

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

#### **Female Early Sixties Non-Smoker Entry Ages Premiums Available Premium Capped at: Premiums Discounts or Refunds Additional Benefits** Company **Product** Minimum **Sum Insured Multiple Sum Refund or** Period to Initial Terminal **Accidental** Maximum Monthly **Annual** Age Cap **Discount Apply** (vrs) **Amount Insured Amount** Qualify Benefit Illness Death (yrs) "Outstanding Value" \*\*\*\* 1 X **APIA Funeral Insurance** 45 75 85 Refund 10% 3 yrs X GIO Funeral Insurance 45 75 85 Refund 3 yrs 10% ~ / X Suncorp Funeral Insurance 45 75 85 Refund 3 vrs 10% \*\*\*\* **Insurance Line** Funeral Insurance Advantage 70 X NRMA Funeral Insurance Accel Pymt 70 \*\*\* X X X 1300 Insurance Funeral Advantage 35 70 Ezicover Funeral Insurance 35 70 **American Express** ~ X X ANZ 70 1 50 Plus Life Cover Capped 50 X X **HBF** 35 Ezicover Funeral Insurance 70 X Let's Insure Funeral Cover Capped 18 70 1 85 X ~ 50 Plus Life Cover Capped 50 Onepath 70 X Zurich Ezicover Funeral Advantage 35 70 \*\* 1 1 X X 1 ANZ 50 Plus Life Cover Standard 50 70 90 X 1 2 90 X ~ **Insurance Line** Funeral Insurance 21 80 X 1 X 85 X Let's Insure **Funeral Cover Fixed** 18 75 NIB Funeral Insurance 17 90



				Fema	le Early S	Sixties Non-S	moker						
		Entry	Ages	Premiums	Available	Prem	nium Capped at:		Premiums Disc	ounts or R	efunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply	Period to Qualify	Initial Benefit		Accidental Death
**													
NRMA	Funeral Insurance	21	80	~	~	-	2	90	×	-	-	~	V
Onepath	50 Plus Life Cover Standard	50	70	<b>~</b>	<b>✓</b>	-	- -	90	×	<u>-</u>	<u>-</u>	×	<b>✓</b>
*													
REAL	Guaranteed Funeral Insurance	e 18	79	<b>~</b>	~	-	-	90	Discount	5 yrs	5%	×	V



				Fer	naie Eari	y Sixties Sm	oker						
		Entry	Ages	Premiums	Available	Pren	nium Capped at:		Premiums Disc	counts or F	Refunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply	Period to Qualify	Initial Benefit	Terminal Illness	Accidental Death
**** "Ou	tstanding Value"												
APIA	Funeral Insurance	45	75	<b>✓</b>	<b>~</b>	<u>-</u>	<u>-</u>	85	Refund	3 yrs	10%	<b>V</b>	×
GIO	Funeral Insurance	45	75	<b>~</b>	<b>✓</b>	<u>-</u>	<u>-</u>	85	Refund	3 yrs	10%	<b>~</b>	×
Suncorp	Funeral Insurance	45	75	<b>~</b>	<b>✓</b>	<u>-</u>		85	Refund	3 yrs	10%	<b>~</b>	×
***													
Insurance Line	Funeral Insurance Advantage	21	70	~	<b>V</b>	<b>V</b>	-	-	X	-	-	×	~
NRMA	Funeral Insurance Accel Pymt	21	70	<b>~</b>	~	<b>✓</b>	<del>-</del>	-	X			<b>V</b>	~
***													
1300 Insurance	Funeral Advantage	35	70	~	~	<b>✓</b>	-	-	×	-	-	×	×
American Express	Ezicover Funeral Insurance	35	70	<b>~</b>	<b>~</b>	<b>✓</b>	<u>-</u>	-	X		-	X	×
ANZ	50 Plus Life Cover Capped	50	70	<b>~</b>	~	<b>✓</b>	<u>-</u>	-	X	<u>-</u>	<u>-</u>	×	<b>~</b>
нвғ	Ezicover Funeral Insurance	35	70	<b>✓</b>	<b>~</b>	<b>✓</b>	<u>-</u>	<u>-</u>	X		<u>-</u>	×	×
Let's Insure	Funeral Cover Capped	18	70	<b>~</b>	<b>✓</b>	<b>~</b>	1	85	×	<b>_</b>	<u>-</u>	×	×
Onepath	50 Plus Life Cover Capped	50	70	<b>~</b>	<b>✓</b>	<b>/</b>		<u>-</u>	<b>X</b>	<b>-</b>	<u>.</u>	×	<b>~</b>
Zurich	Ezicover Funeral Advantage	35	70	<b>~</b>	<b>~</b>	<b>~</b>		<u>-</u>	<b>X</b>	<b>-</b>	<u>-</u>	×	×
**													
ANZ	50 Plus Life Cover Standard	50	70	<b>~</b>	~	<u>-</u>	-	90	X	-	-	×	~
Insurance Line	Funeral Insurance	21	80	<b>✓</b>	<b>~</b>	<u>-</u>	2	90	×		<u>-</u>	×	<b>✓</b>
NIB	Funeral Insurance	17	80	<b>~</b>	<b>✓</b>	<u>-</u>	<u>-</u>	90	×	<b>-</b>	<u>.</u>	X	<b>✓</b>
NRMA	Funeral Insurance	21	80	~	~	-	2	90	×	-	-	~	~



