

2015

STAR RATINGS
REPORT



Direct
Income Protection



Direct Income Protection

March 2015



Foreword

Protecting your income is one of the most important financial decisions you can make. An income protection policy guards against you and your family being left high and dry in the event of accident or illness to the breadwinner.

These days it's easier than ever to organize this cover because of the popularity of Direct Income Protection. Buying direct means no meetings with financial planners and no (or limited) medicals. You simply buy over the net or phone and, in most cases, you'll know straight away if you've been accepted.



Mitchell Watson,
Research Manager

There are now 11 insurers in the market offering 13 direct life insurance policies – and they're not all the same. It's important to tailor the right policy for your situation. Subtle differences you may well overlook – such as the maximum sum the insurer will pay, waiting periods before a claim and the amount of time the policy will cover you for. Familiarising yourself with the fine print now may save a lot of heartache at claims time.

Our first-ever research into Direct Income Protection drills down into 80 profiles covering a variety of ages, occupations, gender and smoking status. As well as studying premiums, we looked at features of importance, such as policy terms, benefits, claims payment terms and ease of application.

It's far more research than the average person could do, even if the desire was there. As such CANSTAR's first annual comparison of Direct Income Protection is an important resource as we reveal the insurers that offer outstanding value with five-star policies for consumers.



YOU ARE YOUR MOST VALUABLE ASSET

It's true. Your ability to earn an income is your most valuable asset. After all, the money you bring in on a regular basis funds you and your family's lifestyle so imagine how you would cope if suddenly there was no income? If the breadwinner contracted an illness or had an accident – and it does happen – the added stress of not having enough money to pay the bills is definitely not what you need.

Many people overlook the importance of income protection insurance until they are faced with an emergency. In fact, income protection insurance should be a fundamental part of having a sound financial plan in place. Because it pays you up to 75% of your gross income, this type of cover gives you peace of mind that the family can operate with relative normality, should you have to deal with accident or illness and be unable to work.

Don't have time to go to a financial advisor? You don't have to. These days income protection insurance is available direct – either over the phone or online (or online with advice available over the phone). It's ultra-convenient but it can be a double-edged sword.

While it is easy to apply for, with no medicals involved upfront, there are subtle differences between policies that you may be unaware of until claim time. And that's the worst time to find out there's a problem with your insurance! That's why CANSTAR's comparison of direct income protection policies is so valuable. Doing your homework on all policies beforehand will help you decide what's best for your situation.



BUY DIRECT OR TALK TO AN ADVISOR?

Consulting a licensed financial advisor about income protection policies can prove more effective in certain circumstances than if you simply purchase a policy direct. An advisor will cut to the chase and ascertain the 'big picture' of your lifestyle, future goals and, in the case of personal insurances, your health history and family health background. This is essential in many cases where personal health issues are complicated and a policy tailored to suit would give a better outcome.

On the other hand, if your job, health and personal situation are straightforward, an efficient and direct income protection policy may provide the easily-sourced protection that you need.



TWO WAYS TO SAVE ON PREMIUMS

As with most personal insurance products, many factors come into play when determining premium. How risky your job is, what age and sex you are, whether you smoke or not are all details that contribute to your premium. There are ways to save on your monthly Income Protection premium, most notably to lengthen the waiting period (more about that later), shorten the benefit period (not recommended) or to quit smoking.

If you're a smoker, perhaps you could use this opportunity to butt out for good. You'll slice approximately 30% off your premium, not to mention stopping your money going up in smoke at the cigarette purchase counter. At today's prices, if you smoke one pack of cigarettes each day for ten years, you'll spend almost \$77,000 – easily enough to buy a new car or put a deposit on a house.

DIRECT INCOME PROTECTION – AVERAGE MONTHLY PREMIUMS FOR SMOKERS & NON SMOKERS

	Male smoker	Male non-smoker
White collar	\$74.34	\$57.95
Medium Blue collar	\$113.57	\$88.20
	Female smoker	Female non-smoker
White collar	\$108.81	\$84.74
Medium Blue collar	\$161.14	\$125.10

Source: CANSTAR January 2015. Figures based on office clerks & electricians aged 42. 30 day waiting period, 2 year benefit period, monthly benefit of \$3,125 (\$50,000 pa).



