



LIFE INSURANCE STAR RATINGS

IN THIS REPORT:

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:

<p>Our YOUNG PROFILE is a person just starting out, has minimal debt and is perhaps saving for a house.</p> <p>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.</p>	
<p>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.</p> <p>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</p>	
<p>Our MATURE PROFILE is the family man or woman, with an increased income tempered by increased debt, most notably a mortgage.</p> <p>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.</p>	
<p>Our EMPTY NESTER PROFILE is enjoying the new-found freedom of the kids moving out. They have minimal debt and are concentrating on saving for their retirement.</p> <p>Their needs for life cover are decreasing as debt levels and lifestyles change but they still want to safeguard their income for retirement.</p>	

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.

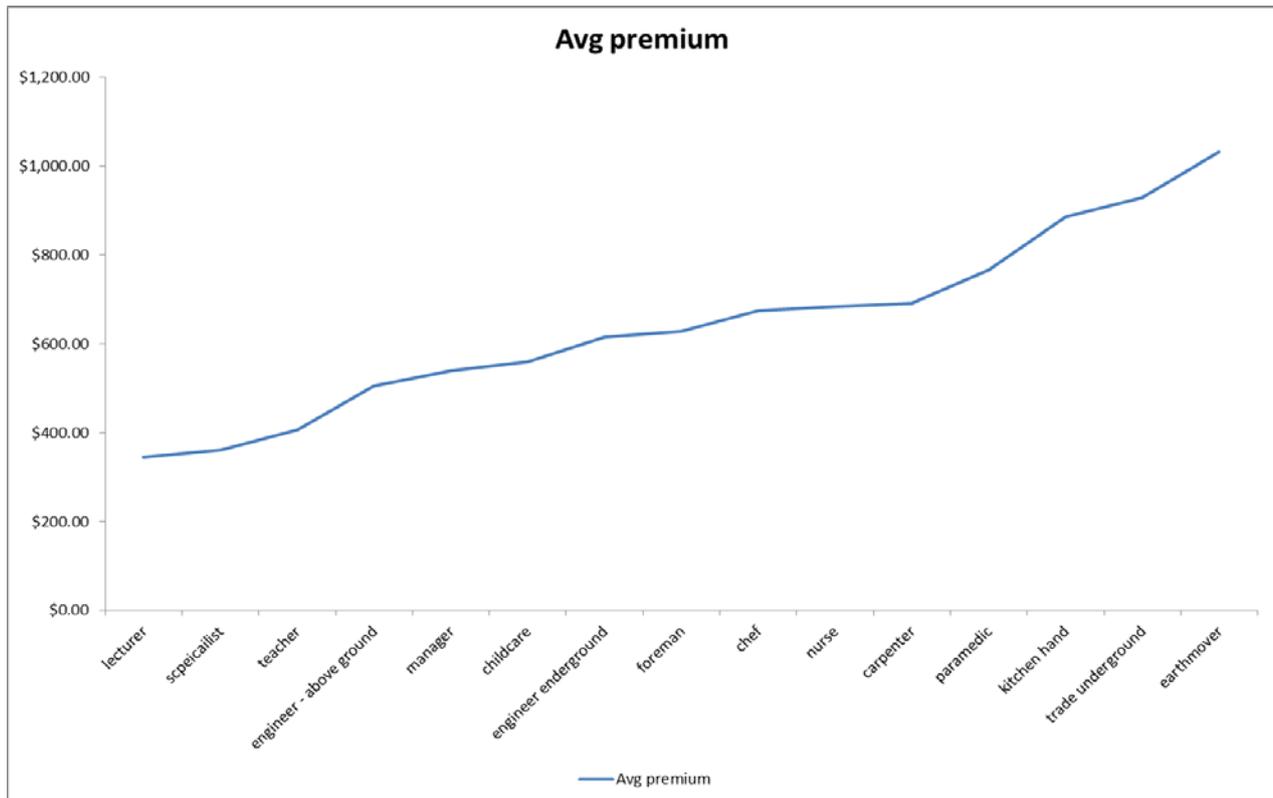
By conducting this research and rating life insurance products, CANSTAR aims to help consumers better understand the life insurance suite of products and the benefits they offer. We should stress though that no matter how much we demystify life insurance products, we all have unique circumstances and 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 \$343.99	Teacher \$406.11	Childcare worker \$559.17
Medical Specialist \$360.60	Nurse \$683.68	Paramedic \$767.38
Engineer – above ground \$504.75	Engineer Underground \$614.70	Trade Underground \$929.42
Hospitality Manager \$539.39	Chef \$674.06	Kitchen Hand \$886.12
Construction Foreman \$627.72	Carpenter \$691.68	Earthmover \$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

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.



**Life Insurance
Australia**

OnePath
a company of ANZ

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



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 Insurance	Company	Reasons
Term Life	AIA Australia TAL	<p>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.</p> <p>TAL received 103 five stars in 57 profiles and has been discussed on the previous page.</p>
Trauma	AIA Australia OnePath	<p>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.</p> <p>OnePath receive 76 five stars across 46 profiles and has been discussed on the previous page.</p>
TPD	Clearview Zurich Australia	<p>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.</p> <p>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.</p>
Packaged Life	Clearview OnePath	<p>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.</p> <p>OnePath received 97 five stars in 43 profiles and have been discussed on the previous page.</p>
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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life insurance star ratings

packaged life - Stepped Young Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○

★★★★★

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
Asteron Life	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	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★

CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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



life insurance star ratings

packaged life - Stepped Young Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	●	●

★★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○

★★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★

AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Young Managerial Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○

★★★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
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Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★

CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Young Managerial Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●



Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Young Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	●	●

★★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○

★★★

CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Young Light manual Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○



AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Young Blue Collar Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●



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	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Young Blue Collar Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●

★★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard & TPD	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier & TPD	●	●	○	●	○

★★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevate Life Insurance Plan TPD	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life Insurance Plan TPD	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life Insurance Plan TPD	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD Plus	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★

CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Middle Professional Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●

★★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○

★★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
Asteron Life	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	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★

CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Middle Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●

★★★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	●	●	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●

★★★

Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Middle Managerial Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●

★★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○

★★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★

CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Middle Managerial Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●

★★★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★

Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Middle Light manual Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●

★★★★★

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	○	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	○	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	○	○
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	○	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD	●	●	○	○	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	○	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	○	○

★★★

CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	○	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Middle Light manual Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○

★★

Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
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1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
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 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings
packaged life - Stepped Middle Blue Collar Male

Report Date: September, 2013

● standard ○ Optional ○ 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		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ **outstanding value**

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●

★★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○

★★★

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	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings
packaged life - Stepped Middle Blue Collar Female

Report Date: September, 2013

● standard ○ Optional ○ 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		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ **outstanding value**

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●

★★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○

★★★

CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Mature Professional Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Mature Professional Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●

★★★★★

Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevate	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	○
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Mature Managerial Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●

★★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○

★★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Mature Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○



Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
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 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Mature Light manual Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●

★★★★★

MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○

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life insurance star ratings

packaged life - Stepped Mature Light manual Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○

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 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Mature Blue Collar Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●

★★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard & TPD	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevate Life Insurance Plan TPD	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life Insurance Plan TPD	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life Insurance Plan TPD	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD Plus	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of CI	●	●	○	○	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier & TPD	●	●	○	●	○

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 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Mature Blue Collar Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness 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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 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Empty Nester Professional Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●

★★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○

★★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevate	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Empty Nester Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●

★★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	●	●	●

★★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevate	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Empty Nester Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	●	●

★★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○

★★★★

AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life	●	●	○	○	●
Asteron Life	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	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○

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 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Empty Nester Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	●	●	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●



Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	●	●	●
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1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Empty Nester Light manual Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●

★★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○

★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevate	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○

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 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Empty Nester Light manual Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●

★★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
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 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Empty Nester Blue Collar Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●

★★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	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	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●

★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Stepped Empty Nester Blue Collar Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●

★★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	○	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	○	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	○	○
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	○	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	○	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	○	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	○	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	○	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	○	○

★★★

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	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Young Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●

★★★★★

Asteron Life	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	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevate	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	○	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	○	○
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	○	○	○
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	○	○	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	○	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	○

★★★

CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	○	○	○
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	○	○	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Young Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●

★★★★★

Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	○	○	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	○	○	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★

CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings
packaged life - Level Young Managerial Male

Report Date: September, 2013

● standard ○ Optional ○ 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		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ **outstanding value**

OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●

★★★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
Asteron Life	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	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life	●	●	○	○	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★

CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Young Managerial Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●

★★★★★

Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	○	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	○	○	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard & TPD	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier & TPD	●	●	○	●	○

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevate	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★

CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Young Light manual Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●

★★★★★

Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	○	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○

★★★

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	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Young Light manual Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●

★★★★★

Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	●	●	●

★★★

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	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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



life insurance star ratings

packaged life - Level Young Blue Collar Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●

★★★★★

Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★

CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Young Blue Collar Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●

★★★★

Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	○
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	○

★★

CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Middle Professional Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●

★★★★★

Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	○	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	●	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○

★★★

CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	○	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Middle Professional Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●

★★★★★

Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	○	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	○	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★

AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Middle Managerial Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●

★★★★★

Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	○	○	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	○	○	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○

★★★

CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Middle Managerial Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●

★★★★★

Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★

MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
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1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Middle Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	●	●

★★★★★

Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	●	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	●	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	●	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	●	●	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	●	●	●
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	●	●	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	●	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	●	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	●	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	●	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	●	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	●	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	●	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	●	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	●	●	●

★★★

AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	●	●	●
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1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Middle Light manual Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●

★★★★★

Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	○	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	●	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	●	●	○	●	●
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TPD	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○

★★★

AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Middle Blue Collar Male

Report Date: September, 2013

● standard ◐ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	◐	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	◐	●

