

2015 STAR RATINGS REPORT



Funeral
Insurance
60s and Over





Funeral Insurance 60s and Over

June 2015

Foreword

Your funeral is the last big expense you'll incur on this earth. While paying for it after the event won't bother you, for obvious reasons, it could bother the family member or friend left behind who has to foot the bill. And that's not what anybody wants, is it?

Making a practical plan to deal with your funeral is the best course of action and the most considerate thing you can do for your family and loved ones. There are different ways of doing this depending on what your circumstances are. You can prepay your funeral costs, save through a funeral bond or take out insurance to cover your funeral costs at a later date. Of course you can do the obvious - save up the cash yourself and keep it tucked away in a special account. However temptation is always there for you. If that's not an issue for you, great but if it is, perhaps another course of action is better.

If you are 60 or over, funeral insurance may well work for you. Funeral insurance differs from saving up a lump sum to cover your funeral costs. Instead, it is an insurance policy where you pay monthly or fortnightly premiums for a fixed amount of cover to be paid out after death. This type of cover is a good option for those who can't get life insurance with its inbuilt funeral benefits.

Our report and research into 14 eligible policies will help you make a more informed decision about what's right for you.



Mitchell Watson
Research Manager



PREPARED TO THE END

Most people genuinely dislike being a burden on their loved ones – either through serious illness or death – yet a lack of planning for death and its aftermath may well see those same loved ones saddled with greater stress. Bereavement is bad enough but having to organize and pay for a funeral is not the kind of legacy you would willingly leave to family or friends.

It's uncomfortable talking about death at any age but making your final wishes known in the clear light of day should be a priority – and once it's done, it's done.

The ultimate last act of consideration at a time when it matters most is to arrange payment of your own funeral.

Failing to make your wishes and plans known could expose your family to complicated issues. Some of these include:

Funeral costs

Who will pay to bury or cremate you? Does your family have money handy that can be accessed for funeral and associated costs? Funeral costs can range from \$4,000 to \$15,000 or more if you really want a lavish send-off. Speaking of which, have you told your family what kind of funeral or cremation you want? See page 4 for more details.

Children

Who will look after your children or dependents? What arrangements have you made in this case? Doing some research and putting the right plans in place can bring great peace of mind – or at the very least reduce the stress that your children will be feeling. Having clear instructions eases the pressure of uncertainty around what your family members would want.

Will

Have you made one? A legal Will is the tool you use to distribute your assets, nominate guardians for your children and set in place a trust to manage any ongoing financial bequests. Not

“getting around to it” will leave everything up in the air. This may not necessarily be what you want and is likely to cause hardship to your family.

The last thing you want to leave behind is any inheritance issue. According to a Canstar Blue survey of approximately 3,000 Australian adults, 71% of respondents believe an estate should be split equally among siblings, while 14% said a family member had been excluded from an inheritance. Having an argument with a family member over an inheritance had happened to 11% of those surveyed. Luckily, only 13% said they were counting on an inheritance for their own financial security. Whatever your situation, making a Will lessens any complications for your family.

End of life care

What sort of care would you like if you are unable to make your own decisions? Making your wishes crystal clear now will certainly help your loved ones, should they be called upon to make a decision on your behalf.

Organ donation

One organ and tissue donor can save the lives of up to 10 people and significantly improve the lives of dozens more. In this country the family will always be asked to confirm the donation wishes of the deceased before donation for transplantation can proceed. Yet 43% of Australians do not know or are not sure of the donation wishes of their loved ones. Have you made your feelings known? Have you registered with the National Organ Donor Registry?

SCARE TACTICS ASIDE ...

In a life of inevitabilities, death is the most obviously inescapable fate of all – yet there is much to do beforehand on a practical level. Paying for your own funeral is a good start. How do you do that? You either stash the money away – \$10,000 should cover most needs – or you call upon the funeral or other life cover included in your life insurance or superannuation policies.

For some of those over the age of 60, chances are some of the options listed may not be options at all. Saving up a lump sum to either prepay your funeral or have the cash available at the time it's needed can be difficult, particularly for those on a fixed income. It's easy to see how some people have fallen through the cracks.

Funeral insurance is being offered by more and more companies now and this is a product that may well suit older Australians. Funeral insurance gives peace of mind that there will be enough money available to pay for the send-off you want. With funeral insurance, you are not saving for funeral costs but buying insurance to meet those costs at some future date. It provides a lump sum benefit to your family or nominated person to alleviate the burden of funeral costs. In fact, 16% of those in the Canstar Blue survey mentioned above said they have had to pay for a funeral out of their own pocket and a further 35% said that they would encourage relatives to take out funeral insurance to meet the cost of their funeral.