Smokers pay a loading for direct income protection insurance. CANSTAR's research shows it is roughly 30%. According to ABS statistics, up to 20% of the Australian population over 18 years of age are smokers.

There are many reasons to quit smoking and many ways to do it. You could choose to:

- Go cold turkey
- Cut down systematically
- Opt for nicotine replacement therapy
- See your doctor for prescribed Quit medication
- Try acupuncture, hypnosis or other alternative remedies
- Phone the Quitline (13 7848) for support



Remember if you kick the habit and stay 'clean' for 12 months, call your insurer and ask for the smoker's loading to be taken off your premium. That's an added financial bonus, along with the savings you make by not buying cigarettes anymore.



WAIT AND SAVE

Your choice of waiting period also makes a difference to the monthly premium you pay for income protection.

The waiting period is the amount of time before you can claim. Naturally, the longer the waiting period the cheaper your premium. Most direct income protection policies on the CANSTAR database offer a range of waiting periods – from 14 days to 90 days. You may not want to make an income protection claim straight away because you have accrued sick leave or other entitlements that may see you through. If the condition still persists you can then go ahead and make an insurance claim after satisfying the waiting period.

Income protection policies that are purchased direct have a more limited range of waiting periods that tend to be shorter than those organized through a licensed financial advisor. As well as waiting periods as short as 14 days, advisor-based policies give you a choice of longer waiting periods such as 180 days, 1 year and 2 years. You may think 2 years is an extraordinarily long period to wait for sickness or accident benefits but longer periods are more useful when the policyholder has another income protection policy with a limited benefit period (typically either provided by an employer or their superannuation fund). After 2 years is up and they are still unable to work, the advised income protection policy would kick in.

IT WON'T HAPPEN TO ME



The Australian life insurance industry paid out more than \$7 billion in 2014, according to APRA. Income Protection claims made up roughly 25% of that – and chances are that very few of those policy holders expected to make a claim that year.

Historically, the number one cause of Income Protection claims is musculoskeletal injuries, followed by cancer and then mental illness. However, statistics now show that mental illness has surged ahead of cancer to become the second leading cause of Income Protection claims.

These statistics are based on the entire life insurance industry – not just “direct” – but they do give an overall snapshot of the role personal insurance plays in the lives of working Australians.

BATTLE OF THE SEXES AND OCCUPATIONS

Females can pay on average between 18% and 43% more than males when taking out direct income protection policies. According to the insurers' claims records, the reasons are that females usually have pregnancy issues and often suffer particular trauma events such as breast cancer usually during their working lives. Females in the same working situation as men are also more prone to muscular/skeletal/joint injuries. Men, on the other hand, often have to be dragged to the doctor's surgery and seem to suffer things like prostate cancer later in life, when earning a living is not such an issue.

Smokers, of course, are obviously more prone to health issues than non-smokers and so pay for the privilege through a loading of up to 30% on average.



What you do for a living has the biggest impact on your premium. Insurers divide occupations into White and Blue collar. White collar is relatively self-explanatory – think sedentary office work and professionals – but Blue collar work comes in definite shades with risk increasing as the shade darkens. Light Blue collar (sometimes called light manual) would cover occupations that involve only a small element of manual labour such as shop assistants and travelling sales representatives. Medium Blue collar covers those with a moderate level of manual labour involved in their job, typically including the likes of checkout operators, registered nurses, manual arts teachers as well as electricians and other lighter professional trades. Heavy Blue collar categorises many riskier operations such as short-haul truck drivers, commercial cleaners and car mechanics.

As far as claims go, white collar workers tend to have more sickness-related issues, with mental health issues due to stress on the increase. Blue collar workers tend to have more accident-related claims, mostly for leg/arm and back/spinal injuries. Of course, any worker can have a motor vehicle accident, contract cancer, suffer a heart attack or stroke.

Medium Blue collar workers pay on average 50% more than white collar workers.

HOW MUCH AND FOR HOW LONG?

The majority of direct income protection providers offer short-term benefit periods such as 1 and 2 years, and only two – BUPA & Clearview – will offer the option for policy holders to be paid to the age of 65 years of age.

