Living Insurance & Life Insurance Plan TPD 0 0 вт Term Life & Living Plus & Life Insurance Plan TPD 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI 0 Macquarie Life Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C 0 0 MLC Insurance 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI MLC Insurance 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Standard & TAL Life Insurance & Life Insurance Plan with attached Critical Illness Premier & 0 0 Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia ** CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD

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packaged life - Level Young Blue Collar Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover *** Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co 0 Asteron Life OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD Protection Plus & Extended Trauma Option & Protection Plus TPD 0 • Zurich Australia ** Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia 0 Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Flevate Life 0 0 AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat 0 0 AMP AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 AMP Life 0 0 вт Term Life & Living Plus & Life Insurance Plan TPD 0 0 вт Term Life & Living Insurance & Life Insurance Plan TPD 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C MLC Insurance 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Premier & TAL Life Insurance & Life Insurance Plan with attached Critical Illness Standard & 0 0 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD ** CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD CommInsure

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packaged life - Level Middle Professional Male

Report Date: September, 2013

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packaged life - Level Middle Professional Female

Report Date: September, 2013

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MLC Insurance

life insurance star ratings

packaged life - Level Middle Managerial Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY ORT Buy Back of Life Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD *** Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co 0 Asteron Life 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover 0 ClearView 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia ** 0 0 0 Life Cover & Crisis Recovery & Permanent Disablement AIA Australia Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevate 0 0 0 AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life 0 0 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 AMP Life 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 ВT Term Life & Living Insurance & Life Insurance Plan TPD 0 0 ВT Term Life & Living Plus & Life Insurance Plan TPD 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI 0 Macquarie Life 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of Cl MLC Insurance 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Premier & TAL Life Insurance & Life Insurance Plan with attached Critical Illness Standard & 0 0 ** Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD CommInsure CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD

Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C

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packaged life - Level Middle Managerial Female

Report Date: September, 2013

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AMP Life

life insurance star ratings

packaged life - Level Middle Light manual Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover *** Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD Protection Plus & Extended Trauma Option & Protection Plus TPD 0 • Zurich Australia ** Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia 0 Flevate Life Insurance Plan & Flevate Trauma Insurance Plus Plan & Flevat 0 0 AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life 0 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co 0 Asteron Life 0 0 вт Term Life & Living Insurance & Life Insurance Plan TPD 0 0 ВT 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 TPD FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI 0 Macquarie Life 0 FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus Macquarie Life 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of Cl MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness Premier & 0 0 TAL 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Standard &

Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life

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packaged life - Level Middle Light manual Female

Report Date: September, 2013

Optional

O not available

standard

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packaged life - Level Middle Blue Collar Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover *** Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD Protection Plus & Extended Trauma Option & Protection Plus TPD 0 • Zurich Australia ** Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia 0 Flevate Life Insurance Plan & Flevate Trauma Insurance Plus Plan & Flevat 0 0 AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life 0 0 AMP AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 AMP Life 0 0 вт Term Life & Living Insurance & Life Insurance Plan TPD 0 0 вт Term Life & Living Plus & Life Insurance Plan TPD 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C MLC Insurance 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD TAL Life Insurance & Life Insurance Plan with attached Critical Illness Premier & 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness Standard & 0 0 TAL ** CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD CommInsure

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packaged life - Level Middle Blue Collar Female

Report Date: September, 2013

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packaged life - Level Mature Professional Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD 0 *** Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover 0 ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover 0 ClearView OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath TAL Life Insurance & Life Insurance Plan with attached Critical Illness Premier & 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness Standard & 0 O TAL 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD ** Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat 0 0 0 AMP Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Flevate Life 0 0 0 AMP Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life 0 0 ВT Term Life & Living Plus & Life Insurance Plan TPD 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD Term Life & Living Insurance & Life Insurance Plan TPD 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 MLC Insurance

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packaged life - Level Mature Professional Female

Report Date: September, 2013

standard Optional O not available PROFI SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD 0 *** FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life 0 FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus Macquarie Life OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 Life Insurance & Life Insurance Plan with attached Critical Illness Standard & 0 O TAL 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Premier & Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 • 食食食 Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia 0 Flevate Life Insurance Plan & Flevate Trauma Insurance Plus Plan & Flevat 0 0 AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life 0 0 AMP AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 AMP Life 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life 0 вт Term Life & Living Plus & Life Insurance Plan TPD Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover 0 ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover 0 ClearView 0 FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI Macquarie Life Term Life & Living Insurance & Life Insurance Plan TPD 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C 0 MLC Insurance

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packaged life - Level Mature Managerial Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD 0 *** Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover 0 ClearView OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Standard & ** Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat 0 0 0 AMP Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Flevate Life 0 0 0 AMP Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co 0 0 ВT Term Life & Living Plus & Life Insurance Plan TPD 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI 0 Macquarie Life 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Premier & Term Life & Living Insurance & Life Insurance Plan TPD 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 MLC Insurance

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packaged life - Level Mature Managerial Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 *** Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life 0 OneCare & OneCare Trauma Cvr Comp. & OneCare TPD OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 Life Insurance & Life Insurance Plan with attached Critical Illness Premier & 0 O TAL 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Standard & ** Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life 0 0 0 AMP Flevate Life Insurance Plan & Flevate Trauma Insurance Plus Plan & Flevat 0 0 0 AMP Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover 0 Clear\/iew Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life ** 0 Term Life & Living Insurance & Life Insurance Plan TPD вт Term Life & Living Plus & Life Insurance Plan TPD 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 MLC Insurance

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TAL

life insurance star ratings

packaged life - Level Mature Light manual Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma Product Name **Company Name** **** outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 *** Life Cover & Crisis Recovery & Permanent Disablement 0 0 **O** AIA Australia Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life 0 Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover ClearView 0 ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath ** Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat 0 0 0 AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life 0 0 0 AMP Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 AMP Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life 0 0 вт Term Life & Living Insurance & Life Insurance Plan TPD 0 вт Term Life & Living Plus & Life Insurance Plan TPD 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C MLC Insurance 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD TAL Life Insurance & Life Insurance Plan with attached Critical Illness Standard & 0

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packaged life - Level Mature Light manual Female

Report Date: September, 2013

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TAL

life insurance star ratings

packaged life - Level Mature Blue Collar Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY ORT Buy Back of Life Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 *** Life Cover & Crisis Recovery & Permanent Disablement 0 0 **O** AIA Australia 0 Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover Asteron Life 0 Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover 0 ClearView ** Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life 0 0 0 AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat 0 0 0 AMP Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 AMP Life вт Term Life & Living Plus & Life Insurance Plan TPD 0 0 Term Life & Living Insurance & Life Insurance Plan TPD 0 0 вт 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C 0 0 MLC Insurance 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OneCare & Trauma Cvr Prem with Max & OneCare TPD OnePath 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD TAL Life Insurance & Life Insurance Plan with attached Critical Illness Standard & 0

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TAL

TAL

life insurance star ratings

packaged life - Level Mature Blue Collar Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD 0 0 *** Life Cover & Crisis Recovery & Permanent Disablement 0 0 **O** AIA Australia Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover Asteron Life 0 Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover 0 ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover 0 ClearView ** Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat 0 0 0 AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life 0 0 0 AMP Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 AMP Life вт Term Life & Living Plus & Life Insurance Plan TPD 0 0 Term Life & Living Insurance & Life Insurance Plan TPD 0 0 вт 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OneCare & Trauma Cvr Prem with Max & OneCare TPD OnePath 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD

Life Insurance & Life Insurance Plan with attached Critical Illness Standard &

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Zurich Australia

life insurance star ratings

packaged life - Level Empty Nester Professional Male

Report Date: September, 2013

standard Optional O not available PROFI SUMMA ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value OnePath 0 OneCare & OneCare Trauma Cvr Prem. & OneCare TPD Ō TAL Life Insurance & Life Insurance Plan with attached Critical Illness Standard & 0 *** FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life 0 FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI 0 Macquarie Life OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath Life Insurance & Life Insurance Plan with attached Critical Illness Premier & 0 0 TAL ** Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat 0 0 0 AMP Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Flevate Life 0 0 0 AMP Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life 0 0 ВT Term Life & Living Insurance & Life Insurance Plan TPD 0 0 ВТ Term Life & Living Plus & Life Insurance Plan TPD Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover 0 ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover 0 ClearView 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0

Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD

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life insurance star ratings

packaged life - Level Empty Nester Professional Female

Report Date: September, 2013

standard Optional O not available PROFI SUMMA ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 *** FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life 0 FutureWise Life & Trauma Plus & FutureWise Life TPD Plus Macquarie Life OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath TAL Life Insurance & Life Insurance Plan with attached Critical Illness Standard & 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness Premier & 0 TAL 0 0 0 Zurich Australia Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD ** Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life 0 0 0 AMP Flevate Life Insurance Plan & Flevate Trauma Insurance Plus Plan & Flevat 0 0 0 AMP Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co 0 ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C MLC Insurance 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD Term Life & Living Plus & Life Insurance Plan TPD вт 0 0

Term Life & Living Insurance & Life Insurance Plan TPD

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AMP

life insurance star ratings

packaged life - Level Empty Nester Managerial Male

Report Date: September, 2013

standard Optional O not available PROFI SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD *** FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI 0 Macquarie Life 0 OneCare & Trauma Cvr Prem with Max & OneCare TPD OnePath Life Insurance & Life Insurance Plan with attached Critical Illness Premier & 0 TAL TAL Life Insurance & Life Insurance Plan with attached Critical Illness Standard & 0 0 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD ** Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 AMP Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover Asteron Life 0 Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co 0 Asteron Life 0 0 ВТ Term Life & Living Insurance & Life Insurance Plan TPD 0 вт Term Life & Living Plus & Life Insurance Plan TPD 0 ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of Cl MLC Insurance 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life 0 0 0

Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat

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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



AMP

life insurance star ratings

packaged life - Level Empty Nester Managerial Female

Report Date: September, 2013

standard Optional O not available PROFI SUMMAR REP ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD *** FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI 0 Macquarie Life 0 OneCare & OneCare Trauma Cvr Comp. & OneCare TPD OnePath Life Insurance & Life Insurance Plan with attached Critical Illness Standard & 0 TAL TAL Life Insurance & Life Insurance Plan with attached Critical Illness Premier & 0 0 Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia 0 0 Zurich Australia Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD ** Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 AMP Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover Asteron Life 0 Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life 0 0 ВТ Term Life & Living Insurance & Life Insurance Plan TPD 0 вт Term Life & Living Plus & Life Insurance Plan TPD 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of Cl MLC Insurance 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life 0 0 0

Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat

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.
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packaged life - Level Empty Nester Light manual Male

Report Date: September, 2013

standard Optional O not available PROFI SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD 0 0 *** Life Cover & Crisis Recovery & Permanent Disablement 0 0 **O** AIA Australia 0 Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD ** Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 AMP Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co 0 Asteron Life Term Life & Living Insurance & Life Insurance Plan TPD 0 вт Term Life & Living Plus & Life Insurance Plan TPD 0 0 Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover 0 ClearView 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Premier & 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Standard & AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat 0 0 0 AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life

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AMP

life insurance star ratings

packaged life - Level Empty Nester Light manual Female

Report Date: September, 2013

standard Optional O not available SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD 0 0 *** Life Cover & Crisis Recovery & Permanent Disablement 0 0 **O** AIA Australia Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C 0 0 MLC Insurance OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD ** Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life 0 0 AMP Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co. 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover Asteron Life 0 Term Life & Living Plus & Life Insurance Plan TPD 0 0 вт 0 0 вт Term Life & Living Insurance & Life Insurance Plan TPD ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover 0 Clear\/iew Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI 0 Macquarie Life Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Premier & 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Standard & AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat 0 0 0

Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life

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AMP

life insurance star ratings

packaged life - Level Empty Nester Blue Collar Male

Report Date: September, 2013

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Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat

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packaged life - Level Empty Nester Blue Collar Female

Report Date: September, 2013

standard Optional O not available PROFI SUMMAR REP ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** **** outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plus TPD 0 0 *** Life Cover & Crisis Recovery & Permanent Disablement 0 0 **O** AIA Australia 0 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot 0 0 Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover Asteron Life 0 Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Premier & Life Insurance & Life Insurance Plan with attached Critical Illness Standard & 0 **O** TAL *** Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co 0 Asteron Life Term Life & Living Plus & Life Insurance Plan TPD 0 0 вт Term Life & Living Insurance & Life Insurance Plan TPD 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover 0 Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover 0 ClearView 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 MLC Insurance OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath 0 OneCare & Trauma Cvr Prem with Max & OneCare TPD OnePath 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD ** AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life 0 0 0 AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat

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term life - Stepped Young Professional Male

Report Date: September, 2013

●optional standard O not available SUMMARY REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit Company Name Product Name** Stepped **** outstanding value вт Term Life TAL Life Insurance Plan AMP Elevate Life Insurance Plan AMP Life Flexible Life Time Prot 0 0 Asgard Capital Mgnt Life Protection OnePath OneCare Life Cover Zurich Australia Protection Plus ** AIA Australia Life Cover Benefit Asteron Life Life Cover ClearView Life Cover 0 CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance

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term life - Stepped Young Professional Female

Report Date: September, 2013

Ooptional standard O not available S U M M A R Y REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** **** outstanding value 0 0 Asgard Capital Mgnt Life Protection TAL Life Insurance Plan *** AIA Australia Life Cover Benefit RT Term Life ClearView Life Cover Zurich Australia Protection Plus ** AMP Elevate Life Insurance Plan AMP Life Flexible Life Time Prot Asteron Life Life Cover 0 CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance OnePath OneCare Life Cover

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term life - Stepped Young Managerial Male

Report Date: September, 2013

	3 2 3 2 3		• :	standard D o	otional O not	available
	PROFILE SUMMA	RY	R E P C	RT		
		Pren	niums	<u>i</u>	Ħ	Ħ
Company Name	Product Name	peddets 1	Fevel 2	Guaranteed Future Insurability ∞	Financial Planning Benefit	Funeral Benefit
★★★★ outstand	ling value					
ВТ	Term Life	•	•	•	•	•
TAL	Life Insurance Plan	•	•	•	•	•

AMP	Elevate Life Insurance Plan	•	•	•	•	•
AMP Life	Flexible Life Time Prot	•	•	•	•	•
Asgard Capital Mgnt	Life Protection	•	0	•	0	•
OnePath	OneCare Life Cover	•	•	•	•	•
Zurich Australia	Protection Plus		•			•

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	•	•	•	•	•

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term life - Stepped Young Managerial Female

Report Date: September, 2013

Ooptional standard O not available S U M M A R Y REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit** Guaranteed Stepped **Company Name Product Name** **** outstanding value 0 0 Asgard Capital Mgnt Life Protection TAL Life Insurance Plan *** AIA Australia Life Cover Benefit RT Term Life ClearView Life Cover Zurich Australia Protection Plus ** AMP Elevate Life Insurance Plan AMP Life Flexible Life Time Prot Asteron Life Life Cover 0 CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance OnePath OneCare Life Cover

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term life - Stepped Young Light manual Male

Report Date: September, 2013

Optional standard O not available SUMMARY REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** **** outstanding value вт Term Life TAL Life Insurance Plan AMP Elevate Life Insurance Plan AMP Life Flexible Life Time Prot 0 0 Asgard Capital Mgnt Life Protection OnePath OneCare Life Cover Zurich Australia Protection Plus ** AIA Australia Life Cover Benefit Asteron Life Life Cover ClearView Life Cover 0 CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance

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term life - Stepped Young Light manual Female

Report Date: September, 2013

	77 3 3		• :	standard D op	tional O not	available
	PROFILE SUMMA	R Y	R E P C	RT		
		Pren	niums	ity	Ħ	£
Company Name	Product Name	peddets 1	Pevel 2	Guaranteed Future Insurability ω	Financial Planning Benefit	Funeral Benefit
**** outstand	ling value					
Asgard Capital Mgnt	Life Protection	•	0	•	0	•
TAL	Life Insurance Plan	•	•	•	•	•

AIA Australia	Life Cover Benefit	•	•	•	•	•
ВТ	Term Life	•	•	•	•	•
ClearView	Life Cover	•	•	•	•	•
Zurich Australia	Protection Plus	•	•	•	•	•

AMP	Elevate Life Insurance Plan	•	•	•	•	•
AMP Life	Flexible Life Time Prot	•	•	•	•	•
Asteron Life	Life Cover	•	•	•	•	•
CommInsure	Total Care Plan	•	•	•	•	•
Macquarie Life	FutureWise Life	•	•	•	•	•
MLC Insurance	Life Cover Insurance	•	•	•	•	•
OnePath	OneCare Life Cover	•	•	•	•	•

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term life - Stepped Young Blue Collar Male

Report Date: September, 2013

●optional standard O not available SUMMARY REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit Company Name Product Name** Stepped **** outstanding value вт Term Life TAL Life Insurance Plan AMP Elevate Life Insurance Plan AMP Life Flexible Life Time Prot 0 0 Asgard Capital Mgnt Life Protection OnePath OneCare Life Cover Zurich Australia Protection Plus ** AIA Australia Life Cover Benefit Asteron Life Life Cover ClearView Life Cover 0 CommInsure Total Care Plan Macquarie Life FutureWise Life Life Cover Insurance MLC Insurance

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term life - Stepped Young Blue Collar Female

Report Date: September, 2013

Ooptional standard O not available S U M M A R Y REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit** Guaranteed Stepped **Company Name Product Name** **** outstanding value 0 0 Asgard Capital Mgnt Life Protection TAL Life Insurance Plan *** AIA Australia Life Cover Benefit RT Term Life ClearView Life Cover Zurich Australia Protection Plus ** AMP Elevate Life Insurance Plan AMP Life Flexible Life Time Prot Asteron Life Life Cover 0 CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance OnePath OneCare Life Cover

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term life - Stepped Middle Professional Male

Report Date: September, 2013

			• :	standard D op	otional O not	available
	PROFILE SUMM	A R Y	REPO	RT		
		Prem	niums	ξξ	Ħ	
Company Name	Product Name	Stepped	level 2	Guaranteed Future Insurability ω	Financial Planning Benefit	Funeral Benefit
**** outsta	inding value					
AIA Australia	Life Cover Benefit	•	•	•	•	•
TAL	Life Insurance Plan	•	•	•	•	•

AMP	Elevate Life Insurance Plan	•	•	•	•	•
BT	Term Life	•	•	•	•	•
ClearView	Life Cover		•	•		•
Zurich Australia	Protection Plus	<u></u>	•	• • • • • • • • • • • • • • • • • • • •	•	•

AMP Life	Flexible Life Time Prot	•	•	•	•	•
Asgard Capital Mgnt	Life Protection	•	0	•	0	•
Asteron Life	Life Cover	•	•	•	•	•
CommInsure	Total Care Plan			•	•	•
Macquarie Life	FutureWise Life		•	•		•
MLC Insurance	Life Cover Insurance	•	•	•		•
OnePath	OneCare Life Cover	•	•	•		•

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term life - Stepped Middle Professional Female

Report Date: September, 2013

Ooptional standard O not available S U M M A R Y REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** **** outstanding value AIA Australia Life Cover Benefit TAL Life Insurance Plan *** AMP Elevate Life Insurance Plan Asteron Life Life Cover ВТ Term Life ClearView Life Cover Zurich Australia Protection Plus ** AMP Life Flexible Life Time Prot O Asgard Capital Mgnt Life Protection 0 0 CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance OnePath OneCare Life Cover

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term life - Stepped Middle Managerial Male

Report Date: September, 2013

●optional standard O not available S U M M A R Y REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit** Guaranteed **Company Name Product Name** Stepped **** outstanding value AIA Australia Life Cover Benefit TAL Life Insurance Plan *** AMP Elevate Life Insurance Plan ВT Term Life ClearView Life Cover Zurich Australia Protection Plus ** AMP Life Flexible Life Time Prot 0 0 Asgard Capital Mgnt Life Protection Asteron Life Life Cover 0 CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance OnePath OneCare Life Cover

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term life - Stepped Middle Managerial Female

Report Date: September, 2013

	● standard ● Optional ○ not available
	PROFILE SUMMARY REPORT
	Premiums 🚉 🛫
Company Name	Stepped Stepped Stepped Principle Planning Benefit Future Insurability
★★★★ outsta	inding value
AIA Australia	Life Cover Benefit
TAL	Life Insurance Plan

AMP	Elevate Life Insurance Plan
Asteron Life	Life Cover • • • •
BT	Term Life • • •
ClearView	Life Cover • • • •
Zurich Australia	Protection Plus

AMP Life	Flexible Life Time Prot
Asgard Capital Mgnt	Life Protection ● O ● O ●
CommInsure	Total Care Plan Total Care Plan
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term life - Stepped Middle Light manual Male

Report Date: September, 2013

			•	standard D o _l	otional O not	available
	PROFILE SUMM	A R Y	R E P C	O R T		
Company Name	Product Name	Prer Sepade 9 1	niums Pa A9 1	Guaranteed Future Insurability ω	Financial Planning Benefit	Funeral Benefit o
★★★★ outsta	nding value					
AIA Australia	Life Cover Benefit	•	•	•	•	•
TAL	Life Insurance Plan	•	•	•	•	•

AMP	Elevate Life Insurance Plan	•	•	•	•	•
BT	Term Life	•	•	•	•	•
ClearView	Life Cover	•	•	•	•	•
Zurich Australia	Protection Plus	•	•	•		•

AMP Life	Flexible Life Time Prot	•	•	•	•	•
Asgard Capital Mgnt	Life Protection	•	0	•	0	•
Asteron Life	Life Cover	•	•	•	•	•
CommInsure	Total Care Plan	•	•	•	•	•
Macquarie Life	FutureWise Life	•	•	•	•	•
MLC Insurance	Life Cover Insurance	•	•	•		•
OnePath	OneCare Life Cover	•		•		•

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term life - Stepped Middle Light manual Female

Report Date: September, 2013

Ooptional standard O not available S U M M A R Y REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** **** outstanding value AIA Australia Life Cover Benefit TAL Life Insurance Plan *** AMP Elevate Life Insurance Plan Asteron Life Life Cover ВТ Term Life ClearView Life Cover Zurich Australia Protection Plus ** AMP Life Flexible Life Time Prot 0 Asgard Capital Mgnt Life Protection 0 0 CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance OnePath OneCare Life Cover

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term life - Stepped Middle Blue Collar Male

Report Date: September, 2013

●optional standard O not available S U M M A R Y REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit** Guaranteed **Company Name Product Name** Stepped **** outstanding value AIA Australia Life Cover Benefit TAL Life Insurance Plan *** AMP Elevate Life Insurance Plan ВT Term Life ClearView Life Cover Zurich Australia Protection Plus ** AMP Life Flexible Life Time Prot 0 0 Asgard Capital Mgnt Life Protection Asteron Life Life Cover 0 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. 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.



term life - Stepped Middle Blue Collar Female

Report Date: September, 2013

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	PROFILE SUMM.	A R Y	R E P	ORT		
		Pren	niums	d billity	ıefit	efit
Company Name	Product Name	Stepped	Pevel 2	Guaranteed Future Insurability ω	Financial Planning Benefit	Funeral Benefit
★★★★ outsta	nding value					
AIA Australia	Life Cover Benefit	•	•	•	•	•
TAL	Life Insurance Plan	•	•	•	•	•

AMP	Elevate Life Insurance Plan	•	•	•	•	•
Asteron Life	Life Cover	•	•	•	•	•
BT	Term Life	•	•	•	•	•
ClearView	Life Cover	•	•	•	•	•
Zurich Australia	Protection Plus	•	•		•	•

AMP Life	Flexible Life Time Prot	•	•	•	•	•
Asgard Capital Mgnt	Life Protection	•	0	•	0	•
Comminsure	Total Care Plan	•	•	•	•	•
Macquarie Life	FutureWise Life	•	•	•	•	•
MLC Insurance	Life Cover Insurance	•	•	•	•	•
OnePath	OneCare Life Cover	•	•	•	•	•

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term life - Stepped Mature Professional Male

Report Date: September, 2013

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	PROFILE SUMMA	R Y	R E P C	RT		
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Company Name	Product Name	Stepped 1		Guaranteed Future Insurability	Financial Planning Benefit	Funeral Benefit
★★★★ outsta	inding value					
AIA Australia ClearView	Life Cover Benefit Life Cover	•	•		•	•
***	Life Cover				· · · · · · · · · · · · · · · · · · ·	
AMP	Elevate Life Insurance Plan	•	•	•	•	•
ВТ	Term Life	•	•	•	•	•
TAL	Life Insurance Plan	•	•	•	•	•
Zurich Australia	Protection Plus	•	•	•	•	•

AMP Life	Flexible Life Time Prot	•	•	•	•	•
Asgard Capital Mgnt	Life Protection	•	0	•	0	•
Asteron Life	Life Cover	•	•	•	•	•
Macquarie Life	FutureWise Life	•	•	•	•	•
MLC Insurance	Life Cover Insurance	•	•	•	•	•
OnePath	OneCare Life Cover	•	•	•	•	•

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term life - Stepped Mature Professional Female

Report Date: September, 2013

●optional standard O not available S U M M A R Y REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** **** outstanding value Life Cover Benefit AIA Australia Zurich Australia Protection Plus AMP Elevate Life Insurance Plan вт Term Life ClearView Life Cover TAL Life Insurance Plan *** AMP Life Flexible Life Time Prot 0 0 Asgard Capital Mgnt Life Protection Asteron Life Life Cover Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance OnePath OneCare Life Cover

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term life - Stepped Mature Managerial Male

Report Date: September, 2013

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Company Name	Product Name	Stepped ped	niums IPAO P	Guaranteed Future Insurability	Einancial Planning Benefit	Funeral Benefit
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AIA Australia ClearView	Life Cover Benefit Life Cover	•	•	•	•	•

AMP BT TAL Zurich Australia	Elevate Life Insurance Plan Term Life Life Insurance Plan Protection Plus	:		•	•	

AMP Life Asgard Capital Mgnt Asteron Life	Flexible Life Time Prot Life Protection Life Cover		0	•	0	
Macquarie Life MLC Insurance OnePath	FutureWise Life Life Cover Insurance OneCare Life Cover					

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term life - Stepped Mature Managerial Female

Report Date: September, 2013

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	PROFILE SUMMA	R Y	R E P C	RT		
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Company Name	Product Name	Stepped 1		Guaranteed Future Insurability	5 Financial Planning Benefit	Funeral Benefit
★★★★ outsta	nding value					
AIA Australia Zurich Australia	Life Cover Benefit Protection Plus	•	•	•	•	•

AMP	Elevate Life Insurance Plan	•	•	•	•	•
BT	Term Life	•	•	•	•	•
ClearView	Life Cover	•	•	•	•	•
TAL	Life Insurance Plan	•	•	•	•	•

AMP Life	Flexible Life Time Prot	•	•	•	•	•
Asgard Capital Mgnt	Life Protection	•	0	•	0	•
Asteron Life	Life Cover	•	•	•	•	•
Macquarie Life	FutureWise Life	•	•	•	•	•
MLC Insurance	Life Cover Insurance	•	•	•	•	•
OnePath	OneCare Life Cover	•	•	•	•	•

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term life - Stepped Mature Light manual Male

Report Date: September, 2013

●optional standard O not available SUMMARY REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** **** outstanding value Life Cover Benefit AIA Australia ClearView Life Cover *** AMP Elevate Life Insurance Plan ВT Term Life TAL Life Insurance Plan Zurich Australia Protection Plus ** AMP Life Flexible Life Time Prot 0 0 Asgard Capital Mgnt Life Protection Asteron Life Life Cover Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance OnePath OneCare Life Cover

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term life - Stepped Mature Light manual Female

Report Date: September, 2013

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term life - Stepped Mature Blue Collar Male

Report Date: September, 2013

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term life - Stepped Mature Blue Collar Female

Report Date: September, 2013

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term life - Stepped Empty Nester Professional Male

Report Date: September, 2013

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term life - Stepped Empty Nester Professional Female

Report Date: September, 2013

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term life - Stepped Empty Nester Managerial Male

Report Date: September, 2013

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term life - Stepped Empty Nester Managerial Female

Report Date: September, 2013

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term life - Stepped Empty Nester Light manual Male

Report Date: September, 2013

●optional standard O not available S U M M A R Y REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** **** outstanding value Life Cover Benefit AIA Australia ClearView Life Cover *** Asgard Capital Mgnt Life Protection 0 0 Term Life CommInsure Total Care Plan Zurich Australia Protection Plus ** 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 TAL Life Insurance Plan

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OnePath

life insurance star ratings

Report Date: September, 2013 term life - Stepped Empty Nester Light manual Female

standard Optional O not available S U M M A R Y REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** **** outstanding value Life Cover Benefit AIA Australia 0 0 Asgard Capital Mgnt Life Protection *** ClearView Life Cover 0 CommInsure Total Care Plan TAL Life Insurance Plan Zurich Australia Protection Plus ** AMP Elevate Life Insurance Plan AMP Life Flexible Life Time Prot Asteron Life Life Cover вт Term Life Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance

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term life - Stepped Empty Nester Blue Collar Male

Report Date: September, 2013

●optional standard O not available S U M M A R Y REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit Company Name Product Name** Stepped **** outstanding value Life Cover Benefit AIA Australia ClearView Life Cover *** Asgard Capital Mgnt Life Protection 0 0 Term Life CommInsure Total Care Plan Zurich Australia Protection Plus ** 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 TAL Life Insurance Plan

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term life - Stepped Empty Nester Blue Collar Female

Report Date: September, 2013

Ooptional standard O not available S U M M A R Y REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** **** outstanding value Life Cover Benefit AIA Australia 0 0 Asgard Capital Mgnt Life Protection *** ClearView Life Cover 0 CommInsure Total Care Plan TAL Life Insurance Plan Zurich Australia Protection Plus ** AMP Elevate Life Insurance Plan AMP Life Flexible Life Time Prot Asteron Life Life Cover вт Term Life Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance OnePath OneCare Life Cover

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term life - Level Young Professional Male

Report Date: September, 2013

●optional standard O not available SUMMARY PROFILE REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit Company Name Product Name** Stepped **** outstanding value FutureWise Life Macquarie Life OnePath OneCare Life Cover *** Asteron Life Life Cover ВT Term Life TAL Life Insurance Plan Zurich Australia Protection Plus ** AIA Australia Life Cover Benefit AMP Elevate Life Insurance Plan AMP Life Flexible Life Time Prot ClearView Life Cover 0 CommInsure Total Care Plan MLC Insurance Life Cover Insurance

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term life - Level Young Professional Female

Report Date: September, 2013

●optional standard O not available SUMMARY PROFILE REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit Company Name Product Name** Stepped **** outstanding value OnePath OneCare Life Cover TAL Life Insurance Plan *** Asteron Life Life Cover вт Term Life ClearView Life Cover Zurich Australia Protection Plus *** AIA Australia Life Cover Benefit AMP Elevate Life Insurance Plan AMP Life Flexible Life Time Prot 0 CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance

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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



term life - Level Young Managerial Male

Report Date: September, 2013

●optional standard O not available SUMMARY PROFILE REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit Company Name Product Name** Stepped **** outstanding value FutureWise Life Macquarie Life OnePath OneCare Life Cover *** Asteron Life Life Cover ВT Term Life TAL Life Insurance Plan Zurich Australia Protection Plus ** AIA Australia Life Cover Benefit AMP Elevate Life Insurance Plan AMP Life Flexible Life Time Prot ClearView Life Cover 0 CommInsure Total Care Plan MLC Insurance Life Cover Insurance

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term life - Level Young Managerial Female

Report Date: September, 2013

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life insurance star ratings term life - Level Young Light manual Male

Report Date: September, 2013

●optional standard O not available SUMMARY PROFILE REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit Company Name Product Name** Stepped **** outstanding value FutureWise Life Macquarie Life OnePath OneCare Life Cover *** Asteron Life Life Cover ВT Term Life TAL Life Insurance Plan Zurich Australia Protection Plus ** AIA Australia Life Cover Benefit AMP Elevate Life Insurance Plan AMP Life Flexible Life Time Prot ClearView Life Cover 0 CommInsure Total Care Plan MLC Insurance Life Cover Insurance

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term life - Level Young Light manual Female

Report Date: September, 2013

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	PROFILE SUMMARY REPORT
Company Nam	Stepped Benefit Planning Benefit Plannin
**** outs	anding value
OnePath TAL	OneCare Life Cover Life Insurance Plan

Asteron Life	Life Cover
BT	Term Life ● ● ●
ClearView	Life Cover • • • •
Zurich Australia	Protection Plus • • • • •

AIA Australia	Life Cover Benefit
AMP	Elevate Life Insurance Plan
AMP Life	Flexible Life Time Prot
Comminsure	Total Care Plan
Macquarie Life	FutureWise Life
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term life - Level Young Blue Collar Male

Report Date: September, 2013

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	PROFILE SUMMA	R Y	REPO	RT		
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Company Name	Product Name	Peddets 1	Level 2	Guaranteed Future Insurability	5 Financial Planning Benefit	Funeral Benefit
★★★★ outstan	ding value					
Macquarie Life	FutureWise Life	•	•	•	•	•
OnePath	OneCare Life Cover	•	•	•	•	•

Asteron Life	Life Cover	•	•	•	•	•
BT	Term Life	•	•	•	•	•
TAL	Life Insurance Plan	•	•	•	•	•
Zurich Australia	Protection Plus	•	•	•	•	•

AIA Australia	Life Cover Benefit	•	•	•	•	•
AMP	Elevate Life Insurance Plan	•	•	•	•	•
AMP Life	Flexible Life Time Prot	•	•	•	•	•
ClearView	Life Cover	•	•	•	•	•
Comminsure	Total Care Plan	•	•	•	•	•
MLC Insurance	Life Cover Insurance	•	•	•	•	•

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life insurance star ratings term life - Level Young Blue Collar Female

Report Date: September, 2013

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life insurance star ratings term life - Level Middle Professional Male

Report Date: September, 2013

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term life - Level Middle Professional Female

Report Date: September, 2013

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Company Name	Product Name	Stepped bpped 1	niums Pe Pe Pe Pe Pe Pe Pe Pe Pe Pe Pe Pe Pe	Guaranteed Future Insurability	3	Financial Planning Benefit •	Funeral Benefit
★★★★ outstand	ing value						
Asteron Life	Life Cover	•	•	•		•	•
TAL	Life Insurance Plan	•	•	•		•	•

AMP	Elevate Life Insurance Plan	•	•	•		•	•
BT	Term Life	•	•	•		•	•
OnePath	OneCare Life Cover	•	•	•		•	•
Zurich Australia	Protection Plus	•	•			. •	•

AIA Australia	Life Cover Benefit	•	•	•		•	•
AMP Life	Flexible Life Time Prot	•	•	•		•	•
ClearView	Life Cover	•	•	•		•	•
Comminsure	Total Care Plan	•	•	0		•	•
Macquarie Life	FutureWise Life	•	•	•		•	•
MLC Insurance	Life Cover Insurance	•	•			•	•

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term life - Level Middle Managerial Male

Report Date: September, 2013

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Company Name	Product Name	Stepped bpped 1	niums Fever Page Page	Guaranteed Future Insurability	3	Financial Planning Benefit A	Funeral Benefit
★★★★ outstand	ing value						
Asteron Life TAL	Life Cover Life Insurance Plan	•	•	•		•	

AMP	Elevate Life Insurance Plan	•	•	•		•	•
ClearView	Life Cover	•	•	•		•	•
OnePath	OneCare Life Cover	•	•	•		•	•
Zurich Australia	Protection Plus	•	•			•	•

AIA Australia	Life Cover Benefit	•	•	•		•	•
AMP Life	Flexible Life Time Prot	•	•	•		•	•
BT	Term Life	•	•	•		•	•
Comminsure	Total Care Plan	•	•	•		•	•
Macquarie Life	FutureWise Life	•	•	•		•	•
MLC Insurance	Life Cover Insurance	•	•	•		•	•

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term life - Level Middle Managerial Female

Report Date: September, 2013

●optional standard O not available SUMMARY REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** **** outstanding value Asteron Life Life Cover TAL Life Insurance Plan *** AMP Elevate Life Insurance Plan вт Term Life OnePath OneCare Life Cover Zurich Australia Protection Plus ** AIA Australia Life Cover Benefit AMP Life Flexible Life Time Prot ClearView Life Cover 0 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, 2013

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term life - Level Middle Light manual Female

Report Date: September, 2013

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life insurance star ratings term life - Level Middle Blue Collar Male

Report Date: September, 2013

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term life - Level Middle Blue Collar Female

Report Date: September, 2013

tom n	re - Level Middle Bide Gollai i emale		• :	standard	Ooption	onal Onot	available
	PROFILE SUMMA	R Y	REPO	RT			
Company Name	Product Name	Stepped bedden 1	niums PAP P	Guaranteed Future Insurability	3	Financial Planning Benefit	Funeral Benefit on
★★★★ outstanding	ng value						
Asteron Life TAL	Life Cover Life Insurance Plan	•	•	•		•	•

AMP BT OnePath Zurich Australia	Elevate Life Insurance Plan Term Life OneCare Life Cover Protection Plus	•	•	•	· · · · · · · · · · · · · · · · · · ·	:	•

AIA Australia AMP Life ClearView CommInsure Macquarie Life	Life Cover Benefit Flexible Life Time Prot Life Cover Total Care Plan FutureWise Life			•			
MLC Insurance	Life Cover Insurance	· · · · · · · · · · · · · · · · · · ·				•	•

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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



term life - Level Mature Professional Male

Report Date: September, 2013

tom	The Edver Matare Frontissional Male		• 9	standard	●optional Onc	t available
	PROFILE SUMMA	R Y	REPO	RT		
Company Name	Product Name	Stepped bpped 1	niums IPAAP 2	Guaranteed Future Insurability	Financial Planning Benefit	Funeral Benefit o
**** outstand	ding value					
AIA Australia Zurich Australia	Life Cover Benefit Protection Plus	•	•	•	•	•

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	•	•	•	•	•
Macquarie Life	FutureWise Life	•	•	•	•	•
MLC Insurance	Life Cover Insurance	•	•	•	•	•
OnePath	OneCare Life Cover	•	•	•	•	•

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term life - Level Mature Professional Female

Report Date: September, 2013

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	PROFILE SUMM	A R Y	REPO	RT		
		Prem	niums	. <u>≥</u>	æ	4
Company Nam	e Product Name	Stepped	Pevel 2	Guaranteed Future Insurability ∞	Financial Planning Benefit	Funeral Benefit
**** outs	standing value					
Asteron Life	Life Cover	•	•	•	•	•
Zurich Australia	Protection Plus	•	•	•	•	•

AIA Australia	Life Cover Benefit	•	•	•	•	•
AMP	Elevate Life Insurance Plan	•	•	•	•	•
ВТ	Term Life	•		•		•

AMP Life	Flexible Life Time Prot	•	•	•	•	•
ClearView	Life Cover	•	•	•	•	•
Macquarie Life	FutureWise Life	•	•	•	•	•
MLC Insurance	Life Cover Insurance	•	•	•	•	
OnePath	OneCare Life Cover	•	•	•	•	
TAL	Life Insurance Plan	•	•	•	•	•

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term life - Level Mature Managerial Male

Report Date: September, 2013

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	PROFILE SUMMA	R Y	R E P C	RT		
Company Name	Product Name	Stepped bpgded 1	niums PA PA PA PA	Guaranteed Future insurability o	Financial Planning Benefit	Funeral Benefit o
**** outsta	anding value					
AIA Australia Zurich Australia	Life Cover Benefit Protection Plus	•	•	•	•	•

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	•	•	•	•	•
Macquarie Life	FutureWise Life	•	•	•	•	•
MLC Insurance	Life Cover Insurance	•	•	•	•	•
OnePath	OneCare Life Cover	•	•	•	•	•

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term life - Level Mature Managerial Female

Report Date: September, 2013

●optional standard O not available S U M M A R Y REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit** Guaranteed Stepped **Company Name Product Name** **** outstanding value Asteron Life Life Cover Zurich Australia Protection Plus *** AIA Australia Life Cover Benefit AMP Elevate Life Insurance Plan ВТ Term Life 食食食 AMP Life Flexible Life Time Prot ClearView Life Cover Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance OnePath OneCare Life Cover TAL Life Insurance Plan

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term life - Level Mature Light manual Male

Report Date: September, 2013

tom	The Level Matare Light manual Male		• :	standard	D optional ○ not	available
	PROFILE SUMMA	R Y	REPO	RT		
Company Name	Product Name	Pren Stebbed 1	niums Pokel Pokel 2	Guaranteed Future Insurability	Financial Planning Benefit	Funeral Benefit o
★★★★ outstar	iding value					
AIA Australia Zurich Australia	Life Cover Benefit Protection Plus	•	•	•	•	

AMP	Elevate Life Insurance Plan	•	•	•	•	•
Asteron Life	Life Cover	•	•	•	•	•
TAL	Life Insurance Plan	•	•	•	•	•