★★★★★

Asteron Life	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	●	●	◐	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	◐	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	◐	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	◐	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	◐	◐	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	◐	◐	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	◐	◐	◐
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	◐	◐	◐
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	◐	◐	◐
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	◐	◐	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	◐	◐	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	◐	●	◐
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	◐	●	◐
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	◐	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	◐	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	◐	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	◐	◐	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	◐	◐	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	◐	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	◐	●	◐
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	◐	●	◐

★★★

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	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Middle Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●

★★★★★

Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	○	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○

★★★

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	●	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Mature Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★★★

ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●

★★★

BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Mature Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★★★

Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard & TPD	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier & TPD	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevate TPD	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life TPD	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot TPD	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life TPD	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD	●	●	○	●	●

★★★

BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of CI	●	●	○	○	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Mature Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★★★

ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard & TPD	●	●	○	●	○

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevate TPD	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life TPD	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life TPD	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier & TPD	●	●	○	●	○

★★★

BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Mature Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★★★

Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●

★★★

BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Mature Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●

★★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Mature Light manual Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●

★★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Mature Blue Collar Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
Asteron Life	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	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Mature Blue Collar Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Empty Nester Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○

★★★★★

Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Empty Nester Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●

★★★★★

Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★

BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Empty Nester Managerial Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●

★★★★★

Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●

★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Empty Nester Managerial Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●

★★★★★

Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard & TPD	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier & TPD	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●

★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Empty Nester Light manual Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●

★★★★

AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○

★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings
packaged life - Level Empty Nester Light manual Female

Report Date: September, 2013

● standard ○ Optional ○ 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		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5



outstanding value

Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●



AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●



AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partial & Flexible Life	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○



AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○

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 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Empty Nester Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard & TPD	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier & TPD	●	●	○	●	○

★★★★

AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Cover	●	●	○	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPD	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of CI	●	●	○	○	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●

★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life Insurance Plan TPD	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevate Life Insurance Plan TPD	●	●	○	○	○

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 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

packaged life - Level Empty Nester Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

★★★★★ outstanding value

Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Option- TopUp & Protection Plus TPD	●	●	○	○	●

★★★★★

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	●	●	○	○	○
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexible Life	●	●	○	○	●
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time Prot	●	●	○	○	●
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover	●	●	○	●	●
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	●	●	○	●	●
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Premier &	●	●	○	●	○
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness Standard &	●	●	○	●	○

★★★★

Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Life Co	●	●	○	●	●
BT	Term Life & Living Plus & Life Insurance Plan TPD	●	●	○	●	○
BT	Term Life & Living Insurance & Life Insurance Plan TPD	●	●	○	●	○
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Cover	●	●	●	○	●
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	●	●	○	●	●
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Life TPI	●	●	○	●	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD extension of C	●	●	○	○	●
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	●	●	○	○	●
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	●	●	○	●	●
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD	●	●	○	●	●
OnePath	OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	●	●	○	●	●

★★★

AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Elevate Life	●	●	○	○	○
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan & Elevat	●	●	○	○	○

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 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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life insurance star ratings

term life - Stepped Young Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

BT	Term Life	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●

★★★★★

AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
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	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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

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

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

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

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

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life insurance star ratings
 term life - Stepped Young Professional Female

Report Date: September, 2013

● standard ● Optional ○ 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		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			

★★★★★ **outstanding value**

Asgard Capital Mgnt	Life Protection	●	○	●	○	●
TAL	Life Insurance Plan	●	●	●	●	●

★★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
BT	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	●	●	●	●	●

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

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life insurance star ratings

term life - Stepped Young Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

BT	Term Life	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●

★★★★★

AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
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	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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

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life insurance star ratings

term life - Stepped Young Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Asgard Capital Mgnt	Life Protection	●	○	●	○	●
TAL	Life Insurance Plan	●	●	●	●	●

★★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
BT	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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life insurance star ratings
 term life - Stepped Young Light manual Male

Report Date: September, 2013

● standard ● Optional ○ 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		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			

★★★★★ **outstanding value**

BT	Term Life	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●

★★★★★

AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
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	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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

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

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

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

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

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life insurance star ratings

term life - Stepped Young Light manual Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Asgard Capital Mgnt	Life Protection	●	○	●	○	●
TAL	Life Insurance Plan	●	●	●	●	●

★★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
BT	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	●	●	●	●	●

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

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life insurance star ratings

term life - Stepped Young Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

BT	Term Life	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●

★★★★★

AMP	Elevate Life Insurance Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
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	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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

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life insurance star ratings

term life - Stepped Young Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Asgard Capital Mgnt	Life Protection	●	○	●	○	●
TAL	Life Insurance Plan	●	●	●	●	●

★★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
BT	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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life insurance star ratings

term life - Stepped Middle Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★★

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	●	○	●	○	●
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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life insurance star ratings
term life - Stepped Middle Professional Female

Report Date: September, 2013

● standard ● Optional ○ 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		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			

★★★★★ **outstanding value**

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

★★★★★

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	●	○	●	○	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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

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life insurance star ratings
term life - Stepped Middle Managerial Male

Report Date: September, 2013

● standard ● Optional ○ 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		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			

★★★★★ **outstanding value**

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

★★★★★

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	●	○	●	○	●
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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life insurance star ratings

term life - Stepped Middle Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★★

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	●	○	●	○	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

term life - Stepped Middle Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★★

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	●	○	●	○	●
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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life insurance star ratings

term life - Stepped Middle Light manual Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★★

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	●	○	●	○	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

term life - Stepped Middle Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★★

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	●	○	●	○	●
Asteron Life	Life Cover	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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

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life insurance star ratings

term life - Stepped Middle Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★★

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	●	○	●	○	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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

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life insurance star ratings

term life - Stepped Mature Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●

★★★★★

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

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
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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life insurance star ratings

term life - Stepped Mature Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

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	●	○	●	○	●
Asteron Life	Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

term life - Stepped Mature Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●

★★★★★

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

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
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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life insurance star ratings

term life - Stepped Mature Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

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	●	○	●	○	●
Asteron Life	Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

term life - Stepped Mature Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●

★★★★★

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

★★★★

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

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

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

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

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

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

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life insurance star ratings

term life - Stepped Mature Light manual Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

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	●	○	●	○	●
Asteron Life	Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

term life - Stepped Mature Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●

★★★★★

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

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
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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life insurance star ratings

term life - Stepped Mature Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

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	●	○	●	○	●
Asteron Life	Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

term life - Stepped Empty Nester Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●

★★★★★

Asgard Capital Mgnt	Life Protection	●	○	●	○	●
BT	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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life insurance star ratings

term life - Stepped Empty Nester Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	●

★★★★★

ClearView	Life Cover	●	●	●	●	●
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	●	●	●	●	●
BT	Term Life	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

term life - Stepped Empty Nester Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●

★★★★★

Asgard Capital Mgnt	Life Protection	●	○	●	○	●
BT	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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life insurance star ratings

term life - Stepped Empty Nester Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	●

★★★★★

ClearView	Life Cover	●	●	●	●	●
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	●	●	●	●	●
BT	Term Life	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

term life - Stepped Empty Nester Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●

★★★★★

Asgard Capital Mgnt	Life Protection	●	○	●	○	●
BT	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	●	●	●	●	●

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

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life insurance star ratings

term life - Stepped Empty Nester Light manual Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	●

★★★★★

ClearView	Life Cover	●	●	●	●	●
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	●	●	●	●	●
BT	Term Life	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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

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life insurance star ratings

term life - Stepped Empty Nester Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●

★★★★★

Asgard Capital Mgnt	Life Protection	●	○	●	○	●
BT	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	●	●	●	●	●

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

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life insurance star ratings

term life - Stepped Empty Nester Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	●

★★★★★

ClearView	Life Cover	●	●	●	●	●
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	●	●	●	●	●
BT	Term Life	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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

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life insurance star ratings

term life - Level Young Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Macquarie Life	FutureWise Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

★★★★★

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	●	●	●	●	●

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

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life insurance star ratings
term life - Level Young Professional Female

Report Date: September, 2013

● standard ● Optional ○ 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		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			

★★★★★ **outstanding value**

OnePath	OneCare Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●

★★★★★

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	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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

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life insurance star ratings

term life - Level Young Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Macquarie Life	FutureWise Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

★★★★★

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 Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

OnePath	OneCare Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●

★★★★★

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	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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

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life insurance star ratings

term life - Level Young Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Macquarie Life	FutureWise Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

★★★★★

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	●	●	●	●	●

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

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

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

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

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

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life insurance star ratings

term life - Level Young Light manual Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

OnePath	OneCare Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●

★★★★★

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	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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

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life insurance star ratings

term life - Level Young Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Macquarie Life	FutureWise Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

★★★★★

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

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

OnePath	OneCare Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●

★★★★★

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	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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life insurance star ratings

term life - Level Middle Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●

★★★★★

AMP	Elevate Life Insurance Plan	●	●	●	●	●
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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life insurance star ratings

term life - Level Middle Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●

★★★★★

AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
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	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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life insurance star ratings

term life - Level Middle Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●

★★★★★

AMP	Elevate Life Insurance Plan	●	●	●	●	●
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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life insurance star ratings

term life - Level Middle Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●

★★★★★

AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
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	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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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		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			

★★★★★ **outstanding value**

Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●

★★★★★

AMP	Elevate Life Insurance Plan	●	●	●	●	●
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	●	●	●	●	●

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

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life insurance star ratings

term life - Level Middle Light manual Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●

★★★★★

AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
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	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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

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life insurance star ratings

term life - Level Middle Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●

★★★★★

AMP	Elevate Life Insurance Plan	●	●	●	●	●
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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life insurance star ratings

term life - Level Middle Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Asteron Life	Life Cover	●	●	●	●	●
TAL	Life Insurance Plan	●	●	●	●	●

★★★★★

AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
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	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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

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life insurance star ratings

term life - Level Mature Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

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	●	●	●	●	●

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

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life insurance star ratings

term life - Level Mature Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Asteron Life	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	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	●	●	●	●	●

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

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life insurance star ratings

term life - Level Mature Managerial Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