The sum of money paid also tends to be lower than advisor-based policies. \$10,000 is the average monthly benefit paid out by most insurers. There are a few who pay \$7,500 and a couple at the other end of the scale who set their maximum monthly benefits at \$20,000.

When researching the policy that's best for you, keep in mind your wage and how much it costs your family to live every month. Income protection only pays 75% of your wage so, unless you have good reason, don't shorten the timeframe for benefits. Yes, it will make your premiums cheaper but it may also leave you high and dry at the end of your benefit period if you are still unable to work.

THINGS TO REMEMBER

Direct income protection is an indemnity policy, meaning that at claim time, if your income for the previous 12 months is lower than the benefit applied for originally, you get paid the lower amount.

Income protection bought through an advisor offers Indemnity and also Agreed/Guaranteed Value products which cannot be reduced at claim time if your income has decreased since the policy commenced. Naturally, you pay a higher premium for this.

Tell your insurer if you change jobs. It could affect your risk category and ultimately your claim. You may even save money on your premium! Also tell your insurer if you are taking maternity or paternity leave or any other extended break from work. When shopping for direct income protection policies, don't just research a couple and think they are all the same. They are not. Look at a wide range of offerings before you decide what's right for you. Make a shortlist and then read the terms and conditions. CANSTAR is a good place to start because we've done a whole lot of tedious legwork for you.



HOW TO USE CANSTAR STAR RATINGS

CANSTAR has done extensive research work so you can look up 5-star products for the direct income protection insurance products you are interested in. Our star-ratings report allows you to drill down by:

- Occupational category: White Collar (professional) or Blue Collar (manual) – light, medium, heavy
- Gender: Male or Female
- Smoker/Non Smoker category
- Maximum sum insured
- Length of benefit
- Waiting periods

Researching suitable direct income protection insurance cover will arm you with more in-depth knowledge and, hopefully, shield you from any nasty surprises at claims time.

LIKE TO KNOW HOW WE DID IT?

For more information on how we conduct this research, read our methodology on the Direct Income Protection insurance page at www.canstar.com.au



WHO OFFERS OUTSTANDING VALUE?

CANSTAR's inaugural comparison of direct income protection looks at 13 products from 11 providers. We compared them across 80 profiles covering a variety of ages, genders, smoking statuses and occupations to determine those policies offering five-star value to consumers.

As well as studying premiums, we also factored in features of importance, such as policy terms, benefits, claims payment terms and ease of application.

In the end, there was only a hair's breadth between ANZ, Virgin Money and Insuranceline. All three companies offer great value products.

ANZ's Direct Income Protection policy, underwritten by OnePath, impressed with its keen pricing – it came up trumps with the cheapest premiums in half of the profiles tested. It was particularly strong in white collar, light and medium blue occupations.

Insuranceline's Rate Saver policy and Virgin Money's Tailored Income Protection policy streaked ahead in the features comparison. For example, there is no exclusion of pre-existing conditions to trip you up at claims time, provided you have fully disclosed these conditions at the time of application. Another helpful feature is that you can return to work for up to 10 hours a week without affecting claims payments. And waiting periods as low as 14 days lessen financial hardship in the event of a claim. With both policies underwritten by TAL, they were very competitive in the premium area, particularly for male workers in medium and heavy blue collar occupations.

All three Award winners provide a product where:

- the maximum sum insured is \$10,000 per month
- a decision is made immediately whether cover is granted or declined
- the insured is protected for inability to work specifically in their own occupation (rather than being required to be unable to work in any area they're suitably qualified for)
- if a claim had previously been made, the waiting period for the policy can be waived if another claim is made due to the same or related causes
- cover applies 24 hours worldwide
- the policy is guaranteed renewable

CANSTAR congratulates ANZ, Virgin Money and Insuranceline for offering outstanding value direct income protection policies to Australian workers.



Direct Income Protection



WHO OFFERS FIVE-STAR VALUE?

In addition to the direct income protection overall outstanding value award winners, there are insurance providers offering five-star value for various specific demographics. After all, if you're a 30 year old female non-smoker working in a white collar occupation, your insurance needs may be quite different to that of your partner – who may be a 40 year-old smoker working in a blue-collar occupation.