AMP Life	Flexible Life Time Prot	•	•	•	•	•
ВТ	Term Life	•	•	•	•	•
ClearView	Life Cover	•	•	•	•	•
Macquarie Life	FutureWise Life	•	•	•	•	•
MLC Insurance	Life Cover Insurance	•	•	•	•	•
OnePath	OneCare Life Cover	•	•	•	•	•

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term life - Level Mature Light manual Female

Report Date: September, 2013

●optional standard O not available S U M M A R Y REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit** Guaranteed Stepped **Company Name Product Name** **** outstanding value Asteron Life Life Cover Zurich Australia Protection Plus *** AIA Australia Life Cover Benefit AMP Elevate Life Insurance Plan ВТ Term Life 食食食 AMP Life Flexible Life Time Prot ClearView Life Cover Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance OnePath OneCare Life Cover TAL Life Insurance Plan

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term life - Level Mature Blue Collar Male

Report Date: September, 2013

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	PROFILE SUMMA	RY	R E P C	RT			
		Prem	niums	<u>[</u>	Ĕ	Ħ	
Company Name	Product Name	Stepped 1	Fevel 2	Guaranteed Future Insurability ∞	Financial Planning Benefit	Funeral Benefit	
**** outst	anding value						
AIA Australia	Life Cover Benefit	•	•	•	•	•	
Zurich Australia	Protection Plus	•	•	•	•	•	

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	•	•	•	•	•	
Macquarie Life	FutureWise Life	•	•	•	•	•	
MLC Insurance	Life Cover Insurance	•	•	•	•	•	
OnePath	OneCare Life Cover	•	•	•	•	•	

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term life - Level Mature Blue Collar Female

Report Date: September, 2013

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term life - Level Empty Nester Professional Male

Report Date: September, 2013

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term life - Level Empty Nester Professional Female

Report Date: September, 2013

●optional standard O not available S U M M A R Y REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** **** outstanding value FutureWise Life Macquarie Life Zurich Australia Protection Plus *** AMP Life Flexible Life Time Prot Asteron Life Life Cover TAL Life Insurance Plan ** AIA Australia Life Cover Benefit AMP Elevate Life Insurance Plan вт Term Life ClearView Life Cover MLC Insurance Life Cover Insurance OnePath OneCare Life Cover

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term life - Level Empty Nester Managerial Male

Report Date: September, 2013

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	PROFILE SUMM	A R Y	REPO	RT		
		Pren	niums	Εţλ	Ħ	≅
Company Nar	me Product Name	pedde3S 1	Fevel 2	Guaranteed Future Insurability ω	Financial Planning Benefit	Funeral Benefit
**** out	tstanding value					
Asteron Life	Life Cover	•	•	•	•	•
Zurich Australia	Protection Plus	•	•	•	•	•

AMP Life	Flexible Life Time Prot	•	•	•	•	•
Macquarie Life	FutureWise Life	•	•	•	•	•
TAL	Life Insurance Plan	•	•	•	•	•

AIA Australia	Life Cover Benefit	•	•	•	•	•
AMP	Elevate Life Insurance Plan	•	•	•	•	•
ВТ	Term Life	•	•	•	•	•
ClearView	Life Cover	•	•	•	•	•
MLC Insurance	Life Cover Insurance	•	•	•	•	•
OnePath	OneCare Life Cover	•	•	•	•	•

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term life - Level Empty Nester Managerial Female

Report Date: September, 2013

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term life - Level Empty Nester Light manual Male

Report Date: September, 2013

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	Р	R O F I L E S	U M M	A	R Y	REPO	RT			
					Prem	iums	<u>E</u>		Ħ	Ħ
Company Name		Product Name		Stepped	revel 2	Guaranteed Future Insurability	3	Financial Planning Benefit	Funeral Benefit	
****	outstanding	g value								
Asteron Life		Life Cover			•	•	•		•	•
Zurich Australia		Protection Plus			•	•	•			

AMP Life		Flexible Life Time Prot			•	•	•		•	•
Macquarie Life		FutureWise Life			•	•	•		•	•
TAL		Life Insurance Plan			•	•	•		•	•

AIA Australia		Life Cover Benefit			•	•	•		•	•
AMP		Elevate Life Insurance Plan			•	•	•		•	•
ВТ		Term Life			•	•	•		•	•
ClearView		Life Cover			•	•	•		•	•
MLC Insurance		Life Cover Insurance			•	•	•		•	•
OnePath		OneCare Life Cover			•	•	•		•	•

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term life - Level Empty Nester Light manual Female

Report Date: September, 2013

●optional standard O not available S U M M A R Y REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** **** outstanding value FutureWise Life Macquarie Life Zurich Australia Protection Plus *** AMP Life Flexible Life Time Prot Asteron Life Life Cover OnePath OneCare Life Cover TAL Life Insurance Plan ** AIA Australia Life Cover Benefit AMP Elevate Life Insurance Plan вт Term Life ClearView Life Cover MLC Insurance Life Cover Insurance

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term life - Level Empty Nester Blue Collar Male

Report Date: September, 2013

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term life - Level Empty Nester Blue Collar Female

Report Date: September, 2013

●optional standard O not available S U M M A R Y REP ORT Premiums Future Insurability Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** **** outstanding value FutureWise Life Macquarie Life Zurich Australia Protection Plus *** AMP Life Flexible Life Time Prot Asteron Life Life Cover OnePath OneCare Life Cover TAL Life Insurance Plan ** AIA Australia Life Cover Benefit AMP Elevate Life Insurance Plan вт Term Life ClearView Life Cover MLC Insurance Life Cover Insurance

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income protection - Stepped Young Professional Male

Report Date: September, 2013

standard Optional O not available S U M M A R Y PROFILE REP ORT Premiums Claims Contribution **Company Name Product Name** Level **** outstanding value 0 0 AIA Australia Income Protection Plan OnePath OneCare Income Sec. Std 0 0 0 TAL Income Protection Plan Standard *** 0 0 AIA Australia Income Protection PLUS Optional 0 0 AIA Australia Income Protection Advantage Optional 0 вт Income Protection Standard • • • ClearView Income Protection Cover with Extras 0 0 • ClearView Income Protection Cover 0 0 Macquarie Life FutureWise Disability Income Plus Macquarie Life 0 0 FutureWise Disability Income Insurance • • TAL Income Protection Plan Premier Zurich Australia Income Replacement Standard 0 • 食食食 0 AMP Elevate Elevate Income Insurance Prem 0 AMP Elevate Income Insurance Plan 0 AMP Elevate Income Insurance Plus 0 0 Asgard Capital Mgnt Income Protection • 0 Asteron Life Income Protection Plus 0 Asteron Life Income Protection Income Protection Plus 0 0 0 ClearView Income Protection Cover Plus 0 0 0 ClearView Income Protection Plus Cover with Extras 0 0 CommInsure Income Care Plus CommInsure Income Care 0 0 0 0 0 FutureWise Income Disability Insurance Extra Macquarie Life 0 0 Macquarie Life FutureWise Disability Income Plus with Extra OnePath OneCare Income Sec, Comp 0 0 0 OnePath OneCare Income Sec. Prof 0 Zurich Australia 0 0 Income Replacement Premier 0 0 Zurich Australia Income Replacement Comprehensive ** 0 AMP Life Flex Lt Inc. Cont. Advances AMP Life Flex Lt Inc. Cont. Standard

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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
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.



income protection - Stepped Young Professional Male

Report Date: September, 2013

			•	standard D op	otional O not availabl	
	PROFILE SUMM	A R Y	R E P C	RT		
		Pren	Premiums			
Company Name	Product Name	Stepped	Pevel 2	Increasing Claims .o	Specified Injury	Superannuation Contribution
**						
MLC Insurance	Income Protection	•	•	0	0	•
MLC Insurance	Income Protection with Extras	•	•	•	•	•
MLC Insurance	Income Protection Platinum	•	•	•	0	•
MLC 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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income protection - Stepped Young Professional Female

Report Date: September, 2013

standard Optional O not available S U M M A R Y PROFILE REP ORT Premiums Claims Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 AIA Australia Income Protection Advantage Optional AIA Australia Income Protection Plan 0 0 0 TAI Income Protection Plan Standard *** 0 0 AIA Australia Income Protection PLUS Optional 0 0 Asgard Capital Mgnt Income Protection 0 вт Income Protection Standard • 0 • ClearView Income Protection Cover 0 0 • ClearView Income Protection Cover with Extras 0 0 Macquarie Life FutureWise Disability Income Insurance 0 0 OnePath OneCare Income Sec. Std • • TAL Income Protection Plan Premier Zurich Australia Income Replacement Standard 0 • 食食食 0 AMP Elevate Income Insurance Plus 0 AMP Elevate Elevate Income Insurance Prem 0 AMP Elevate Income Insurance Plan 0 Asteron Life Income Protection Plus • 0 Asteron Life Income Protection ВТ Income Protection Plus 0 0 0 ClearView Income Protection Cover Plus 0 0 0 ClearView Income Protection Plus Cover with Extras 0 • 0 CommInsure Income Care Plus 0 0 0 CommInsure Income Care Macquarie Life FutureWise Income Disability Insurance Extra 0 0 0 0 FutureWise Disability Income Plus Macquarie Life 0 0 Macquarie Life FutureWise Disability Income Plus with Extra OneCare Income Sec. Prof 0 0 OnePath 0 OnePath OneCare Income Sec. Comp. 0 Zurich Australia 0 0 Income Replacement Comprehensive 0 0 Zurich Australia Income Replacement Premier ** 0 0 AMP Life Flex Lt Inc. Cont. Standard AMP Life Flex Lt Inc. Cont. Advances

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income protection - Stepped Young Professional Female

Report Date: September, 2013

		● standard				
	PROFILE SUMMA	RY	R E P C	RT		
		Premiums		ջ		_
Company Name	Product Name	Stepped 1	Pevel 2	Increasing Claims 	Specified Injury	Superannuation Gontribution
**						
MLC Insurance	Income Protection Platinum with Extras	•	•	0	0	0
MLC Insurance	Income Protection with Extras	•	•	•	•	•
MLC Insurance	Income Protection	•	•	•	0	•
MLC Insurance	Income Protection Platinum	•	•	•	0	•

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income protection - Stepped Young Managerial Male

Report Date: September, 2013

standard Optional O not available S U M M A R Y PROFILE REP ORT Premiums Claims Contribution **Company Name Product Name** Level **** outstanding value 0 0 AIA Australia Income Protection Plan AIA Australia Income Protection Advantage Optional 0 0 0 TAI Income Protection Plan Standard *** 0 0 AIA Australia Income Protection PLUS Optional 0 AMP Elevate Income Insurance Plan 0 0 0 CommInsure Income Care • • FutureWise Disability Income Plus Macquarie Life 0 • Macquarie Life FutureWise Disability Income Insurance 0 0 OnePath OneCare Income Sec. Std 0 0 TAI Income Protection Plan Premier • • Zurich Australia Income Replacement Comprehensive Zurich Australia Income Replacement Standard 0 • 食食食 0 AMP Elevate Income Insurance Plus 0 AMP Elevate Elevate Income Insurance Prem 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 Asgard Capital Mgnt Income Protection • 0 Asteron Life Income Protection Plus 0 Asteron Life Income Protection 0 Income Protection Standard вт • Income Protection Plus 0 0 0 ClearView Income Protection Cover 0 0 CommInsure Income Care Plus Macquarie Life FutureWise Disability Income Plus with Extra 0 0 0 0 FutureWise Income Disability Insurance Extra Macquarie Life 0 0 0 MLC Insurance Income Protection Platinum Income Protection Platinum with Extras 0 0 0 MLC Insurance 0 OnePath OneCare Income Sec. Prof 0 0 0 OnePath OneCare Income Sec, Comp 0 Zurich Australia Income Replacement Premier ** 0 AMP Life Flex Lt Inc. Cont. Advances 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
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.



life insurance star ratings income protection - Stepped Young Managerial Male

Report Date: September, 2013

income protection - S	tepped Young Managerial Male	standard	● optional ○ not	t available
PROFI	LE SUMMARY I	REPORT		
	Premi	ums ღ		
Company Name P	roduct Name poddest 1	Level	Specified Injury	Superannuation _o Contribution
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MLC Insurance Income Protection	n with Extras	•	0	•

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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income protection - Stepped Young Managerial Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT Premiums Claims Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 AIA Australia Income Protection Advantage Optional AIA Australia Income Protection Plan 0 0 0 TAI Income Protection Plan Standard *** 0 0 Income Protection PLUS Optional AIA Australia 0 0 Asgard Capital Mgnt Income Protection 0 0 0 CommInsure Income Care • • FutureWise Disability Income Plus Macquarie Life 0 • Macquarie Life FutureWise Disability Income Insurance 0 0 OnePath OneCare Income Sec. Std 0 • TAI Income Protection Plan Premier • • Zurich Australia Income Replacement Standard AMP 0 Elevate Elevate Income Insurance Prem AMP Elevate Income Insurance Plan 0 0 AMP Elevate Income Insurance Plus 0 Asteron Life Income Protection 0 Asteron Life Income Protection Plus вт 0 Income Protection Standard ВТ Income Protection Plus 0 0 0 ClearView Income Protection Cover 0 0 CommInsure Income Care Plus 0 0 FutureWise Disability Income Plus with Extra Macquarie Life 0 0 Macquarie Life FutureWise Income Disability Insurance Extra MLC Insurance Income Protection Platinum with Extras 0 0 0 0 0 OnePath OneCare Income Sec. Prof 0 0 OnePath OneCare Income Sec, Comp 0 0 Zurich Australia Income Replacement Comprehensive Zurich Australia Income Replacement Premier 0 0 ** 0 • 0 AMP Life Flex Lt Inc. Cont. Standard AMP Life 0 Flex Lt Inc. Cont. Advances 0 0 0 MLC Insurance Income Protection with Extras 0 0 MLC Insurance 0 Income Protection Platinum

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income protection - Stepped Young Managerial Female

Report Date: September, 2013

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F	ROFILE SUMMA	R Y	R E P C	RT		
		Premiums		ıs	>	_
Company Name Product Name		Stepped 1	Level noreasing Claims		Specified Injury	Superannuation c Contribution
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MLC Insurance	Income Protection	•	•	0	0	•

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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income protection - Stepped Young Light manual Male

Report Date: September, 2013

Optional

O not available

standard

S U M M A R Y PROFILE REP ORT **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 Macquarie Life FutureWise Disability Income Insurance OnePath OneCare Income Sec. Std 0 0 *** AIA Australia Income Protection Plan • 0 0 0 AIA Australia Income Protection Advantage Optional 0 Income Protection Standard 0 0 0 ClearView Income Protection Cover • 0 • CommInsure Income Care 0 • OnePath OneCare Income Sec, Comp Income Protection Plan Standard 0 TAL *** 0 0 Income Protection PLUS Optional AIA Australia 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 Asteron Life Income Protection вт Income Protection Plus • 0 • 0 Income Care Plus CommInsure 0 0 FutureWise Income Disability Insurance Extra Macquarie Life 0 0 0 MLC Insurance Income Protection Platinum 0 0 0 MLC Insurance Income Protection with Extras 0 0 0 MLC Insurance Income Protection 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 • TAL Income Protection Plan Premier 0 0 Zurich Australia Income Replacement Standard AMP Life Flex Lt Inc. Cont. Advances Asgard Capital Mgnt Income Protection 0 0 0 Asteron Life Income Protection Plus Zurich Australia Income Replacement Comprehensive

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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income protection - Stepped Young Light manual Female

Report Date: September, 2013

standard Optional O not available S U M M A R Y REP ORT **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 OnePath OneCare Income Sec, Comp OnePath OneCare Income Sec. Std 0 0 *** 0 0 AIA Australia Income Protection Advantage Optional 0 вт Income Protection Standard 0 ClearView 0 0 Income Protection Cover 0 0 CommInsure Income Care 0 • • FutureWise Disability Income Insurance Macquarie Life 0 0 TAL Income Protection Plan Standard ** 0 0 AIA Australia Income Protection PLUS Optional 0 0 AIA Australia Income Protection Plan 0 0 0 AMP Life Flex Lt Inc. Cont. Standard Asteron Life Income Protection Asteron Life Income Protection Plus 0 вт Income Protection Plus 0 0 CommInsure Income Care Plus 0 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 0 0 MLC Insurance Income Protection with Extras 0 0 0 MLC Insurance Income Protection 0 0 0 MLC Insurance Income Protection Platinum MLC Insurance 0 0 • Income Protection Platinum with Extras 0 0 TAL Income Protection Plan Premier AMP Life Flex Lt Inc. Cont. Advances Asgard Capital Mgnt Income Protection 0 0 • 0 Zurich Australia Income Replacement Standard Zurich Australia Income Replacement Comprehensive

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income protection - Stepped Young Blue Collar Male

Report Date: September, 2013

	PROFILE SUMM	ARY	REPO	RT		
Company Name	Product Name	Premi pedde eys 1	iums Fevel Fevel 2	Increasing Claims o	Specified Injury	Superannuation
★★★★ outstandi	ng value					
lacquarie Life AL	FutureWise Disability Income Insurance Income Protection Plan Standard		•	0		{

MP MP	Elevate Income Insurance Plan Elevate Elevate Income Insurance Prem	:	•	0 0	:	
Т	Income Protection Standard	<u>.</u>		•	0	9
ommInsure	Income Care Plus			<u>0</u>		9
ommlnsure	Income Care			<u>0</u>		9
lacquarie Life AL	FutureWise Income Disability Insurance Extra Income Protection Plan Premier			O		
IA Australia	Income Protection Advantage Optional			0		
IA Australia	Income Protection PLUS Optional	•	•	Ŏ		
IA Australia	Income Protection Plan	• • • • • • • • • • • • • • • • • • • •	•	0	• • • • • • • • • • • • • • • • • • • •	•
MP	Elevate Income Insurance Plus	• • • • • • • • • • • • • • • • • • • •	•	0	•	
MP Life	Flex Lt Inc. Cont. Standard	•	•	0	0	•
steron Life	Income Protection	•	•	•	•	•
steron Life	Income Protection Plus	•	•	•	•	•
T	Income Protection Plus	•	•	•	•	•
learView	Income Protection Cover	•	•	0	0	•
LC Insurance	Income Protection	•	•	0	0	•
LC Insurance	Income Protection Platinum	•	•	0	0	
LC Insurance	Income Protection Platinum with Extras	•	•	•	0	9
nePath	OneCare Income Sec, Comp		•	0	•	
nePath	OneCare Income Sec. Std		•	0	•	
urich Australia	Income Replacement Comprehensive	•	•	0	•	
urich Australia	Income Replacement Standard	•	•	0	•	9
k fr						
MP Life	Flex Lt Inc. Cont. Advances	•	•	•	•	•
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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income protection - Stepped Young Blue Collar Female

Report Date: September, 2013

Optional

O not available

standard

S U M M A R Y PROFILE REP ORT **Premiums** Claims Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 TAL Income Protection Plan Premier TAL Income Protection Plan Standard 0 0 *** 0 AMP Elevate Income Insurance Plan • Asteron Life Income Protection 0 Income Protection Standard 0 0 0 CommInsure Income Care • • FutureWise Disability Income Insurance Macquarie Life 0 • OnePath OneCare Income Sec. Std • OnePath OneCare Income Sec, Comp ** 0 0 Income Protection Plan AIA Australia 0 0 AIA Australia Income Protection PLUS Optional 0 0 AIA Australia Income Protection Advantage Optional AMP Elevate Elevate Income Insurance Prem 0 0 AMP Elevate Income Insurance Plus 0 Asteron Life Income Protection Plus вт Income Protection Plus 0 0 0 ClearView Income Protection Cover 0 0 CommInsure Income Care Plus FutureWise Income Disability Insurance Extra 0 0 Macquarie Life 0 0 0 MLC Insurance Income Protection Platinum 0 0 Zurich Australia Income Replacement Standard • 0 Zurich Australia Income Replacement Comprehensive ** AMP Life Flex Lt Inc. Cont. Advances 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 Income Protection 0 0 0 MLC Insurance 0 0 0 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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income protection - Stepped Middle Professional Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMAR REP ORT **Premiums** Claims Contribution **Company Name Product Name** Level **** outstanding value 0 TAL Income Protection Plan Premier 0 TAL Income Protection Plan Standard 0 0 0 Zurich Australia Income Replacement Standard *** • 0 AIA Australia Income Protection Plan 0 0 AIA Australia Income Protection Advantage Optional AMP Elevate Elevate Income Insurance Prem 0 0 • • ClearView Income Protection Cover with Extras 0 • Macquarie Life FutureWise Disability Income Insurance 0 0 Macquarie Life FutureWise Disability Income Plus 0 0 OnePath OneCare Income Sec. Std • • Zurich Australia Income Replacement Premier Zurich Australia 0 • Income Replacement Comprehensive 食食食 0 AIA Australia Income Protection PLUS Optional • 0 **AMP** Elevate Income Insurance Plus 0 AMP Elevate Income Insurance Plan 0 Asteron Life Income Protection • 0 Asteron Life Income Protection Plus вт Income Protection Plus 0 Income Protection Standard 0 0 0 ClearView Income Protection Cover 0 0 0 ClearView Income Protection Cover Plus 0 0 0 ClearView Income Protection Plus Cover with Extras CommInsure Income Care 0 0 0 0 0 Income Care Plus CommInsure 0 0 Macquarie Life FutureWise Disability Income Plus with Extra FutureWise Income Disability Insurance Extra 0 0 Macquarie Life MLC Insurance Income Protection Platinum with Extras 0 0 0 0 0 OnePath OneCare Income Sec, Comp 0 OnePath OneCare Income Sec. Prof 食食 0 0 AMP Life Flex Lt Inc. Cont. Standard AMP Life Flex Lt Inc. Cont. Advances

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income protection - Stepped Middle Professional Male

Report Date: September, 2013

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	PROFILE SUMI	MARY REPO	O R T	
		Premiums	SE	<u>ک</u>
Company Name	Product Name	Stepped 1 2	Increasing Claims ω	Specified Injury A Superannuation Contribution
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Asgard Capital Mgnt	Income Protection	• 0	•	• 0
MLC Insurance	Income Protection with Extras	• •	•	0 0
MLC Insurance	Income Protection Platinum	• •	•	0 0
MLC Insurance	Income Protection	•	•	0 •

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income protection - Stepped Middle Professional Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMAR REP ORT **Premiums** Claims Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 TAL Income Protection Plan Premier TAL Income Protection Plan Standard 0 0 0 0 Zurich Australia Income Replacement Standard *** 0 0 AIA Australia Income Protection Plan AIA Australia 0 0 Income Protection PLUS Optional 0 0 AIA Australia Income Protection Advantage Optional • AMP Elevate Elevate Income Insurance Prem 0 0 0 ClearView Income Protection Cover with Extras 0 0 Macquarie Life FutureWise Disability Income Plus 0 0 FutureWise Disability Income Insurance Macquarie Life • • OnePath OneCare Income Sec. Std Zurich Australia 0 • Income Replacement Premier 0 0 Zurich Australia Income Replacement Comprehensive 食食食 0 AMP Elevate Income Insurance Plus 0 AMP Elevate Income Insurance Plan Asteron Life Income Protection Plus • 0 Asteron Life Income Protection 0 вт Income Protection Standard Income Protection Plus 0 0 0 ClearView Income Protection Cover Plus 0 0 0 ClearView Income Protection Cover 0 0 0 ClearView Income Protection Plus Cover with Extras CommInsure Income Care Plus 0 0 0 0 0 CommInsure Income Care 0 0 Macquarie Life FutureWise Income Disability Insurance Extra FutureWise Disability Income Plus with Extra 0 0 Macquarie Life 0 MLC Insurance Income Protection Platinum with Extras 0 0 0 0 0 Income Protection Platinum MLC Insurance 0 0 0 MLC Insurance Income Protection with Extras 0 0 OnePath OneCare Income Sec. Prof OnePath 0 0 OneCare Income Sec, Comp

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

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income protection - Stepped Middle Professional Female

Report Date: September, 2013

Optional O not available standard S U M M A R Y PROFILE REP ORT Premiums Increasing Claims Contribution **Company Name Product Name** Stepped Level ** 0 0 • AMP Life Flex Lt Inc. Cont. Standard AMP Life Flex Lt Inc. Cont. Advances Asgard Capital Mgnt Income Protection 0 0 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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income protection - Stepped Middle Managerial Male

Report Date: September, 2013

standard Optional O not available S U M M A R Y PROFILE REP ORT Premiums Claims Contribution **Company Name Product Name** Level *** outstanding value 0 0 Macquarie Life FutureWise Disability Income Insurance TAL Income Protection Plan Standard 0 0 0 Zurich Australia Income Replacement Standard *** 0 0 AIA Australia Income Protection Plan 0 0 AIA Australia Income Protection Advantage Optional AMP Elevate Income Insurance Plan 0 0 AMP Elevate Elevate Income Insurance Prem 0 • Macquarie Life FutureWise Disability Income Plus 0 0 OnePath OneCare Income Sec. Std 0 0 TAI Income Protection Plan Premier • • Zurich Australia Income Replacement Premier Zurich Australia 0 • Income Replacement Comprehensive ** 0 AIA Australia Income Protection PLUS Optional 0 0 AMP Elevate Income Insurance Plus 0 0 Asgard Capital Mgnt Income Protection 0 Asteron Life Income Protection Plus • 0 Asteron Life Income Protection 0 вт Income Protection Standard вт Income Protection Plus 0 0 0 ClearView Income Protection Cover 0 0 0 CommInsure Income Care 0 0 CommInsure Income Care Plus Macquarie Life FutureWise Disability Income Plus with Extra 0 0 FutureWise Income Disability Insurance Extra 0 0 Macquarie Life 0 0 0 MLC Insurance Income Protection Platinum with Extras OnePath OneCare Income Sec. Prof 0 0 OnePath OneCare Income Sec, Comp 0 0 ** 0 • 0 AMP Life Flex Lt Inc. Cont. Standard AMP Life Flex Lt Inc. Cont. Advances 0 0 0 0 MLC Insurance Income Protection 0 MLC Insurance 0 0 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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income protection - Stepped Middle Managerial Male

Report Date: September, 2013

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	PROFILE SUMMA	RY	R E P C	RT		
		Prem	niums	SU	_	ر ا
Company Name	Product Name	Stepped 1	Pevel 2	Increasing Claims a	Specified Injury	Superannuation c Contribution
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MLC Insurance	Income Protection Platinum	•	•	0	0	

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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income protection - Stepped Middle Managerial Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT **Premiums** Claims Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 TAL Income Protection Plan Standard TAL Income Protection Plan Premier 0 0 0 Zurich Australia Income Replacement Standard *** 0 0 AIA Australia Income Protection Advantage Optional 0 0 AIA Australia Income Protection Plan 0 AMP Elevate Income Insurance Plan • 0 • CommInsure Income Care 0 • Macquarie Life FutureWise Disability Income Plus 0 0 Macquarie Life FutureWise Disability Income Insurance 0 • OnePath OneCare Income Sec. Std • • Zurich Australia Income Replacement Comprehensive AIA Australia Income Protection PLUS Optional 0 • AMP Elevate Income Insurance Plus 0 0 AMP Elevate Elevate Income Insurance Prem 0 Asteron Life Income Protection 0 Asteron Life Income Protection Plus вт 0 Income Protection Standard ВТ Income Protection Plus 0 0 0 ClearView Income Protection Cover 0 • 0 CommInsure Income Care Plus 0 0 FutureWise Disability Income Plus with Extra Macquarie Life 0 0 Macquarie Life FutureWise Income Disability Insurance Extra MLC Insurance Income Protection Platinum 0 0 0 Income Protection Platinum with Extras 0 0 0 MLC Insurance 0 0 OnePath OneCare Income Sec, Comp OnePath 0 0 OneCare Income Sec. Prof Zurich Australia Income Replacement Premier 0 0 ** 0 0 0 AMP Life Flex Lt Inc. Cont. Standard AMP Life 0 Flex Lt Inc. Cont. Advances 0 0 Asgard Capital Mgnt Income Protection 0 0 0 MLC Insurance Income Protection

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Report Date: September, 2013

income	protection - Stepped Middle Manage		standard ① op	otional O not available
P	ROFILE SUMMA	RY REPO	ORT	
		Premiums	su	> =
Company Name	Product Name	Stepped 1 2	Increasing Claims	Specified Injury
**				
MLC Insurance	Income Protection with Extras	• •	0	0 0

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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income protection - Stepped Middle Light manual Male

Report Date: September, 2013

Optional

O not available

standard

PROFILE SUMMARY REP ORT **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 Macquarie Life FutureWise Disability Income Insurance OnePath OneCare Income Sec. Std 0 *** Income Protection 0 Asteron Life 0 вт Income Protection Standard 0 0 ClearView 0 Income Protection Cover 0 OnePath OneCare Income Sec, Comp 0 • • TAL Income Protection Plan Standard 0 • TAL Income Protection Plan Premier ** 0 0 AIA Australia Income Protection Plan 0 0 AIA Australia Income Protection Advantage Optional 0 0 AIA Australia Income Protection PLUS Optional 0 0 0 AMP Life Flex Lt Inc. Cont. Standard AMP Life Flex Lt Inc. Cont. Advances • 0 0 Income Protection Plus Asteron Life вт Income Protection Plus 0 0 CommInsure Income Care Plus 0 0 0 CommInsure Income Care 0 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 0 0 MLC Insurance Income Protection with Extras 0 0 0 MLC Insurance Income Protection 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 0 MLC Insurance Income Protection Platinum Zurich Australia Income Replacement Standard 0 0 0 0 Zurich Australia Income Replacement Comprehensive ** 0 Asgard Capital Mgnt Income Protection

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income protection - Stepped Middle Light manual Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 Macquarie Life FutureWise Disability Income Insurance OnePath OneCare Income Sec. Std 0 0 *** Income Protection 0 Asteron Life 0 вт Income Protection Standard 0 0 ClearView 0 Income Protection Cover 0 OnePath OneCare Income Sec. Comp 0 • • TAL Income Protection Plan Premier 0 • TAL Income Protection Plan Standard 黄黄黄 0 0 AIA Australia Income Protection Advantage Optional 0 0 AIA Australia Income Protection PLUS Optional 0 0 AIA Australia Income Protection Plan AMP Life Flex Lt Inc. Cont. Standard 0 0 0 Asteron Life Income Protection Plus • 0 • вт Income Protection Plus 0 0 0 CommInsure Income Care 0 0 CommInsure Income Care Plus 0 • 0 FutureWise Income Disability Insurance Extra Macquarie Life 0 0 0 MLC Insurance Income Protection 0 0 0 MLC Insurance Income Protection Platinum 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 0 MLC Insurance Income Protection with Extras 0 0 Zurich Australia Income Replacement Standard Zurich Australia Income Replacement Comprehensive 0 0 ** AMP Life 0 Flex Lt Inc. Cont. Advances Asgard Capital Mgnt Income Protection

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income protection - Stepped Middle Blue Collar Male

Report Date: September, 2013

Income	protection - Stepped Middle Blue Col	iai iviaic	stand	ard ① optio	onal Onot	available
P	ROFILE SUMMA	R Y	REPOR	т		
Company Name	Product Name	Premiu ped db ge ge ge ge	Ims February 2	Increasing Claims	Specified Injury	Superannuation _o Contribution
**** outstanding	g value					
Macquarie Life TAL	FutureWise Disability Income Insurance Income Protection Plan Standard	•	•	O	•	0 0

AMP AMP BT CommInsure CommInsure Macquarie Life	Elevate Income Insurance Plus Elevate Income Insurance Plan Elevate Elevate Income Insurance Prem Income Protection Standard Income Care Plus Income Care FutureWise Income Disability Insurance Extra			0 0 0 0	• • • • •	0
TAL	Income Protection Plan Premier			0		•
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Zurich Australia	Income Replacement Comprehensive			•		0
AIA Australia AMP Life AMP Life MLC Insurance MLC Insurance	Income Protection PLUS Optional Flex Lt Inc. Cont. Advances Flex Lt Inc. Cont. Standard Income Protection with Extras Income Protection Platinum with Extras		į	0 0 0	• • • •	0 0 0 0

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income protection - Stepped Middle Blue Collar Female

Report Date: September, 2013

Optional

O not available

standard

PROFILE SUMMARY REP ORT **Premiums** Claims Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 TAL Income Protection Plan Premier TAL Income Protection Plan Standard 0 *** 0 AMP Elevate Elevate Income Insurance Prem 0 AMP Elevate Income Insurance Plan Asteron Life Income Protection 0 вт Income Protection Standard • • FutureWise Disability Income Insurance Macquarie Life 0 • OnePath OneCare Income Sec, Comp • OnePath OneCare Income Sec. Std ** 0 0 Income Protection PLUS Optional AIA Australia 0 0 AIA Australia Income Protection Advantage Optional 0 0 AIA Australia Income Protection Plan AMP Elevate Income Insurance Plus 0 0 Asteron Life Income Protection Plus вт Income Protection Plus 0 0 0 ClearView Income Protection Cover 0 • 0 CommInsure Income Care Plus 0 0 0 CommInsure Income Care FutureWise Income Disability Insurance Extra 0 0 Macquarie Life 0 0 0 MLC Insurance Income Protection 0 0 0 MLC Insurance Income Protection Platinum 0 0 Zurich Australia Income Replacement Standard Zurich Australia Income Replacement Comprehensive 0 0 ** AMP Life 0 0 0 Flex Lt Inc. Cont. Standard AMP Life Flex Lt Inc. Cont. Advances 0 Income Protection with Extras 0 0 0 MLC Insurance 0 0 • 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
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.



income protection - Stepped Mature Professional Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMAR REP ORT **Premiums** Claims Contribution **Company Name Product Name** Level **** outstanding value 0 TAL Income Protection Plan Standard 0 Zurich Australia Income Replacement Standard 0 0 0 Zurich Australia Income Replacement Comprehensive *** • 0 AIA Australia Income Protection Advantage Optional AIA Australia 0 0 Income Protection Plan AIA Australia Income Protection PLUS Optional 0 0 0 AMP Elevate Elevate Income Insurance Prem 0 • Macquarie Life FutureWise Disability Income Plus 0 0 Macquarie Life FutureWise Disability Income Insurance 0 0 OnePath OneCare Income Sec. Std • 0 TAL Income Protection Plan Premier Zurich Australia 0 • Income Replacement Premier 食食食 0 AMP Elevate Income Insurance Plan 0 AMP Elevate Income Insurance Plus 0 Asteron Life Income Protection Plus 0 Asteron Life Income Protection вт • Income Protection Plus 0 вт Income Protection Standard 0 0 0 ClearView Income Protection Cover Plus 0 0 0 ClearView Income Protection Cover with Extras 0 0 0 ClearView Income Protection Plus Cover with Extras 0 0 0 ClearView Income Protection Cover CommInsure Income Care Plus 0 0 0 0 0 CommInsure Income Care 0 0 Macquarie Life FutureWise Disability Income Plus with Extra FutureWise Income Disability Insurance Extra 0 0 Macquarie Life MLC Insurance Income Protection Platinum with Extras 0 0 0 0 OneCare Income Sec, Comp 0 OnePath 0 0 OnePath OneCare Income Sec. Prof 食食 0 0 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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income protection - Stepped Mature Professional Male

Report Date: September, 2013

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	PROFILE SUMMA	RY	REPO	RT		
		Prem	niums			_
Company Name	Product Name	Stepped 1	Pevel 2	Increasing Claims ω	Specified Injury	Superannuation Contribution
**						
Asgard Capital Mgnt	Income Protection	•	0	•	•	0
MLC Insurance	Income Protection Platinum	•	•	•	0	•
MLC Insurance	Income Protection	•	•	•	0	•
MLC Insurance	Income Protection with Extras	•	•	•	0	•

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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income protection - Stepped Mature Professional Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMAR REP ORT **Premiums** Claims Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 TAL Income Protection Plan Premier TAL Income Protection Plan Standard 0 0 0 0 Zurich Australia Income Replacement Standard *** 0 0 AIA Australia Income Protection Plan AIA Australia 0 0 Income Protection PLUS Optional AIA Australia Income Protection Advantage Optional 0 0 0 AMP Elevate Income Insurance Plan 0 AMP Elevate Elevate Income Insurance Prem 0 0 Macquarie Life FutureWise Disability Income Plus 0 0 FutureWise Disability Income Insurance Macquarie Life • • OnePath OneCare Income Sec. Std Zurich Australia 0 • Income Replacement Comprehensive 0 0 Zurich Australia Income Replacement Premier 食食食 0 AMP Elevate Income Insurance Plus 0 0 Asgard Capital Mgnt Income Protection 0 Asteron Life Income Protection Plus • 0 Asteron Life Income Protection 0 вт Income Protection Standard Income Protection Plus 0 0 0 ClearView Income Protection Cover with Extras 0 0 0 Income Protection Plus Cover with Extras ClearView 0 0 0 ClearView Income Protection Cover ClearView Income Protection Cover Plus 0 0 0 0 0 0 CommInsure Income Care 0 0 CommInsure Income Care Plus FutureWise Income Disability Insurance Extra 0 0 Macquarie Life 0 Macquarie Life FutureWise Disability Income Plus with Extra 0 0 0 0 Income Protection Platinum MLC Insurance 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 0 MLC Insurance Income Protection with Extras 0 0 OnePath OneCare Income Sec, Comp 0 0 OnePath OneCare Income Sec. Prof

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income protection - Stepped Mature Professional Female

Report Date: September, 2013

	The protoction Stopped Matare Front	solonal i omalo	standard Dop	otional O not available
	PROFILE SUMM	A R Y R E	P O R T	
		Premiums	se	> =
Company Name	Product Name	Stephed	ncreasing Claims	Specified Injury
**				
AMP Life	Flex Lt Inc. Cont. Standard	• •	0	O 0
AMP Life	Flex Lt Inc. Cont. Advances	•	•	• 0
MLC Insurance	Income Protection	•	0	0 •

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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income protection - Stepped Mature Managerial Male

Report Date: September, 2013

standard Optional O not available S U M M A R Y PROFILE REP ORT Premiums Claims Contribution **Company Name Product Name** Level **** outstanding value 0 0 TAL Income Protection Plan Standard Zurich Australia Income Replacement Standard 0 0 0 Zurich Australia Income Replacement Comprehensive *** 0 0 AIA Australia Income Protection Advantage Optional 0 0 AIA Australia Income Protection Plan 0 AMP Elevate Elevate Income Insurance Prem 0 • Macquarie Life FutureWise Disability Income Plus 0 • Macquarie Life FutureWise Disability Income Insurance 0 0 OnePath OneCare Income Sec. Std 0 • TAI Income Protection Plan Premier • • Zurich Australia Income Replacement Premier AIA Australia Income Protection PLUS Optional 0 0 AMP Elevate Income Insurance Plan 0 0 AMP Elevate Income Insurance Plus 0 0 Asgard Capital Mgnt Income Protection 0 Asteron Life Income Protection Plus • 0 Asteron Life Income Protection вт Income Protection Plus вт 0 Income Protection Standard 0 0 0 ClearView Income Protection Cover 0 0 0 CommInsure Income Care 0 0 CommInsure Income Care Plus Macquarie Life FutureWise Income Disability Insurance Extra 0 0 0 0 FutureWise Disability Income Plus with Extra Macquarie Life 0 0 0 MLC Insurance Income Protection Platinum with Extras OnePath OneCare Income Sec, Comp 0 0 OnePath OneCare Income Sec. Prof 0 0 ** 0 • 0 AMP Life Flex Lt Inc. Cont. Standard AMP Life 0 Flex Lt Inc. Cont. Advances 0 0 0 MLC Insurance Income Protection Platinum 0 0 MLC Insurance 0 Income Protection

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income protection - Stepped Mature Managerial Male

Report Date: September, 2013

income	protection - Stepped Mature Manager	iai iviaie	• :	standard D op	otional O not	available
Р	R O F I L E S U M M A	R Y R	REPO	RT		
		Premiu	ıms	S	<u> </u>	_
Company Name	Product Name	Stepped	Level 2	Increasing Claims	Specified Injury	Superannuation c Contribution
**						
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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income protection - Stepped Mature Managerial Female