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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life insurance star ratings

term life - Level Mature Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Asteron Life	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	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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life insurance star ratings

term life - Level Mature Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●



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	●	●	●	●	●

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

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life insurance star ratings

term life - Level Mature Light manual Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Asteron Life	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	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	●	●	●	●	●

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

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

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

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

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

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life insurance star ratings

term life - Level Mature Blue Collar Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

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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life insurance star ratings

term life - Level Mature Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Asteron Life	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	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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life insurance star ratings

term life - Level Empty Nester Professional Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Asteron Life	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

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

★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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

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life insurance star ratings

term life - Level Empty Nester Professional Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Macquarie Life	FutureWise Life	●	●	●	●	●
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	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

term life - Level Empty Nester Managerial Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Asteron Life	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

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

★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

term life - Level Empty Nester Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ **outstanding value**

Macquarie Life	FutureWise Life	●	●	●	●	●
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	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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life insurance star ratings

term life - Level Empty Nester Light manual Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Asteron Life	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

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

★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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life insurance star ratings

term life - Level Empty Nester Light manual Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Macquarie Life	FutureWise Life	●	●	●	●	●
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	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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life insurance star ratings

term life - Level Empty Nester Blue Collar Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Asteron Life	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

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

★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP	Elevate Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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

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life insurance star ratings

term life - Level Empty Nester Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Macquarie Life	FutureWise Life	●	●	●	●	●
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	●	●	●	●	●
BT	Term Life	●	●	●	●	●
ClearView	Life Cover	●	●	●	●	●
MLC Insurance	Life Cover Insurance	●	●	●	●	●

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life insurance star ratings

income protection - Stepped Young Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped ¹	Level ²			

★★★★★ outstanding value

AIA Australia	Income Protection Plan	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover with Extras	●	●	○	○	○
ClearView	Income Protection Cover	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★

AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	○
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	○
ClearView	Income Protection Cover Plus	●	●	○	○	○
ClearView	Income Protection Plus Cover with Extras	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2 Premiums will be calculated based on your age at the start of the policy.
 3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.
 4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.
 5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.

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life insurance star ratings
income protection - Stepped Young Professional Male

Report Date: September, 2013

● standard ● Optional ○ 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



MLC Insurance	Income Protection	●	●	○	○	●
MLC Insurance	Income Protection with Extras	●	●	○	○	●
MLC Insurance	Income Protection Platinum	●	●	○	○	●
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	●

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

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

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.

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life insurance star ratings

income protection - Stepped Young Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
ClearView	Income Protection Cover with Extras	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★

AMP	Elevate Income Insurance Plus	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	○
ClearView	Income Protection Cover Plus	●	●	○	○	○
ClearView	Income Protection Plus Cover with Extras	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
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.
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life insurance star ratings
income protection - Stepped Young Professional Female

Report Date: September, 2013

● standard ● Optional ○ 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	●
MLC Insurance	Income Protection with Extras	●	●	○	○	●
MLC Insurance	Income Protection	●	●	○	○	●
MLC Insurance	Income Protection Platinum	●	●	○	○	●

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

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

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.

4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.

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life insurance star ratings

income protection - Stepped Young Managerial Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	●
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★

AMP	Elevate Income Insurance Plus	●	●	○	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○

★★★

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.
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life insurance star ratings
income protection - Stepped Young Managerial Male

Report Date: September, 2013

standard Optional 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★	MLC Insurance	Income Protection with Extras	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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life insurance star ratings

income protection - Stepped Young Managerial Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★☆

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★

AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	○
Asteron Life	Income Protection	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	○
BT	Income Protection Plus	●	●	●	●	○
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○

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life insurance star ratings
income protection - Stepped Young Managerial Female

Report Date: September, 2013

standard Optional 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★	MLC Insurance	Income Protection	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
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life insurance star ratings

income protection - Stepped Young Light manual Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			



outstanding value

Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○



AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
OnePath	OneCare Income Sec, Comp	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○



AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○



AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

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life insurance star ratings

income protection - Stepped Young Light manual Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

OnePath	OneCare Income Sec, Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Asteron Life	Income Protection	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
TAL	Income Protection Plan Premier	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

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life insurance star ratings

income protection - Stepped Young Blue Collar Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped ¹	Level ²			

★★★★★ outstanding value

Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

AMP	Elevate Income Insurance Plan	●	●	○	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
BT	Income Protection Standard	●	●	●	○	●
CommInsure	Income Care Plus	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○

★★★★

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Asteron Life	Income Protection	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○

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life insurance star ratings

income protection - Stepped Young Blue Collar Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped ¹	Level ²			

★★★★★ outstanding value

TAL	Income Protection Plan Premier	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

AMP	Elevate Income Insurance Plan	●	●	○	●	●
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	●
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○

★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
AMP	Elevate Income Insurance Plus	●	●	○	●	●
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○

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life insurance star ratings

income protection - Stepped Middle Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

TAL	Income Protection Plan Premier	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
ClearView	Income Protection Cover with Extras	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	●
AMP	Elevate Income Insurance Plan	●	●	○	●	●
Asteron Life	Income Protection	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
ClearView	Income Protection Cover Plus	●	●	○	○	○
ClearView	Income Protection Plus Cover with Extras	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○

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life insurance star ratings
income protection - Stepped Middle Professional Male

Report Date: September, 2013

● standard ● Optional ○ 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



Asgard Capital Mgnt	Income Protection	●	○	●	●	○
MLC Insurance	Income Protection with Extras	●	●	●	●	●
MLC Insurance	Income Protection Platinum	●	●	●	○	●
MLC Insurance	Income Protection	●	●	●	○	●

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life insurance star ratings

income protection - Stepped Middle Professional Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



outstanding value

TAL	Income Protection Plan Premier	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○



AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	○
ClearView	Income Protection Cover with Extras	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○



AMP	Elevate Income Insurance Plus	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	○
BT	Income Protection Plus	●	●	●	●	○
ClearView	Income Protection Cover Plus	●	●	○	○	○
ClearView	Income Protection Cover	●	●	○	○	○
ClearView	Income Protection Plus Cover with Extras	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○



1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2 Premiums will be calculated based on your age at the start of the policy.
 3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.
 4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.
 5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.

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life insurance star ratings
income protection - Stepped Middle Professional Female

Report Date: September, 2013

● standard ● Optional ○ 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
MLC Insurance	Income Protection	●	●	○	○	●

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

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

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life insurance star ratings

income protection - Stepped Middle Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	●
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○

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life insurance star ratings
income protection - Stepped Middle Managerial Male

Report Date: September, 2013

standard Optional 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★	MLC Insurance	Income Protection Platinum	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
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life insurance star ratings

income protection - Stepped Middle Managerial Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped ¹	Level ²			

★★★★★ outstanding value

TAL	Income Protection Plan Standard	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	○
Asteron Life	Income Protection	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	○
BT	Income Protection Plus	●	●	●	●	○
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○

★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
MLC Insurance	Income Protection	●	●	○	○	○

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life insurance star ratings
income protection - Stepped Middle Managerial Female

Report Date: September, 2013

standard Optional 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★	MLC Insurance	Income Protection with Extras	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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life insurance star ratings

income protection - Stepped Middle Light manual Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped ¹	Level ²			

★★★★★ outstanding value

Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○

★★★★★

Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○

★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	○
CommInsure	Income Care Plus	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

Asgard Capital Mgmt	Income Protection	●	○	●	●	○
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life insurance star ratings

income protection - Stepped Middle Light manual Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○

★★★★★

Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
Asgard Capital Mgnt	Income Protection	●	○	●	●	○

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life insurance star ratings

income protection - Stepped Middle Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped ¹	Level ²			

★★★★★ outstanding value

Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

AMP	Elevate Income Insurance Plus	●	●	○	●	●
AMP	Elevate Income Insurance Plan	●	●	○	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
BT	Income Protection Standard	●	●	●	○	●
CommInsure	Income Care Plus	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○

★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
Asteron Life	Income Protection	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○

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life insurance star ratings

income protection - Stepped Middle Blue Collar Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped ¹	Level ²			

★★★★★ outstanding value

TAL	Income Protection Plan Premier	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
AMP	Elevate Income Insurance Plan	●	●	○	●	●
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec, Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	●
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○

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life insurance star ratings

income protection - Stepped Mature Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

TAL	Income Protection Plan Standard	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○

★★★★

AMP	Elevate Income Insurance Plan	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	○
ClearView	Income Protection Cover Plus	●	●	○	○	○
ClearView	Income Protection Cover with Extras	●	●	○	○	○
ClearView	Income Protection Plus Cover with Extras	●	●	○	○	○
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○

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

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life insurance star ratings
income protection - Stepped Mature Professional Male

Report Date: September, 2013

● standard ● Optional ○ 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



Asgard Capital Mgnt	Income Protection	●	○	●	●	○
MLC Insurance	Income Protection Platinum	●	●	●	○	●
MLC Insurance	Income Protection	●	●	●	○	●
MLC Insurance	Income Protection with Extras	●	●	●	●	●

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

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

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.

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life insurance star ratings

income protection - Stepped Mature Professional Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

TAL	Income Protection Plan Premier	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○

★★★★

AMP	Elevate Income Insurance Plus	●	●	○	●	○
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	○
ClearView	Income Protection Cover with Extras	●	●	○	○	○
ClearView	Income Protection Plus Cover with Extras	●	●	○	○	○
ClearView	Income Protection Cover	●	●	○	○	○
ClearView	Income Protection Cover Plus	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○

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

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

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.

4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.