CANSTAR has assessed each policy against eighty different profiles, taking into account age, occupational category, gender and smoking status. You can view the five star products in each profile in the attached document.



DIRECT INCOME PROTECTION METHODOLOGY



What are the CANSTAR *Direct Income Protection Insurance Star Ratings*?

CANSTAR *Direct Income Protection Insurance Star Ratings* use a sophisticated and unique ratings methodology that compares both cost and features across direct income protection insurance products. CANSTAR star ratings represent a shortlist of products, enabling consumers to narrow their search to products that have been assessed and ranked. CANSTAR *Direct Income Protection Insurance Star Ratings* is a transparent analysis comparing all types of direct life insurance products.

Ratings range from five to one star. Five-star rated products have been assessed as offering outstanding value to consumers.

Awards to insurers

CANSTAR names the insurer or insurers who offer outstanding value based on their star ratings performance across the entire 80 direct income protection insurance profiles.



Profile descriptions

The 80 overall profiles are determined by four categories – age group, occupational category, gender and smoking status. The star ratings across all profiles helps to arrive at the national award.

The categories are:

Age group

- Twenties: 20-29 years
- Thirties: 30-39 years
- Forties: 40-49 years
- Early Fifties: 50-54 years
- Late Fifties: 55-59 years

Occupational Category

- Professional/White Collar
- Light Blue Collar
- Medium Blue Collar
- Heavy Blue Collar

The occupations we consider within each occupational category for the purpose of quoting are:

Occupational Category	Occupations Quoted
Professional/ White Collar	<ol style="list-style-type: none"> 1. Clerk (general) 2. Retail manager 3. Receptionist 4. Accountant (degree/CPA qualified)
Light Blue Collar	<ol style="list-style-type: none"> 1. Sales Assistant 2. Store Person (office only, not qualified) 3. Sales Representative (Advertising) 4. Chef
Medium Blue Collar	<ol style="list-style-type: none"> 1. Registered Nurse 2. Secondary School Teacher (PE/Trade) 3. Checkout Operator 4. Electrician
Heavy Blue Collar	<ol style="list-style-type: none"> 1. Truck Driver (local, <200km, no overnights) 2. Commercial Cleaner 3. Waiter 4. Car Mechanic

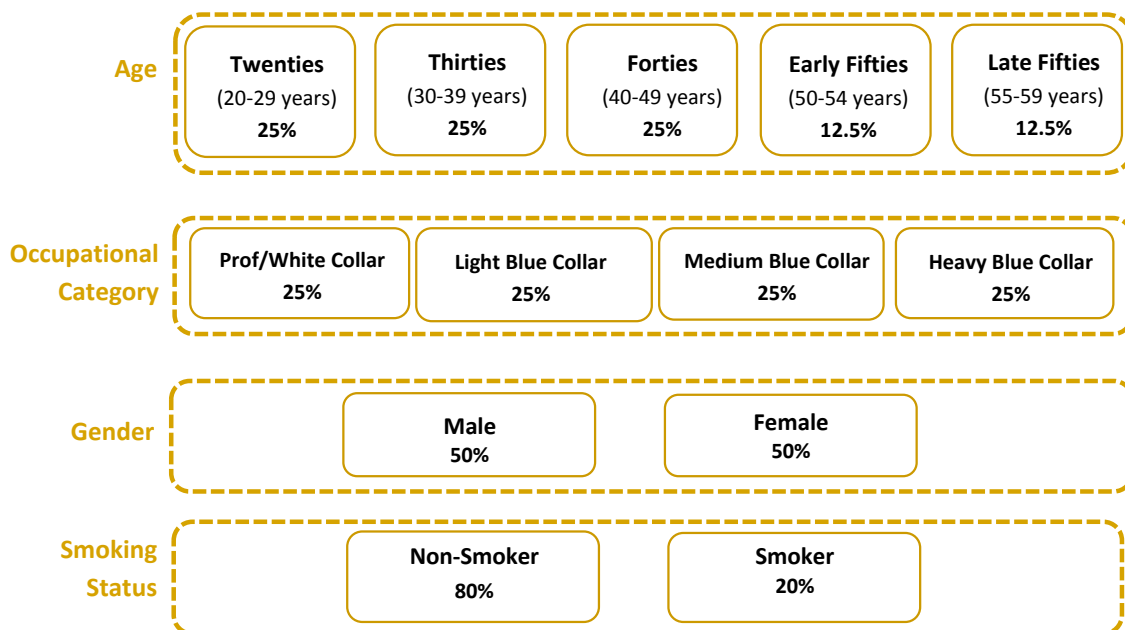
Gender

- Male
- Female

Smoking status

- Smoker
- Non-smoker (where a *non-smoker* is defined as a person who has not smoked for at least the last 12 months)