CANSTAR RATES FUNERAL INSURANCE

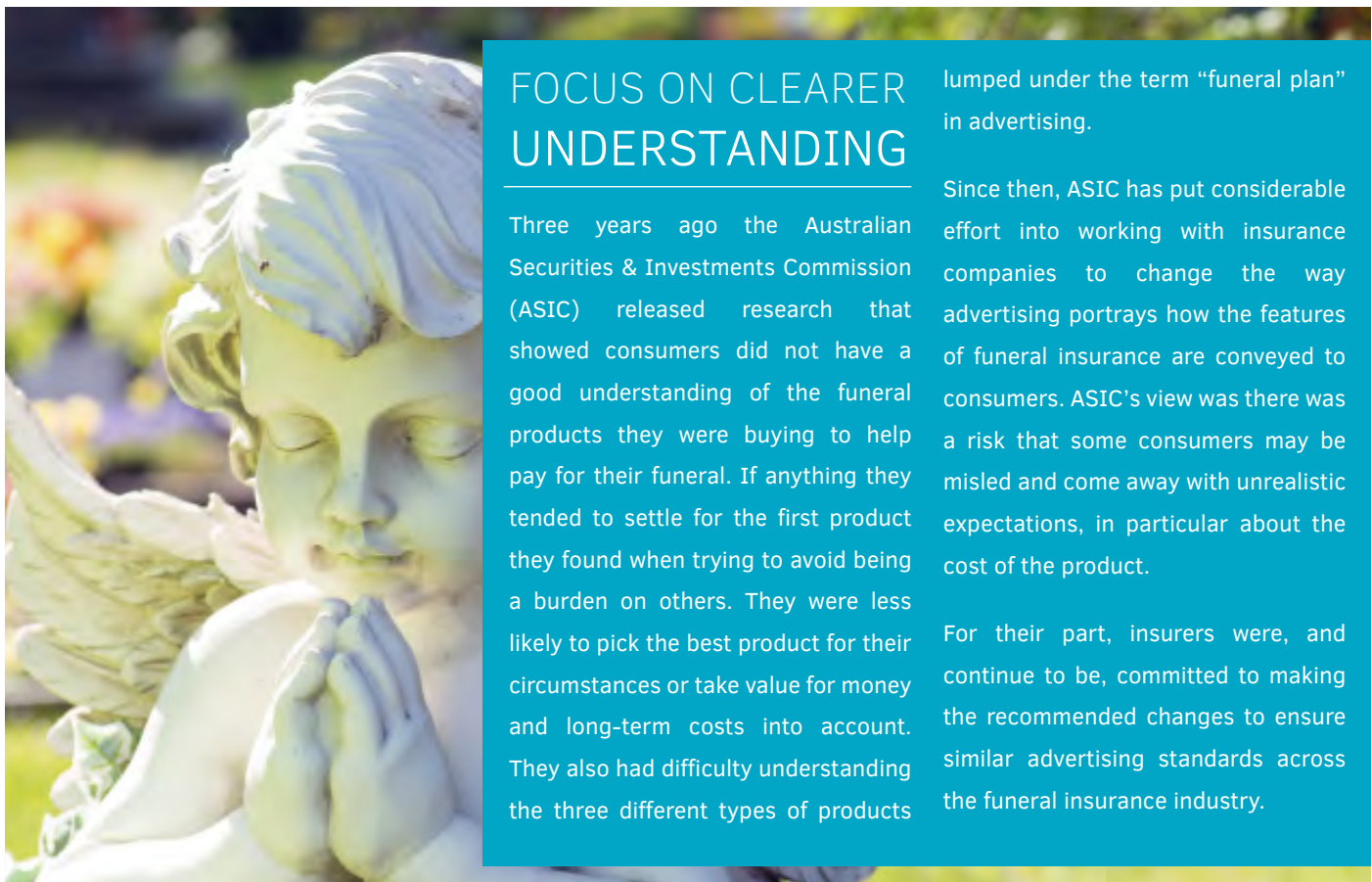
Not all funeral insurance policies are the same and this can be the cause of some consumer misunderstanding, particularly for those not used to the subtle differences in these kinds of policies. CANSTAR has put 14 eligible life insurance products

under the microscope to find out which ones deliver outstanding value to the over 60s.

Our criteria take into account the things that matter to consumers. Premiums are the most visible. Do they have a cap (when premiums cease) and if so at what age does that cap kick in? The last thing

you want is your fortnightly or monthly premium soaring into the unaffordable.

We measure how each policy stacks up across 12 profiles based on age, group, gender, smoking and sum insured. Our research will guide you through the benefits and pitfalls of different products so you can make a more informed choice.



FOCUS ON CLEARER UNDERSTANDING

Three years ago the Australian Securities & Investments Commission (ASIC) released research that showed consumers did not have a good understanding of the funeral products they were buying to help pay for their funeral. If anything they tended to settle for the first product they found when trying to avoid being a burden on others. They were less likely to pick the best product for their circumstances or take value for money and long-term costs into account. They also had difficulty understanding the three different types of products

lumped under the term “funeral plan” in advertising.

Since then, ASIC has put considerable effort into working with insurance companies to change the way advertising portrays how the features of funeral insurance are conveyed to consumers. ASIC's view was there was a risk that some consumers may be misled and come away with unrealistic expectations, in particular about the cost of the product.

For their part, insurers were, and continue to be, committed to making the recommended changes to ensure similar advertising standards across the funeral insurance industry.



HOW MUCH DOES A FUNERAL COST?

What was abundantly clear in ASIC's research was that many people did not understand the overall cost of funerals. This is not surprising because most of us only find out about funeral costs when we need to arrange the funeral of a family member or friend.

Funerals can cost from \$4,000 for a basic cremation to around \$15,000 for a more elaborate casket, burial and flowers. Here at CANSTAR, we compare funeral insurance at a sum of \$10,000, as that is an amount that should cover the necessities.

Here are the typical items you need to pay for when arranging a funeral:

- Funeral director fees
- Transport
- Coffin
- Death certificate
- Permits
- Burial / cremation
- Cemetery plot
- Other expenses, such as a celebrant or clergy, flowers, newspaper notices and the wake

3 WAYS TO PAY

There are a number of ways that you potentially could pay for a funeral, including...