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life insurance star ratings

income protection - Stepped Mature Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★						
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC Insurance	Income Protection	●	●	○	○	●

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

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life insurance star ratings

income protection - Stepped Mature Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

TAL	Income Protection Plan Standard	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★★

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	●
AMP	Elevate Income Insurance Plus	●	●	○	●	●
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○

★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○

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life insurance star ratings
income protection - Stepped Mature Managerial Male

Report Date: September, 2013

● standard ● Optional ○ 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★	MLC Insurance	Income Protection with Extras	●	●	○	○	○
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1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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life insurance star ratings

income protection - Stepped Mature Managerial Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

TAL	Income Protection Plan Standard	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○

★★★★

AMP	Elevate Income Insurance Plus	●	●	○	●	○
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	○
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○

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life insurance star ratings
income protection - Stepped Mature Managerial Female

Report Date: September, 2013

● standard ● Optional ○ 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★	MLC Insurance	Income Protection with Extras	●	●	○	○	○
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life insurance star ratings

income protection - Stepped Mature Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
ClearView	Income Protection Cover	●	●	○	○	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Asgard Capital Mgnt	Income Protection	●	○	●	●	○

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life insurance star ratings

income protection - Stepped Mature Light manual Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★

Asgard Capital Mgnt	Income Protection	●	○	●	●	○
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life insurance star ratings

income protection - Stepped Mature Blue Collar Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped ¹	Level ²			

★★★★★ outstanding value

Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
AMP	Elevate Income Insurance Plan	●	●	○	●	●
AMP	Elevate Income Insurance Plus	●	●	○	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○

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life insurance star ratings

income protection - Stepped Mature Blue Collar Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped ¹	Level ²			

★★★★★ outstanding value

TAL	Income Protection Plan Standard	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○

★★★★★

AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
AMP	Elevate Income Insurance Plan	●	●	○	●	●
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec, Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○

★★★★

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	●
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○

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 4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.
 5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.

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life insurance star ratings

income protection - Stepped Empty Nester Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped ¹	Level ²			

★★★★★ outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
OnePath	OneCare Income Sec, Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○

★★★★

AMP	Elevate Income Insurance Plan	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	○
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	○
ClearView	Income Protection Cover with Extras	●	●	○	○	○
ClearView	Income Protection Plus Cover with Extras	●	●	○	○	○
ClearView	Income Protection Cover Plus	●	●	○	○	○
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○

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

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

³ An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.

⁴ Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.

⁵ An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.

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life insurance star ratings

income protection - Stepped Empty Nester Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★						
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
MLC Insurance	Income Protection	●	●	○	○	●

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

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life insurance star ratings

income protection - Stepped Empty Nester Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	○
ClearView	Income Protection Plus Cover with Extras	●	●	○	○	○
ClearView	Income Protection Cover with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★

AMP	Elevate Income Insurance Plan	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	○
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	○
BT	Income Protection Plus	●	●	●	●	○
ClearView	Income Protection Cover Plus	●	●	○	○	○
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○

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

income protection - Stepped Empty Nester Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



MLC Insurance	Income Protection Platinum	●	●	○	○	●
MLC Insurance	Income Protection with Extras	●	●	○	○	●
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	●
MLC Insurance	Income Protection	●	●	○	○	●

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

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

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.

4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.

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life insurance star ratings

income protection - Stepped Empty Nester Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★★

AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
AMP	Elevate Income Insurance Plus	●	●	○	●	●
AMP	Elevate Income Insurance Plan	●	●	○	●	●
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○

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life insurance star ratings

income protection - Stepped Empty Nester Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★	MLC Insurance	Income Protection with Extras	●	●	○	○	○
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life insurance star ratings

income protection - Stepped Empty Nester Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★

AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○

★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC Insurance	Income Protection	●	●	○	○	○

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life insurance star ratings

income protection - Stepped Empty Nester Managerial Female

Report Date: September, 2013

standard Optional not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★	MLC Insurance	Income Protection with Extras	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

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life insurance star ratings

income protection - Stepped Empty Nester Light manual Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
Asteron Life	Income Protection	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★

Asgard Capital Mgnt	Income Protection	●	○	●	●	○
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1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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life insurance star ratings

income protection - Stepped Empty Nester Light manual Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

OnePath	OneCare Income Sec, Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
CommInsure	Income Care Plus	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★

Asgard Capital Mgnt	Income Protection	●	○	●	●	○
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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3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.

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life insurance star ratings

income protection - Stepped Empty Nester Blue Collar Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped ¹	Level ²			

★★★★★ outstanding value

Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○

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life insurance star ratings

income protection - Stepped Empty Nester Blue Collar Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped ¹	Level ²			

★★★★★ outstanding value

OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	○
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○

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life insurance star ratings

income protection - Level Young Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	○
ClearView	Income Protection Cover with Extras	●	●	○	○	○
ClearView	Income Protection Plus Cover with Extras	●	●	○	○	○
ClearView	Income Protection Cover Plus	●	●	○	○	○
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○

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life insurance star ratings
income protection - Level Young Professional Male

Report Date: September, 2013

● standard ● Optional ○ 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★						
MLC Insurance	Income Protection with Extras	●	●	○	○	●
MLC Insurance	Income Protection	●	●	○	○	●
MLC Insurance	Income Protection Platinum	●	●	○	○	●

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

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life insurance star ratings

income protection - Level Young Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
ClearView	Income Protection Cover	●	●	○	○	○
ClearView	Income Protection Cover with Extras	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	○
BT	Income Protection Plus	●	●	●	●	○
ClearView	Income Protection Cover Plus	●	●	○	○	○
ClearView	Income Protection Plus Cover with Extras	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
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life insurance star ratings
income protection - Level Young Professional Female

Report Date: September, 2013

● standard ● Optional ○ 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★						
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC Insurance	Income Protection	●	●	●	○	●
MLC Insurance	Income Protection with Extras	●	●	●	●	●

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

income protection - Level Young Managerial Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	○
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○

★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○

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life insurance star ratings

income protection - Level Young Managerial Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

AMP	Elevate Income Insurance Plus	●	●	○	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
AMP	Elevate Income Insurance Plan	●	●	○	●	●
Asteron Life	Income Protection	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○

★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○

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life insurance star ratings

income protection - Level Young Light manual Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

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PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

OnePath	OneCare Income Sec. Std	●	●	○	●	○
OnePath	OneCare Income Sec, Comp	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
Asteron Life	Income Protection	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

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life insurance star ratings
income protection - Level Young Blue Collar Male

Report Date: September, 2013

● standard ○ Optional ○ 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ **outstanding value**

Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

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

★★★★

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
Asteron Life	Income Protection	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○

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life insurance star ratings

income protection - Level Young Blue Collar Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

TAL	Income Protection Plan Premier	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

AMP	Elevate Income Insurance Plan	●	●	○	●	●
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec, Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○

★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
AMP	Elevate Income Insurance Plus	●	●	○	●	●
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○

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life insurance star ratings

income protection - Level Middle Professional Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

TAL	Income Protection Plan Standard	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
ClearView	Income Protection Cover with Extras	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	●
AMP	Elevate Income Insurance Plus	●	●	○	●	●
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover Plus	●	●	○	○	○
ClearView	Income Protection Plus Cover with Extras	●	●	○	○	○
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○

★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○

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life insurance star ratings
income protection - Level Middle Professional Male

Report Date: September, 2013

● standard ● Optional ○ 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★						
MLC Insurance	Income Protection Platinum with Extras	●	●	●	●	●
MLC Insurance	Income Protection	●	●	●	○	●
MLC Insurance	Income Protection Platinum	●	●	●	○	●

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2 Premiums will be calculated based on your age at the start of the policy.
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life insurance star ratings

income protection - Level Middle Professional Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

TAL	Income Protection Plan Premier	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	○
ClearView	Income Protection Cover with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★★

AMP	Elevate Income Insurance Plus	●	●	○	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	○
ClearView	Income Protection Plus Cover with Extras	●	●	○	○	○
ClearView	Income Protection Cover	●	●	○	○	○
ClearView	Income Protection Cover Plus	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○

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life insurance star ratings
income protection - Level Middle Professional Female

Report Date: September, 2013

● standard ● Optional ○ 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★						
MLC Insurance	Income Protection with Extras	●	●	○	○	●
MLC Insurance	Income Protection	●	●	○	○	●
MLC Insurance	Income Protection Platinum	●	●	○	○	●

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life insurance star ratings

income protection - Level Middle Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	●
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○

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life insurance star ratings

income protection - Level Middle Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

TAL	Income Protection Plan Premier	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	●
Asteron Life	Income Protection	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○

★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○

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life insurance star ratings
income protection - Level Middle Light manual Male

Report Date: September, 2013

● standard ○ Optional ○ 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ **outstanding value**

Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○

★★★★★

BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

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life insurance star ratings
income protection - Level Middle Light manual Female

Report Date: September, 2013

● standard ○ Optional ○ 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ **outstanding value**

OnePath	OneCare Income Sec. Std	●	●	○	●	○
OnePath	OneCare Income Sec, Comp	●	●	○	●	○

★★★★★

BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
TAL	Income Protection Plan Premier	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	○
CommInsure	Income Care Plus	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

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life insurance star ratings

income protection - Level Middle Blue Collar Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

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

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○

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

income protection - Level Middle Blue Collar Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

AMP	Elevate Income Insurance Plan	●	●	○	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○

★★★★

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	●
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○

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life insurance star ratings

income protection - Level Mature Professional Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

TAL	Income Protection Plan Standard	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	○
OnePath	OneCare Income Sec, Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★★

AMP	Elevate Income Insurance Plus	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	○
Asteron Life	Income Protection	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	○
ClearView	Income Protection Plus Cover with Extras	●	●	○	○	○
ClearView	Income Protection Cover Plus	●	●	○	○	○
ClearView	Income Protection Cover with Extras	●	●	○	○	○
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○

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life insurance star ratings
income protection - Level Mature Professional Male

Report Date: September, 2013

● standard ● Optional ○ 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★						
MLC Insurance	Income Protection	●	●	○	○	●
MLC Insurance	Income Protection Platinum	●	●	○	○	●
MLC Insurance	Income Protection with Extras	●	●	○	○	●

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life insurance star ratings

income protection - Level Mature Professional Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
ClearView	Income Protection Plus Cover with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★

AMP	Elevate Income Insurance Plan	●	●	○	●	●
AMP	Elevate Income Insurance Plus	●	●	○	●	●
Asteron Life	Income Protection	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	○	○	○
ClearView	Income Protection Cover with Extras	●	●	○	○	○
ClearView	Income Protection Cover Plus	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○

★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○

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life insurance star ratings
income protection - Level Mature Professional Female

Report Date: September, 2013

● standard ● Optional ○ 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★						
MLC Insurance	Income Protection Platinum	●	●	○	○	●
MLC Insurance	Income Protection with Extras	●	●	○	○	●
MLC Insurance	Income Protection	●	●	○	○	●

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

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

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.