				Fer	nale Earl	y Sixties Smo	oker						
		Entry	Ages	Premiums	Available	Prem	nium Capped at:		Premiums Disc	ounts or R	efunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply		Initial Benefit		Accidental Death
**													
Onepath	50 Plus Life Cover Standard	50	70	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	90	×	<u>-</u>	<u>-</u>	×	<b>~</b>
*													
Let's Insure	Funeral Cover Fixed	18	75	~	~	-	-	85	×	-	-	×	×
REAL	Guaranteed Funeral Insurance	e 18	79	<b>~</b>	<b>✓</b>	<u>-</u>	<u>-</u>	90	Discount	5 yrs	5%	×	<b>~</b>



				Fema	le Late S	ixties Non-S	moker						
		Entry	/ Ages	Premiums	Available	Pren	nium Capped at:		Premiums Disc	counts or F	Refunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply	Period to Qualify	Initial Benefit	Terminal Illness	Accidental Death
***** "Ou	tstanding Value"												
APIA	Funeral Insurance	45	75	<b>~</b>	~	-	-	85	Refund	3 yrs	10%	~	×
GIO	Funeral Insurance	45	75	<b>✓</b>	<b>~</b>	<u>-</u>	-	85	Refund	3 yrs	10%	~	×
NRMA	Funeral Insurance Accel Pymt	21	70	<b>✓</b>	~	<b>✓</b>	-	-	X	-	-	~	~
Suncorp	Funeral Insurance	45	75	<b>~</b>	~	-	-	85	Refund	3 yrs	10%	~	×
***													
1300 Insurance	Funeral Advantage	35	70	~	<b>~</b>	<b>✓</b>	-	-	X	-	-	×	×
American Express	Ezicover Funeral Insurance	35	70	<b>~</b>	<b>~</b>	<b>✓</b>	-	<u>-</u>	X		-	×	×
HBF	Ezicover Funeral Insurance	35	70	<b>~</b>	<b>~</b>	<b>✓</b>	-	<u>-</u>	X	<del>-</del>	<u>-</u>	×	×
Insurance Line	Funeral Insurance Advantage	21	70	<b>~</b>	~	<b>✓</b>	-	_	X	-	-	×	~
Zurich	Ezicover Funeral Advantage	35	70	<b>✓</b>	<b>~</b>	<b>✓</b>	-	-	×	-	-	×	×
***													
ANZ	50 Plus Life Cover Capped	50	70	<b>✓</b>	V	<b>✓</b>	-	-	X	-	-	×	V
Let's Insure	Funeral Cover Capped	18	70	<b>~</b>	<b>~</b>	<b>✓</b>	1	85	X		-	×	×
Let's Insure	Funeral Cover Fixed	18	75	<b>~</b>	<b>✓</b>	-	-	85	X		-	×	×
Onepath	50 Plus Life Cover Capped	50	70	<b>~</b>	<b>✓</b>	<b>✓</b>	-	-	X		-	×	<b>✓</b>
**													
ANZ	50 Plus Life Cover Standard	50	70	<b>✓</b>	~	-	-	90	×	-	-	×	V
Insurance Line	Funeral Insurance	21	80	<b>✓</b>	<b>~</b>	-	2	90	X		-	×	<b>~</b>
NIB	Funeral Insurance	17	80	<b>V</b>	<b>/</b>	-	<u>-</u>	90	×		-	×	<b>/</b>



				Fema	le Late S	ixties Non-S	moker						
		Entry	/ Ages	Premiums	Available	Prem	nium Capped at:		Premiums Disc	counts or F	tefunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply	Period to Qualify	Initial Benefit		Accidental Death
**													
NRMA	Funeral Insurance	21	80	~	~	-	2	90	×	-	-	~	~
Onepath	50 Plus Life Cover Standard	50	70	<b>~</b>	<b>✓</b>	<del>-</del>	- -	90	×		<u>-</u>	×	~
*													
REAL	Guaranteed Funeral Insurance	e 18	79	~	~	-	-	90	Discount	5 yrs	5%	×	~