The weightings of each input within the four categories is shown below, and represents the relative importance of each input in determining the outstanding direct income protection insurance products.



Eligibility requirements for Direct Income Protection Insurance Star Ratings

In order to be considered for rating, a product must meet the following requirements:

- It must have been available in the market for 12 months or longer
- Not restricted to members of an organisation
- Cover is for sickness and accident (i.e. it is not accident-only cover)
- It must be available direct to the consumer with no planner involved
- A quote must be available without the need for a medical
- A quote must be available for both coverage amounts
- Cover must be available with either a 28 or 30 day waiting period and a 2 year benefit period
- Quoting must be possible either online or via information the provider supplies to us directly

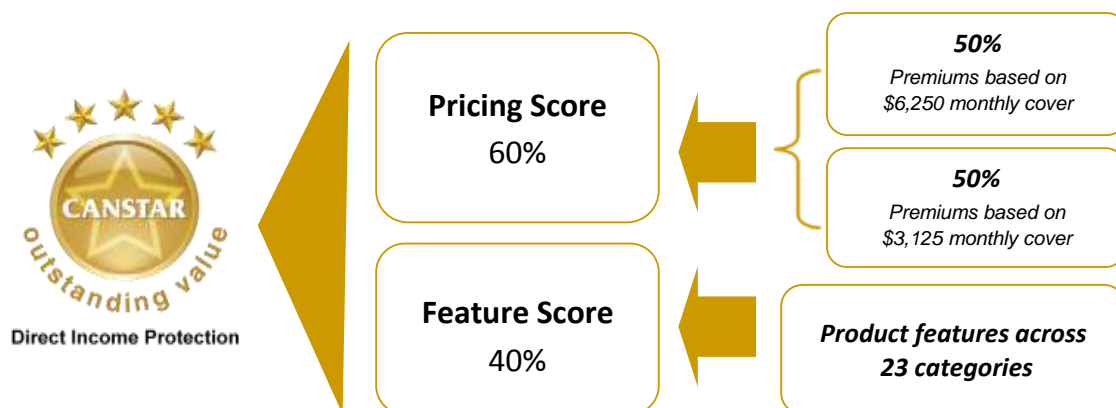
CANSTAR Star Ratings

Each direct income protection insurance product reviewed for the *CANSTAR Direct Income Protection Star Ratings* is awarded points for its comparative pricing and for the array of positive features attached to the product. Points are aggregated to achieve a 'Pricing' score and a 'Feature' score.

To arrive at the total score, CANSTAR applies a weight (w) against the Pricing and Feature scores. The weights for each profile are 60% for pricing and 40% for features, reflecting the relative importance of either costs or features in determining the outstanding direct income protection insurance products. This method can be summarised as:

$$\text{TOTAL STAR RATINGS SCORE (T)} = w_1\text{PRICING SCORE (P)} + w_2\text{FEATURES SCORE (F)}$$

The methodology is as follows:



Pricing score

The pricing score is calculated by collecting the premium data for all the 80 profiles, with quotes based on two levels of monthly cover, \$6,250 and \$3,125. Each level of cover is given equal weighting. We obtain quotes for the midpoint age of each half of the age profiles (e.g. for the twenties age profile a quote would be obtained for age 22 and 27), with the exception of the Early Fifties (50-54 years) and Late Fifties (55-59 years) profiles where we only quote at one point per profile (i.e. at age 52 and 57 respectively). Within the occupational categories, four occupations are quoted and the average premium calculated for our pricing score.

The lowest priced product within each profile is allocated the maximum pricing score, with all remaining products scored against it.