Report Date: September, 2013

standard Optional O not available S U M M A R Y PROFILE REP ORT **Premiums** Claims Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 TAL Income Protection Plan Standard Zurich Australia Income Replacement Standard 0 0 0 Zurich Australia Income Replacement Comprehensive *** 0 0 AIA Australia Income Protection Plan AIA Australia 0 0 Income Protection Advantage Optional 0 AIA Australia Income Protection PLUS Optional 0 0 AMP Elevate Elevate Income Insurance Prem 0 AMP Elevate Income Insurance Plan 0 0 Macquarie Life FutureWise Disability Income Insurance 0 0 TAI Income Protection Plan Premier • 0 Zurich Australia Income Replacement Premier ** AMP 0 Elevate Income Insurance Plus Asgard Capital Mgnt Income Protection 0 0 0 Asteron Life Income Protection Plus 0 Asteron Life Income Protection ВT Income Protection Plus вт 0 Income Protection Standard 0 0 0 ClearView Income Protection Cover 0 0 0 CommInsure Income Care 0 0 CommInsure Income Care Plus 0 0 FutureWise Disability Income Plus with Extra Macquarie Life 0 0 Macquarie Life FutureWise Disability Income Plus Macquarie Life FutureWise Income Disability Insurance Extra 0 0 0 0 0 Income Protection Platinum with Extras MLC Insurance 0 0 OnePath OneCare Income Sec, Comp OnePath OneCare Income Sec. Std 0 0 OnePath OneCare Income Sec. Prof 0 0 ** 0 • 0 AMP Life Flex Lt Inc. Cont. Standard AMP Life 0 Flex Lt Inc. Cont. Advances 0 0 0 MLC Insurance Income Protection Platinum 0 0 MLC Insurance 0 Income Protection

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income protection - Stepped Mature Managerial Female

Report Date: September, 2013

IIICOII	e protection - Stepped Mature Manage	ilai Felliale	standard Do	ptional O not available
	PROFILE SUMM <i>A</i>	R Y R E P	O R T	
		Premiums	su	>
Company Name	Product Name	Stepped 1	Increasing Claims	Specified Injury Superannuation Contribution
**				
MLC Insurance	Income Protection with Extras	•	0	0 0

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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income protection - Stepped Mature Light manual Male

Report Date: September, 2013

standard Optional O not available PROFILE S U M M A R REP ORT Premiums Claims Superannuation Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 Macquarie Life FutureWise Disability Income Insurance OnePath OneCare Income Sec. Std 0 0 *** AIA Australia 0 0 Income Protection Advantage Optional 0 0 AIA Australia Income Protection Plan 0 ClearView 0 0 Income Protection Cover FutureWise Income Disability Insurance Extra 0 0 Macquarie Life • • OnePath OneCare Income Sec, Comp 0 • TAL Income Protection Plan Premier TAL Income Protection Plan Standard 0 0 ★★★ 0 0 Income Protection PLUS Optional AIA Australia 0 Asteron Life Income Protection Plus 0 Asteron Life Income Protection вт Income Protection Plus 0 вт Income Protection Standard 0 0 0 CommInsure Income Care 0 0 CommInsure Income Care Plus 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 0 MLC Insurance Income Protection Platinum 0 0 0 MLC Insurance Income Protection 0 0 0 MLC Insurance Income Protection with Extras 0 0 Zurich Australia Income Replacement Standard 0 0 Zurich Australia Income Replacement Comprehensive AMP Life Flex Lt Inc. Cont. Advances 0 AMP Life 0 0 0 Flex Lt Inc. Cont. Standard Asgard Capital Mgnt Income Protection

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income protection - Stepped Mature Light manual Female

Report Date: September, 2013

Optional

O not available

standard

S U M M A R ORT Premiums Claims Superannuation Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 Macquarie Life FutureWise Disability Income Insurance OnePath OneCare Income Sec. Std 0 0 *** AIA Australia Income Protection Plan 0 0 0 0 AIA Australia Income Protection Advantage Optional 0 Income Protection Standard 0 0 0 ClearView Income Protection Cover • • OnePath OneCare Income Sec, Comp 0 • TAL Income Protection Plan Premier TAL 0 Income Protection Plan Standard *** 0 0 Income Protection PLUS Optional AIA Australia 0 0 0 AMP Life Flex Lt Inc. Cont. Standard AMP Life 0 Flex Lt Inc. Cont. Advances Asteron Life Income Protection • 0 • 0 Asteron Life Income Protection Plus вт Income Protection Plus 0 0 0 CommInsure Income Care 0 • 0 CommInsure Income Care Plus 0 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 0 MLC Insurance Income Protection Platinum 0 0 0 MLC Insurance Income Protection with Extras 0 0 0 MLC Insurance Income Protection Zurich Australia Income Replacement Comprehensive 0 0 0 0 Zurich Australia Income Replacement Standard ** 0 Asgard Capital Mgnt Income Protection

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income protection - Stepped Mature Blue Collar Male

Report Date: September, 2013

Optional

O not available

standard

S U M M A R Y PROFILE REP ORT **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 Macquarie Life FutureWise Disability Income Insurance TAL Income Protection Plan Standard 0 *** 0 AMP Elevate Elevate Income Insurance Prem 0 AMP Elevate Income Insurance Plan AMP 0 Elevate Income Insurance Plus FutureWise Income Disability Insurance Extra 0 0 Macquarie Life • • OnePath OneCare Income Sec. Std 0 • OnePath OneCare Income Sec, Comp 0 0 Income Protection Plan Premier 0 0 Zurich Australia Income Replacement Standard 食食食 0 0 AIA Australia Income Protection Plan 0 AIA Australia Income Protection Advantage Optional AIA Australia Income Protection PLUS Optional 0 0 0 Income Protection Plus Asteron Life 0 Asteron Life Income Protection Income Protection Plus 0 вт Income Protection Standard 0 0 0 ClearView Income Protection Cover 0 0 0 CommInsure Income Care 0 • 0 CommInsure Income Care Plus 0 0 0 MLC Insurance Income Protection Platinum 0 0 0 MLC Insurance Income Protection with Extras MLC Insurance Income Protection 0 0 0 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 Zurich Australia Income Replacement Comprehensive ** AMP Life Flex Lt Inc. Cont. Standard 0 0 Flex Lt Inc. Cont. Advances AMP Life

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income protection - Stepped Mature Blue Collar Female

Report Date: September, 2013

Optional

O not available

standard

S U M M A R Y PROFILE REP ORT **Premiums** Claims Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 TAL Income Protection Plan Standard TAL Income Protection Plan Premier 0 *** 0 AMP Elevate Elevate Income Insurance Prem 0 AMP Elevate Income Insurance Plan Asteron Life Income Protection 0 вт Income Protection Standard • • FutureWise Disability Income Insurance Macquarie Life 0 • OnePath OneCare Income Sec, Comp 0 OnePath OneCare Income Sec. Std ★★★ 0 0 AIA Australia Income Protection Advantage Optional 0 0 AIA Australia Income Protection Plan 0 0 AIA Australia Income Protection PLUS Optional AMP Elevate Income Insurance Plus 0 0 Asteron Life Income Protection Plus вт Income Protection Plus 0 0 0 ClearView Income Protection Cover 0 0 0 CommInsure Income Care 0 0 CommInsure Income Care Plus FutureWise Income Disability Insurance Extra 0 0 Macquarie Life 0 0 0 MLC Insurance Income Protection Platinum 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 Zurich Australia Income Replacement Standard Zurich Australia Income Replacement Comprehensive 0 0 ** AMP Life 0 Flex Lt Inc. Cont. Advances 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 Income Protection 0 0 0 MLC Insurance 0 0 • 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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income protection - Stepped Empty Nester Professional Male

Report Date: September, 2013

Optional

O not available

standard

S U M M A R ORT **Premiums** Claims Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 AIA Australia Income Protection Advantage Optional TAL Income Protection Plan Standard 0 0 0 0 Zurich Australia Income Replacement Standard *** 0 0 AIA Australia Income Protection PLUS Optional 0 0 AIA Australia Income Protection Plan AMP Elevate Elevate Income Insurance Prem 0 0 • FutureWise Disability Income Insurance Macquarie Life 0 • Macquarie Life FutureWise Disability Income Plus 0 0 OnePath OneCare Income Sec, Comp 0 0 OnePath OneCare Income Sec. Std. • • TAL Income Protection Plan Premier Zurich Australia 0 • Income Replacement Comprehensive 0 0 Zurich Australia Income Replacement Premier 食食食 0 AMP Elevate Income Insurance Plan 0 AMP Elevate Income Insurance Plus 0 0 Asgard Capital Mgnt Income Protection • 0 Asteron Life Income Protection 0 Asteron Life Income Protection Plus Income Protection Plus вт 0 Income Protection Standard 0 0 0 ClearView Income Protection Cover with Extras 0 0 0 ClearView Income Protection Plus Cover with Extras ClearView Income Protection Cover Plus 0 0 0 0 0 0 ClearView Income Protection Cover 0 0 0 CommInsure Income Care 0 0 CommInsure Income Care Plus 0 Macquarie Life FutureWise Disability Income Plus with Extra 0 0 0 FutureWise Income Disability Insurance Extra Macquarie Life 0 0 0 MLC Insurance Income Protection with Extras 0 0 0 MLC Insurance Income Protection Platinum 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 OnePath OneCare Income Sec. Prof

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income protection - Stepped Empty Nester Professional Male

Report Date: September, 2013

Income	protection - Stepped Empty Nester Pr		standard ① op	otional O not available
P	ROFILE SUMMA	R Y R E P O	ORT	
		Premiums	SI	, .
Company Name	Product Name	Stepped 1 2	Increasing Claims a	Specified Injury A Superannuation Contribution
**				
AMP Life	Flex Lt Inc. Cont. Advances	• •	•	• 0
AMP Life	Flex Lt Inc. Cont. Standard	• •	•	0 0
MLC Insurance	Income Protection	•	0	0 •

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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income protection - Stepped Empty Nester Professional Female

Report Date: September, 2013

standard Optional O not available PROFILE S U M M A R ORT **Premiums** Claims Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 AIA Australia Income Protection Plan 0 AIA Australia Income Protection Advantage Optional 0 0 0 TAI Income Protection Plan Standard *** • 0 AIA Australia Income Protection PLUS Optional AMP 0 Elevate Elevate Income Insurance Prem 0 0 ClearView Income Protection Plus Cover with Extras 0 • • • ClearView Income Protection Cover with Extras 0 • OnePath OneCare Income Sec. Std 0 0 TAL Income Protection Plan Premier 0 0 Zurich Australia Income Replacement Premier • • Zurich Australia Income Replacement Comprehensive Zurich Australia Income Replacement Standard 0 • ** 0 AMP Elevate Income Insurance Plan AMP 0 Elevate Income Insurance Plus 0 0 Asgard Capital Mgnt Income Protection 0 Asteron Life Income Protection • 0 Asteron Life Income Protection Plus 0 вт Income Protection Standard вт Income Protection Plus 0 0 0 ClearView Income Protection Cover Plus 0 0 0 ClearView Income Protection Cover 0 0 0 CommInsure Income Care CommInsure Income Care Plus 0 0 FutureWise Disability Income Insurance 0 0 Macquarie Life 0 0 Macquarie Life FutureWise Disability Income Plus with Extra FutureWise Income Disability Insurance Extra 0 0 Macquarie Life FutureWise Disability Income Plus Macquarie Life 0 0 0 0 OnePath OneCare Income Sec. Prof 0 OnePath OneCare Income Sec, Comp ** 0 AMP Life Flex Lt Inc. Cont. Advances AMP Life Flex Lt Inc. Cont. Standard

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income protection - Stepped Empty Nester Professional Female

Report Date: September, 2013

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	PROFILE SUMMA	ARY REP	ORT		
		Premiums	su	>	_
Company Name	Product Name	Pevel 1 2	Increasing Claims .o	Specified Injury	Superannuation Gontribution
**					
MLC Insurance	Income Protection Platinum	• •	0	0	•
MLC Insurance	Income Protection with Extras	• •	•	0	•
MLC Insurance	Income Protection Platinum with Extras	• •	•	•	•
MLC Insurance	Income Protection	•	0	0	•

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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income protection - Stepped Empty Nester Managerial Male

Report Date: September, 2013

Optional

O not available

standard

S U M M A R Y PROFILE ORT **Premiums** Claims Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 AIA Australia Income Protection Advantage Optional AIA Australia Income Protection Plan 0 0 0 Zurich Australia Income Replacement Standard *** 0 0 AIA Australia Income Protection PLUS Optional FutureWise Disability Income Plus 0 0 Macquarie Life 0 0 Macquarie Life FutureWise Disability Income Insurance 0 • OnePath OneCare Income Sec. Std 0 • TAL Income Protection Plan Standard 0 0 Income Protection Plan Premier 0 • Zurich Australia Income Replacement Premier • • Zurich Australia Income Replacement Comprehensive AMP 0 Elevate Elevate Income Insurance Prem AMP Elevate Income Insurance Plus 0 0 AMP Elevate Income Insurance Plan 0 0 Asgard Capital Mgnt Income Protection 0 Asteron Life Income Protection • 0 Asteron Life Income Protection Plus 0 вт Income Protection Standard вт Income Protection Plus 0 0 0 ClearView Income Protection Cover 0 0 CommInsure Income Care Plus 0 0 0 CommInsure Income Care Macquarie Life FutureWise Disability Income Plus with Extra 0 0 0 0 FutureWise Income Disability Insurance Extra Macquarie Life 0 0 0 MLC Insurance Income Protection Platinum with Extras OnePath OneCare Income Sec, Comp 0 0 OnePath OneCare Income Sec. Prof 0 0 ** 0 AMP Life Flex Lt Inc. Cont. Advances AMP Life 0 0 0 Flex Lt Inc. Cont. Standard 0 Income Protection Platinum 0 0 MLC Insurance 0 0 MLC Insurance 0 Income Protection

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Report Date: September, 2013

income protection - Stepped Empty Nester Managerial Male standard Optional O not available S U M M A R Y PROFILE ORT Premiums Increasing Claims Contribution **Company Name Product Name** Level ** 0 • • 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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income protection - Stepped Empty Nester Managerial Female

Report Date: September, 2013

Optional

O not available

standard

S U M M A R Y PROFILE ORT **Premiums** Claims Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 AIA Australia Income Protection Advantage Optional AIA Australia Income Protection Plan 0 0 0 TAI Income Protection Plan Standard *** 0 0 AIA Australia Income Protection PLUS Optional 0 0 Asgard Capital Mgnt Income Protection 0 0 0 ClearView Income Protection Cover • 0 • CommInsure Income Care 0 • OnePath OneCare Income Sec. Std 0 0 TAL Income Protection Plan Premier 0 • Zurich Australia Income Replacement Comprehensive • 0 Zurich Australia Income Replacement Standard AMP 0 Elevate Elevate Income Insurance Prem AMP 0 Elevate Income Insurance Plan 0 AMP Elevate Income Insurance Plus 0 Asteron Life Income Protection Plus 0 Asteron Life Income Protection вт • Income Protection Plus 0 ВТ Income Protection Standard 0 0 CommInsure Income Care Plus 0 0 Macquarie Life FutureWise Disability Income Plus 0 • 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 0 Macquarie Life FutureWise Disability Income Plus with Extra Macquarie Life FutureWise Disability Income Insurance 0 0 0 0 0 Income Protection Platinum with Extras MLC Insurance 0 0 0 MLC Insurance Income Protection Platinum 0 0 OnePath OneCare Income Sec, Comp OnePath OneCare Income Sec. Prof 0 0 0 0 Zurich Australia Income Replacement Premier AMP Life Flex Lt Inc. Cont. Standard 0 0 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 MLC Insurance Income Protection

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life insurance star ratings income protection - Stepped Empty Nester Managerial Female

Report Date: September, 2013

Income	protection - Stepped Empty Nester N		standard D op	otional O not available
F	ROFILE SUMMA	RY REPO	ORT	
		Premiums	s E	ج ج
Company Name	Product Name	Stepped Cevel	Increasing Claims	Specified Injury A Superannuation Contribution
**				
MLC Insurance	Income Protection with Extras	• •	0	0 0

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.



income protection - Stepped Empty Nester Light manual Male

Report Date: September, 2013

		.ignt manual Male ■ standard			
	PROFILE SUMM	A R Y R E P	ORT		
Company Name	Product Name	Premiums Stephood Premiums The Application of the	Increasing Claims ω	Specified Injury	Superannuation _o Contribution
**** outstan	ding value				
Macquarie Life OnePath	FutureWise Disability Income Insurance OneCare Income Sec. Std		O	•	O

AIA Australia	Income Protection Plan	•	0		0
AIA Australia BT	Income Protection Advantage Optional Income Protection Standard				0
ClearView	Income Protection Standard Income Protection Cover		0	0	
Comminsure	Income Care Plus		0		ŏ
OnePath	OneCare Income Sec, Comp		0		ŏ
TAL	Income Protection Plan Standard	• •	Ŏ	•	ŏ

AIA Australia	Income Protection PLUS Optional	• •	0	•	0
Asteron Life	Income Protection	• •	•	•	•
Asteron Life	Income Protection Plus	• •	•	•	•
ВТ	Income Protection Plus	• •	•	•	•
CommInsure	Income Care	• •	•	0	•
Macquarie Life	FutureWise Income Disability Insurance Extra	• •	•	•	•
MLC Insurance	Income Protection Platinum	• •	•	0	•
MLC Insurance	Income Protection Platinum with Extras	• •	•	•	•
MLC Insurance	Income Protection	• •	•	0	0
MLC Insurance	Income Protection with Extras	• •	0	•	0
TAL	Income Protection Plan Premier	• •	0	•	•
Zurich Australia	Income Replacement Comprehensive	• •	•	•	0
Zurich Australia	Income Replacement Standard	•	0		•
**					
Asgard Capital Mgnt	Income Protection	• 0	•	•	0

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

life insurance star ratings

income protection - Stepped Empty Nester Light manual Female

Report Date: September, 2013

IIICC	ome protection - Stepped Empty Nester L		standard D option	nal Onota	available
	PROFILE SUMMA	ARY REPO	RT		
Company Name	Product Name	Premiums peddels Fevel 1 2	Increasing Claims	Specified Injury	Superannuation Contribution
★★★★ outstar	nding value				
OnePath OnePath	OneCare Income Sec, Comp OneCare Income Sec. Std	: :	0 0	•	0

AIA Australia	Income Protection Plan	• •	0	•	•
AIA Australia	Income Protection Advantage Optional			•	0
BT	Income Protection Standard	•	•	0	•
ClearView	Income Protection Cover	•	•	0	C
Macquarie Life	FutureWise Disability Income Insurance	•	•	•	0
TAL	Income Protection Plan Standard	•	0	•	0

AIA Australia	Income Protection PLUS Optional	•	•	•	0
Asteron Life	Income Protection	•	•	•	0
3T	Income Protection Plus	•	•	•	. •
Comminsure	Income Care Plus	•	•	•	0
Comminsure	Income Care	•	•	0	0
Macquarie Life	FutureWise Income Disability Insurance Extra	•	•	•	0
MLC Insurance	Income Protection	•	•	0	0
MLC Insurance	Income Protection Platinum	•	•	0	0
MLC Insurance	Income Protection with Extras	•	<u>0</u>	0	C
MLC Insurance	Income Protection Platinum with Extras	<u> </u>	<u>o</u>	0	C
ΓAL	Income Protection Plan Premier		<u>o</u>	•	0
Zurich Australia	Income Replacement Standard	•	0	•	0
**		•			
Asgard Capital Mgnt	Income Protection	····•			0
Asteron Life	Income Protection Plus				0

Income Replacement Comprehensive

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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income protection - Stepped Empty Nester Blue Collar Male

Report Date: September, 2013

IIICO	ome protection - Stepped Empty Nester		● standard ● op	otional O not	available
	P R O F I L E S U M M	A R Y R E P	O R T		
Company Name	Product Name	Premiums Premiums Premiums I I I I I I I I I I	Increasing Claims	Specified Injury	Superannuation c Contribution
★★★★ outstan	nding value				
Macquarie Life TAL	FutureWise Disability Income Insurance Income Protection Plan Standard	: :	0	•	0

AIA Australia AIA Australia AMP Macquarie Life OnePath	Income Protection Advantage Optional Income Protection Plan Elevate Income Insurance Plan FutureWise Income Disability Insurance Extra OneCare Income Sec, Comp		0 0 0 0	•	0 0 0
OnePath TAL	OneCare Income Sec. Std Income Protection Plan Premier		0	•	0
AIA Australia	Income Protection PLUS Optional		0	•	0
AMP	Elevate Income Insurance Plus	•	•	•	•
AMP	Elevate Elevate Income Insurance Prem	•	O	<u>•</u>	
Asteron Life	Income Protection Plus				0
Asteron Life	Income Protection				<u>0</u>
BT	Income Protection Plus				
BT	Income Protection Standard			<u> </u>	💂
ClearView	Income Protection Cover				
Comminsure Comminsure	Income Care Income Care Plus		0		0
MLC Insurance	Income Protection Platinum		o		ŏ
Zurich Australia	Income Replacement Standard		o		Ŏ
Zurich Australia	Income Replacement Comprehensive		ŏ	·····	ŏ
**					
AMP Life	Flex Lt Inc. Cont. Advances	• •	•	•	0
AMP Life	Flex Lt Inc. Cont. Standard	•	0	0	Ō
MLC Insurance	Income Protection with Extras	•	0	0	O
MLC Insurance	Income Protection Platinum with Extras	• •	•	0	•
MLC Insurance	Income Protection	• •	•	0	•

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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income protection - Stepped Empty Nester Blue Collar Female

Report Date: September, 2013

IIICO	me protection - Stepped Empty Nester	Diu e Collai F		andard © op	tional Onot	available
	P R O F I L E S U M M	A R Y	R E P O	R T		
Company Name	Product Name	Prem peddeby 1	iums P P P	Increasing Claims	Specified Injury	Superannuation c Contribution
**** outstand	ding value					
OnePath TAL	OneCare Income Sec. Std Income Protection Plan Standard		•	0	•	0
AIA Australia AIA Australia	Income Protection Plan Income Protection Advantage Optional			O		O
Asteron Life BT	Income Protection Income Protection Standard	•	•	•	•	0
Macquarie Life OnePath TAL	FutureWise Disability Income Insurance OneCare Income Sec, Comp Income Protection Plan Premier			0 0 0		0
***	income i forection i tuni i remei					
AIA Australia	Income Protection PLUS Optional	•	•	0		0
AMP	Elevate Elevate Income Insurance Prem			<u>Q</u>		
AMP	Elevate Income Insurance Plus	· · · · · · · · · · · · · · · · · · ·				
AMP Life	Elevate Income Insurance Plan Flex Lt Inc. Cont. Standard					
Asteron Life	Income Protection Plus					
BT	Income Protection Plus					
ClearView	Income Protection Cover			<u>ŏ</u>	0	····ŏ
Comminsure	Income Care			ŏ	0	ŏ
Comminsure	Income Care Plus			ŏ	•	ŏ
Macquarie Life	FutureWise Income Disability Insurance Extra			Ō		Õ
Zurich Australia	Income Replacement Comprehensive		• • • • • • • • • • • • • • • • • • • •	0	• • • • • • • • • • • • • • • • • • • •	Ō
Zurich Australia	Income Replacement Standard	•	•	0	•	•
**						
AMP Life	Flex Lt Inc. Cont. Advances	•	•	•	•	0
MLC Insurance	Income Protection Platinum with Extras	•	•	0	0	•
MLC Insurance	Income Protection Platinum	•	•	0	0	•
MLC Insurance	Income Protection with Extras	•	•	0	0	•
MLC Insurance	Income Protection	•	•	•	0	0

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income protection - Level Young Professional Male

Report Date: September, 2013

standard Optional O not available S U M M A R Y PROFILE REP ORT Premiums Claims Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 OnePath OneCare Income Sec. Std TAL Income Protection Plan Standard 0 0 0 Zurich Australia Income Replacement Standard *** 0 0 AIA Australia Income Protection Plan AIA Australia 0 0 Income Protection Advantage Optional FutureWise Disability Income Plus 0 Macquarie Life 0 0 • Macquarie Life FutureWise Disability Income Insurance 0 • OnePath OneCare Income Sec. Prof 0 0 OnePath OneCare Income Sec, Comp 0 • TAI Income Protection Plan Premier • • Zurich Australia Income Replacement Comprehensive Income Protection PLUS Optional 0 AIA Australia AMP Elevate Elevate Income Insurance Prem 0 0 AMP Elevate Income Insurance Plan 0 AMP Elevate Income Insurance Plus 0 Asteron Life Income Protection Plus • 0 Asteron Life Income Protection вт Income Protection Plus 0 вт Income Protection Standard 0 0 0 ClearView Income Protection Cover with Extras 0 0 0 Income Protection Plus Cover with Extras ClearView 0 0 0 ClearView Income Protection Cover Plus ClearView Income Protection Cover 0 0 0 0 0 CommInsure Income Care Plus 0 0 0 CommInsure Income Care FutureWise Disability Income Plus with Extra 0 0 Macquarie Life Macquarie Life FutureWise Income Disability Insurance Extra 0 0 Zurich Australia 0 0 Income Replacement Premier AMP Life Flex Lt Inc. Cont. Standard 0 0 0 AMP Life Flex Lt Inc. Cont. Advances 0 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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income protection - Level Young Professional Male

Report Date: September, 2013

Optional O not available standard S U M M A R Y PROFILE REP ORT Premiums Increasing Claims Contribution **Company Name Product Name** Stepped Level ** 0 • • MLC Insurance Income Protection with Extras 0 MLC Insurance Income Protection 0 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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income protection - Level Young Professional Female

Report Date: September, 2013

standard Optional O not available SUMMARY REP ORT **Premiums** Claims Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 OnePath OneCare Income Sec. Std 0 TAL Income Protection Plan Premier 0 0 0 TAL Income Protection Plan Standard *** 0 0 AIA Australia Income Protection Advantage Optional 0 0 AIA Australia Income Protection Plan 0 0 0 ClearView Income Protection Cover • • • ClearView Income Protection Cover with Extras 0 • Macquarie Life FutureWise Disability Income Plus 0 0 Macquarie Life FutureWise Disability Income Insurance 0 • OnePath OneCare Income Sec. Comp. • • Zurich Australia Income Replacement Standard Income Protection PLUS Optional 0 AIA Australia AMP Elevate Income Insurance Plus 0 0 AMP Elevate Income Insurance Plan 0 AMP Elevate Elevate Income Insurance Prem 0 Asteron Life Income Protection Plus • 0 Asteron Life Income Protection 0 вт Income Protection Standard вт Income Protection Plus 0 0 0 ClearView Income Protection Cover Plus 0 0 0 ClearView Income Protection Plus Cover with Extras 0 0 0 CommInsure Income Care CommInsure Income Care Plus 0 0 0 0 FutureWise Income Disability Insurance Extra Macquarie Life 0 0 Macquarie Life FutureWise Disability Income Plus with Extra Income Protection Platinum 0 0 0 MLC Insurance MLC Insurance Income Protection Platinum with Extras 0 0 0 OnePath 0 0 OneCare Income Sec. Prof 0 0 Zurich Australia Income Replacement Premier 0 0 Zurich Australia Income Replacement Comprehensive 食食 0 0 AMP Life Flex Lt Inc. Cont. Standard

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income protection - Level Young Professional Female

Report Date: September, 2013

Optional O not available standard SUMMARY PROFILE REP ORT Premiums Increasing Claims Contribution **Company Name Product Name** Stepped Level ** 0 AMP Life Flex Lt Inc. Cont. Advances 0 MLC Insurance Income Protection 0 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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income protection - Level Young Managerial Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT Premiums Claims Contribution **Company Name Product Name** Level **** outstanding value 0 0 OnePath OneCare Income Sec. Std TAL Income Protection Plan Standard 0 0 0 Zurich Australia Income Replacement Standard *** 0 0 AIA Australia Income Protection Plan AIA Australia 0 0 Income Protection Advantage Optional FutureWise Disability Income Plus 0 Macquarie Life 0 0 • Macquarie Life FutureWise Disability Income Insurance 0 • OnePath OneCare Income Sec, Comp 0 0 TAL Income Protection Plan Premier 0 0 Zurich Australia Income Replacement Comprehensive 食食食 0 0 AIA Australia Income Protection PLUS Optional 0 Elevate Income Insurance Plus AMP Elevate Elevate Income Insurance Prem 0 0 AMP Elevate Income Insurance Plan 0 Asteron Life Income Protection Plus 0 Asteron Life Income Protection вт 0 Income Protection Standard ВТ Income Protection Plus 0 0 0 ClearView Income Protection Cover 0 0 0 CommInsure Income Care 0 • 0 CommInsure Income Care Plus 0 0 Macquarie Life FutureWise Income Disability Insurance Extra Macquarie Life FutureWise Disability Income Plus with Extra 0 0 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 OnePath OneCare Income Sec. Prof Zurich Australia Income Replacement Premier 0 0 ** Flex Lt Inc. Cont. Advances 0 AMP Life O 0 AMP Life Flex Lt Inc. Cont. Standard 0 Income Protection with Extras 0 0 0 MLC Insurance 0 Income Protection Platinum 0 0 MLC Insurance 0 0 MLC Insurance 0 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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income protection - Level Young Managerial Female

Report Date: September, 2013

Optional

O not available

standard

PROFILE SUMMARY REP ORT Premiums Claims Contribution **Company Name Product Name** Level **** outstanding value 0 0 OnePath OneCare Income Sec. Std TAL Income Protection Plan Standard 0 0 0 Zurich Australia Income Replacement Standard *** 0 0 AIA Australia Income Protection Plan AIA Australia 0 0 Income Protection PLUS Optional 0 AIA Australia Income Protection Advantage Optional 0 0 • Macquarie Life FutureWise Disability Income Insurance 0 • Macquarie Life FutureWise Disability Income Plus 0 0 Income Protection Plan Premier 0 0 Zurich Australia Income Replacement Comprehensive 食食食 0 AMP Elevate Income Insurance Plus 0 AMP Elevate Elevate Income Insurance Prem AMP Elevate Income Insurance Plan 0 0 Asteron Life Income Protection 0 Asteron Life Income Protection Plus 0 вт Income Protection Standard • вт Income Protection Plus 0 0 0 ClearView Income Protection Cover 0 0 CommInsure Income Care Plus 0 0 0 CommInsure Income Care 0 0 FutureWise Income Disability Insurance Extra Macquarie Life 0 0 Macquarie Life FutureWise Disability Income Plus with Extra MLC Insurance Income Protection Platinum with Extras 0 0 0 0 0 OnePath OneCare Income Sec. Comp. 0 0 OnePath OneCare Income Sec. Prof Zurich Australia Income Replacement Premier 0 0 ** Flex Lt Inc. Cont. Advances 0 AMP Life O 0 AMP Life Flex Lt Inc. Cont. Standard 0 Income Protection Platinum 0 0 0 MLC Insurance 0 0 0 MLC Insurance Income Protection 0 MLC Insurance 0 0 Income Protection with Extras

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income protection - Level Young Light manual Male

Report Date: September, 2013

Optional

O not available

standard

S U M M A R Y PROFILE REP ORT Premiums Claims Superannuation Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 Macquarie Life FutureWise Disability Income Insurance OnePath OneCare Income Sec. Std 0 0 *** AIA Australia • 0 Income Protection Advantage Optional 0 0 AIA Australia Income Protection Plan 0 вт Income Protection Standard 0 0 0 ClearView Income Protection Cover • • OnePath OneCare Income Sec. Comp. 0 0 TAL Income Protection Plan Standard ** 0 0 AIA Australia Income Protection PLUS Optional 0 Asteron Life Income Protection Income Protection Plus CommInsure 0 0 Income Care 0 CommInsure Income Care Plus • 0 0 0 FutureWise Income Disability Insurance Extra Macquarie Life 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 0 MLC Insurance Income Protection with Extras Income Protection Platinum 0 0 0 MLC Insurance 0 0 0 MLC Insurance Income Protection TAL 0 0 Income Protection Plan Premier 0 Zurich Australia 0 Income Replacement Standard ** Flex Lt Inc. Cont. Advances AMP Life AMP Life Flex Lt Inc. Cont. Standard 0 0 Asteron Life Income Protection Plus 0 0 Zurich Australia Income Replacement Comprehensive

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income protection - Level Young Light manual Female

Report Date: September, 2013

standard Optional O not available S U M M A R Y REP ORT **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 OnePath OneCare Income Sec. Std OnePath OneCare Income Sec, Comp 0 0 *** Income Protection Advantage Optional 0 0 AIA Australia 0 вт Income Protection Standard 0 ClearView 0 0 Income Protection Cover 0 Macquarie Life FutureWise Disability Income Insurance 0 • • TAL Income Protection Plan Premier 0 • TAL Income Protection Plan Standard 黄黄黄 0 0 AIA Australia Income Protection Plan 0 0 AIA Australia Income Protection PLUS Optional 0 Asteron Life Income Protection 0 Asteron Life Income Protection Plus вт Income Protection Plus 0 0 0 CommInsure Income Care 0 0 CommInsure Income Care Plus 0 0 FutureWise Income Disability Insurance Extra Macquarie Life 0 0 0 MLC Insurance Income Protection Platinum 0 0 0 MLC Insurance Income Protection with Extras Income Protection Platinum with Extras 0 0 0 MLC Insurance 0 0 • MLC Insurance Income Protection 0 0 Zurich Australia Income Replacement Standard AMP Life Flex Lt Inc. Cont. Advances AMP Life Flex Lt Inc. Cont. Standard 0 0 0 Zurich Australia Income Replacement Comprehensive

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income protection - Level Young Blue Collar Male

Report Date: September, 2013

Optional

O not available

standard

S U M M A R Y PROFILE REP ORT Premiums Claims Superannuation Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 Macquarie Life FutureWise Disability Income Insurance TAL Income Protection Plan Standard 0 0 *** 0 AMP Elevate Elevate Income Insurance Prem 0 AMP Elevate Income Insurance Plus 0 AMP Elevate Income Insurance Plan 0 вт Income Protection Standard • • FutureWise Income Disability Insurance Extra Macquarie Life 0 • OnePath OneCare Income Sec. Std 0 0 OnePath OneCare Income Sec, Comp TAL 0 0 Income Protection Plan Premier ** 0 0 AIA Australia Income Protection Advantage Optional 0 AIA Australia Income Protection PLUS Optional AIA Australia Income Protection Plan 0 0 0 Asteron Life Income Protection 0 Asteron Life Income Protection Plus вт Income Protection Plus 0 0 0 ClearView Income Protection Cover 0 0 0 CommInsure Income Care 0 0 CommInsure Income Care Plus 0 0 0 MLC Insurance Income Protection Platinum 0 0 0 MLC Insurance Income Protection 0 0 Zurich Australia Income Replacement Standard Zurich Australia Income Replacement Comprehensive 0 0 ** AMP Life 0 0 0 Flex Lt Inc. Cont. Standard AMP Life Flex Lt Inc. Cont. Advances 0 Income Protection Platinum with Extras 0 0 0 MLC Insurance 0 0 • 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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income protection - Level Young Blue Collar Female

Report Date: September, 2013

Optional

O not available

standard

S U M M A R Y PROFILE REP ORT Premiums Claims Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 TAL Income Protection Plan Premier TAL Income Protection Plan Standard 0 *** 0 AMP Elevate Income Insurance Plan 0 Asteron Life Income Protection 0 Income Protection Standard FutureWise Income Disability Insurance Extra 0 0 Macquarie Life • • Macquarie Life FutureWise Disability Income Insurance 0 • OnePath OneCare Income Sec, Comp OnePath • OneCare Income Sec. Std ★★★ 0 0 Income Protection Plan AIA Australia 0 0 AIA Australia Income Protection Advantage Optional Income Protection PLUS Optional 0 0 AIA Australia AMP Elevate Elevate Income Insurance Prem 0 0 AMP Elevate Income Insurance Plus 0 Asteron Life Income Protection Plus вт Income Protection Plus 0 0 0 ClearView Income Protection Cover 0 0 CommInsure Income Care Plus 0 0 0 CommInsure Income Care 0 0 0 MLC Insurance Income Protection Platinum 0 0 Zurich Australia Income Replacement Standard • 0 Zurich Australia Income Replacement Comprehensive AMP Life Flex Lt Inc. Cont. Advances 0 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 MLC Insurance Income Protection 0 Income Protection Platinum with Extras 0 0 0 MLC Insurance 0 0 0 MLC Insurance Income Protection with Extras

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income protection - Level Middle Professional Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT Premiums Claims Contribution **Company Name Product Name** Level **** outstanding value 0 0 TAL Income Protection Plan Standard TAL Income Protection Plan Premier 0 0 0 Zurich Australia Income Replacement Standard *** 0 0 AIA Australia Income Protection Advantage Optional 0 0 AIA Australia Income Protection Plan AMP Elevate Elevate Income Insurance Prem 0 O • • ClearView Income Protection Cover with Extras 0 • Macquarie Life FutureWise Disability Income Insurance 0 0 OnePath OneCare Income Sec. Std 0 • Zurich Australia Income Replacement Premier • • Zurich Australia Income Replacement Comprehensive AIA Australia Income Protection PLUS Optional 0 AMP Elevate Income Insurance Plan 0 0 AMP Elevate Income Insurance Plus 0 Asteron Life Income Protection Plus 0 Asteron Life Income Protection вт • Income Protection Plus 0 вт Income Protection Standard 0 0 0 ClearView Income Protection Cover Plus 0 0 0 ClearView Income Protection Plus Cover with Extras 0 0 0 ClearView Income Protection Cover 0 0 CommInsure Income Care Plus CommInsure Income Care 0 0 0 0 0 FutureWise Disability Income Plus Macquarie Life 0 0 Macquarie Life FutureWise Income Disability Insurance Extra FutureWise Disability Income Plus with Extra 0 0 Macquarie Life OnePath OneCare Income Sec, Comp 0 0 OnePath 0 0 OneCare Income Sec. Prof 食食 AMP Life Flex Lt Inc. Cont. Standard 0 0 0 AMP Life Flex Lt Inc. Cont. Advances 0 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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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



income protection - Level Middle Professional Male

Report Date: September, 2013

Optional O not available standard S U M M A R Y PROFILE REP ORT Premiums Increasing Claims Contribution **Company Name Product Name** Stepped Level ** 0 • • MLC Insurance Income Protection Platinum with Extras 0 MLC Insurance Income Protection 0 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.
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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



income protection - Level Middle Professional Female

Report Date: September, 2013

standard Optional O not available SUMMAR ORT **Premiums** Claims Contribution **Company Name Product Name** Level **** outstanding value 0 TAL Income Protection Plan Premier 0 TAL Income Protection Plan Standard 0 0 0 Zurich Australia Income Replacement Standard *** • 0 AIA Australia Income Protection PLUS Optional AIA Australia 0 0 Income Protection Advantage Optional AIA Australia Income Protection Plan 0 0 O AMP Elevate Elevate Income Insurance Prem 0 AMP Elevate Income Insurance Plan 0 0 • ClearView Income Protection Cover with Extras 0 0 OnePath OneCare Income Sec. Std • • Zurich Australia Income Replacement Premier Zurich Australia 0 • Income Replacement Comprehensive 食食食 AMP Elevate Income Insurance Plus 0 0 Asteron Life Income Protection Plus Asteron Life Income Protection 0 Income Protection Plus вт 0 Income Protection Standard 0 0 0 ClearView Income Protection Plus Cover with Extras 0 0 0 ClearView Income Protection Cover 0 0 0 ClearView Income Protection Cover Plus 0 0 0 CommInsure Income Care 0 0 CommInsure Income Care Plus Macquarie Life FutureWise Income Disability Insurance Extra 0 0 0 0 FutureWise Disability Income Plus with Extra Macquarie Life 0 0 Macquarie Life FutureWise Disability Income Insurance FutureWise Disability Income Plus 0 0 Macquarie Life OnePath OneCare Income Sec, Comp 0 0 OnePath 0 0 OneCare Income Sec. Prof 食食 AMP Life Flex Lt Inc. Cont. Standard 0 0 AMP Life Flex Lt Inc. Cont. Advances 0 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
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.



income protection - Level Middle Professional Female

Report Date: September, 2013

Optional O not available standard S U M M A R Y REP ORT Premiums Increasing Claims Contribution **Company Name Product Name** Stepped Level ** 0 • • MLC Insurance Income Protection with Extras 0 MLC Insurance Income Protection 0 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.