				Fe	male Late	e Sixties Smo	oker						
		Entry	Ages	Premiums	Available	Pren	nium Capped at:		Premiums Disc	counts or R	Refunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply	Period to Qualify	Initial Benefit	Terminal Illness	Accidental Death
**** "Ou	tstanding Value"												
APIA	Funeral Insurance	45	75	~	~	-	-	85	Refund	3 yrs	10%	~	×
GIO	Funeral Insurance	45	75	~	~	-	-	85	Refund	3 yrs	10%	~	×
NRMA	Funeral Insurance Accel Pymt	21	70	~	~	<b>✓</b>	-	-	X	-	-	~	~
Suncorp	Funeral Insurance	45	75	~	~	-	-	85	Refund	3 yrs	10%	~	×
***													
ANZ	50 Plus Life Cover Capped	50	70	~	<b>~</b>	<b>V</b>	-	-	X	-	-	×	~
Insurance Line	Funeral Insurance Advantage	21	70	<b>✓</b>	<b>~</b>	<b>✓</b>	<del>-</del>	-	X	-	-	×	~
Onepath	50 Plus Life Cover Capped	50	70	<b>~</b>	<b>~</b>	<b>✓</b>	-	-	X		-	×	~
***													
1300 Insurance	Funeral Advantage	35	70	~	V	<b>✓</b>	-	-	X	-	-	×	×
American Express	Ezicover Funeral Insurance	35	70	<b>✓</b>	<b>V</b>	<b>✓</b>		-	X		-	×	×
HBF	Ezicover Funeral Insurance	35	70	<b>✓</b>	<b>~</b>	<b>✓</b>	<del>-</del>	-	X		-	×	×
Let's Insure	Funeral Cover Capped	18	70	<b>~</b>	<b>~</b>	<b>✓</b>	1	85	X	-	-	×	×
Zurich	Ezicover Funeral Advantage	35	70	<b>~</b>	<b>~</b>	<b>✓</b>	-	-	X		-	×	×
**													
ANZ	50 Plus Life Cover Standard	50	70	~	~	-	-	90	X	-	-	×	~
Insurance Line	Funeral Insurance	21	80	<b>~</b>	<b>V</b>	-	2	90	X	<b>-</b>		X	~
NIB	Funeral Insurance	17	80	<b>✓</b>	<b>~</b>	-	<del>-</del>	90	X		-	×	~
NRMA	Funeral Insurance	21	80	<b>✓</b>	<b>~</b>	-	2	90	X			~	<b>~</b>



				Fei	male Lat	e Sixties Smo	ker						
		Entry	/ Ages	Premiums	Available	Prem	nium Capped at:		Premiums Disc	ounts or R	efunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply	Period to Qualify	Initial Benefit		Accidental Death
**													
Onepath	50 Plus Life Cover Standard	50	70	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	90	×	<u>-</u>	<u>-</u>	×	<b>V</b>
*													
Let's Insure	Funeral Cover Fixed	18	75	~	~	-	-	85	×	-	-	×	×
REAL	Guaranteed Funeral Insurance	e 18	79	<b>~</b>	<b>✓</b>	<u>-</u>	<u>-</u>	90	Discount	5 yrs	5%	×	<b>~</b>



				Fem	ale Sevei	nties Non-Sn	noker						
		Entry	/ Ages	Premiums	Available	Pren	nium Capped at:		Premiums Disc	counts or R	Refunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply	Period to Qualify	Initial Benefit	Terminal Illness	Accidental Death
***** "Ou	tstanding Value"												
Insurance Line	Funeral Insurance Advantage	21	70	~	~	<b>V</b>	-		X	-		×	~
NRMA	Funeral Insurance Accel Pymt	t 21	70	<b>~</b>	<b>✓</b>	<b>✓</b>	<u>-</u>	<u>-</u>	×	<u>-</u>	<u>-</u>	<b>✓</b>	<b>~</b>
***													
ANZ	50 Plus Life Cover Capped	50	70	~	~	<b>V</b>	-	-	X	-	-	×	~
APIA	Funeral Insurance	45	75	~	<b>~</b>		-	85	Refund	3 yrs	10%	~	×
GIO	Funeral Insurance	45	75	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	85	Refund	3 yrs	10%	<b>~</b>	×
Onepath	50 Plus Life Cover Capped	50	70	<b>~</b>	<b>~</b>	<b>~</b>			X	<b>-</b>	<u>-</u>	<b>x</b>	<b>~</b>
Suncorp	Funeral Insurance	45	75	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	85	Refund	3 yrs	10%	<b>~</b>	×
***													
1300 Insurance	Funeral Advantage	35	70	<b>/</b>	<b>V</b>	<b>/</b>	<u>-</u>	<u>-</u>	X	<u>-</u>	<u>-</u>	×	×
American Express	Ezicover Funeral Insurance	35	70	<b>~</b>	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	×	<b>-</b>	<u>-</u>	×	×
НВБ	Ezicover Funeral Insurance	35	70	<b>~</b>	<b>~</b>	<b>~</b>	<u>-</u>	-	×	<b>-</b>	<u>-</u>	×	×
Let's Insure	Funeral Cover Capped	18	70	<b>~</b>	<b>~</b>	<b>~</b>	1	85	<b>X</b>	<b>-</b>	<u>-</u>	<b>x</b>	×
Let's Insure	Funeral Cover Fixed	18	75	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	85	X	<b>-</b>	<u>-</u>	<b>x</b>	×
Zurich	Ezicover Funeral Advantage	35	70	<b>~</b>	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	X	<u>-</u>	<u>-</u>	<b>x</b>	×
**													
ANZ	50 Plus Life Cover Standard	50	70	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	90	X	-		×	<b>~</b>
Insurance Line	Funeral Insurance	21	80	<b>~</b>	<b>~</b>	<u>-</u>	2	90	×		<u>-</u>	X	<b>~</b>
NIB	Funeral Insurance	17	80	~	<b>✓</b>	-	-	90	×	-	-	×	<b>~</b>