Pre-paid funeral plans

Choose and pay in advance at the funeral director of your choice. The type and style of funeral you want is set out in a contract and paid for at an agreed price. You can pay this directly to the funeral director, who will invest the funds in a funeral trust, or you can purchase a funeral bond and assign the benefit to the director. Check different websites for more information and call them to clarify anything. If you prefer, make an appointment and talk over your options in person.



Funeral Bonds

These are investment products that help consumers save for funeral expenses, with funds withdrawn after death to pay for the funeral. Funeral bonds are managed investments that earn interest which is added to the capital. Your money is invested in an independently managed funeral fund and it is only available on death when it is paid to the estate or to the funeral director to cover funeral expenses.



Funeral Insurance

This is not a savings scheme but an insurance policy to which you contribute regular monthly or fortnightly premiums for an agreed amount to be paid out after death occurs at a later date. Funeral insurance is a good option for those aged 60 and over who can't get life insurance. The key to funeral insurance is to make sure you can afford the premiums, even if they increase with age. Do your sums to make sure you won't pay more in premiums than the value of the policy payout.



FUNERAL INSURANCE: IS IT FOR ME?

No-one knows for sure when they are going to die so you have to think about this product in the long term. Not only will you need to keep making payments over the years, if you were to choose a stepped premium policy your premiums will increase over time. Can you afford to keep paying these premiums over the next 10 or 20 years?

Here's a quick snapshot of the pros and cons of funeral insurance

Pros

No medicals or blood tests required

Not having to carve time out of the working week to visit your doctor and/or a pathology lab is a real boon for time-poor people. It also means no potential delay in cover while the insurer waits to get the doctor's report and/or blood tests. If time is money, as we're so often told, then no requirement for medical or a blood test is a bargain!

Cover from day one

Once your application has been accepted either on the phone or online and you've paid the required premium with your credit card, you're covered. There's no time wasted booking an appointment with a financial advisor or waiting for medical results before you learn if the insurance company is going to say yes or no. It's that quick.

Reliable way to save

If you've always had problems saving for a particular goal and you're not confident you can resist the temptation to "borrow" your savings money, funeral insurance may well be the answer. So that your family won't be left footing the bill.

Cons

You may end up paying more in premiums than you are insured for

All of the funeral insurance policies we consider have a cap on premiums. However, those where a cap is applied when you reach a certain age and do not increase the benefits in line with the premiums paid, can mean that you may end up paying more for the policy than you get back at time of claim. A lot of factors come into whether this will occur mainly the period between when you first take out the policy and when a claim is made.

Premiums can rise

You may be able to choose for your sum insured to increase based on inflation. Some funeral insurance plans have Consumer Price Index (CPI) increases placed on the premiums paid. If a stepped policy is chosen (only level policies were considered in CANSTAR's rating) premiums will increase by a certain amount with age. This means what started out as a cheap way to pay funeral costs can become very expensive, especially if you are living on a fixed income. If you don't want your premiums to increase you can usually opt out of this but you must talk to your

funeral insurance provider – and check your PDS first.

Cancellation sting

If you can't afford to keep up the premiums or want to cancel your policy for any reason you are not likely to get back the premiums that you have paid. This is particularly annoying if you have been paying premiums for a few years.

Pre-existing conditions

In many cases exclusions apply for the first 12 months after your policy start date. This period is otherwise known as a '12 month accidental death only period'. Basically, it means that if you die during the first year of your policy due to a pre-existing condition, a sickness, or an intentional self-inflicted act, the Funeral Benefit won't be paid. If this happens to you, most insurers will refund all of the premiums you've paid. After the first 12 months, you will receive the full Funeral Benefit amount in the event of your death. During the first 12 months, most insurers will provide coverage for deaths caused by an accident.

After the first 12 months, you will receive the full Funeral Benefit amount in the event of your death.



WHAT PREMIUMS ARE WE LOOKING AT?

As with many insurance policies, the fact that you are a smoker means you pay a loading on your premium. Male smokers, in particular, pay more than female smokers and as premiums increase with age, so too do the “smoking margins”.

A female taking out funeral insurance at the age of 62 can expect, on average, to pay a monthly premium of \$74.47 if she is a smoker - \$6.24 more than a female of the same age who does not smoke. In the same scenario a 62-year-old male smoker would pay \$88.84 or \$13.23 more than his non-smoking counterpart.

Fast forward these people to age 70 and the differences become more marked. The male smoker would pay an average premium of \$179.61, \$35.51 more than his non-smoking mate. The female in this scenario would pay \$131.41 or \$10.26 more than her non-smoking friend.

Average Monthly Premiums by Gender, Age and Smoking Status

Gender	Age	Smoking Status	Average Monthly Premium (\$)
Female	62	Smoker	74.47
Female	62	Non-Smoker	68.23
Male	62	Smoker	88.84
Male	62	Non-Smoker	75.61
Female	67	Smoker	104.62
Female	67	Non-Smoker	97.44
Male	67	Smoker	126.01
Male	67	Non-Smoker	110.65
Female	70	Smoker	131.41
Female	70	Non-Smoker	121.15
Male	70	Smoker	179.61
Male	70	Non-Smoker	144.10

Source: canstar.com.au



Funeral Insurance 60s and Over

AND THE WINNERS ARE ...

From our comprehensive comparison of funeral insurance policies, two companies stood out – **NRMA** with its Funeral Insurance Accelerated payment and **Insurance Line** for its Funeral Insurance Advantage product.

Both products were strong performers across all the profiles assessed and represented value for money with premiums charged and features offered to policyholders. Hence, both companies have won the CANSTAR Outstanding Value award for Funeral insurance for the 60s and over.