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life insurance star ratings

income protection - Level Mature Managerial Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

AIA Australia	Income Protection Plan	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	●
AMP	Elevate Income Insurance Plus	●	●	○	●	●
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○

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life insurance star ratings

income protection - Level Mature Managerial Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

AIA Australia	Income Protection Plan	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
CommInsure	Income Care	●	●	○	○	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○

★★★★

AMP	Elevate Income Insurance Plan	●	●	○	●	●
AMP	Elevate Income Insurance Plus	●	●	○	●	●
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○

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life insurance star ratings

income protection - Level Mature Light manual Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
ClearView	Income Protection Cover	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	○
CommInsure	Income Care Plus	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○

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life insurance star ratings

income protection - Level Mature Light manual Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

OnePath	OneCare Income Sec. Std	●	●	○	●	○
OnePath	OneCare Income Sec, Comp	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
ClearView	Income Protection Cover	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○

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life insurance star ratings

income protection - Level Mature Blue Collar Male

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped ¹	Level ²			

★★★★★ outstanding value

Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
AMP	Elevate Income Insurance Plus	●	●	○	●	●
AMP	Elevate Income Insurance Plan	●	●	○	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
Asteron Life	Income Protection	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○

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life insurance star ratings

income protection - Level Mature Blue Collar Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped ¹	Level ²			

★★★★★ outstanding value

OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	●
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○

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life insurance star ratings

income protection - Level Empty Nester Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○

★★★

AMP	Elevate Income Insurance Plan	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	○
Asteron Life	Income Protection	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	○
BT	Income Protection Plus	●	●	●	●	○
ClearView	Income Protection Cover Plus	●	●	○	○	○
ClearView	Income Protection Plus Cover with Extras	●	●	○	○	○
ClearView	Income Protection Cover with Extras	●	●	○	○	○
ClearView	Income Protection Cover	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○

★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○

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life insurance star ratings
income protection - Level Empty Nester Professional Male

Report Date: September, 2013

standard Optional 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★	MLC Insurance	Income Protection with Extras	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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life insurance star ratings

income protection - Level Empty Nester Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★

AMP	Elevate Income Insurance Plus	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	○
BT	Income Protection Plus	●	●	●	●	○
ClearView	Income Protection Cover with Extras	●	●	○	○	○
ClearView	Income Protection Cover Plus	●	●	○	○	○
ClearView	Income Protection Plus Cover with Extras	●	●	○	○	○
ClearView	Income Protection Cover	●	●	○	○	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○

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life insurance star ratings

income protection - Level Empty Nester Professional Female

Report Date: September, 2013

standard Optional not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★	MLC Insurance	Income Protection	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
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life insurance star ratings

income protection - Level Empty Nester Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

AIA Australia	Income Protection Plan	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	●
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★

AMP	Elevate Income Insurance Plus	●	●	○	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Asteron Life	Income Protection	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○

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life insurance star ratings

income protection - Level Empty Nester Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○

★★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
ClearView	Income Protection Cover	●	●	○	○	○
Macquarie Life	FutureWise Disability Income Plus	●	●	○	●	○
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★★

AMP	Elevate Income Insurance Plus	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	○
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	○
Macquarie Life	FutureWise Disability Income Plus with Extra	●	●	○	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
Zurich Australia	Income Replacement Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○

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life insurance star ratings
income protection - Level Empty Nester Light manual Male

Report Date: September, 2013

● standard ○ Optional ○ 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		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ **outstanding value**

Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec, Comp	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
BT	Income Protection Standard	●	●	●	○	●
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	○	○	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

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life insurance star ratings

income protection - Level Empty Nester Light manual Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
OnePath	OneCare Income Sec, Comp	●	●	○	●	○

★★★★★

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	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
Asteron Life	Income Protection	●	●	●	●	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
TAL	Income Protection Plan Premier	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

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3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.

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

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PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AMP	Elevate Income Insurance Plan	●	●	○	●	●
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○

★★★★

AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AIA Australia	Income Protection Plan	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Asteron Life	Income Protection	●	●	●	●	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
BT	Income Protection Standard	●	●	●	○	●
ClearView	Income Protection Cover	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○

★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2 Premiums will be calculated based on your age at the start of the policy.
 3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.
 4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.
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life insurance star ratings

income protection - Level Empty Nester Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

OnePath	OneCare Income Sec. Std	●	●	○	●	○
TAL	Income Protection Plan Standard	●	●	○	●	○

★★★★★

AMP	Elevate Income Insurance Plan	●	●	○	●	●
Asteron Life	Income Protection	●	●	●	●	○
BT	Income Protection Standard	●	●	●	○	●
Macquarie Life	FutureWise Disability Income Insurance	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
TAL	Income Protection Plan Premier	●	●	○	●	○

★★★★

AIA Australia	Income Protection Plan	●	●	○	●	○
AIA Australia	Income Protection Advantage Optional	●	●	○	●	○
AIA Australia	Income Protection PLUS Optional	●	●	○	●	○
AMP	Elevate Income Insurance Plus	●	●	○	●	●
AMP	Elevate Elevate Income Insurance Prem	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Asteron Life	Income Protection Plus	●	●	●	●	○
BT	Income Protection Plus	●	●	●	●	●
ClearView	Income Protection Cover	●	●	○	○	○
Macquarie Life	FutureWise Income Disability Insurance Extra	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive	●	●	○	●	○
Zurich Australia	Income Replacement Standard	●	●	○	●	○

★★★

MLC Insurance	Income Protection Platinum with Extras	●	●	○	○	○
MLC Insurance	Income Protection with Extras	●	●	○	○	○
MLC Insurance	Income Protection Platinum	●	●	○	○	○
MLC Insurance	Income Protection	●	●	○	○	○

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life insurance star ratings

trauma insurance - Stepped Young Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★★

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

★★★★

AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●

★★★

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

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to increase the sum insured without medical evidence.
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life insurance star ratings

trauma insurance - Stepped Young Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

ClearView	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●

★★★★★

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

★★★

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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life insurance star ratings

trauma insurance - Stepped Young Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

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



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



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●



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

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

trauma insurance - Stepped Young Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

ClearView	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●

★★★★★

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

★★★★

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

★★★

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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life insurance star ratings

trauma insurance - Stepped Young Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
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	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●

★★★

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

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

trauma insurance - Stepped Young Light manual Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

ClearView	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●

★★★★★

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

★★★

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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life insurance star ratings

trauma insurance - Stepped Young Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★

AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●

★★

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

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life insurance star ratings

trauma insurance - Stepped Young Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

ClearView	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●

★★★★★

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

★★★★

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

★★★

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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

trauma insurance - Stepped Middle Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●

★★★★★

Asteron Life	Stand Alone Trauma Plus	●	●	●	●
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	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●

★★★★

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

★★★

AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●

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

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life insurance star ratings

trauma insurance - Stepped Middle Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus 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 to increase the sum insured without medical evidence.

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

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life insurance star ratings

trauma insurance - Stepped Middle Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	●	●

★★★★★

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

★★★★

AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

★★★

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	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
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life insurance star ratings

trauma insurance - Stepped Middle Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●

★★★★★

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

★★★★

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

★★★

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	●	●	●	○

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

trauma insurance - Stepped Middle Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	●	●

★★★★★

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

★★★★

AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
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	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

★★★

AMP	SA Trauma Insurance Plus Plan	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●

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life insurance star ratings

trauma insurance - Stepped Middle Light manual Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



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



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



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	●	●	●	●

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life insurance star ratings

trauma insurance - Stepped Middle Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	●	●

★★★★★

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

★★★★

AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

★★★

AMP	SA Trauma Insurance Plus Plan	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●

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

trauma insurance - Stepped Middle Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●

★★★★★

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

★★★★

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

★★★

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

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

trauma insurance - Stepped Mature Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

Asteron Life	Stand Alone Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

★★★

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

★★

AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●

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

trauma insurance - Stepped Mature Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●

★★★★★

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	●	●	●	●
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	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
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	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●

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life insurance star ratings

trauma insurance - Stepped Mature Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●

★★★★

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

★★★

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

★★

AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus 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 to increase the sum insured without medical evidence.
 4. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

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life insurance star ratings

trauma insurance - Stepped Mature Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●

★★★★★

AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Optimum	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●

★★★★

AMP	SA Trauma Insurance Plus Plan	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
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	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to increase the sum insured without medical evidence.
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life insurance star ratings

trauma insurance - Stepped Mature Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●

★★★★★

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

★★★★

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

★★★

AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus 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 to increase the sum insured without medical evidence.
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life insurance star ratings

trauma insurance - Stepped Mature Light manual Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●

★★★★★

AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Trauma Cover Optimum	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●

★★★★

AMP	SA Trauma Insurance Plus Plan	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

★★★

AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●

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

trauma insurance - Stepped Mature Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●

★★★★

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

★★★

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

★★

AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
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life insurance star ratings

trauma insurance - Stepped Mature Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AMP Life	Trauma Cover Optimum w/ Partials	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●

★★★★★

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

★★★★

AMP	SA Trauma Insurance Plus Plan	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

★★★

AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●

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life insurance star ratings

trauma insurance - Stepped Empty Nester Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★★

Asteron Life	Stand Alone Trauma Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

★★★★

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

★★★

AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●

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life insurance star ratings

trauma insurance - Stepped Empty Nester Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●