				Fem	ale Seve	nties Non-Sn	noker						
		Entry	/ Ages	Premiums	Available	Prem	nium Capped at:		Premiums Disc	counts or F	tefunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply	Period to Qualify	Initial Benefit		Accidental Death
**													
NRMA	Funeral Insurance	21	80	~	~	-	2	90	×	-	-	~	~
Onepath	50 Plus Life Cover Standard	50	70	<b>~</b>	<b>✓</b>	<del>-</del>	- -	90	×		<u>-</u>	×	~
*													
REAL	Guaranteed Funeral Insurance	e 18	79	~	~	-	-	90	Discount	5 yrs	5%	×	~



				Fe	emale Se	venties Smo	ker						
		Entry	Ages	Premiums	Available	Pren	nium Capped at:		Premiums Disc	counts or F	Refunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply	Period to Qualify	Initial Benefit	Terminal Illness	Accidental Death
**** "Ou	tstanding Value"												
Insurance Line	Funeral Insurance Advantage	21	70	<b>~</b>	<b>~</b>	<b>✓</b>	<u>-</u>	<u>-</u>	X	<u>-</u>	<u>-</u>	X	<b>~</b>
NRMA	Funeral Insurance Accel Pym	t 21	70	<b>~</b>	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	×	<b>-</b>		<b>V</b>	<b>✓</b>
***													
ANZ	50 Plus Life Cover Capped	50	70	~	V	<b>V</b>	-	-	X	-	-	×	~
APIA	Funeral Insurance	45	75	<b>~</b>	~		<u>-</u>	85	Refund	3 yrs	10%	<b>V</b>	×
GIO	Funeral Insurance	45	75	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	85	Refund	3 yrs	10%	<b>v</b>	×
Onepath	50 Plus Life Cover Capped	50	70	<b>~</b>	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	×		<u>.</u>	X	<b>✓</b>
Suncorp	Funeral Insurance	45	75	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	85	Refund	3 yrs	10%	<b>~</b>	×
***													
1300 Insurance	Funeral Advantage	35	70	<b>/</b>	<b>/</b>	<b>✓</b>	<u>-</u>	<u>-</u>	X	<u>-</u>	<u>-</u>	X	×
American Express	Ezicover Funeral Insurance	35	70	<b>~</b>	<b>~</b>	<b>~</b>	<del>-</del>	<u>-</u>	×		<b>-</b>	×	×
HBF	Ezicover Funeral Insurance	35	70	<b>~</b>	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	×	<b>-</b>		X	×
Let's Insure	Funeral Cover Capped	18	70	<b>~</b>	<b>~</b>	<b>V</b>	1	85	X	<b>-</b>	<u>-</u>	×	×
Zurich	Ezicover Funeral Advantage	35	70	<b>~</b>	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	X	<u>-</u>	<u>-</u>	×	×
**													
ANZ	50 Plus Life Cover Standard	50	70	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	90	X	<u>-</u>	<u>-</u>	X	<b>~</b>
Insurance Line	Funeral Insurance	21	80	<b>✓</b>	<b>~</b>	<u>-</u>	2	90	×		<u>-</u>	×	<b>✓</b>
NIB	Funeral Insurance	17	80	<b>~</b>	<b>~</b>	<u>.</u>	<u>.</u>	90	<b>X</b>		<u>.</u>	X	<b>✓</b>
NRMA	Funeral Insurance	21	80	<b>✓</b>	~	-	2	90	×	-	-	~	<b>✓</b>



				Fe	male Se	venties Smol	ker						
		Entry	Ages	Premiums	Available	Prem	nium Capped at:		Premiums Disc	ounts or R	efunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply	Period to Qualify	Initial Benefit		Accidental Death
**													
Onepath	50 Plus Life Cover Standard	50	70	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	90	×	<u>-</u>	<u>-</u>	×	<b>V</b>
*													
Let's Insure	Funeral Cover Fixed	18	75	~	~	-	-	85	×	-	-	×	×
REAL	Guaranteed Funeral Insurance	e 18	79	<b>~</b>	<b>✓</b>		<u>-</u>	90	Discount	5 yrs	5%	×	<b>~</b>