Some of the features we liked about both Insurance Line and NRMA's products were:

Sum insured ranges from \$1,000 to \$15,000

- A premium cap ensures you don't pay any further premiums once the amount paid reaches the sum insured
- Premiums can be waived for up to 3 months due to financial hardship
- Applications can be completed over the phone 6 days a week, 12 hours a day. Insurance Line also offers online applications
- A cooling off period of 30 days applies

In addition, NRMA offers free grief counselling and premium discounts if multiple lives are insured.

CANSTAR congratulates both winners for offering outstanding value through their products –

Insurance Line: Funeral Insurance Advantage

NRMA: Funeral Insurance Accelerated Payment





METHODOLOGY

Funeral Insurance 60s and Over Star Ratings

What is the CANSTAR Funeral Insurance Star Ratings?

CANSTAR's Funeral Insurance Star Ratings uses a sophisticated and unique methodology that compares the combination of cost and features across funeral insurance products in Australia. CANSTAR star ratings represent a shortlist of products, enabling consumers to narrow their search to products that have been assessed and ranked.

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

Profile descriptions

The breakdown of categories considered in the Funeral Insurance Star Ratings is as follows:

Age Group

- Early Sixties: 60-64 years
- Late Sixties: 65-69 years
- Seventies Plus: 70-75 years

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)

Eligibility requirements for CANSTAR's Funeral Insurance Star Ratings

To be considered for rating, institutions must have products that must meet the following requirements:

- The plan must be available to Australian Citizens or Permanent Residents
- Available to people over the age of 55 years
- Be available to the general public
- Be a level premium product

CANSTAR Funeral Insurance Star Ratings is a transparent analysis comparing all products considered eligible for the star ratings.



How is the CANSTAR Funeral Insurance Star Ratings calculated?

The CANSTAR Funeral Insurance Star Ratings calculations are based on a comparison of costs (including the average premium and benefits paid to the policy holder) and key features which are considered important to funeral insurance plans (application and claims process, coverage terms, premium caps, payment options etc.).

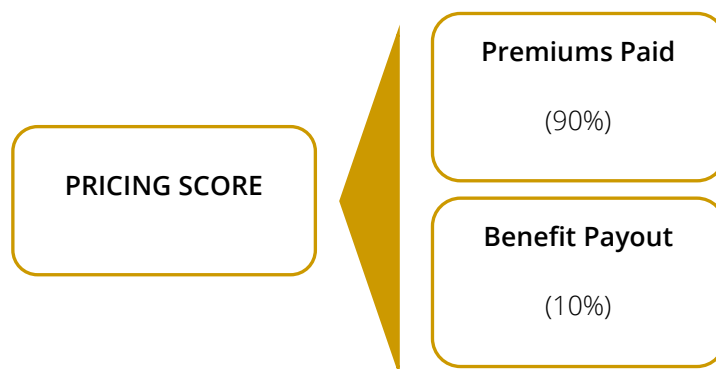
$$\text{TOTAL STAR RATINGS SCORE (T)} = w1 * \text{PRICING SCORE (P)} + w2 * \text{FEATURES SCORE (F)}$$

To arrive at the total score that makes up the profile star rating, CANSTAR considers a price assessment and a feature assessment:



Pricing Score

Within our calculations, the pricing score is made up of two components, the premiums paid and the benefit payout. They are weighted as follows:



Premiums Paid

The pricing score is calculated by collecting the premium data across the various profiles, with quotes based on a \$10,000 sum insured amount and sample ages of 62, 67 and 70 years. The calculations considered the total amount of premiums paid from the various entry ages until claim age (age of death) of the policy holder. Any applicable caps, premium discounts and refunds were factored in. Caps that apply are either one or a combination of the following:

- Once the equivalent of the sum insured has been paid in premiums
- Once an age has been reached

The various ages of death considered in the calculation of total premiums paid are noted and weighted as follows:

Claim Age (years)	Early Sixties (%)	Late Sixties (%)	Seventies (%)
63.5	6.17		
68.5	7.84	8.36	
73.5	10.67	11.37	12.40
78.5	15.36	16.37	17.86
83.5	20.39	21.73	23.71
88.5	20.55	21.90	23.89
93.5	13.89	14.81	16.16
98.5	5.13	5.47	5.96

The lowest priced product within each profile will be allocated the maximum score with all remaining products indexed against it.

Benefit Payout

This calculation is used to recognise the providers who pay a higher sum insured amount, if the premiums paid by the policy holder exceed the sum insured amount. Additionally it is used to penalise providers who have a higher sum insured cap compared to the benefit paid when claim is made or those who do not have a cap altogether.