income protection - Level Middle Managerial Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMA REP ORT Premiums Claims Contribution **Company Name Product Name** Level **** outstanding value • OnePath OneCare Income Sec. Std 0 TAL Income Protection Plan Standard 0 0 0 0 Zurich Australia Income Replacement Standard • 0 Zurich Australia Income Replacement Comprehensive *** AIA Australia Income Protection Plan 0 0 0 AMP Elevate Income Insurance Plan O AMP Elevate Elevate Income Insurance Prem 0 • Macquarie Life FutureWise Disability Income Insurance 0 0 Macquarie Life FutureWise Disability Income Plus 0 • TAI Income Protection Plan Premier • • Zurich Australia Income Replacement Premier AIA Australia Income Protection PLUS Optional 0 0 AIA Australia Income Protection Advantage Optional 0 0 0 AMP Elevate Income Insurance Plus 0 Asteron Life Income Protection Plus 0 Asteron Life Income Protection вт • Income Protection Plus 0 ВТ Income Protection Standard 0 0 ClearView Income Protection Cover 0 0 0 CommInsure Income Care 0 • 0 CommInsure Income Care Plus 0 0 Macquarie Life FutureWise Disability Income Plus with Extra Macquarie Life FutureWise Income Disability Insurance Extra 0 0 Income Protection Platinum with Extras 0 0 0 MLC Insurance 0 0 0 MLC Insurance Income Protection Platinum OnePath OneCare Income Sec. Prof 0 0 OnePath OneCare Income Sec, Comp 0 0 ** 0 AMP Life Flex Lt Inc. Cont. Advances AMP Life Flex Lt Inc. Cont. Standard 0 0 0 0 0 0 MLC Insurance Income Protection with Extras 0 0 MLC Insurance 0 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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income protection - Level Middle Managerial Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT Premiums Claims Contribution **Company Name Product Name** Level **** outstanding value 0 0 TAL Income Protection Plan Premier TAL Income Protection Plan Standard 0 0 0 Zurich Australia Income Replacement Standard *** 0 0 AIA Australia Income Protection Plan 0 0 AIA Australia Income Protection Advantage Optional 0 AMP Elevate Income Insurance Plan 0 AMP Elevate Elevate Income Insurance Prem 0 0 • CommInsure 0 0 Macquarie Life FutureWise Disability Income Insurance 0 • OnePath OneCare Income Sec. Std • 0 Zurich Australia Income Replacement Comprehensive AIA Australia Income Protection PLUS Optional 0 0 AMP Elevate Income Insurance Plus 0 0 Asteron Life Income Protection 0 Asteron Life Income Protection Plus ВT Income Protection Plus вт 0 Income Protection Standard 0 0 0 ClearView Income Protection Cover 0 0 CommInsure Income Care Plus 0 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 0 FutureWise Disability Income Plus with Extra Macquarie Life 0 0 Macquarie Life FutureWise Disability Income Plus MLC Insurance Income Protection Platinum with Extras 0 0 0 0 0 0 Income Protection Platinum MLC Insurance 0 0 OnePath OneCare Income Sec. Prof OnePath 0 0 OneCare Income Sec, Comp Zurich Australia Income Replacement Premier 0 0 ** • 0 0 AMP Life Flex Lt Inc. Cont. Standard AMP Life 0 Flex Lt Inc. Cont. Advances 0 0 0 MLC Insurance Income Protection with Extras 0 0 MLC Insurance 0 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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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



income protection - Level Middle Light manual Male

Report Date: September, 2013

standard Optional O not available S U M M A R Y PROFILE REP ORT Premiums Claims Superannuation Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 Macquarie Life FutureWise Disability Income Insurance OnePath OneCare Income Sec. Std 0 0 *** вт 0 Income Protection Standard 0 • 0 ClearView Income Protection Cover 0 0 0 MLC Insurance Income Protection Platinum 0 OnePath OneCare Income Sec, Comp 0 • • TAL Income Protection Plan Standard 食食食 AIA Australia Income Protection Advantage Optional 0 0 0 0 AIA Australia Income Protection PLUS Optional 0 0 AIA Australia Income Protection Plan 0 Asteron Life Income Protection Income Protection Plus 0 CommInsure Income Care 0 0 0 0 CommInsure Income Care Plus 0 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 0 MLC Insurance Income Protection 0 0 0 MLC Insurance Income Protection with Extras TAL 0 0 Income Protection Plan Premier 0 Zurich Australia 0 Income Replacement Standard ** • 0 0 AMP Life Flex Lt Inc. Cont. Standard AMP Life Flex Lt Inc. Cont. Advances Asteron Life Income Protection Plus 0 0 Zurich Australia Income Replacement Comprehensive

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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income protection - Level Middle Light manual Female

Report Date: September, 2013

standard Optional O not available S U M M A R Y REP ORT **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 OnePath OneCare Income Sec. Std OnePath OneCare Income Sec, Comp 0 0 *** вт 0 Income Protection Standard 0 • 0 ClearView Income Protection Cover 0 0 Macquarie Life FutureWise Disability Income Insurance MLC Insurance 0 0 Income Protection Platinum 0 • • TAL Income Protection Plan Premier 0 0 TAL Income Protection Plan Standard 黄黄黄 0 0 AIA Australia Income Protection PLUS Optional 0 0 AIA Australia Income Protection Plan 0 0 AIA Australia Income Protection Advantage Optional 0 Asteron Life Income Protection вт Income Protection Plus 0 0 Income Care Plus CommInsure 0 0 0 CommInsure Income Care 0 0 FutureWise Income Disability Insurance Extra Macquarie Life Income Protection Platinum with Extras 0 0 0 MLC Insurance 0 0 0 MLC Insurance Income Protection 0 0 0 MLC Insurance Income Protection with Extras Zurich Australia 0 0 Income Replacement Standard ** • 0 • AMP Life Flex Lt Inc. Cont. Standard AMP Life Flex Lt Inc. Cont. Advances Asteron Life Income Protection Plus 0 0 Zurich Australia Income Replacement Comprehensive

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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income protection - Level Middle Blue Collar Male

Report Date: September, 2013

IIICO	ome protection - Level Middle Blue Colla	яг іліаіе	standa	ard D opti	onal Onot	available
	PROFILE SUMM	ARY R	E P O R	T		
Company Name	Product Name	Premiu ped deb S 1	ms People	Increasing Claims	Specified Injury	Superannuation _{cs} Contribution
★★★★ outstar	nding value					
Macquarie Life TAL	FutureWise Disability Income Insurance Income Protection Plan Standard	•	•	0	•	O

AMP AMP BT Macquarie Life OnePath TAL	Elevate Income Insurance Plus Elevate Income Insurance Plan Elevate Elevate Income Insurance Prem Income Protection Standard FutureWise Income Disability Insurance Extra OneCare Income Sec. Std Income Protection Plan Premier			0 0 0 0	0	0

AIA Australia AIA Australia AIA Australia Asteron Life Asteron Life BT ClearView CommInsure CommInsure MLC Insurance MLC Insurance OnePath Zurich Australia Zurich Australia	Income Protection PLUS Optional Income Protection Plan Income Protection Advantage Optional Income Protection Plus Income Protection Income Protection Plus Income Protection Cover Income Care Income Care Income Care Plus Income Protection Income Protection Income Protection Income Replacement Standard Income Replacement Comprehensive			0 0 0 0 0 0 0		0 0 0 0 0 0 0 0
AMP Life	Flex Lt Inc. Cont. Standard			0	0	0
AMP Life AMP Life MLC Insurance MLC Insurance	Flex Lt Inc. Cont. Standard Flex Lt Inc. Cont. Advances Income Protection with Extras Income Protection Platinum with Extras			0	• • •	0

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 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



income protection - Level Middle Blue Collar Female

Report Date: September, 2013

Optional

O not available

standard

PROFILE SUMMARY REP ORT Premiums Claims Superannuation Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 OnePath OneCare Income Sec. Std TAL Income Protection Plan Standard 0 0 *** AMP 0 Elevate Income Insurance Plan 0 AMP Elevate Elevate Income Insurance Prem Asteron Life Income Protection 0 вт Income Protection Standard • • Macquarie Life FutureWise Disability Income Insurance 0 • OnePath OneCare Income Sec, Comp • TAL Income Protection Plan Premier *** 0 0 Income Protection Advantage Optional AIA Australia 0 0 AIA Australia Income Protection Plan Income Protection PLUS Optional 0 0 AIA Australia AMP Elevate Income Insurance Plus 0 0 Asteron Life Income Protection Plus вт Income Protection Plus 0 0 0 ClearView Income Protection Cover 0 • 0 CommInsure Income Care Plus 0 0 0 CommInsure Income Care FutureWise Income Disability Insurance Extra 0 0 Macquarie Life 0 0 0 MLC Insurance Income Protection Platinum 0 0 Zurich Australia Income Replacement Comprehensive • 0 Zurich Australia Income Replacement Standard 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 MLC Insurance Income Protection 0 Income Protection with Extras 0 0 0 MLC Insurance 0 0 • Income Protection Platinum with Extras MLC 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 when on claim to have ongoing benefit payments increased inline with the consumer price index
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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



income protection - Level Mature Professional Male

Report Date: September, 2013

Optional

O not available

standard

SUMMARY REP ORT Premiums Claims Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 TAL Income Protection Plan Standard 0 TAL Income Protection Plan Premier 0 0 0 Zurich Australia Income Replacement Standard *** 0 0 AIA Australia Income Protection Plan AIA Australia 0 0 Income Protection PLUS Optional 0 AIA Australia Income Protection Advantage Optional 0 O AMP Elevate Elevate Income Insurance Prem 0 • OnePath OneCare Income Sec, Comp 0 0 OnePath OneCare Income Sec. Std 0 • Zurich Australia Income Replacement Premier • 0 Zurich Australia Income Replacement Comprehensive AMP 0 Elevate Income Insurance Plus AMP Elevate Income Insurance Plan 0 0 Asteron Life Income Protection 0 Asteron Life Income Protection Plus ВT Income Protection Plus вт 0 Income Protection Standard 0 0 0 ClearView Income Protection Plus Cover with Extras 0 0 0 ClearView Income Protection Cover Plus 0 0 0 ClearView Income Protection Cover with Extras 0 0 0 ClearView Income Protection Cover 0 0 0 CommInsure Income Care CommInsure Income Care Plus 0 0 0 0 FutureWise Disability Income Plus Macquarie Life 0 0 Macquarie Life FutureWise Income Disability Insurance Extra FutureWise Disability Income Insurance 0 0 Macquarie Life Macquarie Life FutureWise Disability Income Plus with Extra 0 0 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 OnePath OneCare Income Sec. Prof 食食 0 0 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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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



income protection - Level Mature Professional Male

Report Date: September, 2013

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	PROFILE SUMM	ARY REP	ORT		
		Premiums	န္	>	_
Company Name	Product Name	Stepped Stepped 1 2	Increasing Claims	Specified Injury	Superannuation
**					
MLC Insurance	Income Protection	• •	•	0	0
MLC Insurance	Income Protection Platinum	• •	•	0	•
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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income protection - Level Mature Professional Female

Report Date: September, 2013

standard Optional O not available SUMMAR ORT **Premiums** Claims Contribution **Company Name Product Name** Level **** outstanding value 0 AIA Australia Income Protection Advantage Optional 0 TAL Income Protection Plan Premier 0 0 0 TAL Income Protection Plan Standard *** • 0 AIA Australia Income Protection Plan 0 0 AIA Australia Income Protection PLUS Optional AMP Elevate Elevate Income Insurance Prem 0 • • • ClearView Income Protection Plus Cover with Extras 0 • OnePath OneCare Income Sec. Std 0 0 Zurich Australia Income Replacement Comprehensive 0 • Income Replacement Premier Zurich Australia • 0 Zurich Australia Income Replacement Standard AMP 0 Elevate Income Insurance Plan AMP Elevate Income Insurance Plus 0 0 Asteron Life Income Protection 0 Asteron Life Income Protection Plus 0 ВT Income Protection Standard вт • Income Protection Plus 0 0 0 ClearView Income Protection Cover 0 0 0 ClearView Income Protection Cover with Extras 0 0 0 ClearView Income Protection Cover Plus 0 0 CommInsure Income Care Plus 0 0 0 CommInsure Income Care Macquarie Life FutureWise Disability Income Plus 0 0 0 0 FutureWise Income Disability Insurance Extra Macquarie Life 0 0 Macquarie Life FutureWise Disability Income Plus with Extra FutureWise Disability Income Insurance 0 0 Macquarie Life MLC Insurance Income Protection Platinum with Extras 0 0 0 0 0 OnePath OneCare Income Sec. Prof 0 OnePath OneCare Income Sec, Comp ** 0 0 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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income protection - Level Mature Professional Female

Report Date: September, 2013

Optional O not available standard S U M M A R Y REP ORT Premiums Increasing Claims Contribution **Company Name Product Name** Stepped Level ** 0 0 • MLC Insurance Income Protection Platinum MLC Insurance Income Protection with Extras 0 • 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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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



income protection - Level Mature Managerial Male

Report Date: September, 2013

Optional

O not available

standard

PROFILE SUMMARY REP ORT Premiums Claims Contribution **Company Name Product Name** Level **** outstanding value 0 0 AIA Australia Income Protection Plan TAL Income Protection Plan Standard 0 0 0 Zurich Australia Income Replacement Standard *** • 0 AIA Australia Income Protection Advantage Optional AMP 0 Elevate Elevate Income Insurance Prem 0 Macquarie Life FutureWise Disability Income Insurance 0 O • OnePath OneCare Income Sec. Std 0 • TAL Income Protection Plan Premier 0 0 Zurich Australia Income Replacement Premier Zurich Australia 0 0 Income Replacement Comprehensive ** 0 0 AIA Australia Income Protection PLUS Optional 0 Elevate Income Insurance Plan AMP Elevate Income Insurance Plus 0 0 Asteron Life Income Protection Plus 0 Asteron Life Income Protection ВT Income Protection Plus вт 0 Income Protection Standard 0 0 0 ClearView Income Protection Cover 0 0 CommInsure Income Care Plus 0 0 0 CommInsure Income Care 0 • 0 FutureWise Income Disability Insurance Extra Macquarie Life 0 0 Macquarie Life FutureWise Disability Income Plus Macquarie Life FutureWise Disability Income Plus with Extra 0 0 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 OnePath OneCare Income Sec, Comp OnePath OneCare Income Sec. Prof 0 0 ** Flex Lt Inc. Cont. Advances 0 AMP Life O 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 0 0 MLC Insurance 0 Income Protection with Extras 0 0 MLC Insurance 0 0 MLC Insurance 0 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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income protection - Level Mature Managerial Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMA REP 0 R T Premiums Claims Contribution **Company Name Product Name** Level **** outstanding value 0 0 AIA Australia Income Protection Plan TAL Income Protection Plan Standard 0 0 0 Zurich Australia Income Replacement Standard *** 0 0 AIA Australia Income Protection PLUS Optional 0 0 AIA Australia Income Protection Advantage Optional Elevate Elevate Income Insurance Prem AMP 0 O 0 • CommInsure Income Care 0 • OnePath OneCare Income Sec. Std 0 0 TAL Income Protection Plan Premier 0 0 Zurich Australia Income Replacement Comprehensive • 0 Zurich Australia Income Replacement Premier AMP 0 Elevate Income Insurance Plan AMP Elevate Income Insurance Plus 0 0 Asteron Life Income Protection Plus 0 Asteron Life Income Protection вт Income Protection Plus вт 0 Income Protection Standard 0 0 0 ClearView Income Protection Cover 0 0 CommInsure Income Care Plus 0 0 Macquarie Life FutureWise Disability Income Plus with Extra 0 0 FutureWise Disability Income Plus Macquarie Life 0 0 Macquarie Life FutureWise Disability Income Insurance Macquarie Life FutureWise Income Disability Insurance Extra 0 0 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 OnePath OneCare Income Sec, Comp OnePath OneCare Income Sec. Prof 0 0 ** Flex Lt Inc. Cont. Advances 0 AMP Life O 0 AMP Life Flex Lt Inc. Cont. Standard 0 Income Protection Platinum 0 0 0 MLC Insurance 0 Income Protection with Extras 0 0 MLC Insurance 0 0 MLC Insurance 0 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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income protection - Level Mature Light manual Male

Report Date: September, 2013

standard Optional O not available S U M M A R Y PROFILE REP ORT Premiums Claims Superannuation Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 Macquarie Life FutureWise Disability Income Insurance OnePath OneCare Income Sec. Std 0 0 *** AIA Australia Income Protection Plan 0 0 0 0 AIA Australia Income Protection Advantage Optional 0 ClearView 0 0 Income Protection Cover 0 0 OnePath OneCare Income Sec, Comp • • TAL Income Protection Plan Premier 0 • TAL Income Protection Plan Standard ** 0 0 AIA Australia Income Protection PLUS Optional 0 Asteron Life Income Protection Plus 0 Asteron Life Income Protection Income Protection Plus вт Income Protection Standard 0 0 • 0 CommInsure Income Care Plus 0 0 0 CommInsure Income Care 0 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 0 MLC Insurance Income Protection with Extras 0 0 0 MLC Insurance Income Protection Platinum 0 0 0 MLC Insurance Income Protection 0 0 Zurich Australia Income Replacement Comprehensive 0 0 Zurich Australia Income Replacement Standard AMP Life Flex Lt Inc. Cont. Advances 0 AMP Life 0 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.
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AMP Life

life insurance star ratings

income protection - Level Mature Light manual Female

Report Date: September, 2013

Optional

O not available

standard

S U M M A R Y REP ORT Premiums Claims Superannuation Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 OnePath OneCare Income Sec. Std OnePath OneCare Income Sec, Comp 0 0 *** 0 0 Income Protection Advantage Optional AIA Australia 0 0 AIA Australia Income Protection Plan 0 ClearView 0 0 Income Protection Cover 0 0 Macquarie Life FutureWise Disability Income Insurance • • TAL Income Protection Plan Standard 0 • TAL Income Protection Plan Premier ** 0 0 AIA Australia Income Protection PLUS Optional 0 Asteron Life Income Protection Plus 0 Asteron Life Income Protection Income Protection Plus вт Income Protection Standard 0 0 0 0 CommInsure Income Care 0 0 CommInsure Income Care Plus 0 0 FutureWise Income Disability Insurance Extra Macquarie Life 0 0 0 MLC Insurance Income Protection Platinum 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 0 MLC Insurance Income Protection with Extras 0 0 0 MLC Insurance Income Protection 0 0 Zurich Australia Income Replacement Standard 0 0 Zurich Australia Income Replacement Comprehensive AMP Life • 0 Flex Lt Inc. Cont. Standard 0

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.
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income protection - Level Mature Blue Collar Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT Premiums Claims Superannuation Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 Macquarie Life FutureWise Disability Income Insurance TAL Income Protection Plan Standard 0 *** 0 AMP Elevate Elevate Income Insurance Prem 0 AMP Elevate Income Insurance Plus AMP 0 Elevate Income Insurance Plan FutureWise Income Disability Insurance Extra 0 0 Macquarie Life • • OnePath OneCare Income Sec. Std 0 • OnePath OneCare Income Sec, Comp 0 • TAL Income Protection Plan Premier *** 0 0 Income Protection PLUS Optional AIA Australia 0 0 AIA Australia Income Protection Plan 0 0 AIA Australia Income Protection Advantage Optional Asteron Life Income Protection 0 0 Asteron Life Income Protection Plus вт Income Protection Plus 0 вт Income Protection Standard 0 0 0 ClearView Income Protection Cover 0 0 CommInsure Income Care Plus 0 0 0 CommInsure Income Care 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 0 MLC Insurance Income Protection Platinum 0 0 Zurich Australia Income Replacement Standard Zurich Australia Income Replacement Comprehensive 0 0 ** AMP Life 0 0 0 Flex Lt Inc. Cont. Standard AMP Life Flex Lt Inc. Cont. Advances 0 Income Protection 0 0 0 MLC Insurance 0 0 • 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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income protection - Level Mature Blue Collar Female

Report Date: September, 2013

Optional

O not available

standard

SUMMARY REP ORT Premiums Claims Superannuation Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 OnePath OneCare Income Sec. Std TAL Income Protection Plan Standard 0 *** Income Protection Advantage Optional 0 0 AIA Australia 0 AMP Elevate Income Insurance Plan AMP 0 Elevate Elevate Income Insurance Prem 0 Asteron Life Income Protection 0 вт Income Protection Standard 0 0 Macquarie Life FutureWise Disability Income Insurance 0 0 OnePath OneCare Income Sec, Comp TAL 0 0 Income Protection Plan Premier ** 0 0 AIA Australia Income Protection PLUS Optional 0 AIA Australia Income Protection Plan AMP Elevate Income Insurance Plus 0 0 Asteron Life Income Protection Plus вт Income Protection Plus 0 0 0 ClearView Income Protection Cover 0 0 0 CommInsure Income Care 0 0 CommInsure Income Care Plus FutureWise Income Disability Insurance Extra 0 0 Macquarie Life 0 0 0 MLC Insurance Income Protection Platinum 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 Zurich Australia Income Replacement Standard Zurich Australia Income Replacement Comprehensive 0 0 ** AMP Life Flex Lt Inc. Cont. Advances 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 Income Protection 0 0 0 MLC Insurance 0 0 • 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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income protection - Level Empty Nester Professional Male

Report Date: September, 2013

standard Optional O not available S U M M A R ORT **Premiums** Claims Contribution **Company Name Product Name** Level **** outstanding value 0 AIA Australia Income Protection Advantage Optional 0 TAL Income Protection Plan Premier 0 0 0 TAL Income Protection Plan Standard *** • 0 AIA Australia Income Protection PLUS Optional 0 0 AIA Australia Income Protection Plan AMP Elevate Elevate Income Insurance Prem 0 0 • FutureWise Disability Income Insurance Macquarie Life 0 • OnePath OneCare Income Sec. Std 0 0 Zurich Australia Income Replacement Comprehensive 0 • Zurich Australia Income Replacement Standard • 0 Zurich Australia Income Replacement Premier AMP 0 Elevate Income Insurance Plan AMP Elevate Income Insurance Plus 0 0 Asteron Life Income Protection 0 Asteron Life Income Protection Plus 0 ВT Income Protection Standard • вт Income Protection Plus 0 0 0 ClearView Income Protection Cover Plus 0 0 0 ClearView Income Protection Plus Cover with Extras 0 0 0 ClearView Income Protection Cover with Extras 0 0 0 ClearView Income Protection Cover 0 0 Macquarie Life FutureWise Disability Income Plus Macquarie Life FutureWise Disability Income Plus with Extra 0 0 0 0 FutureWise Income Disability Insurance Extra Macquarie Life 0 0 0 MLC Insurance Income Protection Platinum with Extras OnePath 0 0 OneCare Income Sec. Prof OnePath OneCare Income Sec, Comp 0 0 ** 0 • 0 AMP Life Flex Lt Inc. Cont. Standard AMP Life Flex Lt Inc. Cont. Advances 0 0 0 0 MLC Insurance Income Protection 0 0 MLC Insurance 0 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.
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Report Date: September, 2013

income	protection - Level Empty Nester Prote	essional Male	● standard ● o _l	ptional O not available
Р	R O F I L E S U M M A	R Y R E P	O R T	
		Premiums	su	> c
Company Name	Product Name	Stepped 1 Level	ncreasing Claims	Specified Injury A Superannuation Contribution
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MLC Insurance	Income Protection with Extras	• •	0	0 0

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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income protection - Level Empty Nester Professional Female

Report Date: September, 2013

standard Optional O not available S U M M A R ORT **Premiums** Claims Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 AIA Australia Income Protection Advantage Optional 0 TAL Income Protection Plan Premier 0 0 0 TAL Income Protection Plan Standard *** 0 0 AIA Australia Income Protection Plan 0 0 AIA Australia Income Protection PLUS Optional AMP Elevate Elevate Income Insurance Prem 0 0 • OnePath OneCare Income Sec. Prof 0 • OnePath OneCare Income Sec, Comp 0 0 OnePath OneCare Income Sec. Std 0 • Income Replacement Comprehensive Zurich Australia • • Zurich Australia Income Replacement Standard AMP 0 Elevate Income Insurance Plus AMP Elevate Income Insurance Plan 0 0 Asteron Life Income Protection Plus 0 Asteron Life Income Protection 0 ВT Income Protection Standard • вт Income Protection Plus 0 0 0 ClearView Income Protection Cover with Extras 0 0 0 ClearView Income Protection Cover Plus 0 0 0 ClearView Income Protection Plus Cover with Extras 0 0 0 ClearView Income Protection Cover 0 0 Macquarie Life FutureWise Income Disability Insurance Extra Macquarie Life FutureWise Disability Income Plus 0 0 0 0 FutureWise Disability Income Insurance Macquarie Life 0 0 Macquarie Life FutureWise Disability Income Plus with Extra 0 0 0 MLC Insurance Income Protection with Extras MLC Insurance Income Protection Platinum 0 0 0 0 MLC Insurance 0 0 Income Protection Platinum with Extras 0 Zurich Australia Income Replacement Premier ** 0 0 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.
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.



Report Date: September, 2013

income	protection - Level Empty Nester Profe		standard © op	otional O not a	available
Р	ROFILE SUMMA	RY REP	ORT		
		Premiums	န		ا ا
Company Name	Product Name	S Stepped 1 2	Increasing Claims	Specified Injury	Superannuation o Contribution
**					
MLC Insurance	Income Protection		•	0	

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 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



income protection - Level Empty Nester Managerial Male

Report Date: September, 2013

Optional

O not available

standard

PROFILE S U M M A R REP ORT **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 AIA Australia Income Protection Plan TAL Income Protection Plan Standard 0 0 *** AIA Australia 0 0 Income Protection PLUS Optional 0 0 AIA Australia Income Protection Advantage Optional AMP 0 Elevate Income Insurance Plan 0 0 Macquarie Life FutureWise Disability Income Plus • • • Macquarie Life FutureWise Disability Income Insurance 0 • OnePath OneCare Income Sec. Std 0 0 Income Protection Plan Premier 0 • Zurich Australia Income Replacement Comprehensive • • Zurich Australia Income Replacement Standard AMP 0 Elevate Income Insurance Plus AMP Elevate Elevate Income Insurance Prem 0 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 Asteron Life Income Protection 0 Asteron Life Income Protection Plus 0 вт Income Protection Standard ВТ Income Protection Plus 0 0 0 ClearView Income Protection Cover FutureWise Disability Income Plus with Extra 0 • 0 Macquarie Life 0 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 0 0 MLC Insurance Income Protection Platinum with Extras OnePath OneCare Income Sec, Comp 0 0 0 0 OnePath OneCare Income Sec. Prof 0 0 Zurich Australia Income Replacement Premier ** AMP Life Flex Lt Inc. Cont. Advances 0 • 0 0 MLC Insurance Income Protection Platinum 0 0 0 MLC Insurance Income Protection with Extras MLC 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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income protection - Level Empty Nester Managerial Female

Report Date: September, 2013

Optional

O not available

standard

S U M M A R ORT **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 0 AIA Australia Income Protection Plan AIA Australia Income Protection Advantage Optional 0 0 *** 0 0 AIA Australia Income Protection PLUS Optional 0 0 0 ClearView Income Protection Cover FutureWise Disability Income Plus 0 0 Macquarie Life FutureWise Disability Income Insurance 0 0 Macquarie Life • • • OnePath OneCare Income Sec, Comp 0 • OnePath OneCare Income Sec. Std 0 0 TAL Income Protection Plan Premier 0 • TAI Income Protection Plan Standard • • Zurich Australia Income Replacement Standard AMP 0 Elevate Income Insurance Plus AMP 0 Elevate Income Insurance Plan 0 AMP Elevate Elevate Income Insurance Prem 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 AMP Life Flex Lt Inc. Cont. Advances • 0 Asteron Life Income Protection Plus 0 Asteron Life Income Protection ВТ Income Protection Plus 0 вт Income Protection Standard 0 • 0 Macquarie Life FutureWise Disability Income Plus with Extra 0 0 Macquarie Life FutureWise Income Disability Insurance Extra MLC Insurance Income Protection Platinum with Extras 0 0 0 0 0 0 Income Protection Platinum MLC Insurance 0 0 OnePath OneCare Income Sec. Prof 0 0 Zurich Australia Income Replacement Premier Zurich Australia Income Replacement Comprehensive 0 0 ** 0 0 0 MLC Insurance Income Protection Income Protection with Extras MLC 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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income protection - Level Empty Nester Light manual Male

Report Date: September, 2013

standard Optional O not available S U M M A R Y PROFILE ORT Premiums Claims Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 Macquarie Life FutureWise Disability Income Insurance OnePath OneCare Income Sec, Comp 0 0 OnePath 0 OneCare Income Sec. Std *** • 0 AIA Australia Income Protection Plan 0 0 AIA Australia Income Protection Advantage Optional 0 вт Income Protection Standard вт Income Protection Plus 0 0 • ClearView Income Protection Cover TAL Income Protection Plan Standard 0 ★★★ 0 0 Income Protection PLUS Optional AIA Australia 0 Asteron Life Income Protection Plus 0 Asteron Life Income Protection 0 FutureWise Income Disability Insurance Extra 0 Macquarie Life 0 0 0 MLC Insurance Income Protection 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 0 MLC Insurance Income Protection with Extras 0 0 0 MLC Insurance Income Protection Platinum 0 0 TAL Income Protection Plan Premier Zurich Australia 0 0 Income Replacement Comprehensive Zurich Australia 0 0 Income Replacement 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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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



income protection - Level Empty Nester Light manual Female

Report Date: September, 2013

Company Name Product Name Premiums Premiums	otional O not	t available
Company Name Product Name Product Name Product Name Product Name Product Name Product Name AIA Australia Income Protection Advantage Optional OnePath OneCare Income Sec. Std OnePath OneCare Income Sec, Comp AIA Australia Income Protection Plan BT Income Protection Plan BT Income Protection Plus ClearView Income Protection Cover Macquarie Life FutureWise Disability Income Insurance TAL Income Protection Plan Standard		
AIA Australia Income Protection Advantage Optional	Specified Injury	Superannuation c Contribution
OnePath OneCare Income Sec. Std		
AIA Australia Income Protection Plan BT Income Protection Standard BT Income Protection Plus ClearView Income Protection Cover Macquarie Life FutureWise Disability Income Insurance TAL Income Protection Plan Standard	•	0 0 0
BT Income Protection Standard BT Income Protection Plus ClearView Income Protection Cover Macquarie Life FutureWise Disability Income Insurance TAL Income Protection Plan Standard D		
	0 0 0	0 • • • • •
AIA Australia Income Protection PLUS Optional		
Asteron Life Income Protection Plus Asteron Life Income Protection Macquarie Life FutureWise Income Disability Insurance Extra		0 0 0
MLC Insurance Income Protection Platinum Income Protection MLC Insurance Income Protection Platinum with Extras Income Protection Platinum with Extras	0 0 0	0 0 0
MLC Insurance Income Protection with Extras Income Protection Plan Premier TAL Income Protection Plan Premier Income Protection Plan Premier Zurich Australia Income Replacement Comprehensive Income Replacement Standard	0	0 0 0

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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income protection - Level Empty Nester Blue Collar Male

Report Date: September, 2013

standard Optional O not available SUMMARY REP ORT **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 Macquarie Life FutureWise Disability Income Insurance TAL Income Protection Plan Standard 0 0 *** AIA Australia 0 0 Income Protection Advantage Optional 0 **AMP** Elevate Income Insurance Plan 0 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 OnePath OneCare Income Sec. Std 0 • • OnePath OneCare Income Sec, Comp 0 • TAL Income Protection Plan Premier 黄黄黄 0 0 AIA Australia Income Protection PLUS Optional 0 0 AIA Australia Income Protection Plan 0 **AMP** Elevate Income Insurance Plus 0 AMP Elevate Elevate Income Insurance Prem AMP Life Flex Lt Inc. Cont. Standard 0 0 0 0 Asteron Life Income Protection 0 Asteron Life Income Protection Plus вт Income Protection Plus 0 вт Income Protection Standard 0 0 0 ClearView Income Protection Cover 0 0 0 MLC Insurance Income Protection Platinum 0 • Zurich Australia Income Replacement Standard 0 0 Zurich Australia Income Replacement Comprehensive AMP Life Flex Lt Inc. Cont. Advances MLC Insurance Income Protection Platinum with Extras 0 0 • 0 0 MLC Insurance Income Protection with Extras 0 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
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.



income protection - Level Empty Nester Blue Collar Female

Report Date: September, 2013

Optional

O not available

standard

SUMMARY ORT **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 OnePath OneCare Income Sec. Std TAL Income Protection Plan Standard 0 0 *** 0 AMP Elevate Income Insurance Plan 0 Asteron Life Income Protection 0 Income Protection Standard 0 0 Macquarie Life FutureWise Disability Income Insurance • • OnePath OneCare Income Sec, Comp 0 • TAL Income Protection Plan Premier ** 0 0 AIA Australia Income Protection Plan 0 0 AIA Australia Income Protection Advantage Optional 0 0 AIA Australia Income Protection PLUS Optional 0 Elevate Income Insurance Plus AMP Elevate Elevate Income Insurance Prem 0 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 Asteron Life Income Protection Plus • ВT Income Protection Plus 0 0 0 ClearView Income Protection Cover 0 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 • Zurich Australia Income Replacement Comprehensive 0 0 Zurich Australia Income Replacement Standard MLC Insurance Income Protection Platinum with Extras 0 MLC Insurance Income Protection with Extras 0 0 0 0 0 MLC Insurance Income Protection Platinum 0 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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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



trauma insurance - Stepped Young Professional Male

Report Date: September, 2013

liauma	a insurance - Stepped Young Professional Ma	aie	standard	● optional	O not available
	PROFILE SUMMARY	RE	PORT		
		Pre	miums		
Company Name	Product Name	Stepped	Fevel 2	Guaranteed Future Insurability ο	Trauma Reinstatement
★★★★ outstandir	ng value				
AIA Australia ClearView ClearView	SA Crisis Recovery Trauma Plus Trauma Cover	•	•	0 •	•

AMP Life Macquarie Life Macquarie Life Macquarie Life TAL TAL	Trauma Cover Optimum Trauma Platinum FutureWise Life Trauma Insurance Trauma Plus Standalone Critical Illness Plan Standard Standalone Critical Illness Plan Premier		•		• 0 0 0

AMP AMP AMP Life Asteron Life Asteron Life Asteron Life BT BT CommInsure CommInsure OnePath OnePath	SA Trauma Insurance Plus Plan Elevate SA Trauma Insurance Plan Trauma Cover Optimum w/ Partials Stand Alone Trauma Stand Alone Trauma Plus Cover with Booster Stand Alone Trauma Plus Standalone Living Plus Standalone Living Insurance Total Care Plan SATrauma Total Care Plan SATrauma Plus OneCare Trauma Cvr Prem Trauma Cvr Prem with Max OneCare Trauma Cvr Comp			D D	0 0 0 0 0 0
**			· · · · · · · · · · · · · · · · · · ·		
MLC Insurance MLC Insurance Zurich Australia Zurich Australia	Critical Illness Plus Critical Illness Plus with Extras Extended SA Trauma Ins Top Up Extended SA Trauma Ins	•	•		0 0 0

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Young Professional Female

Report Date: September, 2013

trauri	na insurance - Stepped Young Professional Fe	iiiai c	standard	● optional	O not available
	PROFILE SUMMARY	RE	PORT		
		Prem	iums		
Company Name	Product Name	Stepped	revel 2	Guaranteed Future Insurability ω	Trauma Reinstatement
★★★★ outstand	ing value				
ClearView	Trauma Plus	•	•	•	•
Macquarie Life	FutureWise Life Trauma Insurance	•		•	

AIA Australia	SA Crisis Recovery	•	•	0	0
AMP Life	Trauma Cover Optimum	•	•	•	•
ClearView	Trauma Cover	•	•	•	•
Comminsure	Total Care Plan SATrauma	•	•	•	•
OnePath	OneCare Trauma Cvr Comp	•	•	•	•
TAL	Standalone Critical Illness Plan Standard	•	•	•	•
TAL	Standalone Critical Illness Plan Premier	• • • • • • • • • • • • • • • • • • • •		•	•

AMP	SA Trauma Insurance Plus Plan	•	•	•	•
AMP	Elevate SA Trauma Insurance Plan	•	•	•	•
Asteron Life	Stand Alone Trauma	•	•	•	•
Asteron Life	Stand Alone Trauma Plus	•	•	•	0
BT	Standalone Living Plus	•	•	•	•
BT	Standalone Living Insurance	•	•	•	•
CommInsure	Total Care Plan SATrauma Plus	•	•	0	•
Macquarie Life	Trauma Platinum			•	
Macquarie Life	Trauma Plus			•	
MLC Insurance	Critical Illness Plus	•	•	•	
OnePath	OneCare Trauma Cvr Prem		0	•	
OnePath	Trauma Cvr Prem with Max		0		
Zurich Australia	Extended SA Trauma Ins	<u> </u>	<u> </u>	<u></u>	O
**					
AMP Life	Trauma Cover Optimum w/ Partials	•	•	•	•
Asteron Life	Stand Alone Trauma Plus Cover with Booster	•	•	•	•
MLC Insurance	Critical Illness Plus with Extras	•	•	•	•
Zurich Australia	Extended SA Trauma Ins Top Up	•	•	•	•

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Young Managerial Male

Report Date: September, 2013

trau	ma insurance - Stepped Young Managerial Ma	I C	standard	● optional	O not available
	PROFILE SUMMAR	Y REP	ORT		
		Premiu	ns		
Company Name	Product Name	Stepped 1	Pevel 2	Guaranteed Future Insurability ω	Trauma Reinstatement
**** outstan	nding value				
AIA Australia	SA Crisis Recovery	•	•	0	•
ClearView	Trauma Cover	•	•	•	•
ClearView	Trauma Plus	•	•	•	•

AMP Life	Trauma Cover Optimum	•	•	•	•
Macquarie Life	Trauma Platinum	•	•	•	0
Macquarie Life	FutureWise Life Trauma Insurance	•	•	•	•
Macquarie Life	Trauma Plus	•	•	•	•
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 w/ Partials	•	•	•	•
Asteron Life	Stand Alone Trauma Plus	•	•	•	•
Asteron Life	Stand Alone Trauma Plus Cover with Booster	•	•	•	•
Asteron Life	Stand Alone Trauma	•	•	•	•
BT	Standalone Living Insurance	•	•	•	•
ВТ	Standalone Living Plus	• • • • • • • • • • • • • • • • • • • •	•		
Comminsure	Total Care Plan SATrauma Plus	• • • • • • • • • • • • • • • • • • • •	•	•	•
CommInsure	Total Care Plan SATrauma	• • • • • • • • • • • • • • • • • • • •	•	•	•
OnePath	OneCare Trauma Cvr Prem		0	•	•
OnePath	OneCare Trauma Cvr Comp	<u>0</u>	0	<u>•</u>	<u>.</u>
OnePath	Trauma Cvr Prem with Max	O	•	<u></u>	<u> </u>
**					
MLC Insurance	Critical Illness Plus	•	•	•	•
MLC Insurance	Critical Illness Plus with Extras	•	•	•	O
Zurich Australia	Extended SA Trauma Ins Top Up	•	•	•	•
Zurich Australia	Extended SA Trauma Ins	•	•	•	•

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Young Managerial Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** **** outstanding value ClearView Trauma Plus Macquarie Life 0 FutureWise Life Trauma Insurance *** 0 0 AIA Australia SA Crisis Recovery AMP Life Trauma Cover Optimum ClearView Trauma Cover Comminsure Total Care Plan SATrauma 0 0 OnePath OneCare Trauma Cvr Comp Standalone Critical Illness Plan Premier 0 TAL TAL Standalone Critical Illness Plan Standard 0 *** 0 **AMP** SA Trauma Insurance Plus Plan AMP Elevate SA Trauma Insurance Plan 0 Asteron Life Stand Alone Trauma Plus 0 0 Asteron Life Stand Alone Trauma 0 вт Standalone Living Plus 0 ВТ Standalone Living Insurance 0 CommInsure Total Care Plan SATrauma Plus 0 Macquarie Life Trauma Platinum 0 Macquarie Life Trauma Plus MLC Insurance 0 Critical Illness Plus 0 0 OnePath OneCare Trauma Cvr Prem 0 0 OnePath Trauma Cvr Prem with Max Zurich Australia Extended SA Trauma Ins 0 ** AMP Life Trauma Cover Optimum w/ Partials Asteron Life Stand Alone Trauma Plus Cover with Booster Critical Illness Plus with Extras 0 MLC Insurance 0 Zurich Australia Extended SA Trauma Ins Top Up

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Young Light manual Male

Report Date: September, 2013

	trauma	Insurance - Stepped Young Light manual I	Male	?	standard	● optional	O not available
	Р	ROFILE SUMMAR	Υ	R E	P O R T		
			I	Prem	iums		
Company	Name	Product Name		Stepped 1	Pevel 2	Guaranteed Future Insurability	Trauma Reinstatement
****	outstandin	g value					
AIA Australia		SA Crisis Recovery		•	•	0	0
ClearView		Trauma Plus		•	•	•	•
ClearView		Trauma Cover		•	•	•	•

AMP Life		Trauma Cover Optimum		•	•	•	•
Macquarie Life		Trauma Plus		•	•	•	•
Macquarie Life		Trauma Platinum		•	•	•	•
Macquarie Life		FutureWise Life Trauma Insurance		•	•	•	•
TAL		Standalone Critical Illness Plan Standard		•	•	•	•
TAL		Standalone Critical Illness Plan Premier		•	•	•	•