Feature score

The feature score is calculated by dividing the features into five categories, with each category carrying a point allocation and weighting. The product with the highest features score is allocated the maximum score, with all remaining products within the profile scored against it. The features categories and subcategories are:

Category/Sub-Category	Weight	Description
Policy Terms	20%	
Benefit Periods/Indexation	25%	Length of benefit periods offered, indexation
Sum Insured	15%	Min/Max sum insured
Waiting Periods	25%	Length of waiting periods offered
Eligibility	25%	Min/Max entry age, expiry age, min hours worked per week, etc
Benefit Type	5%	Agreed value/Indemnity cover
Premium	5%	Stepped/Level/Hybrid, minimum premium, payment options
Standard Company Terms	10%	
Exclusions	80%	Exclusion when self-inflicted/attempted suicide, war, etc
Company Terms	20%	24 hour worldwide cover, cooling-off period, guaranteed renewable, etc
Claim Payment Terms	30%	
Benefit Offsets	20%	Reduction in benefit from other payments or income sources
Claim Payment	20%	Initial payment timing, payment frequency, premium adjustment
Occupation Definition	20%	Any/Own Occupation
Pre-Disability Income	20%	Income from more than 12 months prior to disability considered
Return to work in Waiting Period	20%	Maximum time back at work without restarting waiting period
Policy Benefits and Options	30%	
Death/Terminal Illness	5%	Death/Terminal Illness benefit offered, only if insured is on claim
Disability Definitions – Partial	30%	Partial disability benefit
Disability Definitions – Total	30%	Able to return to work without affecting payment, etc
Recurrent Disability	10%	Waiting period waiver if previous claim condition reoccurs
Specified Injury	5%	Lump sum payment for accidental specified injuries
Specified Illness (i.e. Trauma)	5%	Lump sum payment for specified illness (i.e. trauma cover)
Unemployment	5%	Cover while unemployed
Waiver of Premium	5%	Waiver of premiums while not working or on maternity leave, etc
Others	5%	Superannuation, spouse cover, family cover pause, rehabilitation, etc
Application Process	10%	
Application Process	100%	Immediate cover, rates available in PDS, online application, etc

How many products and insurers are analysed?

In order to calculate the ratings, CANSTAR analysed 13 direct income protection insurance policies from 11 insurers in Australia.

Does CANSTAR rate all products available in the market?

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. However, this process 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.

How often are CANSTAR *Direct Income Protection Insurance Star Ratings* re-rated?

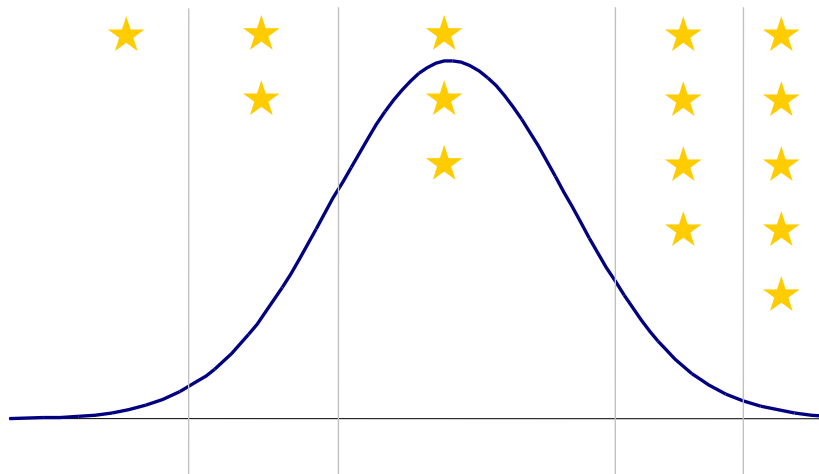
All ratings are fully recalculated every 12 months based on the latest pricing and features offered by each insurer.

How are the stars awarded?

CANSTAR ranks direct income protection insurance based on value-for-money measures and then awards a star rating according to rank. The number of products awarded each of the one- to five-star ratings within each profile will ultimately depend on the dispersion of final scores.

Scores are awarded to each product on the basis of price (premiums) and features (benefits and options). The methodology is revised and parameters are updated on a regular basis to make sure that the products are analysed using the most up-to-date information capturing all industry developments.