				Male	e Early Si	xties Non-Sn	noker						
		Entry	/ Ages	Premiums	Available	Pren	nium Capped at:		Premiums Disc	ounts or R	efunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply	Period to Qualify	Initial Benefit	Terminal Illness	Accidental Death
***** "Out	tstanding Value"												
Insurance Line	Funeral Insurance Advantage	21	70	<b>~</b>	~	<b>V</b>	-	-	X	-		×	~
NRMA	Funeral Insurance Accel Pym	21	70	<b>✓</b>	<b>~</b>	<b>✓</b>	<u>-</u>	<u>-</u>	×	<u>-</u>	<u>-</u>	<b>~</b>	<b>✓</b>
***													
ANZ	50 Plus Life Cover Capped	50	70	~	~	<b>✓</b>	-	-	×	-	-	×	V
Let's Insure	Funeral Cover Capped	18	70	<b>~</b>	<b>~</b>	<b>✓</b>	1	85	X	- -	-	×	×
Onepath	50 Plus Life Cover Capped	50	70	<b>~</b>	~	<b>✓</b>			×	<u> </u>	<u> </u>	×	~
***													
1300 Insurance	Funeral Advantage	35	70	~	~	<b>✓</b>	-	-	X	-	-	×	×
American Express	Ezicover Funeral Insurance	35	70	<b>~</b>	<b>~</b>	<b>✓</b>	<u>-</u>	-	×	<u>-</u>		×	×
APIA	Funeral Insurance	45	75	<b>✓</b>	<b>~</b>	<u>-</u>		85	Refund	3 yrs	10%	<b>~</b>	×
GIO	Funeral Insurance	45	75	<b>✓</b>	<b>~</b>	<u>-</u>	<u>-</u>	85	Refund	3 yrs	10%	<b>~</b>	×
НВБ	Ezicover Funeral Insurance	35	70	<b>✓</b>	<b>~</b>	<b>✓</b>	<u>-</u>	<u>-</u>	×	<u>-</u>	<u>-</u>	×	×
Suncorp	Funeral Insurance	45	75	<b>✓</b>	<b>~</b>	<u>-</u>	<u>-</u>	85	Refund	3 yrs	10%	<b>~</b>	×
Zurich	Ezicover Funeral Advantage	35	70	<b>~</b>	<b>✓</b>	<b>~</b>	<u>-</u>	<u>-</u>	<b>X</b>	<b>-</b>	<u>-</u>	×	×
**													
ANZ	50 Plus Life Cover Standard	50	70	~	~	-	-	90	X	-	-	×	V
Insurance Line	Funeral Insurance	21	80	~	<b>✓</b>	-	2	90	×			×	<b>~</b>
NIB	Funeral Insurance	17	80	<b>~</b>	<b>✓</b>	-	- -	90	×	<u>-</u>	<u>-</u>	×	<b>✓</b>
NRMA	Funeral Insurance	21	80	<b>✓</b>	<b>~</b>	-	2	90	×	-	-	<b>~</b>	<b>~</b>



				Male	Early Si	xties Non-Sn	noker						
		Entry	Ages	Premiums	Available	Prem	nium Capped at:		Premiums Disc	ounts or R	tefunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply		Initial Benefit		Accidental Death
**													
Onepath	50 Plus Life Cover Standard	50	70	<b>~</b>	<b>✓</b>	<u>-</u>	<u>-</u>	90	X	<u>-</u>	-	×	~
*													
Let's Insure	Funeral Cover Fixed	18	75	~	~	-	-	85	×	-	-	×	×
REAL	Guaranteed Funeral Insurance	e 18	79	<b>~</b>	<b>~</b>		- -	90	Discount	5 yrs	5%	×	<b>✓</b>



				M	ale Early	Sixties Smo	ker						
		Entry	/ Ages	Premiums	Available	Pren	nium Capped at:		Premiums Disc	counts or F	Refunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply	Period to Qualify	Initial Benefit	Terminal Illness	Accidental Death
**** "Ou	tstanding Value"												
Insurance Line	Funeral Insurance Advantage	21	70	<b>~</b>	<b>~</b>	<b>✓</b>	<u>-</u>	<u>-</u>	X	<u>-</u>	<u>-</u>	X	<b>~</b>
NRMA	Funeral Insurance Accel Pym	t 21	70	<b>~</b>	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	×	<b>-</b>	<u>-</u>	<b>v</b>	<b>~</b>
***													
ANZ	50 Plus Life Cover Capped	50	70	~	<b>V</b>	<b>✓</b>	-	-	X	-	-	×	~
Let's Insure	Funeral Cover Capped	18	70	<b>~</b>	~	<b>✓</b>	1	85	X		<u>-</u>	X	×
Onepath	50 Plus Life Cover Capped	50	70	<b>✓</b>	<b>~</b>	<b>✓</b>	<u>-</u>	<u>-</u>	×	<u>-</u>	<u>-</u>	×	<b>~</b>
***													
1300 Insurance	Funeral Advantage	35	70	~	~	<b>✓</b>	-	-	X	-	-	×	×
American Express	Ezicover Funeral Insurance	35	70	<b>~</b>	~	<b>✓</b>	<u>-</u>	<u>-</u>	X		<u>-</u>	X	×
APIA	Funeral Insurance	45	75	<b>~</b>	<b>~</b>	<u>-</u>	<del>-</del>	85	Refund	3 yrs	10%	<b>✓</b>	×
GIO	Funeral Insurance	45	75	<b>~</b>	<b>✓</b>	<u>-</u>	<u>-</u>	85	Refund	3 yrs	10%	<b>~</b>	×
HBF	Ezicover Funeral Insurance	35	70	<b>~</b>	<b>✓</b>	<b>~</b>	<u>-</u>	<u>-</u>	<b>X</b>	<b>-</b>	<u>-</u>	×	×
Suncorp	Funeral Insurance	45	75	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	85	Refund	3 yrs	10%	<b>~</b>	×
Zurich	Ezicover Funeral Advantage	35	70	<b>~</b>	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	X	<u>-</u>	<u>-</u>	×	×
**													
ANZ	50 Plus Life Cover Standard	50	70	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	90	X	<u>-</u>		X	<b>~</b>
Insurance Line	Funeral Insurance	21	80	<b>✓</b>	<b>~</b>	<u>-</u>	2	90	×		<u>-</u>	×	<b>~</b>
NIB	Funeral Insurance	17	80	<b>~</b>	<b>~</b>	<u>-</u>	<u>.</u>	90	<b>X</b>		<u>-</u>	X	· · · · · · · · · · · · · · · · · · ·
NRMA	Funeral Insurance	21	80	<b>~</b>	<b>✓</b>	-	2	90	×	-	-	~	~