AMP		Elevate SA Trauma Insurance Plan		•	•	•	0
AMP		SA Trauma Insurance Plus Plan		•	•	•	•
AMP Life		Trauma Cover Optimum w/ Partials		•	•	•	•
Asteron Life		Stand Alone Trauma Plus		•	•	•	•
Asteron Life		Stand Alone Trauma		•	•	•	•
Asteron Life		Stand Alone Trauma Plus Cover with Booster		•	•	•	•
ВТ		Standalone Living Plus		•	•	•	•
ВТ		Standalone Living Insurance		•	•	•	•
CommInsure		Total Care Plan SATrauma Plus		•	•	0	•
Comminsure		Total Care Plan SATrauma		•	•	0	•
OnePath		OneCare Trauma Cvr Prem		0	•	•	•
OnePath		OneCare Trauma Cvr Comp		•	0	•	•
OnePath		Trauma Cvr Prem with Max		•		•	•
**							
MLC Insurance		Critical Illness Plus with Extras		•	•	•	0
MLC Insurance		Critical Illness Plus		•	•	•	•
Zurich Australia		Extended SA Trauma Ins		•	•	•	•
Zurich Australia		Extended SA Trauma Ins Top Up		•	•	•	0

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Young Light manual Female

Report Date: September, 2013

trauri	na insurance - Stepped Young Light manual F	emale	standard	● optional	O not available
	PROFILE SUMMARY	REP	ORT		
		Premiu	ns		
Company Name	Product Name	Stepped	revel 2	Guaranteed Future Insurability α	Trauma Reinstatement
★★★★ outstand	ling value				
ClearView	Trauma Plus	•	•	•	•
Macquarie Life	FutureWise Life Trauma Insurance		•	•	•

AIA Australia	SA Crisis Recovery	•	•	0	0
AMP Life	Trauma Cover Optimum	•	•	•	•
ClearView	Trauma Cover	•	•	•	•
Comminsure	Total Care Plan SATrauma	•	•	•	•
OnePath	OneCare Trauma Cvr Comp	•	•	•	•
TAL	Standalone Critical Illness Plan Standard	•	•	•	•
TAL	Standalone Critical Illness Plan Premier	•	•	•	•

AMP	SA Trauma Insurance Plus Plan	•	•	•	•
AMP	Elevate SA Trauma Insurance Plan	•	•	•	•
Asteron Life	Stand Alone Trauma	•	•	•	•
Asteron Life	Stand Alone Trauma Plus	•	•	•	0
BT	Standalone Living Plus	•	•	•	0
ВТ	Standalone Living Insurance		•	•	0
Comminsure	Total Care Plan SATrauma Plus		•	•	
Macquarie Life	Trauma Platinum		•	•	O
Macquarie Life	Trauma Plus		•		
MLC Insurance	Critical Illness Plus		•	•	
OnePath	Trauma Cvr Prem with Max		0	•	
OnePath	OneCare Trauma Cvr Prem	<u> </u>	0		
Zurich Australia	Extended SA Trauma Ins	<u></u>	<u>•</u>	<u> </u>	O
**					
AMP Life	Trauma Cover Optimum w/ Partials	•	•	•	•
Asteron Life	Stand Alone Trauma Plus Cover with Booster	•	•	•	O
MLC Insurance	Critical Illness Plus with Extras	•	•	•	•
Zurich Australia	Extended SA Trauma Ins Top Up	•	•	•	•

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Young Blue Collar Male

Report Date: September, 2013

traume	a insurance - Stepped Young Blue Collar Male	7	standard	● optional	O not available
	PROFILE SUMMARY	R E	PORT		
		Prem	niums		
Company Name	Product Name	Stepped	Fevel 2	Guaranteed Future Insurability ω	Trauma Reinstatement
★★★★ outstandir	ng value				
AIA Australia ClearView ClearView	SA Crisis Recovery Trauma Plus Trauma Cover	•	•	0 •	•

AMP Life Macquarie Life Macquarie Life Macquarie Life TAL TAL	Trauma Cover Optimum Trauma Plus Trauma Platinum FutureWise Life Trauma Insurance Standalone Critical Illness Plan Premier Standalone Critical Illness Plan Standard				0 0 0 0

AMP AMP AMP Life Asteron Life Asteron Life Asteron Life BT BT CommInsure CommInsure OnePath OnePath	Elevate SA Trauma Insurance Plan SA Trauma Insurance Plus Plan Trauma Cover Optimum w/ Partials Stand Alone Trauma Plus Stand Alone Trauma Plus Cover with Booster Stand Alone Trauma Standalone Living Plus Standalone Living Insurance Total Care Plan SATrauma Plus Total Care Plan SATrauma OneCare Trauma Cvr Comp Trauma Cvr Prem with Max OneCare Trauma Cvr Prem	0 0 0 0 0	• • • • • • • • • •	D D	0 0 0 0 0 0
**					
MLC Insurance MLC Insurance Zurich Australia Zurich Australia	Critical Illness Plus with Extras Critical Illness Plus Extended SA Trauma Ins Top Up Extended SA Trauma Ins		•		0 0 0

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Young Blue Collar Female

Report Date: September, 2013

traum	a insurance - Stepped Young Blue Collar Fen	naie	standard	● optional	O not available
	PROFILE SUMMARY	R E	PORT		
		Pro	miums		,
			munis	ed ity	nent
Company Name	Product Name	Stepped	Level	Guaranteed Future Insurability	Trauma Reinstatement
		Ste	ے ۔	Gu:	Rein
				·	
**** outstandi					
ClearView	Trauma Plus				
Macquarie Life	FutureWise Life Trauma Insurance				0

AIA Australia	SA Crisis Recovery	•	•	0	•
AMP Life	Trauma Cover Optimum	•	•	•	•
ClearView	Trauma Cover	•	•	•	•
Comminsure	Total Care Plan SATrauma		•	•	•
OnePath	OneCare Trauma Cvr Comp	•	•	•	•
TAL	Standalone Critical Illness Plan Premier		•	•	0
TAL	Standalone Critical Illness Plan Standard	•		•	•

AMP	Elevate SA Trauma Insurance Plan	•	•	•	•
AMP	SA Trauma Insurance Plus Plan	•	•	•	•
Asteron Life	Stand Alone Trauma Plus	•	•	•	0
Asteron Life	Stand Alone Trauma	•	•	•	0
ВТ	Standalone Living Plus	•	•	•	0
ВТ	Standalone Living Insurance	•	•	•	0
CommInsure	Total Care Plan SATrauma Plus	•	•	•	
Macquarie Life	Trauma Plus	•	•	•	O
Macquarie Life	Trauma Platinum	•	•	•	•
MLC Insurance	Critical Illness Plus	•		•	•
OnePath	Trauma Cvr Prem with Max	•	•	•	
OnePath	OneCare Trauma Cvr Prem	0	•	•	
Zurich Australia	Extended SA Trauma Ins		•	•	•
**					
AMP Life	Trauma Cover Optimum w/ Partials	•	•	•	•
Asteron Life	Stand Alone Trauma Plus Cover with Booster	•	•	•	•
MLC Insurance	Critical Illness Plus with Extras	•	•	•	•
Zurich Australia	Extended SA Trauma Ins Top Up	•	•	•	•

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Middle Professional Male

Report Date: September, 2013

trau	ma insurance - Stepped Middle Professional I	iaie	standard	● optional	O not available
	PROFILE SUMMAR	Y REP	ORT		
		Premiu	ms		
Company Name	Product Name	peddetS 1	Level	Guaranteed Future Insurability	Trauma Reinstatement A
★★★★ outstan	nding value				
AIA Australia	SA Crisis Recovery	•	•	0	0
CommInsure	Total Care Plan SATrauma Plus	•	•	0	•

Asteron Life	Stand Alone Trauma Plus	•	•	•	0
ClearView	Trauma Plus	•	•	•	•
Comminsure	Total Care Plan SATrauma	•	•	•	•
Macquarie Life	FutureWise Life Trauma Insurance	•	•	•	•
OnePath	OneCare Trauma Cvr Prem	•	•	•	•
TAL	Standalone Critical Illness Plan Premier	•	•	•	0
TAL	Standalone Critical Illness Plan Standard	•	•	•	0

AMP Life	Trauma Cover Optimum w/ Partials	•	•	•	•
AMP Life	Trauma Cover Optimum	•	•	•	•
Asteron Life	Stand Alone Trauma	•	•	•	0
Asteron Life	Stand Alone Trauma Plus Cover with Booster	•	•	•	•
ВТ	Standalone Living Insurance	•	•	•	•
ВТ	Standalone Living Plus	•	•	•	•
ClearView	Trauma Cover	•	•	•	•
Macquarie Life	Trauma Platinum	•	•	•	•
Macquarie Life	Trauma Plus	•	•	•	0
OnePath	Trauma Cvr Prem with Max	0	0	•	•
OnePath	OneCare Trauma Cvr Comp	0		•	•
Zurich Australia	Extended SA Trauma Ins Top Up	•	•		•
Zurich Australia	Extended SA Trauma Ins	• • • • • • • • • • • • • • • • • • • •	•	•	0
**					
AMP	Elevate SA Trauma Insurance Plan	•	•	•	0
AMP	SA Trauma Insurance Plus Plan	•	•	•	0
MLC Insurance	Critical Illness Plus with Extras	•	•	•	0
MLC Insurance	Critical Illness Plus				•

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Middle Professional Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** **** outstanding value Macquarie Life FutureWise Life Trauma Insurance 0 OnePath 0 OneCare Trauma Cvr Comp *** 0 0 AIA Australia SA Crisis Recovery AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum w/ Partials ClearView Trauma Plus 0 CommInsure Total Care Plan SATrauma Plus CommInsure Total Care Plan SATrauma OnePath 0 0 OneCare Trauma Cvr Prem 0 TAL Standalone Critical Illness Plan Premier 0 AMP SA Trauma Insurance Plus Plan 0 AMP Elevate SA Trauma Insurance Plan 0 Asteron Life Stand Alone Trauma Plus 0 Asteron Life Stand Alone Trauma 0 вт Standalone Living Plus вт 0 Standalone Living Insurance ClearView Trauma Cover 0 Macquarie Life Trauma Plus Trauma Platinum 0 Macquarie Life 0 OnePath Trauma Cvr Prem with Max 0 TAL Standalone Critical Illness Plan Standard Zurich Australia Extended SA Trauma Ins 0 Zurich Australia 0 Extended SA Trauma Ins Top Up ** 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 MLC Insurance Critical Illness Plus 0 Critical Illness Plus with Extras MLC Insurance

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Middle Managerial Male

Report Date: September, 2013

trat	ıma insurance - Stepped Middle Manageriai Mai	e ● standard ● Doptional ○ not available
	PROFILE SUMMARY	REPORT
		Premiums
Company Name	Product Name	Stepped Level Guaranteed Future Insurability Trauma Trauma
**** outstar	nding value	
AIA Australia	SA Crisis Recovery	• • O D
CommInsure	Total Care Plan SATrauma	• • • •

Asteron Life	Stand Alone Trauma	• • • 0
ClearView	Trauma Plus	• • • •
Comminsure	Total Care Plan SATrauma Plus	• • • •
Macquarie Life	FutureWise Life Trauma Insurance	• • • •
Macquarie Life	Trauma Plus	• • • •
OnePath	OneCare Trauma Cvr Prem	0 0 • •
TAL	Standalone Critical Illness Plan Standard	• • • •
TAL	Standalone Critical Illness Plan Premier	• • •

AMP	Elevate SA Trauma Insurance Plan	• • • 0
AMP Life	Trauma Cover Optimum	• • • •
AMP Life	Trauma Cover Optimum w/ Partials	• • • •
Asteron Life	Stand Alone Trauma Plus	• • • • D
BT	Standalone Living Insurance	• • • • D
BT	Standalone Living Plus	• • • • D
ClearView	Trauma Cover	• • • •
Macquarie Life	Trauma Platinum	• • • •
OnePath	Trauma Cvr Prem with Max	0 0 •
OnePath	OneCare Trauma Cvr Comp	0 0 •
Zurich Australia	Extended SA Trauma Ins	• • •
Zurich Australia	Extended SA Trauma Ins Top Up	● • • • • • • • • • • • • • • • • • • •
**		
AMP	SA Trauma Insurance Plus Plan	• • • 0
Asteron Life	Stand Alone Trauma Plus Cover with Booster	• • • 0
MLC Insurance	Critical Illness Plus	• • • 0
MLC Insurance	Critical Illness Plus with Extras	• • • 0

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Middle Managerial Female

Report Date: September, 2013

trauma	a insurance - Stepped Middle Manageriai Fen	naie	standard	● optional	O not available
ı	PROFILE SUMMARY	R E	P O R T		
		Prei	niums		
Company Name	Product Name	Stepped	Level	Guaranteed Future Insurability	Trauma Reinstatement
★★★★★ outstandin	g value				
Macquarie Life	FutureWise Life Trauma Insurance	•	•	•	•
OnePath	OneCare Trauma Cvr Comp	0	0	•	<u> </u>

AMP Life	Trauma Cover Optimum	•	•	•	•
AMP Life	Trauma Cover Optimum w/ Partials	•	•	•	•
Asteron Life	Stand Alone Trauma	•	•	•	•
ClearView	Trauma Plus	•	•	•	•
CommInsure	Total Care Plan SATrauma	•	•	•	•
OnePath	OneCare Trauma Cvr Prem	0	•	•	•
TAL	Standalone Critical Illness Plan Premier	•	•		•

AIA Australia	SA Crisis Recovery	•	•	0	0
AMP	SA Trauma Insurance Plus Plan	•	•	•	•
AMP	Elevate SA Trauma Insurance Plan	•	•	•	0
Asteron Life	Stand Alone Trauma Plus	•	•	•	0
ВТ	Standalone Living Plus	•	•	•	0
BT	Standalone Living Insurance		•	•	O
ClearView	Trauma Cover	•	•	•	•
CommInsure	Total Care Plan SATrauma Plus	•	•	0	•
Macquarie Life	Trauma Platinum		<u>•</u>		<u> </u>
Macquarie Life	Trauma Plus		<u>_</u>		<u> </u>
OnePath	Trauma Cvr Prem with Max	0	0		
TAL	Standalone Critical Illness Plan Standard	····•			0
Zurich Australia	Extended SA Trauma Ins		<u></u>	<u> </u>	O
**					
Asteron Life	Stand Alone Trauma Plus Cover with Booster	•	•	•	•
MLC Insurance	Critical Illness Plus	•	•	•	•
MLC Insurance	Critical Illness Plus with Extras	•	•	•	•
Zurich Australia	Extended SA Trauma Ins Top Up	•	•	•	•

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Middle Light manual Male

Report Date: September, 2013

			standard	 Ooptional	O not available
	PROFILE SUMMARY	R E	PORT		
		Prem	iums		
Company Name	Product Name	Stepped 1	Level	Guaranteed Future Insurability	Trauma Reinstatement
**** outstand	ing value				
AIA Australia	SA Crisis Recovery	•	•	0	0
CommInsure	Total Care Plan SATrauma	•	•	0	

Asteron Life	Stand Alone Trauma	•	•	•	•
ClearView	Trauma Plus	•	•	•	•
Comminsure	Total Care Plan SATrauma Plus	•	•	•	•
Macquarie Life	Trauma Plus	•	•	•	0
Macquarie Life	FutureWise Life Trauma Insurance	•		•	
OnePath	OneCare Trauma Cvr Prem	•	•	•	
TAL	Standalone Critical Illness Plan Premier	•	•	•	
TAL	Standalone Critical Illness Plan Standard	<u></u>		•••••	<u> </u>

AMP	Elevate SA Trauma Insurance Plan	•	•	•	0
AMP Life	Trauma Cover Optimum w/ Partials	•	•	•	•
AMP Life	Trauma Cover Optimum	•	•	•	
Asteron Life	Stand Alone Trauma Plus	•		•	
BT	Standalone Living Insurance	•	•	•	
BT	Standalone Living Plus	•	•	•	
ClearView	Trauma Cover	•	•	•	
Macquarie Life	Trauma Platinum	•	<u>•</u>	•	O
OnePath	OneCare Trauma Cvr Comp	•		•	
OnePath	Trauma Cvr Prem with Max			•	
Zurich Australia	Extended SA Trauma Ins				0
Zurich Australia	Extended SA Trauma Ins Top Up	<u> </u>	<u> </u>	•	O
**					
AMP	SA Trauma Insurance Plus Plan	•	•	•	•
Asteron Life	Stand Alone Trauma Plus Cover with Booster	•	•	•	•
MLC Insurance	Critical Illness Plus	•	•	•	•
MLC Insurance	Critical Illness Plus with Extras	•	•	•	•

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Middle Light manual Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** **** outstanding value Macquarie Life FutureWise Life Trauma Insurance 0 OnePath 0 OneCare Trauma Cvr Comp *** Trauma Cover Optimum AMP Life AMP Life Trauma Cover Optimum w/ Partials Asteron Life Stand Alone Trauma ClearView Trauma Plus CommInsure Total Care Plan SATrauma OnePath OneCare Trauma Cvr Prem TAL Standalone Critical Illness Plan Premier 0 *** 0 0 AIA Australia SA Crisis Recovery Elevate SA Trauma Insurance Plan 0 AMP SA Trauma Insurance Plus Plan 0 0 Asteron Life Stand Alone Trauma Plus 0 вт Standalone Living Plus 0 вт Standalone Living Insurance ClearView Trauma Cover CommInsure Total Care Plan SATrauma Plus 0 Macquarie Life Trauma Plus 0 Macquarie Life Trauma Platinum OnePath 0 0 Trauma Cvr Prem with Max 0 TAL Standalone Critical Illness Plan Standard Zurich Australia Extended SA Trauma Ins 0 ** Asteron Life Stand Alone Trauma Plus Cover with Booster 0 0 MLC Insurance Critical Illness Plus Critical Illness Plus with Extras 0 MLC Insurance 0 Zurich Australia Extended SA Trauma Ins Top Up

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Middle Blue Collar Male

Report Date: September, 2013

tra	uma insurance - Stepped Middle Blue Collar Mi	ale ■ standard ■ Optional ○ not available
	PROFILE SUMMAR	Y REPORT
		Premiums
Company Name	Product Name	Stepped Caranteed Future Insurability Trauma Trauma
**** outsta	nding value	
AIA Australia	SA Crisis Recovery	• • • •
CommInsure	Total Care Plan SATrauma	• • • •

Asteron Life	Stand Alone Trauma	• • • 0
ClearView	Trauma Plus	• • • •
Comminsure	Total Care Plan SATrauma Plus	• • • • •
Macquarie Life	FutureWise Life Trauma Insurance	• • • •
Macquarie Life	Trauma Plus	• • • • •
OnePath	OneCare Trauma Cvr Prem	0 0 • •
TAL	Standalone Critical Illness Plan Standard	• • • •
TAL	Standalone Critical Illness Plan Premier	• • • •

AMP	Elevate SA Trauma Insurance Plan	• • • 0
AMP Life	Trauma Cover Optimum w/ Partials	• • • •
AMP Life	Trauma Cover Optimum	• • • •
Asteron Life	Stand Alone Trauma Plus	• • • •
BT	Standalone Living Plus	• • • •
ВТ	Standalone Living Insurance	• • • • 0
ClearView	Trauma Cover	• • • •
Macquarie Life	Trauma Platinum	• • • •
OnePath	Trauma Cvr Prem with Max	0 0 •
OnePath	OneCare Trauma Cvr Comp	0 0 •
Zurich Australia	Extended SA Trauma Ins Top Up	• • • • •
Zurich Australia	Extended SA Trauma Ins	• • • • • • • • • • • • • • • • • • •
**		
AMP	SA Trauma Insurance Plus Plan	• • • 0
Asteron Life	Stand Alone Trauma Plus Cover with Booster	• • • 0
MLC Insurance	Critical Illness Plus with Extras	• • • • •
MLC Insurance	Critical Illness Plus	• • • 0

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Middle Blue Collar Female

Report Date: September, 2013

traul	ma insurance - Stepped Middle Blue Collar Fer	nare ● standard ● optional ○ not available
	PROFILE SUMMARY	REPORT
		Premiums
Company Name	Product Name	Stepped Level Cuaranteed Future Insurability C
★★★★ outstan	ding value	
Macquarie Life	FutureWise Life Trauma Insurance	• • • • 0
OnePath	OneCare Trauma Cvr Comp	0 0 •

AMP Life	Trauma Cover Optimum	
AMP Life	Trauma Cover Optimum w/ Partials	• • • •
Asteron Life	Stand Alone Trauma	• • • • • •
ClearView	Trauma Plus	• • • •
CommInsure	Total Care Plan SATrauma	• • • •
OnePath	OneCare Trauma Cvr Prem	0 0 • •
TAL	Standalone Critical Illness Plan Premier	• • • 0

AIA Australia	SA Crisis Recovery	• • 0 0
AMP	SA Trauma Insurance Plus Plan	• • • 0
AMP	Elevate SA Trauma Insurance Plan	• • • • •
Asteron Life	Stand Alone Trauma Plus	• • • • •
ВТ	Standalone Living Plus	• • • • • •
BT	Standalone Living Insurance	• • • • • •
ClearView	Trauma Cover	• • • •
CommInsure	Total Care Plan SATrauma Plus	• • • •
Macquarie Life	Trauma Plus	• • • •
Macquarie Life	Trauma Platinum	• • • 0
OnePath	Trauma Cvr Prem with Max	0 0 •
TAL	Standalone Critical Illness Plan Standard	<u> </u>
Zurich Australia	Extended SA Trauma Ins	• • •
**		
Asteron Life	Stand Alone Trauma Plus Cover with Booster	• • • 0
MLC Insurance	Critical Illness Plus with Extras	• • • 0
MLC Insurance	Critical Illness Plus	• • • 0
Zurich Australia	Extended SA Trauma Ins Top Up	• • • D

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Mature Professional Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** **** outstanding value AIA Australia SA Crisis Recovery 0 0 0 TAL Standalone Critical Illness Plan Premier *** 0 Asteron Life Stand Alone Trauma Plus CommInsure Total Care Plan SATrauma 0 CommInsure Total Care Plan SATrauma Plus OnePath Trauma Cvr Prem with Max 0 0 0 0 OnePath OneCare Trauma Cvr Prem Standalone Critical Illness Plan Standard 0 Zurich Australia Extended SA Trauma Ins 0 ** 0 **AMP** SA Trauma Insurance Plus Plan AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum w/ Partials 0 Stand Alone Trauma Plus Cover with Booster Asteron Life 0 Asteron Life Stand Alone Trauma вт Standalone Living Plus ClearView Trauma Cover ClearView Trauma Plus FutureWise Life Trauma Insurance 0 Macquarie Life 0 Macquarie Life Trauma Plus 0 Macquarie Life Trauma Platinum 0 0 OnePath OneCare Trauma Cvr Comp Zurich Australia Extended SA Trauma Ins Top Up 0 ** AMP 0 Elevate SA Trauma Insurance Plan 0 ВТ Standalone Living Insurance Critical Illness Plus 0 MLC Insurance 0 Critical Illness Plus with Extras MLC Insurance

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Mature Professional Female

Report Date: September, 2013

trac	uma insurance - Stepped Mature Professional F	● standard ● Optional ○ not available
	PROFILE SUMMAR	Y REPORT
		Premiums
Company Name	Product Name	Stepped Level Guaranteed Future Insurability Trauma Trauma
★★★★ outsta	nding value	
AMP Life	Trauma Cover Optimum w/ Partials	• • • •
OnePath	OneCare Trauma Cvr Prem	0 0 •

AIA Australia	SA Crisis Recovery	• • • •
ClearView	Trauma Plus	• • • •
Comminsure	Total Care Plan SATrauma Plus	• • • •
Macquarie Life	FutureWise Life Trauma Insurance	• • • •
OnePath	OneCare Trauma Cvr Comp	0 0 • •
OnePath	Trauma Cvr Prem with Max	0 0 • •
TAL	Standalone Critical Illness Plan Premier	• • • • 0

AMP	SA Trauma Insurance Plus Plan	• • • 0
AMP Life	Trauma Cover Optimum	• • • •
Asteron Life	Stand Alone Trauma	• • • •
Asteron Life	Stand Alone Trauma Plus	• • • •
Asteron Life	Stand Alone Trauma Plus Cover with Booster	• • • •
ВТ	Standalone Living Plus	• • • •
ClearView	Trauma Cover	• • • •
CommInsure	Total Care Plan SATrauma	• • 0 •
Macquarie Life	Trauma Plus	• • • •
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	• • • 0
ВТ	Standalone Living Insurance	• • • D
MLC Insurance	Critical Illness Plus with Extras	• • • 0
MLC Insurance	Critical Illness Plus	• • • 0

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Mature Managerial Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** **** outstanding value AIA Australia SA Crisis Recovery 0 0 CommInsure 0 Total Care Plan SATrauma Plus *** • Asteron Life Stand Alone Trauma Plus 0 Asteron Life Stand Alone Trauma 0 CommInsure Total Care Plan SATrauma Macquarie Life FutureWise Life Trauma Insurance 0 0 OnePath OneCare Trauma Cvr Prem Standalone Critical Illness Plan Premier 0 TAL TAL Standalone Critical Illness Plan Standard 0 *** AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Optimum Asteron Life Stand Alone Trauma Plus Cover with Booster 0 0 вт Standalone Living Insurance 0 вт Standalone Living Plus ClearView Trauma Cover ClearView Trauma Plus 0 Macquarie Life Trauma Platinum Macquarie Life Trauma Plus OnePath 0 OneCare Trauma Cvr Comp 0 0 OnePath Trauma Cvr Prem with Max 0 Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins 0 ** AMP 0 Elevate SA Trauma Insurance Plan 0 AMP SA Trauma Insurance Plus Plan 0 MLC Insurance Critical Illness Plus 0 Critical Illness Plus with Extras MLC Insurance

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Mature Managerial Female

Report Date: September, 2013

traume	a insurance - Stepped Mature Managerial Fe	standard Doptional O not available
	PROFILE SUMMAR'	Y REPORT
Company Name	Product Name	Stepped Stepped Curability Curability Reinstatement Reinstatement
**** outstanding	ng value	
AMP Life OnePath	Trauma Cover Optimum w/ Partials OneCare Trauma Cvr Prem	0 0

AIA Australia AMP Life CommInsure Macquarie Life OnePath OnePath	SA Crisis Recovery Trauma Cover Optimum Total Care Plan SATrauma Plus FutureWise Life Trauma Insurance Trauma Cvr Prem with Max OneCare Trauma Cvr Comp	
TAL ★★★	Standalone Critical Illness Plan Premier	• • •
AMP Asteron Life Asteron Life Asteron Life BT BT ClearView ClearView CommInsure Macquarie Life Macquarie Life TAL Zurich Australia	SA Trauma Insurance Plus Plan Stand Alone Trauma Plus Cover with Booster Stand Alone Trauma Plus Stand Alone Trauma Standalone Living Plus Standalone Living Insurance Trauma Plus Trauma Cover Total Care Plan SATrauma Trauma Plus Trauma Plus Extended SA Trauma Ins Extended SA Trauma Ins	
AMP MLC Insurance MLC Insurance	Elevate SA Trauma Insurance Plan Critical Illness Plus with Extras Critical Illness Plus	• • • • • • • • • • • • • • • • • • •

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Mature Light manual Male

Report Date: September, 2013

liaur	na insurance - Stepped Mature Light manual i	● standard ● Optional ○ not available
	PROFILE SUMMARY	Y REPORT
Company Name	Product Name	Stepped suminary Caramteed Future Insurability Steinstatement
**** outstand	ding value	
AIA Australia CommInsure	SA Crisis Recovery Total Care Plan SATrauma Plus	• • 0 0 • • • •

Asteron Life Asteron Life CommInsure Macquarie Life OnePath TAL	Stand Alone Trauma Stand Alone Trauma Plus Total Care Plan SATrauma FutureWise Life Trauma Insurance OneCare Trauma Cvr Prem Standalone Critical Illness Plan Standard Standalone Critical Illness Plan Premier	

AMP Life AMP Life Asteron Life BT BT ClearView ClearView Macquarie Life Macquarie Life OnePath OnePath Zurich Australia Zurich Australia	Trauma Cover Optimum w/ Partials Trauma Cover Optimum Stand Alone Trauma Plus Cover with Booster Standalone Living Insurance Standalone Living Plus Trauma Cover Trauma Plus Trauma Plus Trauma Platinum OneCare Trauma Cvr Comp Trauma Cvr Prem with Max Extended SA Trauma Ins Extended SA Trauma Ins	
**		
AMP AMP MLC Insurance MLC Insurance	Elevate SA Trauma Insurance Plan SA Trauma Insurance Plus Plan Critical Illness Plus Critical Illness Plus with Extras	• • • • • • • • • • • • • • • • • • •

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Mature Light manual Female

Report Date: September, 2013

		standard •	● optional	O not available
PROFILE SUMMARY	R E	P O R T		
	Pre	miums		
Product Name	Stepped	2 Level	Guaranteed Future Insurability	Trauma Reinstatement
ng value				
Trauma Cover Optimum w/ Partials	•	•	•	•
OneCare Trauma Cvr Prem	•	•	•	•
SA Crisis Recovery	•	•	0	0
Trauma Cover Optimum	•	•	•	•
Total Care Plan SATrauma Plus	•	•	•	•
FutureWise Life Trauma Insurance	•	•	•	•
OneCare Trauma Cvr Comp	•	•	•	•
Trauma Cvr Prem with Max	•	•	•	•
Standalone Critical Illness Plan Premier	•	•	•	•
SA Trauma Insurance Plus Plan	•	•	•	0
Stand Alone Trauma Plus Cover with Booster	•	•	•	•
Stand Alone Trauma Plus	•	•	•	•
Stand Alone Trauma	•	•	•	•
Standalone Living Plus	•	•	•	•
Standalone Living Insurance	•			
Trauma Plus	•		•	•
Trauma Cover	•		•	•
Total Care Plan SATrauma	•			•
Trauma Platinum		•	•	
Trauma Plus		<u>•</u>		
Standalone Critical Illness Plan Standard				
Extended SA Trauma Ins				
Extended SA Trauma Ins Top Up	•	<u> </u>	•	O
Elevate SA Trauma Insurance Plan	•	•	•	0
Critical Illness Plus	•	•	•	•
Critical Illness Plus with Extras	•	•	•	•
	Trauma Cover Optimum w/ Partials OneCare Trauma Cvr Prem SA Crisis Recovery Trauma Cover Optimum Total Care Plan SATrauma Plus FutureWise Life Trauma Insurance OneCare Trauma Cvr Comp Trauma Cvr Prem with Max Standalone Critical Illness Plan Premier SA Trauma Insurance Plus Plan Stand Alone Trauma Plus Stand Alone Trauma Plus Stand Alone Trauma Standalone Living Plus Standalone Living Insurance Trauma Plus Trauma Cover Total Care Plan SATrauma Trauma Plus Standalone Critical Illness Plan Standard Extended SA Trauma Ins Extended SA Trauma Ins Extended SA Trauma Ins Top Up	Product Name Product Name	Product Name Product Name Product Name Product Name Product Name Premiums	Product Name Product Name Product Name Premiums Premiuma Cvr Comp D D D Trauma Cvr Comp D D D D Trauma Cvr Comp D D D D Trauma Cvr Comp D D D Trauma Plus Plan Stand Alone Trauma Plus Cover with Booster Stand Alone Trauma Plus Stand Alone Trauma Plus Standalone Living Plus Standalone Living Insurance Trauma Plus Trauma Cver Total Care Plan SATrauma Trauma Plus Standalone Critical illness Plan Standard Extended SA Trauma Ins Standard Extended SA Trauma Ins Top Up Elevate SA Trauma Insurance Plan Critical Illness Plus

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Mature Blue Collar Male

Report Date: September, 2013

lia	uma insurance - Stepped Mature Blue Collar Mi	● standard ● optional ○ not available
	PROFILE SUMMAR	Y REPORT
		Premiums
Company Name	Product Name	Stepped Level Guaranteed Future Insurability Reinstatement
**** outsta	anding value	
AIA Australia	SA Crisis Recovery	• • 0 0
Comminsure	Total Care Plan SATrauma Plus	• • •

Asteron Life	Stand Alone Trauma Plus	• • • 0
Asteron Life	Stand Alone Trauma	• • • •
Comminsure	Total Care Plan SATrauma	• • • • •
Macquarie Life	FutureWise Life Trauma Insurance	• • • •
OnePath	OneCare Trauma Cvr Prem	0 0 • •
TAL	Standalone Critical Illness Plan Premier	• • • •
TAL	Standalone Critical Illness Plan Standard	• • • •

AMP Life	Trauma Cover Optimum w/ Partials	
AMP Life	Trauma Cover Optimum	• • • •
Asteron Life	Stand Alone Trauma Plus Cover with Booster	• • • •
ВТ	Standalone Living Plus	• • • •
ВТ	Standalone Living Insurance	• • • •
ClearView	Trauma Cover	• • • •
ClearView	Trauma Plus	• • • •
Macquarie Life	Trauma Plus	• • • •
Macquarie Life	Trauma Platinum	• • • •
OnePath	Trauma Cvr Prem with Max	0 0 • •
OnePath	OneCare Trauma Cvr Comp	0 0 • •
Zurich Australia	Extended SA Trauma Ins	• • • •
Zurich Australia	Extended SA Trauma Ins Top Up	• • •
**		
AMP	SA Trauma Insurance Plus Plan	• • • 0
AMP	Elevate SA Trauma Insurance Plan	• • • 0
MLC Insurance	Critical Illness Plus	• • • 0
MLC Insurance	Critical Illness Plus with Extras	• • • •

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Mature Blue Collar Female

Report Date: September, 2013

tradin	a insurance - Stepped Mature Blue Collar Fel	iiai c	standard	● optional	O not available
	PROFILE SUMMARY	RE	P O R T		
		Pre	niums		
Company Name	Product Name	Stepped 1	Level	Guaranteed Future Insurability ∞	Trauma Reinstatement
★★★★ outstandi	ng value				
AMP Life	Trauma Cover Optimum w/ Partials	•	•	•	•
Comminsure	Total Care Plan SATrauma Plus	•	•	0	•
OnePath	OneCare Trauma Cvr Prem	0	•	•	•

AIA Australia	SA Crisis Recovery	•	•	0	0
AMP Life	Trauma Cover Optimum	•	•	•	•
Macquarie Life	FutureWise Life Trauma Insurance	•	•	•	•
OnePath	Trauma Cvr Prem with Max	0	•	•	•
OnePath	OneCare Trauma Cvr Comp	0	•	•	•
TAL	Standalone Critical Illness Plan Premier	•	•	•	•

AMP	SA Trauma Insurance Plus Plan	•	•	•	0
Asteron Life	Stand Alone Trauma Plus	•	•	•	•
Asteron Life	Stand Alone Trauma	•	•	•	•
Asteron Life	Stand Alone Trauma Plus Cover with Booster	•	•	•	0
ВТ	Standalone Living Plus	•	•	•	0
ВТ	Standalone Living Insurance	•	•	•	•
ClearView	Trauma Plus	•	•	•	•
ClearView	Trauma Cover	•	•	•	•
Comminsure	Total Care Plan SATrauma	•	•	0	•
Macquarie Life	Trauma Platinum	•	•	•	0
Macquarie Life	Trauma Plus	•	•	•	0
TAL	Standalone Critical Illness Plan Standard	•	•	•	•
Zurich Australia	Extended SA Trauma Ins Top Up	•	•	•	•
Zurich Australia	Extended SA Trauma Ins	<u> </u>	•	•	0
**					
AMP	Elevate SA Trauma Insurance Plan	•	•	•	0
MLC Insurance	Critical Illness Plus	•	•	•	•
MLC Insurance	Critical Illness Plus with Extras	•	•	•	0

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Empty Nester Professional Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY ORT Premiums **Company Name Product Name** **** outstanding value AIA Australia SA Crisis Recovery 0 0 OnePath 0 OneCare Trauma Cvr Prem 0 TAL Standalone Critical Illness Plan Premier *** 0 Asteron Life Stand Alone Trauma Plus ClearView Trauma Plus CommInsure Total Care Plan SATrauma Plus 0 0 OnePath Trauma Cvr Prem with Max Standalone Critical Illness Plan Standard 0 TAL Zurich Australia Extended SA Trauma Ins 0 食食食 AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Optimum Asteron Life Stand Alone Trauma 0 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 вт Standalone Living Plus ClearView Trauma Cover 0 CommInsure Total Care Plan SATrauma 0 Macquarie Life FutureWise Life Trauma Insurance 0 Macquarie Life Trauma Platinum 0 Macquarie Life 0 MLC Insurance Critical Illness Plus with Extras 0 OnePath OneCare Trauma Cvr Comp Zurich Australia Extended SA Trauma Ins Top Up 0 ** AMP 0 SA Trauma Insurance Plus Plan 0 **AMP** Elevate SA Trauma Insurance Plan 0 вт Standalone Living Insurance 0 Critical Illness Plus MLC Insurance

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Empty Nester Professional Female

Report Date: September, 2013

trau	ma insurance - Stepped Empty Nester Profes.	sionai Femaie	standard	● optional	O not available
	PROFILE SUMMAR	Y RE	PORT		
		Premi	ums		
Company Name	Product Name	Stepped 1	revel 2	Guaranteed Future Insurability	Trauma Reinstatement
**** outstar	nding value				
OnePath	OneCare Trauma Cvr Prem	0	0	•	•
OnePath	Trauma Cvr Prem with Max	•		•	

AIA Australia	SA Crisis Recovery	•	•	0	•
ClearView	Trauma Plus	•	•	•	•
CommInsure	Total Care Plan SATrauma Plus	•	•	•	•
Macquarie Life	Trauma Plus	•	•	•	•
Macquarie Life	FutureWise Life Trauma Insurance	•	•	•	•
OnePath	OneCare Trauma Cvr Comp	•	•	•	•
TAL	Standalone Critical Illness Plan Premier		•	•	•

AMP Life	Trauma Cover Optimum w/ Partials	•	•	•	•
AMP Life	Trauma Cover Optimum	•	•	•	•
Asteron Life	Stand Alone Trauma Plus	•	•	•	•
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	Trauma Platinum	•	•	•	0
MLC Insurance	Critical Illness Plus with Extras	•	•	•	•
TAL	Standalone Critical Illness Plan Standard	•	•	•	•
Zurich Australia	Extended SA Trauma Ins		•	•	•
Zurich Australia	Extended SA Trauma Ins Top Up	<u> </u>	<u> </u>	•	0
**					
AMP	Elevate SA Trauma Insurance Plan	•	•	•	0
AMP	SA Trauma Insurance Plus Plan	•	•	•	•
ВТ	Standalone Living Insurance	•	•	•	•
MLC Insurance	Critical Illness Plus	•	•	•	0

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Empty Nester Managerial Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY ORT Premiums **Company Name Product Name** **** outstanding value AIA Australia SA Crisis Recovery 0 0 0 TAL Standalone Critical Illness Plan Standard *** 0 Asteron Life Stand Alone Trauma CommInsure Total Care Plan SATrauma Plus 0 Macquarie Life FutureWise Life Trauma Insurance Macquarie Life Trauma Plus 0 0 0 OnePath OneCare Trauma Cvr Comp 0 0 OnePath Trauma Cvr Prem with Max OnePath 0 0 OneCare Trauma Cvr Prem 0 TAI Standalone Critical Illness Plan Premier ** AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum w/ Partials 0 Stand Alone Trauma Plus Asteron Life 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 вт Standalone Living Insurance вт 0 Standalone Living Plus ClearView Trauma Plus ClearView Trauma Cover Total Care Plan SATrauma CommInsure 0 Macquarie Life Trauma Platinum 0 Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins 0 ** AMP 0 SA Trauma Insurance Plus Plan 0 AMP Elevate SA Trauma Insurance Plan 0 MLC Insurance Critical Illness Plus with Extras 0 Critical Illness Plus MLC Insurance

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Empty Nester Managerial Female

Report Date: September, 2013

llauil	na insurance - Stepped Empty Nester Manager	standard	● optional	O not available
	P R O F I L E S U M M A R Y	R E P O R T		
Company Name	Product Name	Premiums Open State of the stat	Guaranteed Future Insurability	Trauma Reinstatement
**** outstand	ling value			
OnePath OnePath OnePath	OneCare Trauma Cvr Comp Trauma Cvr Prem with Max OneCare Trauma Cvr Prem	0 0 0 0 0 0	•	

AIA Australia ClearView CommInsure Macquarie Life Macquarie Life TAL	SA Crisis Recovery Trauma Plus Total Care Plan SATrauma Plus FutureWise Life Trauma Insurance Trauma Plus Standalone Critical Illness Plan Premier		0 0 0	0

AMP Life AMP Life Asteron Life Asteron Life Asteron Life BT BT ClearView CommInsure Macquarie Life MLC Insurance TAL Zurich Australia Zurich Australia	Trauma Cover Optimum w/ Partials Trauma Cover Optimum Stand Alone Trauma Plus Stand Alone Trauma Stand Alone Trauma Plus Cover with Booster Standalone Living Plus Standalone Living Insurance Trauma Cover Total Care Plan SATrauma Trauma Platinum Critical Illness Plus with Extras Critical Illness Plus Standalone Critical Illness Plan Standard Extended SA Trauma Ins Extended SA Trauma Ins			0 0 0 0 0 0 0 0
AMP	SA Trauma Insurance Plus Plan Elevate SA Trauma Insurance Plan	: :	•	0