Feature Score

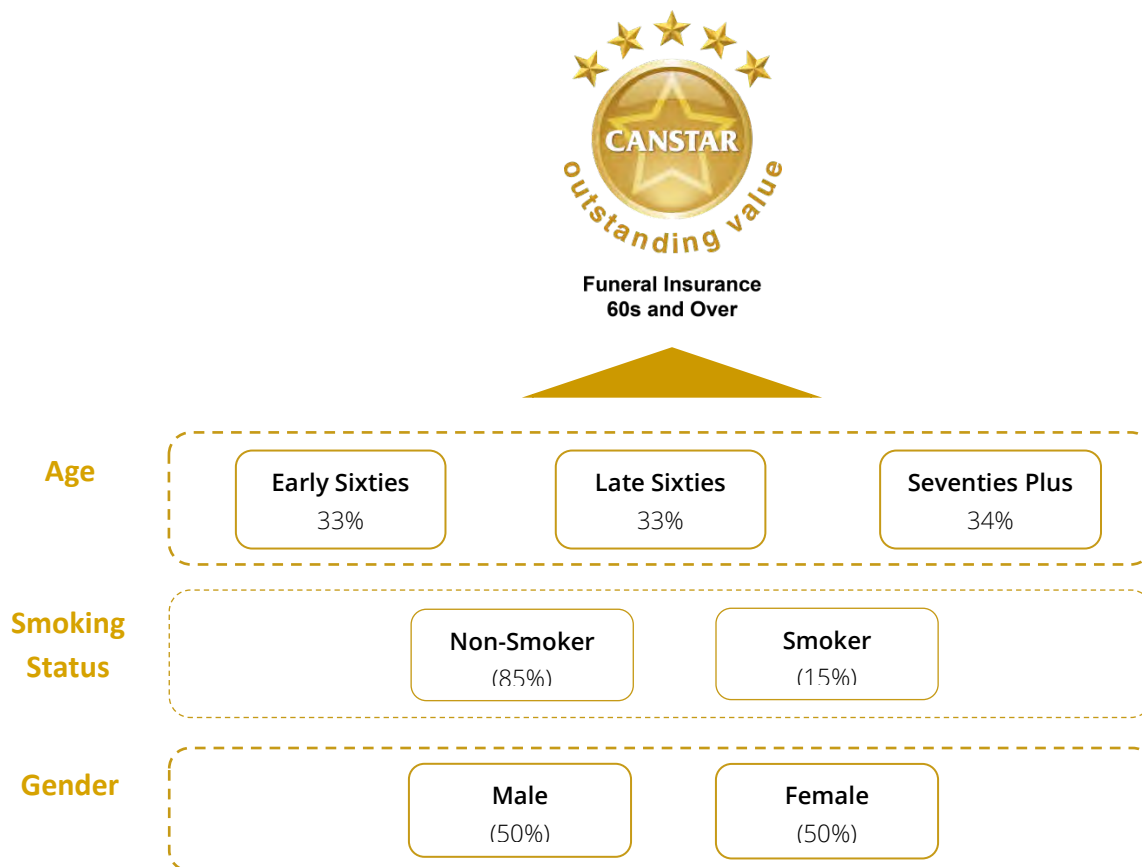
The feature score is calculated by dividing features into four categories, with each category carrying a point allocation and weighting. The product with the highest features score is allocated the maximum score, with all remaining products indexed against it. The features categories and subcategories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

Category	Weight	Description
Policy Terms	30%	
Coverage Terms	10%	Minimum entry age, maximum entry age etc.
Premiums	70%	Minimum premium allowed, availability of stepped premiums, premium cap etc.
Sums Insured	10%	Minimum sum insured allowed, Maximum sum insured available
Payment Options	10%	Fortnightly, Monthly, Quarterly, Half Yearly, Yearly
Standard Company Terms	30%	
Other	15%	Length cooling off period, can a beneficiary be nominated, Can there be Multiple lives insured
Discounts	15%	Multi-life discounts, multi-policy discounts, special discounts or incentives etc.
Exclusions	40%	Suicide/ self-inflicted exclusions applies for the first 12 months of the policy only, Sickness/ illness exclusion applies for the 12 months of the policy only, Is there an exclusion if death occurs outside of Australia
CPI	30%	Is indexation of sum insured available, Are CPI increases able to be declined, What percentage rate is the CPI indexation capped at etc.
Benefits and Options	20%	
Terminal Illness	35%	Terminal illness benefit, accidental death cover, maximum amount covered under the policy for accidental death etc.
Accidental Death	10%	Maximum amount covered under the policy for accidental death etc.
Waiver of Premiums	30%	Temporary premium waiver if policy holder has financial hardship, period of premium waiver due to financial hardship etc.
Other	25%	Accidental injury- sum insured may be fully or partially paid in the event of injury
Application and Claims	20%	
Application Process	50%	Online application process, phone support, no. of days the call centre operates in a week etc.
Claims process	50%	How many days does it takes for benefits to be paid out, ability to claim online available etc.



Awards to Insurers

CANSTAR names the insurer or insurers who offer outstanding value based on their star ratings performance across twelve profiles. The twelve overall profiles are determined by three categories- age group, gender and smoking status, allowing consumers to identify their demographic and create a shortlist of products to match their needs and or budget. The star ratings across all profiles help to arrive at the national award, Outstanding Value- Funeral Insurance 60s and Over.



How often are all the products reviewed for rating purposes?

The *Funeral Insurance Star Ratings* is calculated every twelve months based on the latest information collected by CANSTAR or supplied by each institution.

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.

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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Funeral Insurance Star Ratings

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Female Early Sixties Non-Smoker

Company	Product	Entry Ages		Premiums Available		Premium Capped at:			Premiums Discounts or Refunds			Additional Benefits	
		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
★★★★★ "Outstanding Value"													
APIA	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
GIO	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
Suncorp	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
★★★★													
Insurance Line	Funeral Insurance Advantage	21	70	✓	✓	✓	-	-	✗	-	-	✗	✓
NRMA	Funeral Insurance Accel Pymt	21	70	✓	✓	✓	-	-	✗	-	-	✓	✓
★★★													
1300 Insurance	Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
American Express	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
ANZ	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
HBF	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
Let's Insure	Funeral Cover Capped	18	70	✓	✓	✓	1	85	✗	-	-	✗	✗
Onepath	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
Zurich	Ezicover Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
★★													
ANZ	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
Insurance Line	Funeral Insurance	21	80	✓	✓	-	2	90	✗	-	-	✗	✓
Let's Insure	Funeral Cover Fixed	18	75	✓	✓	-	-	85	✗	-	-	✗	✗
NIB	Funeral Insurance	17	80	✓	✓	-	-	90	✗	-	-	✗	✓