				M	ale Early	Sixties Smol	ker						
		Entry	Ages	Premiums	Available	Prem	nium Capped at:		Premiums Disc	ounts or R	efunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply		Initial Benefit		Accidental Death
**													
Onepath	50 Plus Life Cover Standard	50	70	~	~	-	-	90	×	-	-	×	V
REAL	Guaranteed Funeral Insuranc	e 18	79	<b>~</b>	<b>~</b>	<u>-</u>	- -	90	Discount	5 yrs	5%	×	<b>✓</b>
*													
Let's Insure	Funeral Cover Fixed	18	75	~	<b>~</b>	-	-	85	×	-	-	×	×



				Mal	e Late Six	cties Non-Sn	noker						
		Entry	/ Ages	Premiums	Available	Pren	nium Capped at:		Premiums Disc	ounts or R	efunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply	Period to Qualify	Initial Benefit	Terminal Illness	Accidental Death
**** "Ou	tstanding Value"												
Insurance Line	Funeral Insurance Advantage	21	70	~	<b>V</b>	<b>✓</b>	<u>-</u>	-	×	-		×	<b>V</b>
NRMA	Funeral Insurance Accel Pymt	21	70	<b>✓</b>	<b>~</b>	<b>✓</b>	<u>-</u>	<u>-</u>	<b>X</b>	<b>-</b>	<u>-</u>	~	<b>~</b>
***													
ANZ	50 Plus Life Cover Capped	50	70	~	~	V	-	-	×	-	-	×	~
Let's Insure	Funeral Cover Capped	18	70	<b>~</b>	<b>✓</b>	<b>✓</b>	1	85	X	-	<u>-</u>	×	×
Onepath	50 Plus Life Cover Capped	50	70	~	<b>~</b>	<b>✓</b>	<del>-</del>	-	×	-	-	×	<b>✓</b>
***													
1300 Insurance	Funeral Advantage	35	70	~	~	V	-	-	×	-	-	X	×
American Express	Ezicover Funeral Insurance	35	70	~	<b>~</b>	<b>✓</b>	<u>-</u>	-	×	<u>-</u>		×	×
APIA	Funeral Insurance	45	75	<b>~</b>	<b>✓</b>	<u>-</u>	<u>-</u>	85	Refund	3 yrs	10%	<b>~</b>	X
GIO	Funeral Insurance	45	75	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	85	Refund	3 yrs	10%	<b>~</b>	X
HBF	Ezicover Funeral Insurance	35	70	<b>~</b>	<b>~</b>	<b>✓</b>	<u>-</u>	<u>-</u>	<b>X</b>	<b>-</b>	<u>-</u>	×	×
Suncorp	Funeral Insurance	45	75	<b>~</b>	<b>~</b>	<u>-</u>	<u>-</u>	85	Refund	3 yrs	10%	<b>~</b>	×
Zurich	Ezicover Funeral Advantage	35	70	<b>~</b>	<b>~</b>	<b>✓</b>	<u>-</u>	<b>-</b>	<b>X</b>	<b>-</b>	<u>-</u>	×	×
**													
ANZ	50 Plus Life Cover Standard	50	70	~	<b>✓</b>	-	-	90	×	-	-	×	V
Insurance Line	Funeral Insurance	21	80	~	<b>~</b>	<u>-</u>	2	90	×	<u>-</u>	<u>-</u>	×	<b>✓</b>
Let's Insure	Funeral Cover Fixed	18	75	<b>~</b>	<b>~</b>	<u>-</u>	<del>-</del>	85	×	<u>-</u>	<b>-</b>	X	×
NIB	Funeral Insurance	17	80	~	~	-	-	90	X	-	-	×	<b>✓</b>



	Male Late Sixties Non-Smoker														
		Entry	/ Ages	Premiums	Available	Prem	nium Capped at:		Premiums Disc	counts or F	tefunds	Addition	al Benefits		
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply	Period to Qualify	Initial Benefit		Accidental Death		
**															
NRMA	Funeral Insurance	21	80	~	~	-	2	90	×	-	-	~	~		
Onepath	50 Plus Life Cover Standard	50	70	<b>~</b>	<b>~</b>	<u>-</u>	-	90	×		-	×	~		
*															
REAL	Guaranteed Funeral Insurance	e 18	79	~	~	-	-	90	Discount	5 yrs	5%	×	~		