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Empty Nester Light manual Male

Report Date: September, 2013

liat	uma insurance - Stepped Empty Nester Light ma	■ standard ■ Doptional ○ not available
	PROFILE SUMMAR)	/ REPORT
		Premiums
Company Name	Product Name	Stepped Level Guaranteed Future Insurability Trauma
**** outsta	nding value	
AIA Australia TAL	SA Crisis Recovery Standalone Critical Illness Plan Standard	

Asteron Life CommInsure Macquarie Life Macquarie Life OnePath	Stand Alone Trauma Total Care Plan SATrauma Plus FutureWise Life Trauma Insurance Trauma Plus OneCare Trauma Cvr Comp	
OnePath OnePath TAL	OneCare Trauma Cvr Prem Trauma Cvr Prem with Max Standalone Critical Illness Plan Premier	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

AMP Life AMP Life Asteron Life Asteron Life BT BT ClearView ClearView CommInsure Macquarie Life Zurich Australia	Trauma Cover Optimum Trauma Cover Optimum w/ Partials Stand Alone Trauma Plus Stand Alone Trauma Plus Cover with Booster Standalone Living Insurance Standalone Living Plus Trauma Cover Trauma Plus Total Care Plan SATrauma Trauma Platinum Extended SA Trauma Ins	
Zurich Australia	Extended SA Trauma Ins Top Up	• • • •
AMP AMP MLC Insurance MLC Insurance	Elevate SA Trauma Insurance Plan SA Trauma Insurance Plus Plan Critical Illness Plus with Extras Critical Illness Plus	

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



Report Date: September, 2013

Optional

O not available

standard

trauma insurance - Stepped Empty Nester Light manual Female

R E P PROFILE SUMMARY ORT Premiums **Company Name Product Name** **** outstanding value OnePath OneCare Trauma Cvr Comp 0 0 0 0 OnePath OneCare Trauma Cvr Prem OnePath Trauma Cvr Prem with Max *** 0 AIA Australia SA Crisis Recovery 0 ClearView Trauma Plus CommInsure Total Care Plan SATrauma Plus 0 0 Macquarie Life 0 Macquarie Life FutureWise Life Trauma Insurance TAL Standalone Critical Illness Plan Premier 0 *** AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum w/ Partials Asteron Life Stand Alone Trauma Plus Cover with Booster 0 0 Asteron Life Stand Alone Trauma 0 Asteron Life Stand Alone Trauma Plus 0 вт Standalone Living Insurance вт 0 Standalone Living Plus ClearView Trauma Cover CommInsure Total Care Plan SATrauma Macquarie Life 0 Trauma Platinum 0 MLC Insurance Critical Illness Plus 0 TAL Standalone Critical Illness Plan Standard Zurich Australia Extended SA Trauma Ins 0 食食 AMP 0 Elevate SA Trauma Insurance Plan 0 AMP SA Trauma Insurance Plus Plan

MLC Insurance

Zurich Australia

Critical Illness Plus with Extras

Extended SA Trauma Ins Top Up

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

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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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Empty Nester Blue Collar Male

Report Date: September, 2013

liau	ima insurance - Stepped Empty Nester Blue Co	offiar Male ■ standard ■ Doptional ○ not available
	PROFILE SUMMARY	Y REPORT
		Premiums
Company Name	Product Name	Stepped Level Guaranteed Future Insurability Reinstatement
★★★★ outstar	nding value	
AIA Australia	SA Crisis Recovery	• • 0 0
TAL	Standalone Critical Illness Plan Standard	• • •

Asteron Life	Stand Alone Trauma	• • • 0
CommInsure	Total Care Plan SATrauma Plus	• • • • •
Macquarie Life	FutureWise Life Trauma Insurance	• • • • •
Macquarie Life	Trauma Plus	• • • • • • • • • • • • • • • • • • •
OnePath	OneCare Trauma Cvr Comp	O O • •
OnePath	Trauma Cvr Prem with Max	0 0 • •
OnePath	OneCare Trauma Cvr Prem	0 0 • •
TAL	Standalone Critical Illness Plan Premier	• • •

AMP Life	Trauma Cover Optimum w/ Partials	
AMP Life	Trauma Cover Optimum	• • •
Asteron Life	Stand Alone Trauma Plus Cover with Booster	• • • • O
Asteron Life	Stand Alone Trauma Plus	• • • • O
BT	Standalone Living Plus	• • • • O
BT	Standalone Living Insurance	• • • •
ClearView	Trauma Plus	• • • •
ClearView	Trauma Cover	• • • •
CommInsure	Total Care Plan SATrauma	• • • •
Macquarie Life	Trauma Platinum	• • • •
Zurich Australia	Extended SA Trauma Ins Top Up	• • • •
Zurich Australia	Extended SA Trauma Ins	• • •
**		
AMP	Elevate SA Trauma Insurance Plan	• • • 0
AMP	SA Trauma Insurance Plus Plan	• • • 0
MLC Insurance	Critical Illness Plus with Extras	• • • 0
MLC Insurance	Critical Illness Plus	• • • D

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Stepped Empty Nester Blue Collar Female

Report Date: September, 2013

Company Name Product Name Pr	traun	na insurance - Stepped Empty Nester Blue Co	Dilar Female standard	●optional O not available
Company Name Product Name Pr		P R O F I L E S U M M A R	Y REPORT	
			Premiums	Ħ
OnePath Trauma Cvr Prem with Max 0 <t< td=""><td>Company Name</td><td>Product Name</td><td></td><td></td></t<>	Company Name	Product Name		
OnePath OneCare Trauma Covr Comp 0 <t< td=""><td>**** outstand</td><td>ling value</td><td></td><td></td></t<>	**** outstand	ling value		
OnePath OneCare Trauma Cvr Prem AIA Australia SA Crisis Recovery	OnePath	Trauma Cvr Prem with Max	0 0	• •
AIA Australia SA Crisis Recovery O O O ClearView Trauma Plus O O O O O O O O O O O O O O O O O O O	OnePath	OneCare Trauma Cvr Comp	0 0	•
AlA Australia SA Crisis Recovery 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	OnePath	OneCare Trauma Cvr Prem	0 0	•
ClearView Trauma Plus Underwinder Total Care Plan SATrauma Plus Underwinder Life FutureWise Life Trauma Insurance Underwinder Life Trauma Plus Underwinder Life Trauma Plus Underwinder Life Trauma Plus Underwinder Underwind	***			
Comminsure Total Care Plan SATrauma Plus D. Macquarie Life FutureWise Life Trauma Insurance D. Macquarie Life Trauma Plus D. TAL Standalone Critical Illness Plan Premier D. AMP Life Trauma Cover Optimum W.Partials AMP Life Stand Alone Trauma Plus D. Asteron Life Stand Alone Trauma Plus Cover with Booster D. Asteron Life Stand Alone Trauma Plus Cover with Booster D. Asteron Life Stand Alone Trauma Plus D. BT Standalone Living Insurance D. BT Standalone Living Insurance D. ClearView Trauma Cover Comminsure Total Care Plan SATrauma D. Macquarie Life Trauma Plus D. ClearView Trauma Cover Comminsure D. Macquarie Life Trauma Plus D. Macquarie Life Trauma Plus D. Trauma Plus D. ClearView Trauma Cover D. Comminsure Total Care Plan SATrauma D. Macquarie Life Trauma Platinum D. Macquarie Life Trauma Platinum D. MLC Insurance Critical Illness Plus with Extras D. TAL Standalone Critical Illness Plus with Extras D. TAL Standalone Critical Illness Plus with Extras D. TAL Standalone Critical Illness Plan Standard D. Zurich Australia Extended SA Trauma Ins Top Up D. Zurich Australia Extended SA Trauma Ins Top Up D. AMP Elevate SA Trauma Insurance Plan D.	AIA Australia	SA Crisis Recovery	• •	0 0
Macquarie Life FutureWise Life Trauma Insurance	ClearView	Trauma Plus	•	•
Macquarie Life Trauma Plus D TAL Standalone Critical Illness Plan Premier D AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum W Partials D Asteron Life Stand Alone Trauma Plus Cover with Booster D Asteron Life Stand Alone Trauma Plus Cover with Booster D Asteron Life Stand Alone Trauma Plus D BT Standalone Living Insurance D BT Standalone Living Plus D BT ClearView Trauma Cover D Comminsure Total Care Plan SATrauma D Macquarie Life Trauma Platinum D MLC Insurance Critical Illness Plus with Extras D MLC Insurance Critical Illness Plus with Extras D TAL Standalone Critical Illness Plan Standard D Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins Top Up Elevate SA Trauma Insurance Plan	CommInsure	Total Care Plan SATrauma Plus	•	•
Macquarie Life Trauma Plus D. TAL Standalone Critical Illness Plan Premier D. AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum / Partials Asteron Life Stand Alone Trauma Plus Cover with Booster D. Asteron Life Stand Alone Trauma Plus Cover with Booster D. Asteron Life Stand Alone Trauma Plus Cover with Booster D. BT Standalone Living Insurance D. BT Standalone Living Plus D. ClearView Trauma Cover D. Comminsure Total Care Plan SATrauma D. Macquarie Life Trauma Platinum D. MLC Insurance Critical Illness Plus with Extras D. MLC Insurance Critical Illness Plan Standard D. TAL Standalone Critical Illness Plan Standard D. Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins Top Up Elevate SA Trauma Insurance Plan D.	Macquarie Life	FutureWise Life Trauma Insurance	• •	• 0
TAL Standalone Critical Illness Plan Premier AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum w/ Partials Asteron Life Stand Alone Trauma Asteron Life Stand Alone Trauma Plus Cover with Booster Asteron Life Stand Alone Trauma Plus Cover with Booster Asteron Life Standalone Living Insurance BT Standalone Living Insurance BT Standalone Living Plus ClearView Trauma Cover Comminsure Total Care Plan SATrauma Macquarie Life Trauma Platinum MLC Insurance Critical Illness Plus MLC Insurance Critical Illness Plus D MLC Insurance Critical Illness Plus Natrauma TAL Standalone Critical Illness Plan Standard Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins Top Up Elevate SA Trauma Insurance Plan		Trauma Plus	• •	• •
AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum w/ Partials Asteron Life Stand Alone Trauma Asteron Life Stand Alone Trauma Plus Cover with Booster Asteron Life Stand Alone Trauma Plus Optimum w/ Partials BT Standalone Living Insurance BT Standalone Living Plus ClearView Trauma Cover Comminsure Total Care Plan SATrauma Macquarie Life Trauma Platinum MLC Insurance Critical Illness 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 Top Up Elevate SA Trauma Insurance Plan		Standalone Critical Illness Plan Premier	• •	• 0
AMP Life Trauma Cover Optimum w/ Partials 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 Cover CommInsure Total Care Plan SATrauma Macquarie Life Trauma Platinum MLC Insurance Critical Illness Plus MLC Insurance Critical Illness Plus U Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Insurance Plan B Trauma Insurance Plan Elevate SA Trauma Insurance Plan ClearView Trauma Insurance Plan B Trauma Platinum D Trauma Pl	***			
AMP Life Trauma Cover Optimum w/ Partials 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 Cover CommInsure Total Care Plan SATrauma Macquarie Life Trauma Platinum MLC Insurance Critical Illness Plus MLC Insurance Critical Illness Plus U Zurich Australia Extended SA Trauma Ins Top Up Elevate SA Trauma Insurance Plan AMP Elevate SA Trauma Insurance Plan	AMP Life	Trauma Cover Optimum	• •	• •
Asteron Life Stand Alone Trauma Plus Cover with Booster	AMP Life	Trauma Cover Optimum w/ Partials	•	•
Asteron Life Stand Alone Trauma Plus Data Standalone Living Insurance Data Standalone Living Insurance Data Standalone Living Plus Data Standalone Critical Illness Plus Data Standalone Critical Illness Plus With Extras Data Standalone Critical Illness Plus With Extras Data Standalone Critical Illness Plus Standalone	Asteron Life		• •	• 0
BT Standalone Living Insurance D BT Standalone Living Plus D ClearView Trauma Cover D CommInsure Total Care Plan SATrauma D Macquarie Life Trauma Platinum D MLC Insurance Critical Illness Plus D MLC Insurance Critical Illness Plus D TAL Standalone Critical Illness Plus Standard D Zurich Australia Extended SA Trauma Ins Top Up D Zurich Australia Extended SA Trauma Ins Top Up D AMP Elevate SA Trauma Insurance Plan D	Asteron Life	Stand Alone Trauma Plus Cover with Booster	• •	• 0
BT Standalone Living Plus ClearView Trauma Cover CommInsure Total Care Plan SATrauma Macquarie Life Trauma Platinum MLC Insurance Critical Illness Plus MLC Insurance Critical Illness Plus United Standard TAL Standalone Critical Illness Plan Standard Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins Elevate SA Trauma Insurance Plan D AMP Elevate SA Trauma Insurance Plan	Asteron Life	Stand Alone Trauma Plus	•	• 0
BT Standalone Living Plus D ClearView Trauma Cover D CommInsure Total Care Plan SATrauma D Macquarie Life Trauma Platinum D MLC Insurance Critical Illness Plus D MLC Insurance Critical Illness Plus D MLC Insurance Critical Illness Plus Standard D TAL Standalone Critical Illness Plan Standard D Zurich Australia Extended SA Trauma Ins Top Up D Zurich Australia Extended SA Trauma Ins Top Up D AMP Elevate SA Trauma Insurance Plan D	BT	Standalone Living Insurance	• •	• 0
CommInsure Total Care Plan SATrauma Macquarie Life Trauma Platinum MLC Insurance Critical Illness Plus MLC Insurance Critical Illness Plus with Extras D TAL Standalone Critical Illness Plan Standard Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins D AMP Elevate SA Trauma Insurance Plan D D D D D D D D D D D D D	BT		•	• 0
Macquarie Life Trauma Platinum	ClearView	Trauma Cover	•	•
MLC Insurance Critical Illness Plus with Extras	Comminsure	Total Care Plan SATrauma	• •	•
MLC Insurance Critical Illness Plus with Extras	Macquarie Life	Trauma Platinum	• •	• 0
TAL Standalone Critical Illness Plan Standard	MLC Insurance	Critical Illness Plus	• •	• 0
Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins Extended SA Trauma Ins AMP Elevate SA Trauma Insurance Plan	MLC Insurance	Critical Illness Plus with Extras	• •	• 0
Zurich Australia Extended SA Trauma Ins AMP Elevate SA Trauma Insurance Plan	TAL	Standalone Critical Illness Plan Standard	• •	• 0
AMP Elevate SA Trauma Insurance Plan	Zurich Australia	Extended SA Trauma Ins Top Up	• •	• O
AMP Elevate SA Trauma Insurance Plan	Zurich Australia	Extended SA Trauma Ins	•	• 0
	**			
	AMP	Elevate SA Trauma Insurance Plan	• •	• 0
			• •	

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Young Professional Male

Report Date: September, 2013

traum	a insurance - Level Young Professional Male		standard	● optional	O not available
	PROFILE SUMMARY	R E	P O R T		
		Pren	niums		
Company Name	Product Name	Stepped	level 2	Guaranteed Future Insurability ω	Trauma Reinstatement
★★★★ outstandi	ng value				
ClearView	Trauma Plus	•	•	•	•
ClearView	Trauma Cover	•	•	•	•

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

AIA Australia	SA Crisis Recovery	•	•	0	•
AMP	SA Trauma Insurance Plus Plan	•	•	•	•
AMP	Elevate SA Trauma Insurance Plan	•	•	•	•
AMP Life	Trauma Cover Optimum	•	•	•	•
Asteron Life	Stand Alone Trauma Plus Cover with Booster	•	•	•	0
BT	Standalone Living Plus	•	•	•	0
BT	Standalone Living Insurance	•		•	O
Macquarie Life	Trauma Plus	•		•	O
Macquarie Life	Trauma Platinum	•		•	O
MLC Insurance	Critical Illness Plus	•		•	•
TAL	Standalone Critical Illness Plan Premier	•		•	•
Zurich Australia	Extended SA Trauma Ins Top Up			•	•
Zurich Australia	Extended SA Trauma Ins	•	<u> </u>	•	•
**					
AMP Life	Trauma Cover Optimum w/ Partials	•	•	•	•
Comminsure	Total Care Plan SATrauma Plus	•	•	•	•
Comminsure	Total Care Plan SATrauma	•	•	•	•
MLC Insurance	Critical Illness Plus with Extras	•	•	•	•

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Young Professional Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** **** outstanding value ClearView Trauma Plus OnePath 0 OneCare Trauma Cvr Comp *** • Asteron Life Stand Alone Trauma Plus 0 Asteron Life Stand Alone Trauma ClearView Trauma Cover Macquarie Life Trauma Plus 0 0 Macquarie Life FutureWise Life Trauma Insurance OnePath OneCare Trauma Cvr Prem TAL Standalone Critical Illness Plan Standard 0 *** 0 0 AIA Australia SA Crisis Recovery SA Trauma Insurance Plus Plan 0 AMP Elevate SA Trauma Insurance Plan 0 AMP Life Trauma Cover Optimum 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 вт Standalone Living Insurance вт 0 Standalone Living Plus CommInsure Total Care Plan SATrauma Total Care Plan SATrauma Plus CommInsure Macquarie Life Trauma Platinum 0 OnePath 0 Trauma Cvr Prem with Max 0 TAL Standalone Critical Illness Plan Premier Zurich Australia Extended SA Trauma Ins 0 ** AMP Life Trauma Cover Optimum w/ Partials MLC Insurance Critical Illness Plus with Extras Critical Illness Plus 0 MLC Insurance 0 Zurich Australia Extended SA Trauma Ins Top Up

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Young Managerial Male

Report Date: September, 2013

Company Name Product Name Premiums Pus Asteron Life Stand Alone Trauma Plus Macquarie Life FutureWise Life Trauma Insurance OnePath OneCare Trauma Cvr Prem OnePath OneCare Trauma Cvr Comp OneCare Trauma Insurance Plus Plan AlA Australia SA Crisis Recovery AMP SA Trauma Insurance Plus Plan Elevate SA Trauma Insurance Plan	Trauma Reinstatement
Company Name Product Name Pr	Trauma Reinstatement
Outstanding value ClearView Trauma Cover ClearView Trauma Plus Asteron Life Stand Alone Trauma Asteron Life Stand Alone Trauma Plus Macquarie Life Trauma Plus Macquarie Life FutureWise Life Trauma Insurance OnePath OneCare Trauma Cvr Prem D D D OnePath Trauma Cvr Prem D D D TAL Standalone Critical Illness Plan Standard	Trauma Reinstatement
ClearView Trauma Cover ClearView Trauma Plus Asteron Life Stand Alone Trauma Asteron Life Stand Alone Trauma Plus Macquarie Life Stand Alone Trauma Plus Macquarie Life Trauma Plus 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 Standard AIA Australia SA Crisis Recovery AMP SA Trauma Insurance Plus Plan	
ClearView Trauma Plus Asteron Life Stand Alone Trauma Asteron Life Stand Alone Trauma Plus Asteron Life Stand Alone Trauma Plus Macquarie Life Trauma Plus Macquarie Life FutureWise Life Trauma Insurance OnePath OneCare Trauma Cvr Prem D D D OnePath Trauma Cvr Prem with Max D D OnePath OneCare Trauma Cvr Comp D D TAL Standalone Critical Illness Plan Standard AIA Australia SA Crisis Recovery AMP SA Trauma Insurance Plus Plan	
Asteron Life Stand Alone Trauma Asteron Life Stand Alone Trauma Plus Macquarie Life Trauma Plus 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 Standard AIA Australia SA Crisis Recovery AMP SA Trauma Insurance Plus Plan	🕶
Asteron Life Stand Alone Trauma Asteron Life Stand Alone Trauma Plus Macquarie Life Trauma Plus 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 Standard AIA Australia SA Crisis Recovery AMP SA Trauma Insurance Plus Plan	•
Asteron Life Stand Alone Trauma Plus	
Macquarie Life Trauma Plus Image: Composition of the position of	0
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 Standard AIA Australia SA Crisis Recovery AMP SA Trauma Insurance Plus Plan	0
OnePath OneCare Trauma Cvr Prem	•
OnePath Trauma Cvr Prem with Max D D D OnePath OneCare Trauma Cvr Comp D D D TAL Standalone Critical Illness Plan Standard D Standalone Critical Illness Plan Standard D D D D D D D D D D D D D D D D D D D	•
OnePath OneCare Trauma Cvr Comp TAL Standalone Critical Illness Plan Standard AIA Australia SA Crisis Recovery AMP SA Trauma Insurance Plus Plan	•
TAL Standalone Critical Illness Plan Standard AIA Australia SA Crisis Recovery AMP SA Trauma Insurance Plus Plan	•
AIA Australia SA Crisis Recovery • O AMP SA Trauma Insurance Plus Plan • •	•
AIA Australia SA Crisis Recovery	0
AMP SA Trauma Insurance Plus Plan	
	0
AMP Flavate SA Trauma Insurance Plan	0
AIVII LIEVALE OA HAUHA HIBUIAHE FIAH	0
AMP Life Trauma Cover Optimum	•
Asteron Life Stand Alone Trauma Plus Cover with Booster	0
BT Standalone Living Plus	0
BT Standalone Living Insurance	0
Macquarie Life Trauma Platinum	0
MLC Insurance Critical Illness Plus	0
TAL Standalone Critical Illness Plan Premier	•
Zurich Australia Extended SA Trauma Ins Top Up	•
Zurich Australia Extended SA Trauma Ins	
**	
AMP Life Trauma Cover Optimum w/ Partials	•
Comminsure Total Care Plan SATrauma Plus	_
Comminsure Total Care Plan SATrauma • •	•
MLC Insurance Critical Illness Plus with Extras	

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Young Managerial Female

Report Date: September, 2013

trau	ıma insurance - Levei Young Manageriai Femai	e ● standard ● optional ○ not available
	PROFILE SUMMARY	' REPORT
		Premiums
Company Name	Product Name	Stepped Level Guaranteed Future Insurability Reinstatement
★★★★ outstan	nding value	
ClearView	Trauma Plus	• • • •
OnePath	OneCare Trauma Cvr Comp	0 0 •

Asteron Life	Stand Alone Trauma	• • • 0
Asteron Life	Stand Alone Trauma Plus	• • • 0
ClearView	Trauma Cover	• • • •
Macquarie Life	FutureWise Life Trauma Insurance	• • • • 0
Macquarie Life	Trauma Plus	• • • • 0
OnePath	OneCare Trauma Cvr Prem	0 0 • •
TAL	Standalone Critical Illness Plan Standard	• • • • 0

AIA Australia	SA Crisis Recovery	• • 0 0
AMP	SA Trauma Insurance Plus Plan	• • • 0
AMP	Elevate SA Trauma Insurance Plan	• • • 0
AMP Life	Trauma Cover Optimum	• • • •
Asteron Life	Stand Alone Trauma Plus Cover with Booster	• • • •
BT	Standalone Living Insurance	• • • •
ВТ	Standalone Living Plus	• • • •
CommInsure	Total Care Plan SATrauma	• • • •
Comminsure	Total Care Plan SATrauma Plus	• • • •
Macquarie Life	Trauma Platinum	• • • •
OnePath	Trauma Cvr Prem with Max	0 0 •
TAL	Standalone Critical Illness Plan Premier	• • •
Zurich Australia	Extended SA Trauma Ins	• • •
**		
AMP Life	Trauma Cover Optimum w/ Partials	
MLC Insurance	Critical Illness Plus with Extras	• • • 0
MLC Insurance	Critical Illness Plus	• • • 0
Zurich Australia	Extended SA Trauma Ins Top Up	• • • 0

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Young Light manual Male

Report Date: September, 2013

traum	a insurance - Levei Young Light manual Male		standard	● optional	O not available
	PROFILE SUMMARY	RE	P O R T		
		Pren	niums		
Company Name	Product Name	Stepped 1	Level 5	Guaranteed Future Insurability ω	Trauma Reinstatement
★★★★ outstandi	ng value				
ClearView ClearView	Trauma Plus Trauma Cover	•	•	•	

Asteron Life	Stand Alone Trauma Plus	•	•	•	0
Asteron Life	Stand Alone Trauma	•	•	•	•
Macquarie Life	FutureWise Life Trauma Insurance	•	•	•	0
Macquarie Life	Trauma Plus	•	•	•	0
OnePath	Trauma Cvr Prem with Max	•	•	•	•
OnePath	OneCare Trauma Cvr Comp	•	•	•	•
OnePath	OneCare Trauma Cvr Prem	•	•	•	•
TAL	Standalone Critical Illness Plan Standard	•	•	•	•

AIA Australia	SA Crisis Recovery	•	•	0	0
AMP	SA Trauma Insurance Plus Plan	•	•	•	0
AMP	Elevate SA Trauma Insurance Plan	•	•	•	0
AMP Life	Trauma Cover Optimum	•	•	•	•
Asteron Life	Stand Alone Trauma Plus Cover with Booster	•	•	•	0
ВТ	Standalone Living Insurance	•	•	•	0
ВТ	Standalone Living Plus	•	•	•	0
Macquarie Life	Trauma Platinum	•	•	•	0
MLC Insurance	Critical Illness Plus	•	•	•	0
TAL	Standalone Critical Illness Plan Premier	•	•	•	0
Zurich Australia	Extended SA Trauma Ins	•	•	•	0
Zurich Australia	Extended SA Trauma Ins Top Up			•	•
**					
AMP Life	Trauma Cover Optimum w/ Partials	•	•	•	•
Comminsure	Total Care Plan SATrauma	•	•	•	•
Comminsure	Total Care Plan SATrauma Plus	•	•	•	•
MLC Insurance	Critical Illness Plus with Extras	•	•	•	O

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Young Light manual Female

Report Date: September, 2013

traum	a insurance - Levei Young Light manuai Femi	aie	standard	● optional	O not available
	PROFILE SUMMARY	r R E	PORT		
		Dro	miumo		
Company Name	Product Name	Stepped 1	miums Fevel 2	Guaranteed Future Insurability ω	Trauma Reinstatement
★★★★★ outstandi	ng value				
ClearView	Trauma Plus	•	•	•	•
OnePath	OneCare Trauma Cvr Comp	0	•	•	•

Asteron Life	Stand Alone Trauma	•	•	•	•
Asteron Life	Stand Alone 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 Standard	•	•	•	•

AIA Australia	SA Crisis Recovery	•	•	0	•
AMP	SA Trauma Insurance Plus Plan	•	•	•	•
AMP	Elevate SA Trauma Insurance Plan	•	•	•	•
AMP Life	Trauma Cover Optimum	•	•	•	•
Asteron Life	Stand Alone Trauma Plus Cover with Booster	•	•	•	0
ВТ	Standalone Living Plus	•	•	•	0
ВТ	Standalone Living Insurance			•	O
CommInsure	Total Care Plan SATrauma Plus			•	
CommInsure	Total Care Plan SATrauma			•	
Macquarie Life	Trauma Platinum	•		•	•
OnePath	Trauma Cvr Prem with Max	0	•	•	• • • • • • • • • • • • • • • • • • • •
TAL	Standalone Critical Illness Plan Premier	•		•	•
Zurich Australia	Extended SA Trauma Ins	•	•	•	•
**					
AMP Life	Trauma Cover Optimum w/ Partials	•	•	•	•
MLC Insurance	Critical Illness Plus with Extras	•	•	•	•
MLC Insurance	Critical Illness Plus	•	•	•	O
Zurich Australia	Extended SA Trauma Ins Top Up	•	•	•	•

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
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trauma insurance - Level Young Blue Collar Male

Report Date: September, 2013

traum	na insurance - Level Young Blue Collar Male			standard	● optional	O not available
	PROFILE SUMMARY	' R	E F	ORT		
			Premiu	ıms		
Company Name	Product Name				rteed rre bility	ma tement
Company Name	T TOUBST HAINS	Stepped		Level	Guaranteed Future Insurability	Trauma Reinstatement
			1	2	3	4
★★★★★ outstand	ing value					
ClearView	Trauma Plus	•		•	•	•
ClearView	Trauma Cover	•		• • • • • • • • • • • • • • • • • • • •	•	<u> </u>

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

AIA Australia	SA Crisis Recovery	•		•	0	0
AMP	SA Trauma Insurance Plus Plan	•		•	•	•
AMP	Elevate SA Trauma Insurance Plan	•		•	•	•
AMP Life	Trauma Cover Optimum	•		•	•	•
Asteron Life	Stand Alone Trauma Plus Cover with Booster	•		•	•	•
ВТ	Standalone Living Insurance	•		•	•	•
ВТ	Standalone Living Plus	•		•	•	•
Macquarie Life	Trauma Platinum	•		•	•	•
MLC Insurance	Critical Illness Plus	•		•	•	•
TAL	Standalone Critical Illness Plan Premier	•		•	•	•
Zurich Australia	Extended SA Trauma Ins Top Up	•		•	•	•
Zurich Australia	Extended SA Trauma Ins	•		•	•	0
**						
AMP Life	Trauma Cover Optimum w/ Partials	•		•	•	•
Comminsure	Total Care Plan SATrauma Plus	•		•	•	•
Comminsure	Total Care Plan SATrauma	•		•	•	•
MLC Insurance	Critical Illness Plus with Extras	•		•	•	•
med modiumoc	Grada initodo i luo witi Latido					-

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Young Blue Collar Female

Report Date: September, 2013

traum	a insurance - Level Young Blue Collar Female	;	standard	● optional	O not available
	PROFILE SUMMARY	R E	PORT		
			niums		
Company Name	Product Name	Stepped 1	Level 5	Guaranteed Future Insurability ∞	Trauma Reinstatement
★★★★★ outstandi	ng value				
ClearView	Trauma Plus	•	•	•	•
OnePath	OneCare Trauma Cvr Comp	0	•	•	•

Asteron Life	Stand Alone Trauma Plus	•	•	•	•
Asteron Life	Stand Alone Trauma	•	•	•	0
ClearView	Trauma Cover	•	•	•	•
Macquarie Life	FutureWise Life Trauma Insurance	•	•	•	0
Macquarie Life	Trauma Plus	•	•	•	0
OnePath	OneCare Trauma Cvr Prem	•	•	•	•
TAL	Standalone Critical Illness Plan Standard	•	•	•	•

AIA Australia	SA Crisis Recovery	•	•	0	•
AMP	SA Trauma Insurance Plus Plan	•	•	•	•
AMP	Elevate SA Trauma Insurance Plan	•	•	•	0
AMP Life	Trauma Cover Optimum	•	•	•	•
Asteron Life	Stand Alone Trauma Plus Cover with Booster	•	•	•	0
ВТ	Standalone Living Plus	•	•	•	0
ВТ	Standalone Living Insurance	•	•	•	
Comminsure	Total Care Plan SATrauma Plus	•	•	0	
Comminsure	Total Care Plan SATrauma	•	•	0	
Macquarie Life	Trauma Platinum	•	•	•	
OnePath	Trauma Cvr Prem with Max	0	•	•	
TAL	Standalone Critical Illness Plan Premier	•	•	•	
Zurich Australia	Extended SA Trauma Ins	• • • • • • • • • • • • • • • • • • • •	•	•	O
**					
AMP Life	Trauma Cover Optimum w/ Partials	•	•	•	•
MLC Insurance	Critical Illness Plus	•	•	•	•
MLC Insurance	Critical Illness Plus with Extras	•	•	•	•
Zurich Australia	Extended SA Trauma Ins Top Up	•	•	•	•

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Middle Professional Male

Report Date: September, 2013

traur	ma insurance - Levei Middle Professional Male	■ standard ■ optional ○ not availa	able
	PROFILE SUMMARY	REPORT	
		Premiums	
Company Name	Product Name	Stepped Level Guaranteed Future Insurability Trauma	Keinstatement
**** outstand	ding value		
Asteron Life	Stand Alone Trauma Plus	• • • 0	
Asteron Life	Stand Alone Trauma	• • • •	

AIA Australia	SA Crisis Recovery	• • 0 0	
Asteron Life	Stand Alone Trauma Plus Cover with Booster	• • • 0	
OnePath	OneCare Trauma Cvr Comp	0 0 • •	
OnePath	Trauma Cvr Prem with Max	0 0 • •	
OnePath	OneCare Trauma Cvr Prem	0 0 •	
TAL	Standalone Critical Illness Plan Premier	• • • •	
TAL	Standalone Critical Illness Plan Standard	• • • •	

AMP	Elevate SA Trauma Insurance Plan	• • • 0	
AMP Life	Trauma Cover Optimum	• • • •	
BT	Standalone Living Insurance	• • • •	
ВТ	Standalone Living Plus	• • • •	
ClearView	Trauma Plus	• • • •	
ClearView	Trauma Cover	• • • •	
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	• • •	
Zurich Australia	Extended SA Trauma Ins Top Up	• • •	
**			
AMP	SA Trauma Insurance Plus Plan	• • • 0	
AMP Life	Trauma Cover Optimum w/ Partials	• • • •	
MLC Insurance	Critical Illness Plus with Extras	• • • •	
MLC Insurance	Critical Illness Plus	• • • •	

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Middle Professional Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY ORT Premiums **Company Name Product Name** **** outstanding value OnePath OneCare Trauma Cvr Comp 0 0 OnePath Ō 0 OneCare Trauma Cvr Prem *** • Asteron Life Stand Alone Trauma Plus 0 Asteron Life Stand Alone Trauma CommInsure Total Care Plan SATrauma Plus CommInsure Total Care Plan SATrauma 0 0 Macquarie Life FutureWise Life Trauma Insurance OnePath Trauma Cvr Prem with Max TAL Standalone Critical Illness Plan Premier 0 *** 0 0 AIA Australia SA Crisis Recovery SA Trauma Insurance Plus Plan 0 AMP Elevate SA Trauma Insurance Plan 0 AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum w/ Partials Stand Alone Trauma Plus Cover with Booster 0 Asteron Life 0 ВT Standalone Living Plus ClearView Trauma Plus Macquarie Life Trauma Platinum 0 0 Macquarie Life Trauma Plus 0 Standalone Critical Illness Plan Standard TAL 0 Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins 0 ** ВT Standalone Living Insurance ClearView Trauma Cover Critical Illness Plus with Extras 0 MLC Insurance 0 Critical Illness Plus MLC Insurance

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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trauma insurance - Level Middle Managerial Male

Report Date: September, 2013

traur	na insurance - Levei Middle Manageriai Male	standard Doption	al Onot available
	PROFILE SUMMARY	REPORT	
		Premiums	
Company Name	Product Name	Stepped Level Guaranteed Future	Trauma Reinstatement
**** outstand	ding value		
Asteron Life	Stand Alone Trauma	• • •	0
Asteron Life	Stand Alone Trauma Plus	• •	•

AIA Australia	SA Crisis Recovery	• • 0	•
Asteron Life	Stand Alone Trauma Plus Cover with Booster	• •	0
OnePath	OneCare Trauma Cvr Prem	0 0 •	•
OnePath	OneCare Trauma Cvr Comp	0 0 •	•
OnePath	Trauma Cvr Prem with Max	0 0 •	•
TAL	Standalone Critical Illness Plan Premier	• • •	0
TAL	Standalone Critical Illness Plan Standard	• • •	•

AMP	Elevate SA Trauma Insurance Plan	• • •	0
AMP Life	Trauma Cover Optimum	• • •	•
BT	Standalone Living Insurance	• • •	0
BT	Standalone Living Plus	• • •	0
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	<u></u>	O
Zurich Australia	Extended SA Trauma Ins Top Up	•	0
**			
AMP	SA Trauma Insurance Plus Plan		0
AMP Life	Trauma Cover Optimum w/ Partials	• •	•
MLC Insurance	Critical Illness Plus with Extras	• • •	•
MLC Insurance	Critical Illness Plus	• •	•

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Middle Managerial Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** **** outstanding value OnePath OneCare Trauma Cvr Comp 0 0 OnePath Ō 0 OneCare Trauma Cvr Prem *** • Asteron Life Stand Alone Trauma Plus 0 Asteron Life Stand Alone Trauma CommInsure Total Care Plan SATrauma Plus CommInsure Total Care Plan SATrauma 0 0 Macquarie Life FutureWise Life Trauma Insurance OnePath Trauma Cvr Prem with Max TAL Standalone Critical Illness Plan Standard 0 *** 0 0 AIA Australia SA Crisis Recovery SA Trauma Insurance Plus Plan 0 AMP Elevate SA Trauma Insurance Plan 0 AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Optimum 0 Asteron Life Stand Alone Trauma Plus Cover with Booster вт 0 Standalone Living Plus вт 0 Standalone Living Insurance Trauma Platinum 0 Macquarie Life 0 Macquarie Life Trauma Plus 0 Standalone Critical Illness Plan Premier TAL 0 Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins 0 ** Trauma Plus ClearView ClearView Trauma Cover Critical Illness Plus with Extras 0 MLC Insurance 0 MLC Insurance Critical Illness Plus

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
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trauma insurance - Level Middle Light manual Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** **** outstanding value Asteron Life Stand Alone Trauma Plus 0 Asteron Life 0 Stand Alone Trauma *** 0 0 AIA Australia SA Crisis Recovery 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 0 OnePath OneCare Trauma Cvr Comp OnePath Trauma Cvr Prem with Max 0 0 0 0 OnePath OneCare Trauma Cvr Prem Standalone Critical Illness Plan Standard 0 TAL TAL Standalone Critical Illness Plan Premier 0 *** 0 **AMP** Elevate SA Trauma Insurance Plan AMP Life Trauma Cover Optimum вт Standalone Living Plus 0 0 вт Standalone Living Insurance ClearView Trauma Cover ClearView Trauma Plus 0 Comminsure Total Care Plan SATrauma 0 CommInsure Total Care Plan SATrauma Plus FutureWise Life Trauma Insurance Macquarie Life Trauma Plus 0 Macquarie Life 0 Macquarie Life Trauma Platinum 0 Extended SA Trauma Ins Top Up Zurich Australia Zurich Australia Extended SA Trauma Ins 0 ** AMP SA Trauma Insurance Plus Plan AMP Life Trauma Cover Optimum w/ Partials 0 MLC Insurance Critical Illness Plus 0 Critical Illness Plus with Extras MLC Insurance

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Middle Light manual Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** **** outstanding value OnePath OneCare Trauma Cvr Prem 0 0 OnePath Ō 0 OneCare Trauma Cvr Comp *** • Asteron Life Stand Alone Trauma 0 Asteron Life Stand Alone Trauma Plus CommInsure Total Care Plan SATrauma Plus CommInsure Total Care Plan SATrauma 0 0 Macquarie Life FutureWise Life Trauma Insurance OnePath Trauma Cvr Prem with Max TAL Standalone Critical Illness Plan Standard 0 *** 0 0 AIA Australia SA Crisis Recovery SA Trauma Insurance Plus Plan 0 AMP Elevate SA Trauma Insurance Plan 0 AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum w/ Partials 0 Asteron Life Stand Alone Trauma Plus Cover with Booster вт 0 Standalone Living Plus вт 0 Standalone Living Insurance 0 Macquarie Life Trauma Plus 0 Macquarie Life Trauma Platinum Standalone Critical Illness Plan Premier 0 TAL 0 Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins 0 ** Trauma Plus ClearView ClearView Trauma Cover Critical Illness Plus with Extras 0 MLC Insurance 0 MLC Insurance Critical Illness Plus

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Middle Blue Collar Male

Report Date: September, 2013

traul	ma insurance - Levei Middle Blue Collar Male	standard	●optional O not available
	PROFILE SUMMARY	REPOR	Т
		Premiums	
Company Name	Product Name	Stepped Stepped Level	Guaranteed Future Insurability ω Trauma Reinstatement
**** outstand	ding value		
Asteron Life	Stand Alone Trauma Plus	• •	• 0
Asteron Life	Stand Alone Trauma	•	• 0

AIA Australia	SA Crisis Recovery	• •	O 0
Asteron Life	Stand Alone Trauma Plus Cover with Booster	• •	• 0
OnePath	Trauma Cvr Prem with Max	0 0	• •
OnePath	OneCare Trauma Cvr Comp	0 0	•
OnePath	OneCare Trauma Cvr Prem	0 0	•
TAL	Standalone Critical Illness Plan Premier	• •	• •
TAL	Standalone Critical Illness Plan Standard	•	• 0