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★★													
NRMA	Funeral Insurance	21	80	✓	✓	-	2	90	✗	-	-	✓	✓
Oncpath	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
★													
REAL	Guaranteed Funeral Insurance	18	79	✓	✓	-	-	90	Discount	5 yrs	5%	✗	✓



Funeral Insurance Star Ratings

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Female Early Sixties Smoker

Company	Product	Entry Ages		Premiums Available		Premium Capped at:			Premiums Discounts or Refunds			Additional Benefits	
		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
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ANZ	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
HBF	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
Let's Insure	Funeral Cover Capped	18	70	✓	✓	✓	1	85	✗	-	-	✗	✗
Onepath	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
Zurich	Ezicover Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
★★★★													
ANZ	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
Insurance Line	Funeral Insurance	21	80	✓	✓	-	2	90	✗	-	-	✗	✓
NIB	Funeral Insurance	17	80	✓	✓	-	-	90	✗	-	-	✗	✓
NRMA	Funeral Insurance	21	80	✓	✓	-	2	90	✗	-	-	✓	✓



Funeral Insurance Star Ratings

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Female Early Sixties Smoker

Company	Product	Entry Ages		Premiums Available		Premium Capped at:			Premiums Discounts or Refunds			Additional Benefits	
		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
★★													
Oncpath	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
★													
Let's Insure	Funeral Cover Fixed	18	75	✓	✓	-	-	85	✗	-	-	✗	✗
REAL	Guaranteed Funeral Insurance	18	79	✓	✓	-	-	90	Discount	5 yrs	5%	✗	✓



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Female Late Sixties Non-Smoker

Company	Product	Entry Ages		Premiums Available		Premium Capped at:			Premiums Discounts or Refunds			Additional Benefits	
		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
★★★★★ "Outstanding 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	✓	✓	✓	-	-	✗	-	-	✓	✓
Suncorp	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
★★★★													
1300 Insurance	Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
American Express	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
HBF	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
Insurance Line	Funeral Insurance Advantage	21	70	✓	✓	✓	-	-	✗	-	-	✗	✓
Zurich	Ezicover Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
★★★													
ANZ	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
Let's Insure	Funeral Cover Capped	18	70	✓	✓	✓	1	85	✗	-	-	✗	✗
Let's Insure	Funeral Cover Fixed	18	75	✓	✓	-	-	85	✗	-	-	✗	✗
Onepath	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
★★													
ANZ	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
Insurance Line	Funeral Insurance	21	80	✓	✓	-	2	90	✗	-	-	✗	✓
NIB	Funeral Insurance	17	80	✓	✓	-	-	90	✗	-	-	✗	✓



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Female Late Sixties Non-Smoker

Company	Product	Entry Ages		Premiums Available		Premium Capped at:			Premiums Discounts or Refunds			Additional Benefits	
		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	✗	-	-	✓	✓
Oncpath	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
★													
REAL	Guaranteed Funeral Insurance	18	79	✓	✓	-	-	90	Discount	5 yrs	5%	✗	✓



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Female Late Sixties Smoker

Company	Product	Entry Ages		Premiums Available		Premium Capped at:			Premiums Discounts or Refunds			Additional Benefits	
		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
★★★★★ "Outstanding 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	✓	✓	✓	-	-	✗	-	-	✓	✓
Suncorp	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
★★★★													
ANZ	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
Insurance Line	Funeral Insurance Advantage	21	70	✓	✓	✓	-	-	✗	-	-	✗	✓
Onepath	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
★★★													
1300 Insurance	Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
American Express	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
HBF	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
Let's Insure	Funeral Cover Capped	18	70	✓	✓	✓	1	85	✗	-	-	✗	✗
Zurich	Ezicover Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
★★													
ANZ	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
Insurance Line	Funeral Insurance	21	80	✓	✓	-	2	90	✗	-	-	✗	✓
NIB	Funeral Insurance	17	80	✓	✓	-	-	90	✗	-	-	✗	✓
NRMA	Funeral Insurance	21	80	✓	✓	-	2	90	✗	-	-	✓	✓



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Female Late Sixties Smoker

Company	Product	Entry Ages		Premiums Available		Premium Capped at:			Premiums Discounts or Refunds			Additional Benefits	
		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
★★													
Oncpath	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
★													
Let's Insure	Funeral Cover Fixed	18	75	✓	✓	-	-	85	✗	-	-	✗	✗
REAL	Guaranteed Funeral Insurance	18	79	✓	✓	-	-	90	Discount	5 yrs	5%	✗	✓



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Female Seventies Non-Smoker

Company	Product	Entry Ages		Premiums Available		Premium Capped at:			Premiums Discounts or Refunds			Additional Benefits	
		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
★★★★★ "Outstanding Value"													
Insurance Line	Funeral Insurance Advantage	21	70	✓	✓	✓	-	-	✗	-	-	✗	✓
NRMA	Funeral Insurance Accel Pymt	21	70	✓	✓	✓	-	-	✗	-	-	✓	✓
★★★★★													
ANZ	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
APIA	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
GIO	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
Onepath	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
Suncorp	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
★★★★													
1300 Insurance	Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
American Express	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
HBF	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
Let's Insure	Funeral Cover Capped	18	70	✓	✓	✓	1	85	✗	-	-	✗	✗
Let's Insure	Funeral Cover Fixed	18	75	✓	✓	-	-	85	✗	-	-	✗	✗
Zurich	Ezicover Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
★★★													
ANZ	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
Insurance Line	Funeral Insurance	21	80	✓	✓	-	2	90	✗	-	-	✗	✓
NIB	Funeral Insurance	17	80	✓	✓	-	-	90	✗	-	-	✗	✓