				IV	lale Late	Sixties Smol	ker						
		Entry	/ Ages	Premiums	Available	Pren	nium Capped at:		Premiums Disc	ounts or R	efunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply	Period to Qualify	Initial Benefit	Terminal Illness	Accidental Death
**** "Ou	tstanding Value"												
Insurance Line	Funeral Insurance Advantage	21	70	<b>~</b>	~	<b>✓</b>	-	-	×	-	-	×	V
NRMA	Funeral Insurance Accel Pymt	21	70	<b>✓</b>	<b>~</b>	<b>✓</b>	<u>-</u>	<u>-</u>	×	<u>-</u>	<u>-</u>	<b>~</b>	<b>✓</b>
***													
ANZ	50 Plus Life Cover Capped	50	70	~	~	<b>✓</b>	-	-	×	-	-	×	~
Let's Insure	Funeral Cover Capped	18	70	<b>/</b>	<b>~</b>	<b>✓</b>	1	85	X	- -	-	×	×
Onepath	50 Plus Life Cover Capped	50	70	<b>~</b>	~	<b>✓</b>	-		×	-		×	<b>~</b>
***													
1300 Insurance	Funeral Advantage	35	70	~	~	<b>✓</b>	-	-	×	-	-	×	×
American Express	Ezicover Funeral Insurance	35	70	<b>~</b>	<b>~</b>	<b>✓</b>	-		×	-	-	×	×
APIA	Funeral Insurance	45	75	<b>✓</b>	<b>~</b>	<u>-</u>	<u>-</u>	85	Refund	3 yrs	10%	<b>~</b>	×
GIO	Funeral Insurance	45	75	<b>✓</b>	<b>~</b>	<u>-</u>	<u>-</u>	85	Refund	3 yrs	10%	<b>~</b>	×
НВГ	Ezicover Funeral Insurance	35	70	<b>✓</b>	<b>~</b>	<b>✓</b>	<u>-</u>	<u>-</u>	×	<u>-</u>	<u>-</u>	×	×
Suncorp	Funeral Insurance	45	75	<b>✓</b>	<b>~</b>	<u>-</u>	<u>-</u>	85	Refund	3 yrs	10%	<b>~</b>	×
Zurich	Ezicover Funeral Advantage	35	70	<b>~</b>	<b>✓</b>	<b>~</b>	<u>-</u>	<u>-</u>	×	<b>-</b>	<u>-</u>	×	×
**													
ANZ	50 Plus Life Cover Standard	50	70	~	~	-	-	90	×	-	-	×	~
Insurance Line	Funeral Insurance	21	80	<b>✓</b>	<b>✓</b>	-	2	90	×	<u>-</u>		×	<b>~</b>
NIB	Funeral Insurance	17	80	<b>✓</b>	<b>✓</b>	-		90	×	<u>-</u>		×	<b>~</b>
NRMA	Funeral Insurance	21	80	<b>/</b>	<b>~</b>	-	2	90	X	-	-	~	<b>✓</b>



				IV	lale Late	Sixties Smok	ær						
		Entry	Ages	Premiums	Available	Prem	nium Capped at:		Premiums Disc	ounts or R	efunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply	Period to Qualify	Initial Benefit		Accidental Death
**													
Onepath	50 Plus Life Cover Standard	50	70	~	~	-	-	90	×	-	-	×	V
REAL	Guaranteed Funeral Insuranc	e 18	79	<b>~</b>	<b>~</b>	<u>-</u>	- -	90	Discount	5 yrs	5%	×	<b>✓</b>
*													
Let's Insure	Funeral Cover Fixed	18	75	<b>~</b>	<b>~</b>	-	-	85	×	-	-	×	×



				Ma	le Seven	ties Non-Sm	oker						
		Entry	/ Ages	Premiums	Available	Pren	nium Capped at:		Premiums Disc	ounts or R	efunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply	Period to Qualify	Initial Benefit	Terminal Illness	Accidental Death
**** "Ou	tstanding Value"												
Insurance Line	Funeral Insurance Advantage	21	70	~	~	✓	-	-	X	-	-	×	<b>V</b>
NRMA	Funeral Insurance Accel Pymi	t 21	70	<b>~</b>	~	<b>✓</b>	-	-	X	-	<u>-</u>	~	<b>~</b>
***													
ANZ	50 Plus Life Cover Capped	50	70	<b>~</b>	~	<b>✓</b>	-	-	X	-	-	×	V
Let's Insure	Funeral Cover Capped	18	70	~	<b>~</b>	<b>✓</b>	1	85	X	<u>-</u>		×	×
Onepath	50 Plus Life Cover Capped	50	70	<b>~</b>	<b>~</b>	<b>✓</b>	-	-	X	-	<u>-</u>	×	<b>✓</b>
***													
1300 Insurance	Funeral Advantage	35	70	V	~	<b>✓</b>	-	-	×	-	-	×	×
American Express	Ezicover Funeral Insurance	35	70	<b>~</b>	<b>~</b>	<b>~</b>	<del>-</del>	-	X	- -	-	×	×
APIA	Funeral Insurance	45	75	~	<b>✓</b>	<u>-</u>	-	85	Refund	3 yrs	10%	<b>✓</b>	×
GIO	Funeral Insurance	45	75	<b>~</b>	~	-	-	85	Refund	3 yrs	10%	~	×
HBF	Ezicover Funeral Insurance	35	70	<b>~</b>	~	<b>✓</b>	-	-	X	-		×	×
Suncorp	Funeral Insurance	45	75	~	~		-	85	Refund	3 yrs	10%	~	×
Zurich	Ezicover Funeral Advantage	35	70	<b>✓</b>	<b>~</b>	<b>✓</b>	<u>-</u>	<u>-</u>	×	<u>-</u>	<u>-</u>	×	×
**													
ANZ	50 Plus Life Cover Standard	50	70	~	~	-	-	90	×	-	-	×	~
Insurance Line	Funeral Insurance	21	80	~	<b>~</b>	-	2	90	X	<u>-</u>		×	<b>✓</b>
Let's Insure	Funeral Cover Fixed	18	75	~	<b>✓</b>	-		85	X	-		×	×
NIB	Funeral Insurance	17	80	<b>/</b>	<b>V</b>	<u>-</u>	<u>-</u>	90	×	-	_	×	<b>✓</b>