AMP	Elevate SA Trauma Insurance Plan	• •	• 0
AMP Life	Trauma Cover Optimum	•	•
ВТ	Standalone Living Insurance	• •	• 0
BT	Standalone Living Plus	• •	• 0
ClearView	Trauma Cover	• •	•
ClearView	Trauma Plus		•
CommInsure	Total Care Plan SATrauma Plus		•
CommInsure	Total Care Plan SATrauma		•
Macquarie Life	FutureWise Life Trauma Insurance		• 0
Macquarie Life	Trauma Platinum	•	• 0
Macquarie Life	Trauma Plus	•	• 0
Zurich Australia	Extended SA Trauma Ins Top Up	<u>.</u>	0
Zurich Australia	Extended SA Trauma Ins	<u> </u>	O
**			
AMP	SA Trauma Insurance Plus Plan	• •	• 0
AMP Life	Trauma Cover Optimum w/ Partials	• •	• •
MLC Insurance	Critical Illness Plus	• •	• 0
MLC Insurance	Critical Illness Plus with Extras	• •	• 0

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Middle Blue Collar Female

Report Date: September, 2013

Company Name Product Name Pr				standard standard	● optional	O not available
Company Name Product Name P		PROFILE SUMMARY	R E	P O R T		
OnePath OneCare Trauma Cvr Comp			Prem	niums		
OnePath OneCare Trauma Cvr Comp O OnePath OneCare Trauma Cvr Prem O ★★★★ Asteron Life Stand Alone Trauma O Asteron Life Stand Alone Trauma Plus O Comminsure Total Care Plan SATrauma O Comminsure Total Care Plan SATrauma Plus O Macquarie Life FutureWise Life Trauma Insurance O OnePath Trauma Cvr Prem with Max O TAL Standalone Critical Illness Plan Standard O AMA Australia SA Crisis Recovery O O AMP SA Trauma Insurance Plus Plan O O AMP Elevate SA Trauma Insurance Plan O O AMP Life Trauma Cover Optimum w Partials O O AMP Life Trauma Cover Optimum w Partials O O BT Standalone Living Insurance O O BT Standalone Living Insurance O O BT Standalone Living Insurance O O	Company Name	Product Name	Stepped			Trauma Reinstatement
OnePath OneCare Trauma Cvr Prem O Asteron Life Stand Alone Trauma ● ● Asteron Life Stand Alone Trauma Plus ● ● Comminsure Total Care Plan SATrauma ● ● ● Comminsure Total Care Plan SATrauma Plus ● ● ● Macquarie Life FutureWise Life Trauma Insurance ● ● ● OnePath Trauma Cvr Prem with Max ● ● ● TAL Standalone Critical Illness Plan Standard ● ● ● AIA Australia SA Crisis Recovery ● ● ● AIA Australia SA Crisis Recovery ● ● ● AIA Australia SA Crisis Recovery ● ● ● ● AIA Australia SA Crisis Recovery ● ● ● ● AIA Quaria Life Trauma Insurance Plus Plan ● ● ● ● AMP Elevate SA Trauma Insurance Plan ● ● ● ● </td <td>★★★★★ outstand</td> <td>ing value</td> <td></td> <td></td> <td></td> <td></td>	★★★★★ outstand	ing value				
Asteron Life	OnePath	OneCare Trauma Cvr Comp	0	0	•	•
Asteron Life Stand Alone Trauma Plus O Asteron Life Stand Alone Trauma Plus O Comminsure Total Care Plan SATrauma Plus O Compati Frauma Insurance O OnePath Trauma Cvr Prem with Max O OnePath Trauma Standalone Critical Illness Plan Standard O OnePath Trauma SA Crisis Recovery O OnePath SA Trauma Insurance Plus Plan O OnePath SA Trauma Insurance Plus Plan O OnePath SA Trauma Insurance Plan O OnePath SA Trauma Insurance Plan O OnePath SA Trauma Insurance Plan O OnePath SA Trauma Plus Cover Optimum O OnePath SA Trauma Plus Cover Optimum O OnePath SA Trauma Plus Cover With Booster O OnePath SA Trauma Plus O OnePath SA Trauma Ins O OnePath SA Trauma Plus O OnePath SA Trauma Ins O One	OnePath	OneCare Trauma Cvr Prem	0	0	•	•
Asteron Life Stand Alone Trauma Plus D. Comminsure Total Care Plan SATrauma D. Comminsure Total Care Plan SATrauma Plus D. Comminsure Total Care Plan SATrauma Plus D. Comminsure FutureWise Life Trauma Insurance D. OnePath Trauma Cvr Prem with Max D. D. TAL Standalone Critical Illness Plan Standard D. AMA Australia SA Crisis Recovery D. AMP SA Trauma Insurance Plus Plan D. AMP SA Trauma Insurance Plan D. AMP Elevate SA Trauma Insurance Plan D. AMP Elevate SA Trauma Insurance Plan D. AMP Iffe Trauma Cover Optimum w/ Partials D. AMP Life Trauma Cover Optimum w/ Partials D. AMP Life Stand Alone Trauma Plus Cover with Booster D. BT Standalone Living Insurance D. BT Standalone Living Insurance D. BT Standalone Living Plus D. Macquarie Life Trauma Plus Trauma Plus Cover with Booster D. BT Standalone Critical Illness Plan Premier D. Curich Australia Extended SA Trauma Ins Top Up D. *** ClearView Trauma Cover CiclearView Trauma Plus Cover CiclearView Trauma Plus With Extras D. MLC Insurance Critical Illness Plus with Extras D.	***					
Comminsure Total Care Plan SATrauma Dus Discording SATrauma Plus Discording SATrauma Plus Discording SATrauma Plus Discording SATrauma Plus Discording SATrauma Cover ClearView Trauma Cover ClearView Trauma Plus Discording SATrauma Ins SATrauma Ins SATrauma Ins SATrauma Insorpus Discording SATrauma Insorpus Discording SATrauma Insorpus Discording SATrauma Insorpus Discording SATrauma Dus Cover Discording SATrauma Discording	Asteron Life	Stand Alone Trauma	•	•	•	•
Comminsure Total Care Plan SATrauma Plus	Asteron Life	Stand Alone Trauma Plus	•	•	•	•
Macquarie Life FutureWise Life Trauma Insurance 0 OnePath Trauma Cvr Prem with Max 0 TAL Standalone Critical Illness Plan Standard 0	Comminsure	Total Care Plan SATrauma	•	•	•	•
OnePath Trauma Cvr Prem with Max D D D D D D D D D D D D D D D D D D D	Comminsure	Total Care Plan SATrauma Plus	•	•	•	•
AIA Australia SA Crisis Recovery AMP SA Trauma Insurance Plus Plan AMP Life Trauma Cover Optimum w/ Partials AMP Life Stand Alone Trauma Plus Cover with Booster BT Standalone Living Insurance BT Standalone Living Insurance BT Standalone Living Plus Macquarie Life Trauma Plus Acquarie Life Trauma Plus Critical Illness Plan Premier ClearView Trauma Cover ClearView Trauma Cover Critical Illness Plus with Extras D C Critical Illness Plus with Extras D C Critical Illness Plus Cover ClearView Trauma Plus MLC Insurance Critical Illness Plus with Extras	Macquarie Life	FutureWise Life Trauma Insurance	•	•	•	•
AIA Australia SA Crisis Recovery AMP SA Trauma Insurance Plus Plan AMP Elevate SA Trauma Insurance Plan AMP Elevate SA Trauma Insurance Plan AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Optimum Asteron Life Stand Alone Trauma Plus Cover with Booster BT Standalone Living Insurance BT Standalone Living Insurance BT Standalone Living Plus Macquarie Life Trauma Platinum Macquarie Life Trauma Platinum Macquarie Life Trauma Plus TAL Standalone Critical Illness Plan Premier Zurich Australia Extended SA Trauma Ins D Curcin Australia Extended SA Trauma Ins Top Up ClearView Trauma Cover ClearView Trauma Plus MLC Insurance Critical Illness Plus with Extras	OnePath	Trauma Cvr Prem with Max	0	•	•	•
AIA Australia SA Crisis Recovery O D AMP SA Trauma Insurance Plus Plan O D AMP Elevate SA Trauma Insurance Plan O D AMP Life Trauma Cover Optimum w/ Partials O O AMP Life Trauma Cover Optimum w/ Partials O O AMP Life Trauma Cover Optimum w/ Partials O O Asteron Life Stand Alone Trauma Plus Cover with Booster O O BT Standalone Living Insurance O O BT Standalone Living Plus O O Macquarie Life Trauma Plus O O Macquarie Life Trauma Plus O O TAL Standalone Critical Illness Plan Premier O O TAL Standalone Critical Illness Plan Premier O O Zurich Australia Extended SA Trauma Ins O O Zurich Australia Extended SA Trauma Ins Top Up O O ClearView Trauma Plus O O	TAL	Standalone Critical Illness Plan Standard	•	•	•	•
AMP SA Trauma Insurance Plus Plan 0 AMP Elevate SA Trauma Insurance Plan 0 AMP Life Trauma Cover Optimum w/ Partials 0 AMP Life Trauma Cover Optimum 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 BT Standalone Living Insurance 0 BT Standalone Living Plus 0 Macquarie Life Trauma Platinum 0 Macquarie Life Trauma Plus 0 TAL Standalone Critical Illness Plan Premier 0 Zurich Australia Extended SA Trauma Ins 0 Zurich Australia Extended SA Trauma Ins Top Up 0 ClearView Trauma Cover ClearView Trauma Plus MLC Insurance Critical Illness Plus with Extras D Trauma Critical Illness Plus with Extras T	***					
AMP Elevate SA Trauma Insurance Plan D AMP Life Trauma Cover Optimum w/ Partials B AMP Life Trauma Cover Optimum B Asteron Life Stand Alone Trauma Plus Cover with Booster D BT Standalone Living Insurance D BT Standalone Living Plus D Macquarie Life Trauma Platinum D Macquarie Life Trauma Plus D TAL Standalone Critical Illness Plan Premier D Zurich Australia Extended SA Trauma Ins D Zurich Australia Extended SA Trauma Ins Top Up D ClearView Trauma Cover D ClearView Trauma Plus D MLC Insurance Critical Illness Plus with Extras D	AIA Australia	SA Crisis Recovery	•	•	0	0
AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Optimum Asteron Life Stand Alone Trauma Plus Cover with Booster BT Standalone Living Insurance BT Standalone Living Plus Macquarie Life Trauma Platinum Macquarie Life Trauma Plus TAL Standalone Critical Illness Plan Premier Zurich Australia Extended SA Trauma Ins Top Up ClearView Trauma Cover ClearView Trauma Plus MLC Insurance Trauma Cover Optimum w/ Partials Standalone Critical Illness Plus with Extras D Chartier Trauma Cover ClearView Trauma Plus MLC Insurance D Asteron Life Trauma Cover Optimum w/ Partials D Chartier Trauma Cover Optimum w/ D Chartie	AMP	SA Trauma Insurance Plus Plan	•	•	•	0
AMP Life Trauma Cover Optimum Asteron Life Stand Alone Trauma Plus Cover with Booster BT Standalone Living Insurance BT Standalone Living Plus Macquarie Life Trauma Platinum Macquarie Life Trauma Plus TAL Standalone Critical Illness Plan Premier 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 with Extras	AMP	Elevate SA Trauma Insurance Plan	•	•	•	0
Asteron Life Stand Alone Trauma Plus Cover with Booster DSTandalone Living Insurance DSTandalone Living Insurance DSTandalone Living Plus DSTandalone Living Plus DSTandalone Living Plus DSTandalone Living Plus DSTandalone Critical Illness Plan Premier DSTandalone Critical Illness P	AMP Life	Trauma Cover Optimum w/ Partials		•	•	
BT Standalone Living Insurance Data Standalone Living Plus Data Standalone Living Plus Standalone Living Plus Data Standalone Living Plus Data Standalone Critical Illness Plan Premier Data Standalone Critical Illness Plus With Extras Data Standalone Critical Illness Plus Wi	AMP Life	Trauma Cover Optimum	•	•	•	
BT Standalone Living Plus	Asteron Life	Stand Alone Trauma Plus Cover with Booster	•	•		
Macquarie Life Trauma Platinum Dacquarie Life Trauma Plus Dacquarie Life Tr	BT	Standalone Living Insurance	•	•	•	
Macquarie Life Trauma Plus		Standalone Living Plus	•	•	•	
TAL Standalone Critical Illness Plan Premier	Macquarie Life	Trauma Platinum	•	•	•	
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 with Extras					<u>•</u>	
Zurich Australia Extended SA Trauma Ins Top Up ClearView Trauma Cover	TAL	Standalone Critical Illness Plan Premier			<u>•</u>	
ClearView Trauma Cover			•			
ClearView Trauma Cover Image: ClearView of the control	Zurich Australia	Extended SA Trauma Ins Top Up	•		• • • • • • • • • • • • • • • • • • • •	O
ClearView Trauma Plus • • • • • • • • • • • • • • • • • • •	**					
MLC Insurance Critical Illness Plus with Extras	ClearView	Trauma Cover	•	•	•	•
	ClearView	Trauma Plus	•	•	•	•
MI C Insurance Critical Illness Plus	MLC Insurance	Critical Illness Plus with Extras	•	•	•	•
INICO INGUI AITOC CITUCAI IIII 1655 F IUS	MLC Insurance	Critical Illness Plus	•	•	•	•

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Mature Professional Male

Report Date: September, 2013

trau	ma insurance - Levei Mature Professional Male	standard	●optional O not available
	PROFILE SUMMARY	REPORT	
		Premiums	
Company Name	Product Name	Stepped 1	Guaranteed Future Insurability Trauma Reinstatement
**** outstan	nding value		
AIA Australia	SA Crisis Recovery	• •	O O
Asteron Life	Stand Alone Trauma Plus	•	• 0

Asteron Life	Stand Alone Trauma Plus Cover with Booster	• •	• 0
Asteron Life	Stand Alone Trauma	• •	• 0
Comminsure	Total Care Plan SATrauma Plus	• •	•
OnePath	OneCare Trauma Cvr Prem	0 0	•
OnePath	Trauma Cvr Prem with Max	0 0	•
TAL	Standalone Critical Illness Plan Premier	• •	• 0
Zurich Australia	Extended SA Trauma Ins	• •	• 0

AMP	SA Trauma Insurance Plus Plan	• •	• 0
AMP Life	Trauma Cover Optimum	• •	•
AMP Life	Trauma Cover Optimum w/ Partials	• •	•
BT	Standalone Living Plus	• •	• 0
ClearView	Trauma Cover	•	•
ClearView	Trauma Plus	•	•
CommInsure	Total Care Plan SATrauma	• •	•
Macquarie Life	Trauma Plus	• •	• •
Macquarie Life	FutureWise Life Trauma Insurance	• •	• 0
Macquarie Life	Trauma Platinum	•	• 0
OnePath	OneCare Trauma Cvr Comp	0 0	• •
TAL	Standalone Critical Illness Plan Standard	•	• 0
Zurich Australia	Extended SA Trauma Ins Top Up	•	• 0
**			
AMP	Elevate SA Trauma Insurance Plan	• •	• 0
ВТ	Standalone Living Insurance	• •	• 0
MLC Insurance	Critical Illness Plus	• •	• 0
MLC Insurance	Critical Illness Plus with Extras		• 0

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Mature Professional Female

Report Date: September, 2013

trau	ma insurance - Levei Mature Professional Ferr	iai c	standard	● optional	O not available
	PROFILE SUMMAR	Y RE	P O R T		
		Pre	miums		
Company Name	Product Name	Stepped	Level	Guaranteed Future Insurability ω	Trauma Reinstatement
**** outstan	ding value				
Comminsure	Total Care Plan SATrauma Plus	•	•	0	•
OnePath	OneCare Trauma Cvr Prem	0	•	•	

AIA Australia	SA Crisis Recovery	•	•	0	0
AMP Life	Trauma Cover Optimum w/ Partials	•	•	•	•
Asteron Life	Stand Alone Trauma Plus	•	•	•	•
Comminsure	Total Care Plan SATrauma	•	•	•	•
OnePath	OneCare Trauma Cvr Comp	•	•	•	•
OnePath	Trauma Cvr Prem with Max	•	•	•	•
TAL	Standalone Critical Illness Plan Premier	•	•	•	•

AMP	SA Trauma Insurance Plus Plan	•	•	•	•
AMP Life	Trauma Cover Optimum	•	•	•	•
Asteron Life	Stand Alone Trauma	•	•	•	0
Asteron Life	Stand Alone Trauma Plus Cover with Booster	•	•	•	0
BT	Standalone Living Plus	•	•	•	0
ClearView	Trauma Cover	•	•	•	•
ClearView	Trauma Plus	•	•	•	
Macquarie Life	Trauma Plus	•	•	•	
Macquarie Life	Trauma Platinum	•	•	•	
Macquarie Life	FutureWise Life Trauma Insurance	•	•	•	•
TAL	Standalone Critical Illness Plan Standard	•	•	•	•
Zurich Australia	Extended SA Trauma Ins Top Up				<u>0</u>
Zurich Australia	Extended SA Trauma Ins	<u> </u>	<u></u>	<u> </u>	
**					
AMP	Elevate SA Trauma Insurance Plan	•	•	•	•
BT	Standalone Living Insurance	•	•	•	•
MLC Insurance	Critical Illness Plus	•	•	•	•
MLC Insurance	Critical Illness Plus with Extras	•	•	•	•

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Mature Managerial Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** **** outstanding value Asteron Life Stand Alone Trauma Plus 0 Asteron Life 0 Stand Alone Trauma *** 0 0 AIA Australia SA Crisis Recovery 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 CommInsure Total Care Plan SATrauma CommInsure Total Care Plan SATrauma Plus 0 0 0 OnePath Trauma Cvr Prem with Max 0 OnePath OneCare Trauma Cvr Prem TAL 0 Standalone Critical Illness Plan Premier 0 TAI Standalone Critical Illness Plan Standard ** AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum w/ Partials 0 вт Standalone Living Plus 0 вт Standalone Living Insurance ClearView Trauma Plus ClearView Trauma Cover 0 Macquarie Life Trauma Plus 0 Macquarie Life Trauma Platinum 0 Macquarie Life FutureWise Life Trauma Insurance 0 0 OnePath OneCare Trauma Cvr Comp 0 Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins 0 ** AMP 0 SA Trauma Insurance Plus Plan 0 AMP Elevate SA Trauma Insurance Plan 0 MLC Insurance Critical Illness Plus 0 Critical Illness Plus with Extras MLC Insurance

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Mature Managerial Female

Report Date: September, 2013

liat	uma insurance - Levei Mature Manageriai Femai	standard	Onot available
	PROFILE SUMMARY	REPORT	
		Premiums	
Company Name	Product Name	PeddelS 2	Guaranteed Future Insurability A Trauma Reinstatement
★★★★ outsta	nding value		
CommInsure OnePath	Total Care Plan SATrauma Plus OneCare Trauma Cvr Prem	• • 0 0	0 •

AIA Australia AMP Life Asteron Life CommInsure OnePath OnePath TAL	SA Crisis Recovery Trauma Cover Optimum w/ Partials Stand Alone Trauma Plus Total Care Plan SATrauma Trauma Cvr Prem with Max OneCare Trauma Cvr Comp Standalone Critical Illness Plan Premier	O D O	
***	Otanidatorie Ortical illiness i ilai i remiei		
AMP	Elevate SA Trauma Insurance Plan		• 0
AMP	SA Trauma Insurance Plus Plan	• •	• 0
AMP Life	Trauma Cover Optimum	• •	•
Asteron Life	Stand Alone Trauma Plus Cover with Booster	• •	• 0
Asteron Life	Stand Alone Trauma	• •	• 0
ВТ	Standalone Living Insurance	•	• •
BT	Standalone Living Plus	•	• O
ClearView	Trauma Plus	• •	•
ClearView	Trauma Cover	•	•
Macquarie Life	Trauma Platinum	• •	• O
Macquarie Life	FutureWise Life Trauma Insurance	• •	• 0
Macquarie Life	Trauma Plus	•	• 0
TAL	Standalone Critical Illness Plan Standard		• 0
Zurich Australia	Extended SA Trauma Ins		• 0
Zurich Australia	Extended SA Trauma Ins Top Up	•	• •
**			
MLC Insurance	Critical Illness Plus with Extras	•	• 0
MLC Insurance	Critical Illness Plus	•	• 0

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Mature Light manual Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** **** outstanding value Asteron Life Stand Alone Trauma 0 Asteron Life 0 Stand Alone Trauma Plus *** 0 0 AIA Australia SA Crisis Recovery 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 CommInsure Total Care Plan SATrauma Plus CommInsure Total Care Plan SATrauma 0 0 0 OnePath OneCare Trauma Cvr Prem 0 OnePath Trauma Cvr Prem with Max TAL Standalone Critical Illness Plan Premier 0 0 TAI Standalone Critical Illness Plan Standard ** AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Optimum 0 вт Standalone Living Plus 0 вт Standalone Living Insurance ClearView Trauma Plus ClearView Trauma Cover 0 Macquarie Life Trauma Plus FutureWise Life Trauma Insurance 0 Macquarie Life 0 Macquarie Life Trauma Platinum 0 0 OnePath OneCare Trauma Cvr Comp 0 Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins 0 ** AMP 0 Elevate SA Trauma Insurance Plan 0 AMP SA Trauma Insurance Plus Plan 0 MLC Insurance Critical Illness Plus with Extras 0 Critical Illness Plus MLC Insurance

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Mature Light manual Female

Report Date: September, 2013

lraun	na insurance - Levei Mature Light manuai Femi	ale ● standar	d O optional O not available
	PROFILE SUMMARY	R E P O R	т
		Premiums	
Company Name	Product Name	Stepped 1	Guaranteed Future Insurability A Trauma Reinstatement
**** outstand	ling value		
Comminsure	Total Care Plan SATrauma	• •	0 •
Comminsure	Total Care Plan SATrauma Plus	• •	•
OnePath	OneCare Trauma Cvr Prem	0 0	•

AIA Australia	SA Crisis Recovery	• •	0 0
AMP Life	Trauma Cover Optimum w/ Partials	• •	• •
Asteron Life	Stand Alone Trauma Plus	• •	• 0
OnePath	Trauma Cvr Prem with Max	0 0	• •
OnePath	OneCare Trauma Cvr Comp	0 0	• •
TAL	Standalone Critical Illness Plan Premier	•	• 0

AMP	SA Trauma Insurance Plus Plan	• •	• 0
AMP	Elevate SA Trauma Insurance Plan	•	• 0
AMP Life	Trauma Cover Optimum	•	• •
Asteron Life	Stand Alone Trauma	• •	• 0
Asteron Life	Stand Alone Trauma Plus Cover with Booster	• •	• 0
BT	Standalone Living Insurance	• •	• 0
BT	Standalone Living Plus	• •	• O
ClearView	Trauma Cover	•	•
ClearView	Trauma Plus	•	•
Macquarie Life	Trauma Plus	•	• 0
Macquarie Life	FutureWise Life Trauma Insurance	•	• 0
Macquarie Life	Trauma Platinum	•	• 0
TAL	Standalone Critical Illness Plan Standard	•	• 0
Zurich Australia	Extended SA Trauma Ins Top Up	•	• 0
Zurich Australia	Extended SA Trauma Ins	<u>•</u>	• O
**			
MLC Insurance	Critical Illness Plus	• •	• 0
MLC Insurance	Critical Illness Plus with Extras	• •	• 0

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Mature Blue Collar Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** **** outstanding value Asteron Life Stand Alone Trauma 0 Asteron Life 0 Stand Alone Trauma Plus *** 0 0 AIA Australia SA Crisis Recovery 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 CommInsure Total Care Plan SATrauma CommInsure Total Care Plan SATrauma Plus 0 0 0 OnePath OneCare Trauma Cvr Prem 0 OnePath Trauma Cvr Prem with Max TAL Standalone Critical Illness Plan Standard 0 0 TAI Standalone Critical Illness Plan Premier ** AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Optimum 0 вт Standalone Living Plus 0 вт Standalone Living Insurance ClearView Trauma Plus ClearView Trauma Cover 0 Macquarie Life Trauma Platinum 0 Macquarie Life Trauma Plus Macquarie Life 0 FutureWise Life Trauma Insurance 0 0 OnePath OneCare Trauma Cvr Comp 0 Zurich Australia Extended SA Trauma Ins Zurich Australia Extended SA Trauma Ins Top Up 0 ** AMP 0 SA Trauma Insurance Plus Plan 0 AMP Elevate SA Trauma Insurance Plan 0 MLC Insurance Critical Illness Plus 0 Critical Illness Plus with Extras MLC Insurance

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Mature Blue Collar Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** **** outstanding value CommInsure Total Care Plan SATrauma 0 0 CommInsure Total Care Plan SATrauma Plus OnePath OneCare Trauma Cvr Prem *** 0 AIA Australia SA Crisis Recovery 0 AMP Life Trauma Cover Optimum w/ Partials Stand Alone Trauma Plus 0 Asteron Life 0 0 OnePath Trauma Cvr Prem with Max OnePath OneCare Trauma Cvr Comp TAL Standalone Critical Illness Plan Premier 0 *** 0 **AMP** SA Trauma Insurance Plus Plan AMP Elevate SA Trauma Insurance Plan 0 AMP Life Trauma Cover Optimum 0 Stand Alone Trauma Plus Cover with Booster Asteron Life 0 Asteron Life Stand Alone Trauma 0 вт Standalone Living Plus вт 0 Standalone Living Insurance ClearView Trauma Plus ClearView Trauma Cover 0 Trauma Platinum Macquarie Life 0 Macquarie Life Trauma Plus 0 Macquarie Life FutureWise Life Trauma Insurance Standalone Critical Illness Plan Standard 0 0 Zurich Australia Extended SA Trauma Ins 0 Zurich Australia Extended SA Trauma Ins Top Up Critical Illness Plus with Extras 0 MLC Insurance 0 MLC Insurance Critical Illness Plus

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Empty Nester Professional Male

Report Date: September, 2013

standard Optional O not available SUMMARY REP ORT Premiums **Company Name Product Name** **** outstanding value AIA Australia SA Crisis Recovery 0 0 Asteron Life 0 Stand Alone Trauma Plus *** 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 Asteron Life Stand Alone Trauma 0 OnePath OneCare Trauma Cvr Prem OnePath Trauma Cvr Prem with Max 0 0 0 TAL Standalone Critical Illness Plan Premier TAL Standalone Critical Illness Plan Standard 0 黄黄黄 AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Optimum Standalone Living Insurance 0 вт Standalone Living Plus 0 ClearView Trauma Cover ClearView Trauma Plus 0 Macquarie Life Trauma Plus FutureWise Life Trauma Insurance 0 Macquarie Life 0 Macquarie Life Trauma Platinum OneCare Trauma Cvr Comp OnePath 0 Zurich Australia Extended SA Trauma Ins 0 Zurich Australia Extended SA Trauma Ins Top Up AMP SA Trauma Insurance Plus Plan 0 AMP Elevate SA Trauma Insurance Plan 0 MLC Insurance Critical Illness Plus MLC Insurance Critical Illness Plus with Extras

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Empty Nester Professional Female

Report Date: September, 2013

traun	na insurance - Level Empty Nester Profession	ai remale	standard	● optional	O not available
	PROFILE SUMMAR	YRE	P O R T		
		Pren	niums		
Company Name	Product Name	Stepped	Fevel 2	Guaranteed Future Insurability ω	Trauma Reinstatement
★★★★★ outstand	ling value				
OnePath OnePath	Trauma Cvr Prem with Max OneCare Trauma Cvr Prem	0	O		•

AIA Australia AMP Life Macquarie Life Macquarie Life OnePath	SA Crisis Recovery Trauma Cover Optimum w/ Partials Trauma Plus FutureWise Life Trauma Insurance OneCare Trauma Cvr Comp	•	• • • •	0	0 0 0
TAL	Standalone Critical Illness Plan Premier	•	•	•	•

AMP	SA Trauma Insurance Plus Plan	•		•	O
AMP Life	Trauma Cover Optimum	•		•	•
Asteron Life	Stand Alone Trauma Plus Cover with Booster			•	
Asteron Life	Stand Alone Trauma			•	
Asteron Life	Stand Alone Trauma Plus			•	
BT	Standalone Living Plus			•	O
ВТ	Standalone Living Insurance	•	•	•	
ClearView	Trauma Cover	•	•	•	•
ClearView	Trauma Plus	•	•	•	•
Macquarie Life	Trauma Platinum	•	•	•	
TAL	Standalone Critical Illness Plan Standard	•	•	•	
Zurich Australia	Extended SA Trauma Ins	<u>•</u>	<u>•</u>	•	
Zurich Australia	Extended SA Trauma Ins Top Up	•	<u> </u>	•	0
**					
AMP	Elevate SA Trauma Insurance Plan	•	•	•	•
MLC Insurance	Critical Illness Plus with Extras	•	•	•	•
MLC Insurance	Critical Illness Plus	•	•	•	•

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Empty Nester Managerial Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** **** outstanding value AIA Australia SA Crisis Recovery 0 0 Asteron Life 0 Stand Alone Trauma *** 0 Asteron Life Stand Alone Trauma Plus 0 Macquarie Life 0 Macquarie Life FutureWise Life Trauma Insurance OnePath OneCare Trauma Cvr Prem 0 0 0 TAL Standalone Critical Illness Plan Premier TAL Standalone Critical Illness Plan Standard 0 黄黄黄 AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Optimum Asteron Life Stand Alone Trauma Plus Cover with Booster 0 вт Standalone Living Insurance 0 0 вт Standalone Living Plus ClearView Trauma Cover ClearView Trauma Plus 0 Macquarie Life Trauma Platinum 0 0 OnePath Trauma Cvr Prem with Max OneCare Trauma Cvr Comp OnePath 0 Zurich Australia Extended SA Trauma Ins 0 Zurich Australia Extended SA Trauma Ins Top Up AMP SA Trauma Insurance Plus Plan 0 AMP Elevate SA Trauma Insurance Plan 0 MLC Insurance Critical Illness Plus MLC Insurance Critical Illness Plus with Extras

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Empty Nester Managerial Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** **** outstanding value OnePath OneCare Trauma Cvr Prem 0 0 0 0 OnePath OneCare Trauma Cvr Comp OnePath Trauma Cvr Prem with Max *** 0 AIA Australia SA Crisis Recovery 0 Macquarie Life FutureWise Life Trauma Insurance Macquarie Life Trauma Plus 0 0 TAL Standalone Critical Illness Plan Standard TAL Standalone Critical Illness Plan Premier 0 黄黄黄 AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Optimum Asteron Life Stand Alone Trauma Plus 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 0 Asteron Life Stand Alone Trauma 0 вт Standalone Living Plus 0 вт Standalone Living Insurance ClearView Trauma Cover ClearView Trauma Plus 0 Macquarie Life Trauma Platinum 0 Zurich Australia Extended SA Trauma Ins Top Up 0 Zurich Australia Extended SA Trauma Ins AMP SA Trauma Insurance Plus Plan 0 AMP Elevate SA Trauma Insurance Plan 0 MLC Insurance Critical Illness Plus with Extras MLC Insurance Critical Illness Plus

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Empty Nester Light manual Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY ORT Premiums **Company Name Product Name** **** outstanding value AIA Australia SA Crisis Recovery 0 0 Asteron Life 0 Stand Alone Trauma *** 0 Asteron Life Stand Alone Trauma Plus 0 Macquarie Life 0 Macquarie Life FutureWise Life Trauma Insurance OnePath OneCare Trauma Cvr Prem 0 0 0 TAL Standalone Critical Illness Plan Standard TAL Standalone Critical Illness Plan Premier 0 黄黄黄 AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum w/ Partials Asteron Life Stand Alone Trauma Plus Cover with Booster 0 вт Standalone Living Insurance 0 0 вт Standalone Living Plus ClearView Trauma Plus ClearView Trauma Cover 0 Macquarie Life Trauma Platinum 0 0 OnePath OneCare Trauma Cvr Comp OnePath Trauma Cvr Prem with Max 0 Zurich Australia Extended SA Trauma Ins Top Up 0 Zurich Australia Extended SA Trauma Ins AMP SA Trauma Insurance Plus Plan 0 AMP Elevate SA Trauma Insurance Plan 0 MLC Insurance Critical Illness Plus with Extras MLC Insurance Critical Illness Plus

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 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Empty Nester Light manual Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY ORT Premiums **Company Name Product Name** **** outstanding value OnePath OneCare Trauma Cvr Prem 0 0 0 0 OnePath OneCare Trauma Cvr Comp OnePath Trauma Cvr Prem with Max *** 0 AIA Australia SA Crisis Recovery 0 Macquarie Life Trauma Plus Macquarie Life FutureWise Life Trauma Insurance 0 0 TAL Standalone Critical Illness Plan Premier TAL Standalone Critical Illness Plan Standard 0 黄黄黄 Trauma Cover Optimum w/ Partials AMP Life AMP Life Trauma Cover Optimum Asteron Life Stand Alone Trauma 0 Asteron Life Stand Alone Trauma Plus 0 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 вт Standalone Living Plus 0 вт Standalone Living Insurance ClearView Trauma Cover ClearView Trauma Plus Trauma Platinum 0 Macquarie Life 0 Zurich Australia Extended SA Trauma Ins 0 Zurich Australia Extended SA Trauma Ins Top Up AMP SA Trauma Insurance Plus Plan AMP Elevate SA Trauma Insurance Plan 0 0 MLC Insurance Critical Illness Plus MLC Insurance Critical Illness Plus with Extras

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 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Empty Nester Blue Collar Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** **** outstanding value AIA Australia SA Crisis Recovery 0 0 Asteron Life 0 Stand Alone Trauma *** 0 Asteron Life Stand Alone Trauma Plus 0 Macquarie Life 0 Macquarie Life FutureWise Life Trauma Insurance OnePath OneCare Trauma Cvr Prem 0 0 0 TAL Standalone Critical Illness Plan Premier TAL Standalone Critical Illness Plan Standard 0 黄黄黄 AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum w/ Partials Asteron Life Stand Alone Trauma Plus Cover with Booster 0 вт Standalone Living Plus 0 0 вт Standalone Living Insurance ClearView Trauma Cover ClearView Trauma Plus 0 Macquarie Life Trauma Platinum 0 0 OnePath Trauma Cvr Prem with Max OneCare Trauma Cvr Comp OnePath Extended SA Trauma Ins Top Up 0 Zurich Australia 0 Zurich Australia Extended SA Trauma Ins AMP SA Trauma Insurance Plus Plan 0 AMP Elevate SA Trauma Insurance Plan 0 MLC Insurance Critical Illness Plus with Extras MLC Insurance Critical Illness Plus

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 increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Level Empty Nester Blue Collar Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY ORT Premiums **Company Name Product Name** **** outstanding value OnePath Trauma Cvr Prem with Max 0 0 0 0 OnePath OneCare Trauma Cvr Comp OnePath OneCare Trauma Cvr Prem *** 0 AIA Australia SA Crisis Recovery 0 Macquarie Life FutureWise Life Trauma Insurance Macquarie Life Trauma Plus 0 0 TAL Standalone Critical Illness Plan Premier TAL Standalone Critical Illness Plan Standard 0 黄黄黄 AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Optimum Asteron Life Stand Alone Trauma 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 0 Asteron Life Stand Alone Trauma Plus 0 вт Standalone Living Plus 0 вт Standalone Living Insurance ClearView Trauma Cover ClearView Trauma Plus 0 Macquarie Life Trauma Platinum 0 Zurich Australia Extended SA Trauma Ins Top Up 0 Zurich Australia Extended SA Trauma Ins AMP SA Trauma Insurance Plus Plan 0 AMP Elevate SA Trauma Insurance Plan 0 MLC Insurance Critical Illness Plus MLC Insurance Critical Illness Plus with Extras

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 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



TPD insurance - Stepped Young Professional Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT **Premiums** Planning Benefit nsurability **Company Name Product Name** **** outstanding value ClearView Total and Permanent Disability (TPD) Cover OnePath OneCare Stand Alone TPD *** AMP Elevate TPD Insurance Plan AMP Life Stand Alone TPD Standalone TPD 0 Asgard Capital Mgnt Zurich Australia Stand Alone TPD 0 Permanent Disablement StandAlone AIA Australia Asteron Life Stand Alone TPD Standalone TPD Plan CommInsure Total Care Plan Stand Alone TPD 0 FutureWise TPD Standalone Plus Macquarie Life MLC Insurance Standalone TPD Plan TAL

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Young Professional Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value AMP Elevate TPD Insurance Plan OnePath OneCare Stand Alone TPD *** AMP Life Stand Alone TPD Asteron Life Stand Alone TPD FutureWise TPD Standalone Plus Macquarie Life Zurich Australia Stand Alone TPD ** 0 Permanent Disablement StandAlone AIA Australia 0 0 Asgard Capital Mgnt Standalone TPD Standalone TPD Plan ClearView Total and Permanent Disability (TPD) Cover 0 Total Care Plan Stand Alone TPD CommInsure MLC Insurance Standalone TPD Plan TAL

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Young Managerial Male

Report Date: September, 2013

IFL	misurance - Stepped Tourig Managerial Male		standard	● optional	O not available
	PROFILE SUMMARY	R E	P O R T		
		Prer	miums		
Company Name	Product Name	Stepped	Level	Guaranteed Future Insurability ∞	Financial Planning Benefit
★★★★ outstar	nding value				
AMP	Elevate TPD Insurance Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•

AMP Life	Stand Alone TPD	•	•	•	•
Asgard Capital Mgnt	Standalone TPD	•	0	•	0
OnePath	OneCare Stand Alone TPD	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	

NA Australia	Permanent Disablement StandAlone	•	•	0	•
Asteron Life	Stand Alone TPD	•	•	•	•
3T	Standalone TPD Plan	•	•	•	•
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•		
			_	_	_
MLC Insurance	TPD	•			

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Young Managerial Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit nsurability **Company Name Product Name** **** outstanding value AMP Elevate TPD Insurance Plan AMP Life Stand Alone TPD *** Permanent Disablement StandAlone 0 AIA Australia вт Standalone TPD Plan ClearView Total and Permanent Disability (TPD) Cover OnePath OneCare Stand Alone TPD Zurich Australia Stand Alone TPD 黄黄黄 0 Asgard Capital Mgnt Standalone TPD Asteron Life CommInsure Total Care Plan Stand Alone TPD 0 FutureWise TPD Standalone Plus Macquarie Life MLC Insurance Standalone TPD Plan TAL

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Young Light manual Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit nsurability **Company Name Product Name** **** outstanding value ClearView Total and Permanent Disability (TPD) Cover Zurich Australia Stand Alone TPD *** Permanent Disablement StandAlone 0 AIA Australia 0 Asgard Capital Mgnt Standalone TPD 0 вт Standalone TPD Plan MLC Insurance TPD ** AMP Elevate TPD Insurance Plan AMP Life Stand Alone TPD Asteron Life Stand Alone TPD CommInsure Total Care Plan Stand Alone TPD 0 FutureWise TPD Standalone Plus Macquarie Life OnePath OneCare Stand Alone TPD Standalone TPD Plan TAL

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Young Light manual Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value 0 AIA Australia Permanent Disablement StandAlone Zurich Australia Stand Alone TPD *** Standalone TPD Plan ClearView Total and Permanent Disability (TPD) Cover MLC Insurance OnePath OneCare Stand Alone TPD 食食食 AMP Elevate TPD Insurance Plan AMP Life Stand Alone TPD Asgard Capital Mgnt Standalone TPD 0 Asteron Life Stand Alone TPD 0 CommInsure Total Care Plan Stand Alone TPD Macquarie Life FutureWise TPD Standalone Plus Standalone TPD Plan TAL

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Young Blue Collar Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT **Premiums** Planning Benefit nsurability **Company Name Product Name** **** outstanding value ClearView Total and Permanent Disability (TPD) Cover Zurich Australia Stand Alone TPD *** Permanent Disablement StandAlone 0 AIA Australia AMP Life Stand Alone TPD 0 Asgard Capital Mgnt Standalone TPD вт Standalone TPD Plan ** AMP Elevate TPD Insurance Plan Asteron Life Stand Alone TPD CommInsure Total Care Plan Stand Alone TPD 0 Macquarie Life FutureWise TPD Standalone Plus MLC Insurance OnePath OneCare Stand Alone TPD Standalone TPD Plan TAL

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 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Young Blue Collar Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value вт Standalone TPD Plan Zurich Australia Stand Alone TPD *** Permanent Disablement StandAlone 0 AIA Australia AMP Life Stand Alone TPD ClearView Total and Permanent Disability (TPD) Cover MLC Insurance ** AMP Elevate TPD Insurance Plan 0 0 Asgard Capital Mgnt Standalone TPD Asteron Life Stand Alone TPD CommInsure Total Care Plan Stand Alone TPD 0 FutureWise TPD Standalone Plus Macquarie Life OnePath OneCare Stand Alone TPD Standalone TPD Plan TAL