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Female Seventies Non-Smoker

Company	Product	Entry Ages		Premiums Available		Premium Capped at:			Premiums Discounts or Refunds			Additional Benefits	
		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	✗	-	-	✓	✓
Oncpath	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
★													
REAL	Guaranteed Funeral Insurance	18	79	✓	✓	-	-	90	Discount	5 yrs	5%	✗	✓



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Female Seventies Smoker

Company	Product	Entry Ages		Premiums Available		Premium Capped at:			Premiums Discounts or Refunds			Additional Benefits	
		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
★★★★★ "Outstanding Value"													
Insurance Line	Funeral Insurance Advantage	21	70	✓	✓	✓	-	-	✗	-	-	✗	✓
NRMA	Funeral Insurance Accel Pymt	21	70	✓	✓	✓	-	-	✗	-	-	✓	✓
★★★★★													
ANZ	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
APIA	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
GIO	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
Onepath	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
Suncorp	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
★★★★													
1300 Insurance	Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
American Express	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
HBF	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
Let's Insure	Funeral Cover Capped	18	70	✓	✓	✓	1	85	✗	-	-	✗	✗
Zurich	Ezicover Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
★★★													
ANZ	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
Insurance Line	Funeral Insurance	21	80	✓	✓	-	2	90	✗	-	-	✗	✓
NIB	Funeral Insurance	17	80	✓	✓	-	-	90	✗	-	-	✗	✓
NRMA	Funeral Insurance	21	80	✓	✓	-	2	90	✗	-	-	✓	✓



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Female Seventies Smoker

Company	Product	Entry Ages		Premiums Available		Premium Capped at:			Premiums Discounts or Refunds			Additional Benefits	
		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
★★													
Oncpath	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
★													
Let's Insure	Funeral Cover Fixed	18	75	✓	✓	-	-	85	✗	-	-	✗	✗
REAL	Guaranteed Funeral Insurance	18	79	✓	✓	-	-	90	Discount	5 yrs	5%	✗	✓



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Male Early Sixties Non-Smoker

Company	Product	Entry Ages		Premiums Available		Premium Capped at:			Premiums Discounts or Refunds			Additional Benefits	
		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
★★★★★ "Outstanding Value"													
Insurance Line	Funeral Insurance Advantage	21	70	✓	✓	✓	-	-	✗	-	-	✗	✓
NRMA	Funeral Insurance Accel Pymt	21	70	✓	✓	✓	-	-	✗	-	-	✓	✓
★★★★													
ANZ	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
Let's Insure	Funeral Cover Capped	18	70	✓	✓	✓	1	85	✗	-	-	✗	✗
Onepath	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
★★★													
1300 Insurance	Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
American Express	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
APIA	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
GIO	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
HBF	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
Suncorp	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
Zurich	Ezicover Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
★★													
ANZ	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
Insurance Line	Funeral Insurance	21	80	✓	✓	-	2	90	✗	-	-	✗	✓
NIB	Funeral Insurance	17	80	✓	✓	-	-	90	✗	-	-	✗	✓
NRMA	Funeral Insurance	21	80	✓	✓	-	2	90	✗	-	-	✓	✓



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Male Early Sixties Non-Smoker

Company	Product	Entry Ages		Premiums Available		Premium Capped at:			Premiums Discounts or Refunds			Additional Benefits	
		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
★★													
Oncpath	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
★													
Let's Insure	Funeral Cover Fixed	18	75	✓	✓	-	-	85	✗	-	-	✗	✗
REAL	Guaranteed Funeral Insurance	18	79	✓	✓	-	-	90	Discount	5 yrs	5%	✗	✓



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Male Early Sixties Smoker

Company	Product	Entry Ages		Premiums Available		Premium Capped at:			Premiums Discounts or Refunds			Additional Benefits	
		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
★★★★★ "Outstanding Value"													
Insurance Line	Funeral Insurance Advantage	21	70	✓	✓	✓	-	-	✗	-	-	✗	✓
NRMA	Funeral Insurance Accel Pymt	21	70	✓	✓	✓	-	-	✗	-	-	✓	✓
★★★★													
ANZ	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
Let's Insure	Funeral Cover Capped	18	70	✓	✓	✓	1	85	✗	-	-	✗	✗
Onepath	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
★★★													
1300 Insurance	Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
American Express	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
APIA	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
GIO	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
HBF	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
Suncorp	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
Zurich	Ezicover Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
★★													
ANZ	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
Insurance Line	Funeral Insurance	21	80	✓	✓	-	2	90	✗	-	-	✗	✓
NIB	Funeral Insurance	17	80	✓	✓	-	-	90	✗	-	-	✗	✓
NRMA	Funeral Insurance	21	80	✓	✓	-	2	90	✗	-	-	✓	✓



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Male Early Sixties Smoker

Company	Product	Entry Ages		Premiums Available		Premium Capped at:			Premiums Discounts or Refunds			Additional Benefits	
		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
★★													
Oncpath	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
REAL	Guaranteed Funeral Insurance	18	79	✓	✓	-	-	90	Discount	5 yrs	5%	✗	✓
★													
Let's Insure	Funeral Cover Fixed	18	75	✓	✓	-	-	85	✗	-	-	✗	✗