				Ma	le Seven	ties Non-Sm	oker						
		Entry	Ages	Premiums	Available	Prem	nium Capped at:		Premiums Disc	ounts or R	efunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply	Period to Qualify	Initial Benefit	Terminal Illness	Accidental Death
**													
NRMA	Funeral Insurance	21	80	~	~	-	2	90	×	-	-	<b>V</b>	~
Onepath	50 Plus Life Cover Standard	50	70	<b>~</b>	<b>~</b>	<u>-</u>	- -	90	×	-	<u>-</u>	×	<b>✓</b>
*													
REAL	Guaranteed Funeral Insurance	e 18	79	<b>~</b>	~	-	-	90	Discount	5 yrs	5%	×	V



				ſ	Male Sev	enties Smok	er						
		Entry	/ Ages	Premiums	Available	Pren	nium Capped at:		Premiums Disc	ounts or R	efunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply	Period to Qualify	Initial Benefit	Terminal Illness	Accidental Death
***** "Out	tstanding Value"												
Insurance Line	Funeral Insurance Advantage	21	70	<b>~</b>	~	<b>✓</b>	-	-	×	-	-	×	<b>v</b>
NRMA	Funeral Insurance Accel Pymt	21	70	<b>✓</b>	<b>~</b>	<b>✓</b>	<u>-</u>	<u>-</u>	×	<u>-</u>	<u>-</u>	<b>~</b>	<b>~</b>
***													
ANZ	50 Plus Life Cover Capped	50	70	~	V	<b>✓</b>	-	-	×	-	-	×	V
Let's Insure	Funeral Cover Capped	18	70	<b>~</b>	<b>~</b>	<b>✓</b>	1	85	X	- -	-	×	×
Onepath	50 Plus Life Cover Capped	50	70	<b>~</b>	~	<b>✓</b>	-		×	-		×	<b>✓</b>
***													
1300 Insurance	Funeral Advantage	35	70	~	V	<b>✓</b>	-	-	×	-	-	×	×
American Express	Ezicover Funeral Insurance	35	70	<b>~</b>	<b>~</b>	<b>✓</b>	-	-	×	- -	-	×	×
APIA	Funeral Insurance	45	75	<b>~</b>	~		<u>-</u>	85	Refund	3 yrs	10%	<b>~</b>	×
GIO	Funeral Insurance	45	75	<b>✓</b>	~		<del>-</del>	85	Refund	3 yrs	10%	~	×
HBF	Ezicover Funeral Insurance	35	70	<b>~</b>	~	<b>✓</b>	-	-	×	-	-	×	×
Suncorp	Funeral Insurance	45	75	<b>~</b>	~	-	-	85	Refund	3 yrs	10%	~	×
Zurich	Ezicover Funeral Advantage	35	70	<b>✓</b>	<b>✓</b>	<b>✓</b>	<u>-</u>	<u>-</u>	×	<u>-</u>	<u>-</u>	×	×
**													
ANZ	50 Plus Life Cover Standard	50	70	~	V	-	-	90	×	-	-	×	V
Insurance Line	Funeral Insurance	21	80	<b>~</b>	<b>~</b>	-	2	90	×		-	×	<b>~</b>
NIB	Funeral Insurance	17	80	~	<b>✓</b>	-	-	90	×		-	×	<b>✓</b>
NRMA	Funeral Insurance	21	80	<b>✓</b>	<b>✓</b>	-	2	90	×	<b>-</b>	-	~	<b>~</b>



				N	Male Sev	enties Smok	er						
		Entry	Ages	Premiums	Available	Prem	nium Capped at:		Premiums Disc	ounts or F	tefunds	Addition	al Benefits
Company	Product	Minimum (yrs)	Maximum (yrs)	Monthly	Annual	Sum Insured Amount	Multiple Sum Insured Amount	Age Cap	Refund or Discount Apply	Period to Qualify	Initial Benefit	Terminal Illness	Accidental Death
**													
Onepath	50 Plus Life Cover Standard	50	70	~	~	-	-	90	×	-	-	×	~
REAL	Guaranteed Funeral Insuranc	e 18	79	<b>~</b>	~	<u>-</u>	<u>-</u>	90	Discount	5 yrs	5%	X	<b>~</b>
*													
Let's Insure	Funeral Cover Fixed	18	75	~	~	-	-	85	X	-	-	×	×