★★★★★

AIA Australia	SA Crisis Recovery	●	●	○	●
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/ Partial	●	●	●	●
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	●	●	●	●
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	●	●	●	●

★★★

AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●

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life insurance star ratings

trauma insurance - Stepped Empty Nester Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★★

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

★★★

AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●

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

trauma insurance - Stepped Empty Nester Managerial Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●

★★★★★

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

★★★★

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

★★★

AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●

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

trauma insurance - Stepped Empty Nester Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★★

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

★★★★

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

★★★

AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
 3. An ability to increase the sum insured without medical evidence.
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life insurance star ratings

trauma insurance - Stepped Empty Nester Light manual Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●

★★★★★

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

★★★★

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

★★★

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

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

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life insurance star ratings

trauma insurance - Stepped Empty Nester Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★★

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

★★★★

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

★★★

AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●

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life insurance star ratings

trauma insurance - Stepped Empty Nester Blue Collar Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●

★★★★★

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

★★★★

AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
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 with Extras	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

★★★

AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 2. Premiums will be calculated based on your age at the start of the policy.
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life insurance star ratings

trauma insurance - Level Young Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding 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	●	●	○	○
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	●	●	●	○
BT	Standalone Living Plus	●	●	●	○
BT	Standalone Living Insurance	●	●	●	○
Macquarie Life	Trauma 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	●	●	●	○

★★

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	○

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

trauma insurance - Level Young Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

ClearView	Trauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●

★★★★★

Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
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	●	●	○	●
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	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

★★★

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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life insurance star ratings

trauma insurance - Level Young Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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



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	○	○	●	●
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	●	●	●	○
AMP	Elevate SA Trauma Insurance Plan	●	●	●	○
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	○
BT	Standalone Living Plus	●	●	●	○
BT	Standalone Living Insurance	●	●	●	○
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	●	●	●	○



AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	○

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life insurance star ratings

trauma insurance - Level Young Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

ClearView	Trauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



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



AIA Australia	SA Crisis Recovery	●	●	○	●
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	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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life insurance star ratings

trauma insurance - Level Young Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●



Asteron Life	Stand Alone Trauma Plus	●	●	●	○
Asteron Life	Stand Alone Trauma	●	●	●	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○
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	●	●	○	○
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	●	●	●	○
BT	Standalone Living Insurance	●	●	●	○
BT	Standalone Living Plus	●	●	●	○
Macquarie Life	Trauma Platinum	●	●	●	○
MLC Insurance	Critical Illness Plus	●	●	●	○
TAL	Standalone Critical Illness Plan Premier	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○



AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2. Premiums will be calculated based on your age at the start of the policy.
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life insurance star ratings

trauma insurance - Level Young Light manual Female

Report Date: September, 2013

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

ClearView	Trauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●

★★★★★

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	●	●	○	●
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	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

★★★

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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

trauma insurance - Level Young Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●

★★★★★

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	●	●	○	○
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	●	●	●	○
BT	Standalone Living Insurance	●	●	●	○
BT	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	●	●	●	○

★★★

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	○

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life insurance star ratings

trauma insurance - Level Young Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

ClearView	Trauma Plus	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●

★★★★★

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

★★★★

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

★★★

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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

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life insurance star ratings

trauma insurance - Level Middle Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

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



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



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	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	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●

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

trauma insurance - Level Middle Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●



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



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



BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●

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life insurance star ratings

trauma insurance - Level Middle Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

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



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



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



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●

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life insurance star ratings

trauma insurance - Level Middle Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●



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



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



ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●

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life insurance star ratings

trauma insurance - Level Middle Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

★★

AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●

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life insurance star ratings

trauma insurance - Level Middle Light manual Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



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



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



ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●

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life insurance star ratings

trauma insurance - Level Middle Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

★★

AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●

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life insurance star ratings

trauma insurance - Level Middle Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●



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	●	●	○	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
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	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●

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life insurance star ratings

trauma insurance - Level Mature Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●



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



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



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●

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life insurance star ratings

trauma insurance - Level Mature Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
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	●	●	●	○
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	○
BT	Standalone Living Plus	●	●	●	○
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	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

★★★

AMP	Elevate SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Insurance	●	●	●	○
MLC Insurance	Critical Illness Plus	●	●	●	○
MLC Insurance	Critical Illness Plus with Extras	●	●	●	○

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

trauma insurance - Level Mature Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

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



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



AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus 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 to increase the sum insured without medical evidence.
4. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

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life insurance star ratings

trauma insurance - Level Mature Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★★★

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

★★★★

AMP	Elevate SA Trauma Insurance Plan	●	●	●	○
AMP	SA Trauma Insurance Plus Plan	●	●	●	○
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	○
Asteron Life	Stand Alone Trauma	●	●	●	○
BT	Standalone Living Insurance	●	●	●	○
BT	Standalone Living Plus	●	●	●	○
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○
TAL	Standalone Critical Illness Plan Standard	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

★★★

MLC Insurance	Critical Illness Plus with Extras	●	●	●	○
MLC Insurance	Critical Illness Plus	●	●	●	○

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life insurance star ratings

trauma insurance - Level Mature Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

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



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



AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
AMP	SA Trauma Insurance Plus Plan	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●

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

trauma insurance - Level Mature Light manual Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

CommInsure	Total Care Plan SATrauma	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★★★

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

★★★★

AMP	SA Trauma Insurance Plus Plan	●	●	●	○
AMP	Elevate SA Trauma Insurance Plan	●	●	●	○
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	○
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	○
BT	Standalone Living Insurance	●	●	●	○
BT	Standalone Living Plus	●	●	●	○
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Macquarie Life	Trauma Platinum	●	●	●	○
TAL	Standalone Critical Illness Plan Standard	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

★★★

MLC Insurance	Critical Illness Plus	●	●	●	○
MLC Insurance	Critical Illness Plus with Extras	●	●	●	○

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life insurance star ratings

trauma insurance - Level Mature Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

★★

AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●

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life insurance star ratings

trauma insurance - Level Mature Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

CommInsure	Total Care Plan SATrauma	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★★★

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

★★★★

AMP	SA Trauma Insurance Plus Plan	●	●	●	○
AMP	Elevate SA Trauma Insurance Plan	●	●	●	○
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	○
Asteron Life	Stand Alone Trauma	●	●	●	○
BT	Standalone Living Plus	●	●	●	○
BT	Standalone Living Insurance	●	●	●	○
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
TAL	Standalone Critical Illness Plan Standard	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

★★★

MLC Insurance	Critical Illness Plus with Extras	●	●	●	○
MLC Insurance	Critical Illness Plus	●	●	●	○

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life insurance star ratings

trauma insurance - Level Empty Nester Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

AIA Australia	SA Crisis Recovery	●	●	○	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●



Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●



AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●

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life insurance star ratings

trauma insurance - Level Empty Nester Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●



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



AMP	SA Trauma Insurance Plus Plan	●	●	●	●
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	●	●	●	●
BT	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	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●



AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●

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life insurance star ratings

trauma insurance - Level Empty Nester Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

★★★

AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●

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life insurance star ratings
 trauma insurance - Level Empty Nester Managerial Female

Report Date: September, 2013

● standard ● Optional ○ 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		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

★★★★★ **outstanding value**

OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●

★★★★★

AIA Australia	SA Crisis Recovery	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●

★★★★

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

★★★

AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●

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life insurance star ratings

trauma insurance - Level Empty Nester Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

★★★

AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●

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life insurance star ratings

trauma insurance - Level Empty Nester Light manual Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●

★★★★★

AIA Australia	SA Crisis Recovery	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●

★★★★

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

★★★

AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●

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

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life insurance star ratings

trauma insurance - Level Empty Nester Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

AMP Life	Trauma Cover Optimum	●	●	●	●
AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

★★★

AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
MLC Insurance	Critical Illness Plus with Extras	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●

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

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life insurance star ratings

trauma insurance - Level Empty Nester Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●

★★★★★

AIA Australia	SA Crisis Recovery	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
TAL	Standalone Critical Illness Plan Premier	●	●	●	●
TAL	Standalone Critical Illness Plan Standard	●	●	●	●

★★★★

AMP Life	Trauma Cover Optimum w/ Partial	●	●	●	●
AMP Life	Trauma Cover Optimum	●	●	●	●
Asteron Life	Stand Alone Trauma	●	●	●	●
Asteron Life	Stand Alone Trauma Plus Cover with Booster	●	●	●	●
Asteron Life	Stand Alone Trauma Plus	●	●	●	●
BT	Standalone Living Plus	●	●	●	●
BT	Standalone Living Insurance	●	●	●	●
ClearView	Trauma Cover	●	●	●	●
ClearView	Trauma Plus	●	●	●	●
Macquarie Life	Trauma Platinum	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

★★★

AMP	SA Trauma Insurance Plus Plan	●	●	●	●
AMP	Elevate SA Trauma Insurance Plan	●	●	●	●
MLC Insurance	Critical Illness Plus	●	●	●	●
MLC Insurance	Critical Illness Plus 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 to increase the sum insured without medical evidence.
 4. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

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life insurance star ratings

TPD insurance - Stepped Young Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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

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

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

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

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life insurance star ratings

TPD insurance - Stepped Young Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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

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

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life insurance star ratings

TPD insurance - Stepped Young Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
OnePath	OneCare Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★

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

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

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

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

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life insurance star ratings

TPD insurance - Stepped Young Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

AMP	Elevate TPD Insurance Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●

★★★★

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

★★★

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

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

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

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life insurance star ratings

TPD insurance - Stepped Young Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
BT	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	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

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

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

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life insurance star ratings

TPD insurance - Stepped Young Light manual Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

BT	Standalone TPD Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
MLC Insurance	TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★

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

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

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life insurance star ratings

TPD insurance - Stepped Young Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
BT	Standalone TPD Plan	●	●	●	●

★★★

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

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

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

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life insurance star ratings

TPD insurance - Stepped Young Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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

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life insurance star ratings

TPD insurance - Stepped Middle Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★★