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Male Late Sixties Non-Smoker

Company	Product	Entry Ages		Premiums Available		Premium Capped at:			Premiums Discounts or Refunds			Additional Benefits	
		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
★★★★★ "Outstanding Value"													
Insurance Line	Funeral Insurance Advantage	21	70	✓	✓	✓	-	-	✗	-	-	✗	✓
NRMA	Funeral Insurance Accel Pymt	21	70	✓	✓	✓	-	-	✗	-	-	✓	✓
★★★★													
ANZ	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
Let's Insure	Funeral Cover Capped	18	70	✓	✓	✓	1	85	✗	-	-	✗	✗
Onepath	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
★★★													
1300 Insurance	Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
American Express	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
APIA	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
GIO	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
HBF	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
Suncorp	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
Zurich	Ezicover Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
★★													
ANZ	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
Insurance Line	Funeral Insurance	21	80	✓	✓	-	2	90	✗	-	-	✗	✓
Let's Insure	Funeral Cover Fixed	18	75	✓	✓	-	-	85	✗	-	-	✗	✗
NIB	Funeral Insurance	17	80	✓	✓	-	-	90	✗	-	-	✗	✓



Funeral Insurance Star Ratings

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Male Late Sixties Non-Smoker

Company	Product	Entry Ages		Premiums Available		Premium Capped at:			Premiums Discounts or Refunds			Additional Benefits	
		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	✗	-	-	✓	✓
Oncpath	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
★													
REAL	Guaranteed Funeral Insurance	18	79	✓	✓	-	-	90	Discount	5 yrs	5%	✗	✓



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Male Late Sixties Smoker

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		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
★★★★★ "Outstanding Value"													
Insurance Line	Funeral Insurance Advantage	21	70	✓	✓	✓	-	-	✗	-	-	✗	✓
NRMA	Funeral Insurance Accel Pymt	21	70	✓	✓	✓	-	-	✗	-	-	✓	✓
★★★★													
ANZ	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
Let's Insure	Funeral Cover Capped	18	70	✓	✓	✓	1	85	✗	-	-	✗	✗
Onepath	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
★★★													
1300 Insurance	Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
American Express	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
APIA	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
GIO	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
HBF	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
Suncorp	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
Zurich	Ezicover Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
★★													
ANZ	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
Insurance Line	Funeral Insurance	21	80	✓	✓	-	2	90	✗	-	-	✗	✓
NIB	Funeral Insurance	17	80	✓	✓	-	-	90	✗	-	-	✗	✓
NRMA	Funeral Insurance	21	80	✓	✓	-	2	90	✗	-	-	✓	✓



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		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
★★													
Oncpath	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
REAL	Guaranteed Funeral Insurance	18	79	✓	✓	-	-	90	Discount	5 yrs	5%	✗	✓
★													
Let's Insure	Funeral Cover Fixed	18	75	✓	✓	-	-	85	✗	-	-	✗	✗



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Male Seventies Non-Smoker

Company	Product	Entry Ages		Premiums Available		Premium Capped at:			Premiums Discounts or Refunds			Additional Benefits	
		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
★★★★★ "Outstanding Value"													
Insurance Line	Funeral Insurance Advantage	21	70	✓	✓	✓	-	-	✗	-	-	✗	✓
NRMA	Funeral Insurance Accel Pymt	21	70	✓	✓	✓	-	-	✗	-	-	✓	✓
★★★★													
ANZ	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
Let's Insure	Funeral Cover Capped	18	70	✓	✓	✓	1	85	✗	-	-	✗	✗
Onepath	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
★★★													
1300 Insurance	Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
American Express	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
APIA	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
GIO	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
HBF	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
Suncorp	Funeral Insurance	45	75	✓	✓	-	-	85	Refund	3 yrs	10%	✓	✗
Zurich	Ezicover Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
★★													
ANZ	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
Insurance Line	Funeral Insurance	21	80	✓	✓	-	2	90	✗	-	-	✗	✓
Let's Insure	Funeral Cover Fixed	18	75	✓	✓	-	-	85	✗	-	-	✗	✗
NIB	Funeral Insurance	17	80	✓	✓	-	-	90	✗	-	-	✗	✓



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		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	✗	-	-	✓	✓
Oncpath	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
★													
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★★★★★ "Outstanding Value"													
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★★★★													
ANZ	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
Let's Insure	Funeral Cover Capped	18	70	✓	✓	✓	1	85	✗	-	-	✗	✗
Onepath	50 Plus Life Cover Capped	50	70	✓	✓	✓	-	-	✗	-	-	✗	✓
★★★													
1300 Insurance	Funeral Advantage	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
American Express	Ezicover Funeral Insurance	35	70	✓	✓	✓	-	-	✗	-	-	✗	✗
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★★													
ANZ	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
Insurance Line	Funeral Insurance	21	80	✓	✓	-	2	90	✗	-	-	✗	✓
NIB	Funeral Insurance	17	80	✓	✓	-	-	90	✗	-	-	✗	✓
NRMA	Funeral Insurance	21	80	✓	✓	-	2	90	✗	-	-	✓	✓



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★★													
Onepath	50 Plus Life Cover Standard	50	70	✓	✓	-	-	90	✗	-	-	✗	✓
REAL	Guaranteed Funeral Insurance	18	79	✓	✓	-	-	90	Discount	5 yrs	5%	✗	✓
★													
Let's Insure	Funeral Cover Fixed	18	75	✓	✓	-	-	85	✗	-	-	✗	✗