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Middle Professional Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value OnePath OneCare Stand Alone TPD Zurich Australia Stand Alone TPD *** AMP Elevate TPD Insurance Plan Asteron Life Stand Alone TPD вт Standalone TPD Plan Macquarie Life FutureWise TPD Standalone Plus ** 0 Permanent Disablement StandAlone AIA Australia AMP Life Stand Alone TPD Asgard Capital Mgnt Standalone TPD 0 ClearView Total and Permanent Disability (TPD) Cover 0 CommInsure Total Care Plan Stand Alone TPD MLC Insurance Standalone TPD Plan TAL

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Middle Professional Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit **Company Name Product Name** **** 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 Macquarie Life FutureWise TPD Standalone Plus ** 0 Permanent Disablement StandAlone AIA Australia AMP Life Stand Alone TPD Asgard Capital Mgnt Standalone TPD 0 вт Standalone TPD Plan 0 Total Care Plan Stand Alone TPD CommInsure MLC Insurance Standalone TPD Plan TAL

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Middle Managerial Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit nsurability **Company Name Product Name** **** outstanding value AMP Elevate TPD Insurance Plan Zurich Australia Stand Alone TPD *** AMP Life Stand Alone TPD 0 Asgard Capital Mgnt Standalone TPD 0 вт Standalone TPD Plan OnePath OneCare Stand Alone TPD ** 0 Permanent Disablement StandAlone AIA Australia Asteron Life Stand Alone TPD ClearView Total and Permanent Disability (TPD) Cover CommInsure Total Care Plan Stand Alone TPD 0 FutureWise TPD Standalone Plus Macquarie Life MLC Insurance Standalone TPD Plan TAL

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Middle Managerial Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit nsurability **Company Name Product Name** **** outstanding value AMP Elevate TPD Insurance Plan Stand Alone TPD Zurich Australia *** AMP Life Stand Alone TPD вт Standalone TPD Plan Total and Permanent Disability (TPD) Cover ClearView OnePath OneCare Stand Alone TPD ** 0 Permanent Disablement StandAlone AIA Australia 0 0 Asgard Capital Mgnt Standalone TPD Asteron Life Stand Alone TPD CommInsure Total Care Plan Stand Alone TPD 0 FutureWise TPD Standalone Plus Macquarie Life MLC Insurance Standalone TPD Plan TAL

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 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Middle Light manual Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value 0 AIA Australia Permanent Disablement StandAlone Zurich Australia Stand Alone TPD *** Standalone TPD Plan ClearView Total and Permanent Disability (TPD) Cover 0 CommInsure Total Care Plan Stand Alone TPD MLC Insurance TPD ** AMP Elevate TPD Insurance Plan AMP Life Stand Alone TPD Asgard Capital Mgnt Standalone TPD 0 Asteron Life Stand Alone TPD Macquarie Life FutureWise TPD Standalone Plus OnePath OneCare Stand Alone TPD Standalone TPD Plan TAL

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 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Middle Light manual Female

Report Date: September, 2013

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	PROFILE SUMMAR	Y RE	P O R T		
		Prem	iums		#
Company Name	Product Name	peddey.	Pevel	Guaranteed Future Insurability ∞	Financial Planning Benefit
**** outsta	nding value				
AIA Australia	Permanent Disablement StandAlone	•	•	0	•
Zurich Australia	Stand Alone TPD	•	•	•	•

ВТ	Standalone TPD Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
MLC Insurance	TPD	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	<u></u>

AMP	Elevate TPD Insurance Plan	•	•	•	•
AMP Life	Stand Alone TPD	•	•	•	•
Asgard Capital Mgnt	Standalone TPD	•	0	•	0
Asteron Life	Stand Alone TPD	•	•	•	•
Macquarie Life	FutureWise TPD Standalone Plus		•		•
TAL	Standalone TPD Plan	•	•	•	•

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Middle Blue Collar Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit nsurability **Company Name Product Name** **** outstanding value вт Standalone TPD Plan Zurich Australia Stand Alone TPD *** Permanent Disablement StandAlone 0 AIA Australia AMP Life Stand Alone TPD Stand Alone TPD Asteron Life ClearView Total and Permanent Disability (TPD) Cover MLC Insurance 黄黄黄 **AMP** Elevate TPD Insurance Plan Asgard Capital Mgnt Standalone TPD CommInsure Total Care Plan Stand Alone TPD 0 FutureWise TPD Standalone Plus Macquarie Life OnePath OneCare Stand Alone TPD Standalone TPD Plan TAL

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 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Middle Blue Collar Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value вт Standalone TPD Plan Zurich Australia Stand Alone TPD *** Permanent Disablement StandAlone 0 AIA Australia AMP Life Stand Alone TPD Stand Alone TPD Asteron Life ClearView Total and Permanent Disability (TPD) Cover ** AMP Elevate TPD Insurance Plan 0 0 Asgard Capital Mgnt Standalone TPD CommInsure Total Care Plan Stand Alone TPD 0 Macquarie Life FutureWise TPD Standalone Plus MLC Insurance OnePath OneCare Stand Alone TPD Standalone TPD Plan TAL

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 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Mature Professional Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value OnePath OneCare Stand Alone TPD Zurich Australia Stand Alone TPD *** Permanent Disablement StandAlone 0 AIA Australia 0 Asgard Capital Mgnt Standalone TPD 0 Asteron Life Stand Alone TPD вт Standalone TPD Plan FutureWise TPD Standalone Plus Macquarie Life 黄黄黄 Elevate TPD Insurance Plan **AMP** AMP Life Stand Alone TPD ClearView Total and Permanent Disability (TPD) Cover 0 Total Care Plan Stand Alone TPD CommInsure MLC Insurance Standalone TPD Plan TAL

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Mature Professional Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value OnePath OneCare Stand Alone TPD Zurich Australia Stand Alone TPD *** Permanent Disablement StandAlone 0 AIA Australia Asteron Life Stand Alone TPD вт Standalone TPD Plan ClearView Total and Permanent Disability (TPD) Cover FutureWise TPD Standalone Plus Macquarie Life ** **AMP** Elevate TPD Insurance Plan AMP Life Stand Alone TPD Asgard Capital Mgnt Standalone TPD 0 0 Total Care Plan Stand Alone TPD CommInsure MLC Insurance Standalone TPD Plan TAL

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 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Mature Managerial Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit nsurability **Company Name Product Name** **** outstanding value 0 0 Asgard Capital Mgnt Standalone TPD Zurich Australia Stand Alone TPD *** AIA Australia Permanent Disablement StandAlone 0 AMP Life Stand Alone TPD вт 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 0 Macquarie Life FutureWise TPD Standalone Plus MLC Insurance OnePath OneCare Stand Alone TPD Standalone TPD Plan TAL

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 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Mature Managerial Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit nsurability **Company Name Product Name** **** outstanding value ClearView Total and Permanent Disability (TPD) Cover Zurich Australia Stand Alone TPD *** Permanent Disablement StandAlone 0 AIA Australia AMP Life Stand Alone TPD вт Standalone TPD Plan CommInsure Total Care Plan Stand Alone TPD 0 ** AMP Elevate TPD Insurance Plan 0 0 Asgard Capital Mgnt Standalone TPD Asteron Life Stand Alone TPD Macquarie Life FutureWise TPD Standalone Plus MLC Insurance OnePath OneCare Stand Alone TPD Standalone TPD Plan TAL

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TPD insurance - Stepped Mature Light manual Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value 0 AIA Australia Permanent Disablement StandAlone Zurich Australia Stand Alone TPD *** Standalone TPD Plan ClearView Total and Permanent Disability (TPD) Cover 0 CommInsure Total Care Plan Stand Alone TPD MLC Insurance TPD ** AMP Elevate TPD Insurance Plan AMP Life Stand Alone TPD Asgard Capital Mgnt Standalone TPD 0 Asteron Life Stand Alone TPD Macquarie Life FutureWise TPD Standalone Plus OnePath OneCare Stand Alone TPD Standalone TPD Plan TAL

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 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Mature Light manual Female

Report Date: September, 2013

IPL	o insurance - Stepped Mature Light manual Fema	aie	standard	● optional	O not available
	PROFILE SUMMARY	R E	P O R T		
		Prem	iums		
				₽ <u>≯</u>	l nefi
Company Name	Product Name	Stepped	Level	Guaranteed Future Insurability	Financial Planning Benefit
		Ste	2	Guč Ins	Fii Fiann Plann
★★★★ outsta	nding value				
AIA Australia	Permanent Disablement StandAlone	•	•	0	•
Zurich Australia	Stand Alone TPD	•	•	•	•

ВТ	Standalone TPD Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•
MLC Insurance	TPD	•	•	•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
AMP Life	Stand Alone TPD	•	•	•	•
Asgard Capital Mgnt	Standalone TPD	•	0	•	0
Asteron Life	Stand Alone TPD	•	•	•	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
		_	_	_	_
OnePath	OneCare Stand Alone TPD				

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Mature Blue Collar Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value вт Standalone TPD Plan Zurich Australia Stand Alone TPD *** Permanent Disablement StandAlone 0 AIA Australia 0 Asgard Capital Mgnt Standalone TPD 0 ClearView Total and Permanent Disability (TPD) Cover MLC Insurance ** AMP Elevate TPD Insurance Plan AMP Life Stand Alone TPD Asteron Life Stand Alone TPD CommInsure Total Care Plan Stand Alone TPD 0 FutureWise TPD Standalone Plus Macquarie Life OnePath OneCare Stand Alone TPD Standalone TPD Plan TAL

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Mature Blue Collar Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value вт Standalone TPD Plan Zurich Australia Stand Alone TPD *** Permanent Disablement StandAlone 0 AIA Australia AMP Life Stand Alone TPD ClearView Total and Permanent Disability (TPD) Cover MLC Insurance ** AMP Elevate TPD Insurance Plan 0 0 Asgard Capital Mgnt Standalone TPD Asteron Life Stand Alone TPD CommInsure Total Care Plan Stand Alone TPD 0 FutureWise TPD Standalone Plus Macquarie Life OnePath OneCare Stand Alone TPD Standalone TPD Plan TAL

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Empty Nester Professional Male

Report Date: September, 2013

standard Optional O not available REPORT PROFILE SUMMARY **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value 0 0 Asgard Capital Mgnt Standalone TPD FutureWise TPD Standalone Plus Macquarie Life *** AMP Life Stand Alone TPD Total and Permanent Disability (TPD) Cover ClearView OneCare Stand Alone TPD OnePath Zurich Australia Stand Alone TPD ** 0 AIA Australia Permanent Disablement StandAlone **AMP** Elevate TPD Insurance Plan Asteron Life Stand Alone TPD вт Standalone TPD Plan 0 Total Care Plan Stand Alone TPD CommInsure MLC Insurance Standalone TPD Plan TAL

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Empty Nester Professional Female

Report Date: September, 2013

IPU	insurance - Stepped Empty Nester Professiona	ai reiliaie	standard	● optional	O not available
	P R O F I L E S U M M A R Y	REF	ORT		
		Premi	ums		<u></u>
Company Name	Product Name	Stepped	Level 2	Guaranteed Future Insurability ∞	Financial Planning Benefit
★★★★ outstan	ding value				
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
nePath	OneCare Stand Alone TPD	•	•	•	•

AMP Life	Stand Alone TPD	•	•	•	•
steron Life	Stand Alone TPD	•	•	•	•
learView	Total and Permanent Disability (TPD) Cover	•	•	•	•
urich Australia	Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
MP	Elevate TPD Insurance Plan	•	•	•	•
sgard Capital Mgnt	Standalone TPD	•	0	•	0
T	Standalone TPD Plan	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
ILC Insurance	TPD	•	•	•	
TAL .	Standalone TPD Plan	•	•	•	•

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Empty Nester Managerial Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit nsurability **Company Name Product Name** **** outstanding value 0 0 Asgard Capital Mgnt Standalone TPD ClearView Total and Permanent Disability (TPD) Cover *** Permanent Disablement StandAlone 0 AIA Australia AMP Life Stand Alone TPD OnePath OneCare Stand Alone TPD Zurich Australia Stand Alone TPD ** AMP Elevate TPD Insurance Plan Asteron Life Stand Alone TPD Standalone TPD Plan CommInsure Total Care Plan Stand Alone TPD 0 FutureWise TPD Standalone Plus Macquarie Life MLC Insurance Standalone TPD Plan TAL

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Empty Nester Managerial Female

Report Date: September, 2013

IFL	niisurance - Stepped Empty Nester Managend	ai reiliaie	standard	● optional	O not available
	PROFILE SUMMAR	Y RE	PORT		
		Premi	ums		<u></u>
Company Name	Product Name	Stepped	Level	Guaranteed Future Insurability	Financial Planning Benefit
		1	2	3	- Ed 4
★★★★ outstal	Stand Alone TPD				
Zurich Australia	Stand Alone TPD Stand Alone TPD				

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
ВТ	Standalone TPD Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover				
Comminsure	Total Care Plan Stand Alone TPD			0	
OnePath ★ ★ ★	OneCare Stand Alone TPD			•	•
AMP	Elevate TPD Insurance Plan	•	•	•	•
Asgard Capital Mgnt	Standalone TPD	•	0	•	0
Asteron Life	Stand Alone TPD	•	•	•	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	_

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Empty Nester Light manual Male

Report Date: September, 2013

וטיו	nsurance - Stepped Empty Nester Light manus	ai iviale	standard	● optional	O not available
	PROFILE SUMMARY	R E I	PORT		
		Premi	ums		<u></u>
Company Name	Product Name	Stepped	Level 2	Guaranteed Future Insurability	Financial Planning Benefit
★★★★ outstand	ling value				
AIA Australia	Permanent Disablement StandAlone	•	•	0	•
Zurich Australia	Stand Alone TPD	•	•	•	•

Asgard Capital Mgnt	Standalone TPD	•	0	•	0
ВТ	Standalone TPD Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
MLC Insurance	TPD		•	•	

AMP	Elevate TPD Insurance Plan	•	•	•	•
AMP Life	Stand Alone TPD	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•
TAL	Standalone TPD Plan	_	_	_	_

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Empty Nester Light manual Female

Report Date: September, 2013

			standard	Doptional	O not availab
	PROFILE SUMMARY	REF	ORT		
		Premiu	ıms		Ħ
Company Name	Product Name	Stepped	Level 5	Guaranteed Future Insurability	Financial Planning Benefit
★★★★ outstand	ing value				
AIA Australia	Permanent Disablement StandAlone	•			
Zurich Australia	Stand Alone TPD	• • • • • • • • • • • • • • • • • • • •	•	<u> </u>	

ВТ	Standalone TPD Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
MLC Insurance	TPD	•	•	•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
AMP Life	Stand Alone TPD	•	•	•	•
Asgard Capital Mgnt	Standalone TPD	•	0	•	0
Asteron Life	Stand Alone TPD	•	•	•	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Empty Nester Blue Collar Male

Report Date: September, 2013

IPU	msurance - Stepped Empty Nester Blue Collar	iviale	standard	● optional	O not available
	P R O F I L E S U M M A R Y	R E	P O R T		
		Prem	iums		=
Company Name	Product Name	pedd etg	Jevel 2	Guaranteed Future Insurability ω	Financial Planning Benefit
★★★★ outstand	ling value				
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
MP Life	Stand Alone TPD	•	•	•	•
sgard Capital Mgnt	Standalone TPD	•	0	•	0
ВТ	Standalone TPD Plan	•	•	•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Empty Nester Blue Collar Female

Report Date: September, 2013

standard Optional O not available SUMMARY ORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value 0 AIA Australia Permanent Disablement StandAlone Zurich Australia Stand Alone TPD *** AMP Life Stand Alone TPD вт Standalone TPD Plan Total and Permanent Disability (TPD) Cover ClearView MLC Insurance ** AMP Elevate TPD Insurance Plan 0 0 Asgard Capital Mgnt Standalone TPD Asteron Life Stand Alone TPD CommInsure Total Care Plan Stand Alone TPD 0 FutureWise TPD Standalone Plus Macquarie Life OnePath OneCare Stand Alone TPD Standalone TPD Plan TAL

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Young Professional Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit nsurability **Company Name Product Name** **** outstanding value Stand Alone TPD Asteron Life OnePath OneCare Stand Alone TPD *** AMP Elevate TPD Insurance Plan ClearView Total and Permanent Disability (TPD) Cover Standalone TPD Plan TAL Zurich Australia Stand Alone TPD ** 0 Permanent Disablement StandAlone AIA Australia AMP Life Stand Alone TPD Standalone TPD Plan CommInsure Total Care Plan Stand Alone TPD 0 FutureWise TPD Standalone Plus • Macquarie Life MLC Insurance

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Young Professional Female

Report Date: September, 2013

IPD	Tinsurance - Lever Young Professional Pemale		standard	● optional	O not available
	P R O F I L E S U M M A R Y	R E	P O R T		
		Pren	niums		<u></u>
Company Name	Product Name	Stepped	level 2	Guaranteed Future Insurability	Financial Planning Benefit
★★★★ outstar	ding value				
Asteron Life	Stand Alone TPD	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•

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

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
ВТ	Standalone TPD Plan	•	•	•	•
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Young Managerial Male

Report Date: September, 2013

IF	D insurance - Level Young Managerial Male		standard	● optional	O not available
	PROFILE SUMMARY	R E	PORT		
		Premi	ums		Ħ
Company Name	Product Name	Stepped	Povel 2	Guaranteed Future Insurability	Financial Planning Benefit
★★★★ outst	anding value				
ClearView OnePath	Total and Permanent Disability (TPD) Cover OneCare Stand Alone TPD		•	•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
AMP Life	Stand Alone TPD	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
ВТ	Standalone TPD Plan	•	•	•	•
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Young Managerial Female

Report Date: September, 2013

IPU	ilisurance - Lever Young Managerial Female			standard	● optional	O not available
	P R O F I L E S U M M A R Y	R	E F	ORT		
			Premiu	ums		
					ਰੂ ਨੂ	_ nefi
Company Name	Product Name	Stepped	1	Fe/e 2	Guaranteed Future Insurability ω	Financial Planning Benefit
**** outstand	ding 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	•		•	0	•
ВТ	Standalone TPD Plan	•		•	•	•
Comminsure	Total Care Plan Stand Alone TPD	•		•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•		•	•	•
MLC Insurance	TPD	•		•	•	•
TAL	Standalone TPD Plan	•		•	•	

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Young Light manual Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT **Premiums** Planning Benefit nsurability **Company Name Product Name** **** outstanding value ClearView Total and Permanent Disability (TPD) Cover Zurich Australia Stand Alone TPD *** Stand Alone TPD Asteron Life BT Standalone TPD Plan MLC Insurance OnePath OneCare Stand Alone TPD ** 0 Permanent Disablement StandAlone AIA Australia **AMP** Elevate TPD Insurance Plan AMP Life Stand Alone TPD CommInsure Total Care Plan Stand Alone TPD 0 FutureWise TPD Standalone Plus • Macquarie Life TAL Standalone TPD Plan

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Young Light manual Female

Report Date: September, 2013

וויטרו	Surance - Lever Young Light manual Female		standard	● optional	O not available
P	ROFILE SUMMARY	R E	PORT		
		Pro	emiums		#
Company Name	Product Name	Stepped	1 2	Guaranteed Future Insurability	Financial Planning Benefit
★★★★★ outstandir	ng value				
OnePath	OneCare Stand Alone TPD	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

Asteron Life	Stand Alone TPD	•	•	•	•
вт	Standalone TPD Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
MLC Insurance	TPD	•	•	•	

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP	Elevate TPD Insurance Plan	•	•	•	•
AMP Life	Stand Alone TPD	•	•	•	•
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•
17 12	Canadone II D I lan		· · · · · · · · · · · · · · · · · · ·		

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Young Blue Collar Male

Report Date: September, 2013

IF	Difficulative - Level Young Blue Collar Male		standard	● optional	O not available
	PROFILE SUMMARY	R E	PORT		
		Premi	ums		_#
Company Name	Product Name	Stepped 1	level 2	Guaranteed Future Insurability	Financial Planning Benefit
★★★★ outsta	anding value				
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AMP Life	Stand Alone TPD	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
ВТ	Standalone TPD Plan	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	• • • • • • • • • • • • • • • • • • • •

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP	Elevate TPD Insurance Plan	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Young Blue Collar Female

Report Date: September, 2013

IFUI	risurance - Lever Young Blue Collar Female			standard	● optional	O not available
	PROFILE SUMMARY	R	E P	ORT		
		ı	Premiu	ms		
					⊉ ≥	nefi
Company Name	Product Name	Stepped	1	Pevel 2	Guaranteed Future Insurability	Financial Planning Benefit
**** outstand	ling value					
ClearView	Total and Permanent Disability (TPD) Cover	•		•	•	•
Zurich Australia	Stand Alone TPD	•		•	•	•

AMP Life	Stand Alone TPD	•		•	•	•
Asteron Life	Stand Alone TPD	•		•	•	•
ВТ	Standalone TPD Plan	•		•	•	•
OnePath	OneCare Stand Alone TPD	•		•	•	•

AIA Australia	Permanent Disablement StandAlone	•		•	0	•
AMP	Elevate TPD Insurance Plan	•		•	•	•
Comminsure	Total Care Plan Stand Alone TPD	•		•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•		•	•	•
MLC Insurance	TPD	•		•	•	•
TAL	Standalone TPD Plan	•		•	•	•

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Middle Professional Male

Report Date: September, 2013

	D Insurance - Level Middle Professional Male		standard	● optional	O not available
	PROFILE SUMMARY	R E	P O R T		
		Prem	niums		#
Company Name	Product Name	pedde)S	Pevel 2	Guaranteed Future Insurability	Financial Planning Benefit
★★★★ outst	anding value				
Asteron Life	Stand Alone TPD	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

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

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•
MLC Insurance	TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Middle Professional Female

Report Date: September, 2013

IFU	Tinsurance - Level Middle Professional Female		stand	dard O optional	O not available
	PROFILE SUMMARY	R	E P O I	₹ Т	
		F	Premiums		
					l nefi
Company Name	Product Name	Stepped	Tevel	Guaranteed Future	Financial Planning Benefit
**** outstan	iding value			<u>'</u>	
Asteron Life	Stand Alone TPD	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	<u> </u>	<u> </u>

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP Life	Stand Alone TPD	•	•	•	•
ВТ	Standalone TPD Plan	•	•	•	•
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•
MLC Insurance	TPD	•	•	•	•
TAL	Standalone TPD Plan		_		

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Middle Managerial Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REP ORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value Stand Alone TPD Asteron Life Stand Alone TPD Zurich Australia *** AMP Elevate TPD Insurance Plan вт Standalone TPD Plan Total and Permanent Disability (TPD) Cover ClearView OnePath OneCare Stand Alone TPD ** 0 Permanent Disablement StandAlone AIA Australia AMP Life Stand Alone TPD CommInsure Total Care Plan Stand Alone TPD 0 Macquarie Life FutureWise TPD Standalone Plus MLC Insurance TAL Standalone TPD Plan

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Middle Managerial Female

Report Date: September, 2013

71 .	Diffisurance - Lever Middle Mariagerial Female		standard	● optional	O not available
	PROFILE SUMMARY	R E	PORT		
		Prem	iums		Ħ
Company Name	Product Name	peddetS 1	level 2	Guaranteed Future Insurability	Financial Planning Benefit
★★★★ outsta	nding value				
Asteron Life	Stand Alone TPD	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
OnePath	OneCare Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP Life	Stand Alone TPD	•	•	•	•
ВТ	Standalone TPD Plan	•	•	•	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Middle Light manual Male

Report Date: September, 2013

IFD	msdrance - Lever Middle Light mandar Male		standard	● optional	O not available
	P R O F I L E S U M M A R	Y RE	PORT		
		Prem	iums		=
Company Name	Product Name	75		teed re oility	cial Benef
Company Name	Product Name	Stepped	revel 2	Guaranteed Future Insurability α	Financial Planning Benefit
★★★★ outstan	ding value				
Asteron Life	Stand Alone TPD	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
ЗТ	Standalone TPD Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
MLC Insurance	TPD	• • • • • • • • • • • • • • • • • • • •	•	•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
AMP Life	Stand Alone TPD	•	•	•	•
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Middle Light manual Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value ClearView Total and Permanent Disability (TPD) Cover Zurich Australia Stand Alone TPD *** Permanent Disablement StandAlone 0 AIA Australia Asteron Life Stand Alone TPD вт Standalone TPD Plan MLC Insurance TPD ** AMP Elevate TPD Insurance Plan AMP Life Stand Alone TPD CommInsure Total Care Plan Stand Alone TPD 0 Macquarie Life FutureWise TPD Standalone Plus OnePath OneCare Stand Alone TPD TAL Standalone TPD Plan

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Middle Blue Collar Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value Stand Alone TPD Asteron Life Zurich Australia Stand Alone TPD *** Permanent Disablement StandAlone 0 AIA Australia AMP Elevate TPD Insurance Plan вт Standalone TPD Plan ClearView Total and Permanent Disability (TPD) Cover ** AMP Life Stand Alone TPD 0 CommInsure Total Care Plan Stand Alone TPD Macquarie Life FutureWise TPD Standalone Plus MLC Insurance OnePath OneCare Stand Alone TPD TAL Standalone TPD Plan

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Middle Blue Collar Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value ClearView Total and Permanent Disability (TPD) Cover Zurich Australia Stand Alone TPD *** Permanent Disablement StandAlone 0 AIA Australia Elevate TPD Insurance Plan AMP Stand Alone TPD Asteron Life вт Standalone TPD Plan ** AMP Life Stand Alone TPD 0 CommInsure Total Care Plan Stand Alone TPD Macquarie Life FutureWise TPD Standalone Plus MLC Insurance OnePath OneCare Stand Alone TPD TAL Standalone TPD Plan

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Mature Professional Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value Stand Alone TPD Asteron Life Zurich Australia Stand Alone TPD *** AMP Life Stand Alone TPD ClearView Total and Permanent Disability (TPD) Cover FutureWise TPD Standalone Plus Macquarie Life OnePath OneCare Stand Alone TPD ** 0 Permanent Disablement StandAlone AIA Australia **AMP** Elevate TPD Insurance Plan Standalone TPD Plan CommInsure Total Care Plan Stand Alone TPD 0 • MLC Insurance TAL Standalone TPD Plan

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Mature Professional Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value Stand Alone TPD Asteron Life Zurich Australia Stand Alone TPD *** AMP Life Stand Alone TPD ClearView Total and Permanent Disability (TPD) Cover FutureWise TPD Standalone Plus Macquarie Life OnePath OneCare Stand Alone TPD ** 0 Permanent Disablement StandAlone AIA Australia **AMP** Elevate TPD Insurance Plan Standalone TPD Plan CommInsure Total Care Plan Stand Alone TPD 0 • MLC Insurance TAL Standalone TPD Plan

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Mature Managerial Male

Report Date: September, 2013

IFUI	risurance - Lever Mature Manageriai Maie		standard	● optional	O not available
	PROFILE SUMMARY	R E	P O R T		
		Prem	iums		.=
				ed ity	al
Company Name	Product Name	Stepped 1	Р Р Р	Guaranteed Future Insurability ∞	Financial Planning Benefit
★★★★ outstand	ing 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	•	•	0	•
AMP	Elevate TPD Insurance Plan	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Mature Managerial Female

Report Date: September, 2013

IPUII	isurance - Level Malure Managerial Female		standard	● optional	O not available
	PROFILE SUMMARY	R	E P O R 1		
		Р	remiums		æ
Company Name	Product Name	Stepped	1 2	Guaranteed Future Insurability ω	Financial Planning Benefit
★★★★ outstandi	ng 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	•	•	0	•
AMP	Elevate TPD Insurance Plan	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Mature Light manual Male

Report Date: September, 2013

IF	D IIISUI AIICE - LEVEI MAIUI E LIGITI IIIAITUAI MAIE		standard	● optional	O not available
	PROFILE SUMMARY	R E	P O R T		
		Prem	iums		#
Company Name	Product Name	Stepped 1	Pevel 2	Guaranteed Future Insurability	Financial Planning Benefit
★★★★ outsta	anding value				
ClearView Zurich Australia	Total and Permanent Disability (TPD) Cover Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
Asteron Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
MLC Insurance	TPD	•	•	•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
AMP Life	Stand Alone TPD	•	•	•	•
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Mature Light manual Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit nsurability **Company Name Product Name** **** outstanding value ClearView Total and Permanent Disability (TPD) Cover Zurich Australia Stand Alone TPD *** Permanent Disablement StandAlone 0 AIA Australia Asteron Life Stand Alone TPD вт Standalone TPD Plan MLC Insurance TPD ** AMP Elevate TPD Insurance Plan AMP Life Stand Alone TPD CommInsure Total Care Plan Stand Alone TPD 0 Macquarie Life FutureWise TPD Standalone Plus OnePath OneCare Stand Alone TPD TAL Standalone TPD Plan

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 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Mature Blue Collar Male

Report Date: September, 2013

וטיוו	risurance - Lever Mature Blue Collar Male		standard	● optional	O not available
	PROFILE SUMMARY	R E	P O R T		
		Pre	miums		
				p _e A	l enefi
Company Name	Product Name	Stepped	revel 2	Guaranteed Future Insurability ω	Financial Planning Benefit
**** outstand	ing value				
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP Life	Stand Alone TPD	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
ВТ	Standalone TPD Plan	•	•	•	

AMP	Elevate TPD Insurance Plan	•	•	•	•
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Mature Blue Collar Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value ClearView Total and Permanent Disability (TPD) Cover Zurich Australia Stand Alone TPD *** Permanent Disablement StandAlone 0 AIA Australia AMP Life Stand Alone TPD Asteron Life Stand Alone TPD вт Standalone TPD Plan ** Elevate TPD Insurance Plan AMP 0 CommInsure Total Care Plan Stand Alone TPD Macquarie Life FutureWise TPD Standalone Plus MLC Insurance OnePath OneCare Stand Alone TPD TAL Standalone TPD Plan

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 increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Empty Nester Professional Male

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value Stand Alone TPD Asteron Life Zurich Australia Stand Alone TPD *** AMP Life Stand Alone TPD Macquarie Life FutureWise TPD Standalone Plus OnePath OneCare Stand Alone TPD 食食食 0 AIA Australia Permanent Disablement StandAlone AMP Elevate TPD Insurance Plan вт Standalone TPD Plan ClearView Total and Permanent Disability (TPD) Cover MLC Insurance TAL Standalone TPD Plan

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Empty Nester Professional Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value Stand Alone TPD Asteron Life Zurich Australia Stand Alone TPD *** AMP Life Stand Alone TPD Macquarie Life FutureWise TPD Standalone Plus OnePath OneCare Stand Alone TPD 食食食 0 AIA Australia Permanent Disablement StandAlone AMP Elevate TPD Insurance Plan вт Standalone TPD Plan ClearView Total and Permanent Disability (TPD) Cover MLC Insurance TAL Standalone TPD Plan

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Empty Nester Managerial Male

Report Date: September, 2013

	2 mouraines 2010; 2mpty motor manageman mais		standard	● optional	O not available
	PROFILE SUMMARY	R E	PORT		
		Premi	ums		=
Company Name	Product Name	Stepped 1	Fevel 2	Guaranteed Future Insurability ∞	Financial Planning Benefit
**** outst	tanding 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	•	•	0	•
AMP	Elevate TPD Insurance Plan	•	•	•	•
ВТ	Standalone TPD Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•

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



TPD insurance - Level Empty Nester Managerial Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit nsurability **Company Name Product Name** **** outstanding value Stand Alone TPD AMP Life Zurich Australia Stand Alone TPD *** Stand Alone TPD Asteron Life OnePath OneCare Stand Alone TPD TAL Standalone TPD Plan 食食食 0 AIA Australia Permanent Disablement StandAlone AMP Elevate TPD Insurance Plan ВТ Standalone TPD Plan ClearView Total and Permanent Disability (TPD) Cover Macquarie Life FutureWise TPD Standalone Plus MLC Insurance TPD

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Empty Nester Light manual Male

Report Date: September, 2013

standard Optional O not available SUMMARY REPORT **Premiums** Planning Benefit nsurability **Company Name Product Name** **** outstanding value 0 AIA Australia Permanent Disablement StandAlone Zurich Australia Stand Alone TPD *** Stand Alone TPD Asteron Life вт Standalone TPD Plan Total and Permanent Disability (TPD) Cover ClearView MLC Insurance ** AMP Elevate TPD Insurance Plan AMP Life Stand Alone TPD Macquarie Life FutureWise TPD Standalone Plus OnePath OneCare Stand Alone TPD TAL Standalone TPD Plan

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Empty Nester Light manual Female

Report Date: September, 2013

standard Optional O not available SUMMARY REPORT **Premiums** Planning Benefit **Company Name Product Name** **** outstanding value 0 AIA Australia Permanent Disablement StandAlone Zurich Australia Stand Alone TPD *** Stand Alone TPD Asteron Life Standalone TPD Plan вт MLC Insurance 食食食 AMP Elevate TPD Insurance Plan AMP Life 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

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 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Empty Nester Blue Collar Male

Report Date: September, 2013

			standard	 ● optional	O not available			
	P R O F I L E S U M M A R Y	R E	PORT					
		Premi	ums		#			
Company Name	Product Name	Stepped	revel 2	Guaranteed Future Insurability ω	Financial Planning Benefit			
★★★★ outstan	ding value							
AMP Life Zurich Australia	Stand Alone TPD Stand Alone TPD							

AIA Australia	Permanent Disablement StandAlone	Permanent Disablement StandAlone						
Asteron Life	Stand Alone TPD	•	•	•	•			
ВТ	Standalone TPD Plan	Standalone TPD Plan						

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

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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TPD insurance - Level Empty Nester Blue Collar Female

Report Date: September, 2013

standard Optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit nsurability **Company Name Product Name** **** outstanding value AMP Life Stand Alone TPD Zurich Australia Stand Alone TPD *** Permanent Disablement StandAlone 0 AIA Australia Asteron Life Stand Alone TPD вт Standalone TPD Plan 食食食 Elevate TPD Insurance Plan AMP Total and Permanent Disability (TPD) Cover ClearView Macquarie Life FutureWise TPD Standalone Plus MLC Insurance OnePath OneCare Stand Alone TPD Standalone TPD Plan TAL

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.
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METHODOLOGY

URANCE STAR RATII

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











AWARDS TO PRODUCTS - METHODOLOGY

Occupation Category







White Collar



Retail/Light Manual



Age

Young

Middle

Mature

Premiums

Stepped Premium

Level Premium

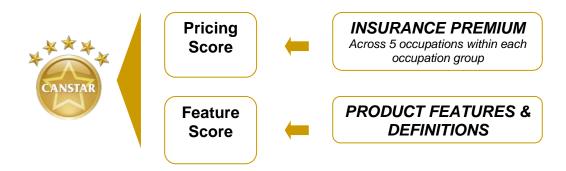
Gender

Male

Female

The *life insurance* star ratings consist of 5 separate insurance product types – Term Life, Trauma, TPD, Packaged Life and Income Protection. 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.

TOTAL STAR RATINGS SCORE (T) = W1PRICING SCORE (P) + W2FEATURES SCORE (F)



Life insurance products are rated across 4 professional groups and 4 age groups so that consumers can identify their demographic and create a short list of 5 star products that may be suitable for their needs.

Star Rat	ings Weights for IPP	Trauma 8	Package			
		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 N	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%

CRITERIA

- For young, middle and mature age groups, the term life policy should include guaranteed future insurability
- Income protection policies are based on a benefit period to age 65 and a waiting period of 30 days
- All packaged and standalone trauma products should allow trauma reinstatement and death buyback

PRICING SCORE

The insurance premium for risk is used as the main point of cost comparison. Peer products are compared and the product with the lowest cost is awarded the highest pricing score and all other peer products are awarded a relative score in comparison to the lowest cost product.

The 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 600,000 premiums are analysed in CANSTAR life insurance star ratings.

SUM INSURED - Star Ratings (TERM, TRAUMA & TPD)						
Age Group	Age	Term	Trauma	TPD		
Young	20-29	\$750,000	\$100,000	\$750,000		
Middle	30-45	\$1,000,000	\$300,000	\$1,000,000		
Mature	46-55	\$1,500,000	\$350,000	\$1,500,000		
Empty Nester	56-60	\$750,000	\$250,000	\$750,000		

SUM INSURED – Star Ratings (Income Protection)						
Occupation category	Income Protection	Income cover per month				
Professional	\$150,000	\$9,375				
White Collar	\$80,000	\$5,000				
Retail/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 groups.

FEATURE SCORE

CANSTAR life insurance star ratings assessed over 50,000 benefits and options across different products. Below is how CANSTAR weighted these benefits and options:

Term Life - Feature Weights	Young, Middle		
Category/Sub-Category	& Mature	Empty Nester	Description
Death Policy Terms	10%	10%	
Coverage Terms	5%	5%	captures coverage range e.g. entry & expiry age
Other	5%	5%	captures if the policy can be accident only
Premiums	40%	40%	captures the premiums options e.g. stepped, level, hybrid
Sums Insured	10%	10%	captures if sum insured restrictions applies
Terminal Illness	40%	40%	captures terminal illness definition and max benefit age etc.
Standard Company Terms offered	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, preexisting 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 live cover, quaranteed renewable
Product Upgrade	5%	5%	captures the product upgrades applicable to existing and new customers
Death Policy Benefits and Options	60%	50%	
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	10%	10%	captures if the policy offers funeral & repatriation benefit
Future Underwriting	30%	30%	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
Other	5%	5%	captures additional benefits like child cover, accidental death hardship booster etc.
Waiver of Premium	10%	10%	captures waiver of premiums on disability

Stand Alone Trauma – Featur	re Weights		
Category/Sub-Category	All Male profiles	All Female profiles	Descriptions
Stand Alone Trauma Policy Terms	10%	10%	
Coverage Terms	40%	40%	captures coverage range e.g. entry & expiry age
Premiums	60%	60%	captures the premiums options e.g. stepped, level, hybrid
Standard Company Terms	20%	20%	
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
Stand Alone Trauma Events	70%	70%	
Cancer	30%	45%	captures trauma definitions for cancer
Breast Cancer	5%	25%	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%	55%	captures trauma definitions for other cancer e.g. benign tumors
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
Stand Alone TPD Policy Terms	10%	10%	
Coverage Terms	40%	40%	captures coverage range e.g. entry & expiry age
Premiums	60%	60%	captures the premiums options e.g. stepped, level, hybrid
TPD Standard Company Terms	25%	20%	ievel, nybra
Exclusions	40%	40%	captures what is excluded at time of claim e.g. attempted suicide, terrorism
			captures the indexation benefits e.g. dollar cap,
Indexation	25%	25%	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
TPD Stand Alone Policy benefits and options.	25%	10%	
Accommodation Benefit	5%	5%	captures if the policy offers accommodation benefit
Death Cover	10%	10%	
Death Cover	1078	1076	captures if the policy offers death cover benefit captures if the policy offers financial planning
Financial Planning	10%	10%	benefit captures if the policy offers personal future
Future Underwriting	20%	20%	underwriting benefit
GFI	20%	20%	captures if the policy offers GFI benefit e.g. no devents etc.
Life Cover Durchage	100/	100/	captures if the policy offers life cover benefit after
Life Cover Purchase	10%	10%	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
Stand Alone TPD Definitions	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
Own Occu quotes	-	30%	
Own occupation quotes	_	100%	Availability of cover based on own occupations

Income Protection - Feature Weights	ı.	T =-	
Category/Sub-category	Professional/ Managerial	Blue Collar/Light Manual	Description
INCP - Policy Terms	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 & 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
INCP - Standard Company Terms	15%	15%	captures the various waiting periods energed by the policy
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
Indexation	10%	10%	policy
Interim Cover	15%	15%	captures the indexation benefits e.g. dollar cap, max age captures interim cover and period covered
	5%	5%	
Loyalty Bonus			captures if the policy provides any loyalty bonus captures the product upgrades applicable to existing and new
Product Upgrade	15%	15%	customers
INCP - Claim Payment Terms	40%	40%	captures the benefit options offered across various occupations
Benefit Offsets	35%	35%	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
INCP - Policy Benefits and options	35%	20%	
Claims Indexation	10%	10%	captures if the policy offers claims indexation
Disability Definitions - Partial	20%	15%	captures the benefits offered by the policy at time of partial disability
Disability Definitions - Total	20%	15%	captures the benefits offered by the policy at time of total disability
Specified Injury	35%	25%	captures the benefits offered by the policy for specified injury
Others	15%	35%	captures the other benefits offered by the policy e.g. family care benefit, death benefit etc.
Agreed Quotes	-	15%	care serion, dearn serion etc.
Agreed quotes		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%	35%	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%	30%	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 ratings according to rank. The number of products awarded each of the 5 to 2 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 & 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 CANSTAR life insurance star ratings RE-RATED?

All ratings are fully recalulated 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
- Travel Money Card

- Home & Contents
- Home loans
- Life Insurance
- Managed investments
- Margin lending
- Package banking
- Personal loans
- Reward programs
- Superannuation
- Travel insurance

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