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

★★★★

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

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

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

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

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life insurance star ratings

TPD insurance - Stepped Middle Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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

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life insurance star ratings

TPD insurance - Stepped Middle Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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life insurance star ratings

TPD insurance - Stepped Middle Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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life insurance star ratings

TPD insurance - Stepped Middle Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

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

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

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

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

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life insurance star ratings

TPD insurance - Stepped Middle Light manual Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★★

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

★★★★

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

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

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life insurance star ratings

TPD insurance - Stepped Middle Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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

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life insurance star ratings

TPD insurance - Stepped Middle Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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

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life insurance star ratings

TPD insurance - Stepped Mature Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
Asteron Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●

★★★

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

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

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life insurance star ratings

TPD insurance - Stepped Mature Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

AMP	Elevate TPD Insurance Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

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life insurance star ratings

TPD insurance - Stepped Mature Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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life insurance star ratings

TPD insurance - Stepped Mature Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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life insurance star ratings

TPD insurance - Stepped Mature Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★★

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

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life insurance star ratings

TPD insurance - Stepped Mature Light manual Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

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life insurance star ratings

TPD insurance - Stepped Mature Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

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life insurance star ratings

TPD insurance - Stepped Mature Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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life insurance star ratings

TPD insurance - Stepped Empty Nester Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●

★★★★

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

★★★

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

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life insurance star ratings

Report Date: September, 2013

TPD insurance - Stepped Empty Nester Professional Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★★

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

★★★

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

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life insurance star ratings

TPD insurance - Stepped Empty Nester Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

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life insurance star ratings

TPD insurance - Stepped Empty Nester Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

AMP	Elevate TPD Insurance Plan	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
Asteron Life	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

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life insurance star ratings

TPD insurance - Stepped Empty Nester Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

Asgard Capital Mgnt	Standalone TPD	●	○	●	○
BT	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	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

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

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

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

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

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life insurance star ratings

Report Date: September, 2013

TPD insurance - Stepped Empty Nester Light manual Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

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

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life insurance star ratings

TPD insurance - Stepped Empty Nester Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
BT	Standalone TPD Plan	●	●	●	●

★★★

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

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

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life insurance star ratings

TPD insurance - Stepped Empty Nester Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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

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life insurance star ratings

TPD insurance - Level Young Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Asteron Life	Stand Alone TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★★

AMP	Elevate TPD Insurance Plan	●	●	●	●
ClearView	Total and Permanent Disability (TPD) Cover	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★

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

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

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life insurance star ratings

TPD insurance - Level Young Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

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

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

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life insurance star ratings

TPD insurance - Level Young Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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

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life insurance star ratings

TPD insurance - Level Young Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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life insurance star ratings

TPD insurance - Level Young Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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life insurance star ratings

TPD insurance - Level Young Light manual Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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life insurance star ratings

TPD insurance - Level Young Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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

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life insurance star ratings

TPD insurance - Level Young Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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

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life insurance star ratings

TPD insurance - Level Middle Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding 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	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

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

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life insurance star ratings

TPD insurance - Level Middle Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding 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	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC Insurance	TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

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

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life insurance star ratings

TPD insurance - Level Middle Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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life insurance star ratings

TPD insurance - Level Middle Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding 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	●	●	○	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★

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

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life insurance star ratings

TPD insurance - Level Middle Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
BT	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	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

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

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

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

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

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



life insurance star ratings

TPD insurance - Level Middle Light manual Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
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	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

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

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life insurance star ratings

TPD insurance - Level Middle Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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

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life insurance star ratings

TPD insurance - Level Middle Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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

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life insurance star ratings

TPD insurance - Level Mature Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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life insurance star ratings

TPD insurance - Level Mature Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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life insurance star ratings

TPD insurance - Level Mature Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★★

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

★★★★

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

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life insurance star ratings

TPD insurance - Level Mature Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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

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life insurance star ratings

TPD insurance - Level Mature Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
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	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

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

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life insurance star ratings

TPD insurance - Level Mature Light manual Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
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	●	●	○	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

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life insurance star ratings

TPD insurance - Level Mature Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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

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life insurance star ratings

TPD insurance - Level Mature Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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

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

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life insurance star ratings

TPD insurance - Level Empty Nester Professional Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

AMP Life	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★

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

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

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life insurance star ratings

TPD insurance - Level Empty Nester Professional Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★★

AMP Life	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone Plus	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★★

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

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

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life insurance star ratings

TPD insurance - Level Empty Nester Managerial Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

Asteron Life	Stand Alone TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

★★★

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

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life insurance star ratings

TPD insurance - Level Empty Nester Managerial Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

Asteron Life	Stand Alone TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
TAL	Standalone TPD Plan	●	●	●	●

★★★

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

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

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life insurance star ratings

TPD insurance - Level Empty Nester Light manual Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

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

★★★

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	●	●	●	●

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

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life insurance star ratings

TPD insurance - Level Empty Nester Light manual Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

Asteron Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	●	●
MLC Insurance	TPD	●	●	●	●

★★★

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	●	●	●	●

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

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

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

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

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



life insurance star ratings

TPD insurance - Level Empty Nester Blue Collar Male

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron Life	Stand Alone TPD	●	●	●	●
BT	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	●	●	●	●

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

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

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

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

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



life insurance star ratings

TPD insurance - Level Empty Nester Blue Collar Female

Report Date: September, 2013

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron Life	Stand Alone TPD	●	●	●	●
BT	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	●	●	●	●

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

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

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

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

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

LIFE INSURANCE STAR RATINGS

AWARDS

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

OVERALL AWARDS

Outstanding Value Life Insurer Australia

INSTITUTION AWARDS

Outstanding Value Insurer Term Life

Outstanding Value Insurer Trauma

Outstanding Value Insurer TPD

Outstanding Value Insurer Packaged Life

Outstanding Value Insurer Income Protection

CANSTAR star ratings



64 profiles across each product

AWARDS TO PRODUCTS – METHODOLOGY

Occupation Category



Professional



White Collar



Retail/Light Manual



Blue Collar

Age

Young

Middle

Mature

Empty Nester

Premiums

Stepped Premium

Level Premium

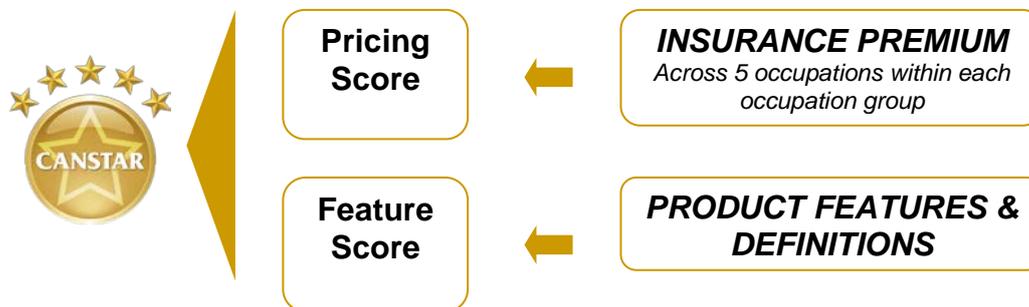
Gender

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.

$$\text{TOTAL STAR RATINGS SCORE (T)} = \text{W1PRICING SCORE (P)} + \text{W2FEATURES SCORE (F)}$$



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 Ratings Weights for IPP, Trauma & Package Life		
	Price	Features
Young		
Professional	60%	40%
White Collar	60%	40%
Light Manual	60%	40%
Blue Collar	60%	40%
Middle		
Professional	50%	50%
White Collar	60%	40%
Light Manual	60%	40%
Blue Collar	60%	40%
Mature		
Professional	40%	60%
White Collar	50%	50%
Light Manual	50%	50%
Blue Collar	50%	50%
Empty Nester		
Professional	40%	60%
White Collar	60%	40%
Light Manual	60%	40%
Blue Collar	60%	40%

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

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			
Category/Sub-Category	Young, Middle & Mature	Empty Nester	Description
Death Policy Terms	10%	10%	
<i>Coverage Terms</i>	5%	5%	<i>captures coverage range e.g. entry & expiry age</i>
<i>Other</i>	5%	5%	<i>captures if the policy can be accident only</i>
<i>Premiums</i>	40%	40%	<i>captures the premiums options e.g. stepped, level, hybrid</i>
<i>Sums Insured</i>	10%	10%	<i>captures if sum insured restrictions applies</i>
<i>Terminal Illness</i>	40%	40%	<i>captures terminal illness definition and max benefit age etc.</i>
Standard Company Terms offered	30%	40%	
<i>CPI</i>	15%	15%	<i>captures the indexation benefits e.g. dollar cap, max age</i>
<i>Exclusions</i>	50%	50%	<i>captures what is excluded at time of claim e.g. suicide, preexisting conditions</i>
<i>Interim Cover</i>	15%	15%	<i>captures interim cover and period covered</i>
<i>Loyalty Bonus</i>	5%	5%	<i>captures if the policy provides any loyalty bonus</i>
<i>Other</i>	10%	10%	<i>captures additional features like supplementary live cover, guaranteed renewable</i>
<i>Product Upgrade</i>	5%	5%	<i>captures the product upgrades applicable to existing and new customers</i>
Death Policy Benefits and Options	60%	50%	
<i>Accommodation Benefit</i>	5%	5%	<i>captures if the policy offers accommodation benefit</i>
<i>Financial Planning</i>	5%	5%	<i>captures if the policy offers financial planning benefit</i>
<i>Funeral Benefit</i>	10%	10%	<i>captures if the policy offers funeral & repatriation benefit</i>
<i>Future Underwriting</i>	30%	30%	<i>captures if the policy offers personal future underwriting benefit</i>
<i>GFI</i>	30%	30%	<i>captures if the policy offers GFI benefit e.g. no of events etc.</i>
<i>Needle Stick</i>	5%	5%	<i>captures if the policy offers needle stick benefit</i>
<i>Other</i>	5%	5%	<i>captures additional benefits like child cover, accidental death hardship booster etc.</i>
<i>Waiver of Premium</i>	10%	10%	<i>captures waiver of premiums on disability</i>