The objective is to award the top 5-10% of products with the CANSTAR five-star rating.



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
- Business life insurance
- Deposit accounts
- Health insurance
- Life insurance
- Online banking
- Personal loans
- Term deposits
- Youth banking
- Agribusiness
- Car insurance
- Direct life insurance
- Home & Contents
- Managed investments
- Online share trading
- Reward programs
- Travel insurance
- Business banking
- Credit cards
- First home buyer
- Home loans
- Margin lending
- Package banking
- Superannuation
- Travel money cards

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Direct Income Protection

Report Date: March 2015

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Late 50's- Male, Prof/White Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Late 50's- Male, Prof/White Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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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.

Late 50's- Male, Medium Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



Direct Income Protection

Report Date: March 2015

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Late 50's- Male, Medium Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Late 50's- Male, Light Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Late 50's- Male, Light Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Late 50's- Male, Heavy Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Late 50's- Male, Heavy Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Late 50's- Female, Prof/White Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



Direct Income Protection

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Late 50's- Female, Prof/White Collar Non-Smoker												
Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
★★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Late 50's- Female, Medium Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Late 50's- Female, Medium Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Late 50's- Female, Light Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
★★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Late 50's- Female, Light Blue Collar Non-Smoker												
Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Late 50's- Female, Heavy Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Late 50's- Female, Heavy Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



Direct Income Protection

Report Date: March 2015

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Early 50's- Male, Prof/White Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Early 50's- Male, Prof/White Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



Direct Income Protection

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Early 50's- Male, Medium Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



Direct Income Protection

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Early 50's- Male, Medium Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Early 50's- Male, Light Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Early 50's- Male, Light Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Early 50's- Male, Heavy Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Early 50's- Male, Heavy Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Early 50's- Female, Prof/White Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Early 50's- Female, Prof/White Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Early 50's- Female, Medium Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



Direct Income Protection

Report Date: March 2015

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Early 50's- Female, Medium Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Early 50's- Female, Light Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Early 50's- Female, Light Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Early 50's- Female, Heavy Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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Early 50's- Female, Heavy Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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40's- Male, Prof/White Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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40's- Male, Prof/White Collar Non-Smoker												
Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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40's- Male, Medium Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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40's- Male, Medium Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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40's- Male, Light Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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40's- Male, Light Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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40's- Male, Heavy Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



Direct Income Protection

Report Date: March 2015

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40's- Male, Heavy Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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40's- Female, Prof/White Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Insuranceline	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Insuranceline	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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40's- Female, Prof/White Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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40's- Female, Medium Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Insuranceline	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
Insuranceline	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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40's- Female, Medium Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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40's- Female, Light Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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40's- Female, Light Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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40's- Female, Heavy Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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40's- Female, Heavy Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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30's - Male, Prof/White Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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30's - Male, Prof/White Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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30's - Male, Medium Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



Direct Income Protection

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30's - Male, Medium Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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30's - Male, Light Blue Collar Smoker												
Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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30's - Male, Light Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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30's - Male, Heavy Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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30's - Male, Heavy Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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30's - Female, Prof/White Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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30's - Female, Prof/White Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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30's - Female, Medium Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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30's - Female, Medium Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
★★★★★												
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0



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30's - Female, Light Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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30's - Female, Light Blue Collar Non-Smoker												
Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



Direct Income Protection

Report Date: March 2015

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30's - Female, Heavy Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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30's - Female, Heavy Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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20's - Male, Prof/White Collar Smoker												
Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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20's - Male, Prof/White Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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20's - Male, Medium Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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20'S - Male, Medium Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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20's - Male, Light Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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20's - Male, Light Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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20's - Male, Heavy Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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20's - Male, Heavy Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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20's - Female, Prof/White Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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20's - Female, Prof/White Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



Direct Income Protection

Report Date: March 2015

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20's - Female, Medium Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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20'S - Female, Medium Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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20's - Female, Light Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
★★★												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10



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20's - Female, Light Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
BUPA	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
Clearview	Income Protection	✗	✓	✗	✓	✗	✗	✓	✓	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
★★★												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10



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20's - Female, Heavy Blue Collar Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10



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20's - Female, Heavy Blue Collar Non-Smoker

Company	Products	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "outstanding value"												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★★												
InsuranceLine	Rate Saver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Tailored	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Time Saver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Virgin Money	Quick & Easy	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10