Stand Alone Trauma – Feature Weights			
Category/Sub-Category	All Male profiles	All Female profiles	Descriptions
Stand Alone Trauma Policy Terms	10%	10%	
<i>Coverage Terms</i>	40%	40%	<i>captures coverage range e.g. entry & expiry age</i>
<i>Premiums</i>	60%	60%	<i>captures the premiums options e.g. stepped, level, hybrid</i>
Standard Company Terms	20%	20%	
<i>Exclusions</i>	20%	20%	<i>captures what is excluded at time of claim e.g. attempted suicide, congenital condition</i>
<i>Indexation</i>	15%	15%	<i>captures the indexation benefits e.g. dollar cap, max age</i>
<i>Interim Cover</i>	15%	15%	<i>captures interim cover and period covered</i>
<i>Loyalty Bonus</i>	15%	15%	<i>captures if the policy provides any loyalty bonus</i>
<i>Other</i>	20%	20%	<i>captures additional features like supplementary live cover, guaranteed renewable</i>
<i>Product Upgrade</i>	15%	15%	<i>captures the product upgrades applicable to existing and new customers</i>
Stand Alone Trauma Events	70%	70%	
Cancer	30%	45%	<i>captures trauma definitions for cancer</i>
<i>Breast Cancer</i>	5%	25%	<i>captures trauma definitions for breast cancer</i>
<i>Cancer Female</i>	0%	5%	<i>captures trauma definitions for female cancer e.g. ovarian cancer</i>
<i>Cancer Male</i>	10%	0%	<i>captures trauma definitions for male cancer e.g. prostate cancer</i>
<i>Melanoma</i>	15%	15%	<i>captures trauma definitions for melanoma cancer</i>
<i>Others</i>	70%	55%	<i>captures trauma definitions for other cancer e.g. benign tumors</i>
Heart	30%	20%	<i>captures trauma definitions for coronary related conditions</i>
<i>Coronary By-Pass Surgery</i>	25%	25%	<i>captures trauma definitions for coronary by-pass surgery</i>
<i>Coronary Artery Angioplasty</i>	15%	15%	<i>captures trauma definitions for coronary artery angioplasty</i>
<i>Triple Vessel Angioplasty</i>	15%	15%	<i>captures trauma definitions for triple vessel angioplasty</i>
<i>Heart Attack</i>	25%	25%	<i>captures trauma definitions for heart attack</i>
<i>Others</i>	20%	20%	<i>captures trauma definitions for other coronary related conditions e.g. cardiomyopathy</i>
Stroke	15%	10%	<i>captures trauma definitions for stroke</i>
Nervous System	10%	10%	<i>captures trauma definitions for nervous system e.g. parkinson's disease</i>
Others	15%	15%	<i>captures trauma definitions for other trauma events e.g. blindness, HIV</i>

Stand Alone TPD - Feature Weights			
Category/Sub-Category	Professional/Managerial	Light Manual/Blue Collar	Description
Stand Alone TPD Policy Terms	10%	10%	
<i>Coverage Terms</i>	40%	40%	<i>captures coverage range e.g. entry & expiry age</i>
<i>Premiums</i>	60%	60%	<i>captures the premiums options e.g. stepped, level, hybrid</i>
TPD Standard Company Terms	25%	20%	
<i>Exclusions</i>	40%	40%	<i>captures what is excluded at time of claim e.g. attempted suicide, terrorism</i>
<i>Indexation</i>	25%	25%	<i>captures the indexation benefits e.g. dollar cap, max age</i>
<i>Interim Cover</i>	15%	15%	<i>captures interim cover and period covered</i>
<i>Loyalty Bonus</i>	5%	5%	<i>captures if the policy provides any loyalty bonus</i>
<i>Other</i>	10%	10%	<i>captures additional features like supplementary live cover, guaranteed renewable</i>
<i>Product Upgrade</i>	5%	5%	<i>captures the product upgrades applicable to existing and new customers</i>
TPD Stand Alone Policy benefits and options.	25%	10%	
<i>Accommodation Benefit</i>	5%	5%	<i>captures if the policy offers accommodation benefit</i>
<i>Death Cover</i>	10%	10%	<i>captures if the policy offers death cover benefit</i>
<i>Financial Planning</i>	10%	10%	<i>captures if the policy offers financial planning benefit</i>
<i>Future Underwriting</i>	20%	20%	<i>captures if the policy offers personal future underwriting benefit</i>
<i>GFI</i>	20%	20%	<i>captures if the policy offers GFI benefit e.g. no of events etc.</i>
<i>Life Cover Purchase</i>	10%	10%	<i>captures if the policy offers life cover benefit after TPD claim without medical evidence</i>
<i>Needle Stick</i>	5%	5%	<i>captures if the policy offers needle stick benefit</i>
<i>Other</i>	10%	10%	<i>captures additional benefit hardship booster</i>
<i>Waiver of Premium</i>	10%	10%	<i>captures waiver of premiums on disability</i>
Stand Alone TPD Definitions	40%	30%	
<i>TPD Any</i>	15%	30%	<i>total and permanent disability based on any occupation</i>
<i>TPD AODL</i>	10%	10%	<i>total and permanent disability based on activities of daily living</i>
<i>TPD Day 1</i>	5%	5%	<i>total and permanent disability claim from day 1</i>
<i>TPD Definition Restrictions</i>	1%	1%	<i>restrictions on total and permanent disability e.g. survival period</i>
<i>TPD Home Duties</i>	5%	10%	<i>total and permanent disability for home duties occupations</i>
<i>TPD Loss of Sight and Limbs</i>	9%	9%	<i>total and permanent disability as a result of the loss of sight or limbs</i>
<i>TPD Own</i>	55%	35%	<i>total and permanent disability based on own occupation</i>
Own Occu quotes	-	30%	
<i>Own occupation quotes</i>	-	100%	<i>Availability of cover based on own occupations</i>

Income Protection - Feature Weights			
Category/Sub-category	Professional/ Managerial	Blue Collar/Light Manual	Description
INCP - Policy Terms	10%	10%	
<i>Accident Only Cover</i>	5%	5%	<i>captures if the policy can pay claims in the event of accident only</i>
<i>Benefit Periods</i>	10%	10%	<i>captures the various benefit periods offered by the policy</i>
<i>Benefit Type - Guaranteed Agreed Value</i>	10%	10%	<i>captures the ability to purchase agreed value cover</i>
<i>Benefit Type - Indemnity</i>	10%	10%	<i>captures the ability to purchase indemnity cover</i>
<i>Business Expenses</i>	10%	10%	<i>Captures ability to add business expense as rider</i>
<i>Entry/Expiry Ages</i>	10%	10%	<i>captures coverage range e.g. entry & expiry age</i>
<i>Premium</i>	10%	10%	<i>captures the premiums options e.g. stepped, level, hybrid</i>
<i>Sum Insured</i>	10%	10%	<i>captures if sum insured restrictions applies</i>
<i>Superannuation</i>	10%	10%	<i>captures the availability under superannuation</i>
<i>Temporary Visa Holders</i>	5%	5%	<i>captures the availability of restricted cover for temporary visa holders</i>
<i>Waiting Periods</i>	10%	10%	<i>captures the various waiting periods offered by the policy</i>
INCP - Standard Company Terms	15%	15%	
<i>Company Terms</i>	10%	10%	<i>captures the availability of 24 hour worldwide cover</i>
<i>Cooling Off Period</i>	15%	15%	<i>captures the various cooling off period offered by the policy</i>
<i>Exclusions</i>	25%	25%	<i>captures what is excluded at time of claim e.g. attempted suicide, HIV</i>
<i>Guaranteed Renewable</i>	5%	5%	<i>captures the guaranteed renewable definition offered by the policy</i>
<i>Indexation</i>	10%	10%	<i>captures the indexation benefits e.g. dollar cap, max age</i>
<i>Interim Cover</i>	15%	15%	<i>captures interim cover and period covered</i>
<i>Loyalty Bonus</i>	5%	5%	<i>captures if the policy provides any loyalty bonus</i>
<i>Product Upgrade</i>	15%	15%	<i>captures the product upgrades applicable to existing and new customers</i>
INCP - Claim Payment Terms	40%	40%	
<i>Benefit Offsets</i>	35%	35%	<i>captures the benefit options offered across various occupations e.g. sick leave, long service</i>
<i>Claim Payment</i>	10%	10%	<i>captures the period of claims payments made in arrears</i>
<i>Occupation Definition</i>	30%	15%	<i>captures the any/own occupation definition period e.g. day 1</i>
<i>Pre-Disability Income</i>	10%	15%	<i>captures the definitions related to pre disability income in agreed and indemnity</i>
<i>Waiting Period</i>	15%	25%	<i>captures the waiting period start and effective periods</i>
INCP - Policy Benefits and options	35%	20%	
<i>Claims Indexation</i>	10%	10%	<i>captures if the policy offers claims indexation</i>
<i>Disability Definitions - Partial</i>	20%	15%	<i>captures the benefits offered by the policy at time of partial disability</i>
<i>Disability Definitions - Total</i>	20%	15%	<i>captures the benefits offered by the policy at time of total disability</i>
<i>Specified Injury</i>	35%	25%	<i>captures the benefits offered by the policy for specified injury</i>
<i>Others</i>	15%	35%	<i>captures the other benefits offered by the policy e.g. family care benefit, death benefit etc.</i>
Agreed Quotes	-	15%	
<i>Agreed quotes</i>	-	100%	<i>Availability of cover based on agreed value</i>

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

DOES CANSTAR RATE OTHER PRODUCT AREAS?

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



- Account based pensions
- Agribusiness
- Business banking
- Business life insurance
- Car insurance
- Credit cards
- Deposit accounts
- Direct life insurance
- Health insurance
- 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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