



# 50s and Over Funeral Insurance

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○ Optional  
✓ Standard  
✗ Not Available

## Early Fifties - Female - Non-smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★★★★★ "Outstanding Value"										
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	○	✗
NRMA Insurance	Funeral Insurance Accel Pymt	21	70	90	1	None	N/A	N/A	✓	○
★★★★										
1300 Insurance	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
American Express	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
HBF Financial Services	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
Zurich Australia	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
★★★										
ANZ	50 Plus Life Cover Capped	50	70	N/A	1	None	N/A	N/A	✓	✗
ANZ	50 Plus Life Cover Standard	50	70	90	N/A	None	N/A	N/A	✓	✗
APIA	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
Aust Seniors Insurance Agency	Funeral Insurance Plus	18	79	90	N/A	Discount	5	5	✓	✗
GIO	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
InsuranceLine	Funeral Insurance Advantage	21	70	N/A	1	None	N/A	N/A	✓	✗
Let's Insure	Funeral Cover Capped	18	70	85	1	None	N/A	N/A	✓	✗
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	✓	✓
NIB Health Funds	Funeral Plan	18	80	90	N/A	None	N/A	N/A	✓	✗
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓



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## Early Fifties - Female - Non-smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★★										
InsuranceLine	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	○
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✓	✗



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✗ Not Available

## Early Fifties - Female - Smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★★★★★ "Outstanding Value"										
InsuranceLine	Funeral Insurance Advantage	21	70	N/A	1	None	N/A	N/A	✔	✗
NRMA Insurance	Funeral Insurance Accel Pymt	21	70	90	1	None	N/A	N/A	✔	◯
★★★★										
1300 Insurance	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
American Express	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
ANZ	50 Plus Life Cover Capped	50	70	N/A	1	None	N/A	N/A	✔	✗
HBF Financial Services	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
Let's Insure	Funeral Cover Capped	18	70	85	1	None	N/A	N/A	✔	✗
Zurich Australia	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
★★★										
ANZ	50 Plus Life Cover Standard	50	70	90	N/A	None	N/A	N/A	✔	✗
APIA	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✔
Aust Seniors Insurance Agency	Funeral Insurance Plus	18	79	90	N/A	Discount	5	5	✔	✗
GIO	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✔
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	◯	✗
NIB Health Funds	Funeral Plan	18	80	90	N/A	None	N/A	N/A	✔	✗
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✔	✗
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✔



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## Early Fifties - Female - Smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★ ★										
InsuranceLine	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	✗
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	✓	✓
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	○



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## Early Fifties - Male - Non-smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★★★★★ "Outstanding Value"										
InsuranceLine	Funeral Insurance Advantage	21	70	N/A	1	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance Accel Pymt	21	70	90	1	None	N/A	N/A	✓	○
★★★★										
1300 Insurance	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
American Express	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
HBF Financial Services	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
Zurich Australia	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
★★★										
ANZ	50 Plus Life Cover Capped	50	70	N/A	1	None	N/A	N/A	✓	✗
ANZ	50 Plus Life Cover Standard	50	70	90	N/A	None	N/A	N/A	✓	✗
APIA	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
Aust Seniors Insurance Agency	Funeral Insurance Plus	18	79	90	N/A	Discount	5	5	✓	✗
GIO	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
Let's Insure	Funeral Cover Capped	18	70	85	1	None	N/A	N/A	✓	✗
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	○	✗
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	✓	✓
NIB Health Funds	Funeral Plan	18	80	90	N/A	None	N/A	N/A	✓	✗
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓



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## Early Fifties - Male - Non-smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★★										
InsuranceLine	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	○
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✓	✗



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Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★★★★★ "Outstanding Value"										
InsuranceLine	Funeral Insurance Advantage	21	70	N/A	1	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance Accel Pymt	21	70	90	1	None	N/A	N/A	✓	○
★★★★										
1300 Insurance	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
American Express	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
ANZ	50 Plus Life Cover Capped	50	70	N/A	1	None	N/A	N/A	✓	✗
HBF Financial Services	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
Let's Insure	Funeral Cover Capped	18	70	85	1	None	N/A	N/A	✓	✗
Zurich Australia	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
★★★										
ANZ	50 Plus Life Cover Standard	50	70	90	N/A	None	N/A	N/A	✓	✗
APIA	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
Aust Seniors Insurance Agency	Funeral Insurance Plus	18	79	90	N/A	Discount	5	5	✓	✗
GIO	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
InsuranceLine	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	✗
NIB Health Funds	Funeral Plan	18	80	90	N/A	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	○
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✓	✗
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓



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Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★ ★										
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	○	✗
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	✓	✓





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## Late Fifties - Female - Non-smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★★★★★ "Outstanding Value"										
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	○	✗
NRMA Insurance	Funeral Insurance Accel Pymt	21	70	90	1	None	N/A	N/A	✓	○
★★★★										
1300 Insurance	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
American Express	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
HBF Financial Services	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
InsuranceLine	Funeral Insurance Advantage	21	70	N/A	1	None	N/A	N/A	✓	✗
Zurich Australia	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
★★★										
ANZ	50 Plus Life Cover Capped	50	70	N/A	1	None	N/A	N/A	✓	✗
ANZ	50 Plus Life Cover Standard	50	70	90	N/A	None	N/A	N/A	✓	✗
APIA	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
GIO	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
InsuranceLine	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	✗
Let's Insure	Funeral Cover Capped	18	70	85	1	None	N/A	N/A	✓	✗
NIB Health Funds	Funeral Plan	18	80	90	N/A	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	○
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓



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Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★ ★										
Aust Seniors Insurance Agency	Funeral Insurance Plus	18	79	90	N/A	Discount	5	5	✓	✗
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	✓	✓
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✓	✗



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Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★★★★★ "Outstanding Value"										
InsuranceLine	Funeral Insurance Advantage	21	70	N/A	1	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance Accel Pymt	21	70	90	1	None	N/A	N/A	✓	○
★★★★										
ANZ	50 Plus Life Cover Capped	50	70	N/A	1	None	N/A	N/A	✓	✗
APIA	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
GIO	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
★★★										
1300 Insurance	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
American Express	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
ANZ	50 Plus Life Cover Standard	50	70	90	N/A	None	N/A	N/A	✓	✗
Aust Seniors Insurance Agency	Funeral Insurance Plus	18	79	90	N/A	Discount	5	5	✓	✗
HBF Financial Services	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
InsuranceLine	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	✗
Let's Insure	Funeral Cover Capped	18	70	85	1	None	N/A	N/A	✓	✗
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	○	✗
NIB Health Funds	Funeral Plan	18	80	90	N/A	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	○
Zurich Australia	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗



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## Late Fifties - Female - Smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★ ★										
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	✓	✓
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✓	✗



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## Late Fifties - Male - Non-smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★★★★★ "Outstanding Value"										
InsuranceLine	Funeral Insurance Advantage	21	70	N/A	1	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance Accel Pymt	21	70	90	1	None	N/A	N/A	✓	○
★★★★										
1300 Insurance	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
American Express	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
HBF Financial Services	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
Let's Insure	Funeral Cover Capped	18	70	85	1	None	N/A	N/A	✓	✗
Zurich Australia	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
★★★										
ANZ	50 Plus Life Cover Capped	50	70	N/A	1	None	N/A	N/A	✓	✗
ANZ	50 Plus Life Cover Standard	50	70	90	N/A	None	N/A	N/A	✓	✗
APIA	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
GIO	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
InsuranceLine	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	✗
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	○	✗
NIB Health Funds	Funeral Plan	18	80	90	N/A	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	○
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓



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Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★ ★										
Aust Seniors Insurance Agency	Funeral Insurance Plus	18	79	90	N/A	Discount	5	5	✓	✗
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	✓	✓
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✓	✗



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★★★★★ "Outstanding Value"										
InsuranceLine	Funeral Insurance Advantage	21	70	N/A	1	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance Accel Pymt	21	70	90	1	None	N/A	N/A	✓	○
★★★★										
1300 Insurance	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
American Express	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
ANZ	50 Plus Life Cover Capped	50	70	N/A	1	None	N/A	N/A	✓	✗
HBF Financial Services	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
Let's Insure	Funeral Cover Capped	18	70	85	1	None	N/A	N/A	✓	✗
Zurich Australia	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
★★★										
ANZ	50 Plus Life Cover Standard	50	70	90	N/A	None	N/A	N/A	✓	✗
APIA	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
Aust Seniors Insurance Agency	Funeral Insurance Plus	18	79	90	N/A	Discount	5	5	✓	✗
GIO	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
InsuranceLine	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	✗
NIB Health Funds	Funeral Plan	18	80	90	N/A	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	○
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✓	✗
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓



# 50s and Over Funeral Insurance

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- Optional
- ✓ Standard
- ✗ Not Available

## Late Fifties - Male - Smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★ ★										
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	○	✗
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	✓	✓





# 50s and Over Funeral Insurance

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○ Optional  
✓ Standard  
✗ Not Available

## Early Sixties - Female - Non-smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★★★★★ "Outstanding Value"										
InsuranceLine	Funeral Insurance Advantage	21	70	N/A	1	None	N/A	N/A	✔	✗
NRMA Insurance	Funeral Insurance Accel Pymt	21	70	90	1	None	N/A	N/A	✔	◯
★★★★★										
1300 Insurance	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
American Express	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
HBF Financial Services	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
Zurich Australia	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
★★★★										
ANZ	50 Plus Life Cover Capped	50	70	N/A	1	None	N/A	N/A	✔	✗
ANZ	50 Plus Life Cover Standard	50	70	90	N/A	None	N/A	N/A	✔	✗
APIA	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✔
GIO	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✔
InsuranceLine	Funeral Insurance	21	80	90	2	None	N/A	N/A	✔	✗
Let's Insure	Funeral Cover Capped	18	70	85	1	None	N/A	N/A	✔	✗
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	◯	✗
NIB Health Funds	Funeral Plan	18	80	90	N/A	None	N/A	N/A	✔	✗
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✔	◯
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✔



# 50s and Over Funeral Insurance

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- Optional
- ✓ Standard
- ✗ Not Available

## Early Sixties - Female - Non-smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★ ★										
Aust Seniors Insurance Agency	Funeral Insurance Plus	18	79	90	N/A	Discount	5	5	✓	✗
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	✓	✓
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✓	✗



# 50s and Over Funeral Insurance

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○ Optional  
✓ Standard  
✗ Not Available

## Early Sixties - Female - Smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★★★★★ "Outstanding Value"										
InsuranceLine	Funeral Insurance Advantage	21	70	N/A	1	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance Accel Pymt	21	70	90	1	None	N/A	N/A	✓	○
★★★★★										
ANZ	50 Plus Life Cover Capped	50	70	N/A	1	None	N/A	N/A	✓	✗
APIA	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
GIO	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
★★★										
1300 Insurance	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
American Express	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
ANZ	50 Plus Life Cover Standard	50	70	90	N/A	None	N/A	N/A	✓	✗
Aust Seniors Insurance Agency	Funeral Insurance Plus	18	79	90	N/A	Discount	5	5	✓	✗
HBF Financial Services	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
InsuranceLine	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	✗
Let's Insure	Funeral Cover Capped	18	70	85	1	None	N/A	N/A	✓	✗
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	○	✗
NIB Health Funds	Funeral Plan	18	80	90	N/A	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	○
Zurich Australia	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗



# 50s and Over Funeral Insurance

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- Optional
- ✓ Standard
- ✗ Not Available

## Early Sixties - Female - Smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★ ★										
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	✓	✓
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✓	✗



# 50s and Over Funeral Insurance

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○ Optional  
✓ Standard  
✗ Not Available

## Early Sixties - Male - Non-smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★★★★★ "Outstanding Value"										
InsuranceLine	Funeral Insurance Advantage	21	70	N/A	1	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance Accel Pymt	21	70	90	1	None	N/A	N/A	✓	◯
★★★★										
1300 Insurance	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
American Express	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
ANZ	50 Plus Life Cover Capped	50	70	N/A	1	None	N/A	N/A	✓	✗
HBF Financial Services	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
Let's Insure	Funeral Cover Capped	18	70	85	1	None	N/A	N/A	✓	✗
Zurich Australia	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
★★★										
ANZ	50 Plus Life Cover Standard	50	70	90	N/A	None	N/A	N/A	✓	✗
APIA	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
GIO	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
InsuranceLine	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	✗
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	◯	✗
NIB Health Funds	Funeral Plan	18	80	90	N/A	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	◯
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓



# 50s and Over Funeral Insurance

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- Optional
- ✓ Standard
- ✗ Not Available

## Early Sixties - Male - Non-smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★ ★										
Aust Seniors Insurance Agency	Funeral Insurance Plus	18	79	90	N/A	Discount	5	5	✓	✗
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	✓	✓
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✓	✗



# 50s and Over Funeral Insurance

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○ Optional  
✓ Standard  
✗ Not Available

## Early Sixties - Male - Smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★★★★★ "Outstanding Value"										
InsuranceLine	Funeral Insurance Advantage	21	70	N/A	1	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance Accel Pymt	21	70	90	1	None	N/A	N/A	✓	○
★★★★										
1300 Insurance	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
American Express	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
ANZ	50 Plus Life Cover Capped	50	70	N/A	1	None	N/A	N/A	✓	✗
HBF Financial Services	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
Let's Insure	Funeral Cover Capped	18	70	85	1	None	N/A	N/A	✓	✗
Zurich Australia	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
★★★										
ANZ	50 Plus Life Cover Standard	50	70	90	N/A	None	N/A	N/A	✓	✗
APIA	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
Aust Seniors Insurance Agency	Funeral Insurance Plus	18	79	90	N/A	Discount	5	5	✓	✗
GIO	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
InsuranceLine	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	✗
NIB Health Funds	Funeral Plan	18	80	90	N/A	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	○
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✓	✗
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓



# 50s and Over Funeral Insurance

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- Optional
- ✓ Standard
- ✗ Not Available

## Early Sixties - Male - Smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★ ★										
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	○	✗
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	✓	✓





# 50s and Over Funeral Insurance

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○ Optional  
✓ Standard  
✗ Not Available

## Late Sixties - Female - Non-smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★★★★★ "Outstanding Value"										
InsuranceLine	Funeral Insurance Advantage	21	70	N/A	1	None	N/A	N/A	✔	✗
NRMA Insurance	Funeral Insurance Accel Pymt	21	70	90	1	None	N/A	N/A	✔	◯
★★★★★										
APIA	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✔
GIO	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✔
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✔
★★★										
1300 Insurance	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
American Express	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
ANZ	50 Plus Life Cover Capped	50	70	N/A	1	None	N/A	N/A	✔	✗
HBF Financial Services	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
InsuranceLine	Funeral Insurance	21	80	90	2	None	N/A	N/A	✔	✗
Let's Insure	Funeral Cover Capped	18	70	85	1	None	N/A	N/A	✔	✗
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	◯	✗
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	✔	✔
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✔	◯
Zurich Australia	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
★★										



# 50s and Over Funeral Insurance

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- Optional
- ✓ Standard
- ✗ Not Available

## Late Sixties - Female - Non-smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★ ★										
ANZ	50 Plus Life Cover Standard	50	70	90	N/A	None	N/A	N/A	✓	✗
Aust Seniors Insurance Agency	Funeral Insurance Plus	18	79	90	N/A	Discount	5	5	✓	✗
NIB Health Funds	Funeral Plan	18	80	90	N/A	None	N/A	N/A	✓	✗
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✓	✗



# 50s and Over Funeral Insurance

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○ Optional  
✓ Standard  
✗ Not Available

## Late Sixties - Female - Smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★★★★★ "Outstanding Value"										
InsuranceLine	Funeral Insurance Advantage	21	70	N/A	1	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance Accel Pymt	21	70	90	1	None	N/A	N/A	✓	○
★★★★★										
ANZ	50 Plus Life Cover Capped	50	70	N/A	1	None	N/A	N/A	✓	✗
APIA	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
GIO	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
★★★										
1300 Insurance	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
American Express	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
ANZ	50 Plus Life Cover Standard	50	70	90	N/A	None	N/A	N/A	✓	✗
HBF Financial Services	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
InsuranceLine	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	✗
Let's Insure	Funeral Cover Capped	18	70	85	1	None	N/A	N/A	✓	✗
NIB Health Funds	Funeral Plan	18	80	90	N/A	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	○
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✓	✗
Zurich Australia	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗



# 50s and Over Funeral Insurance

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- Optional
- ✓ Standard
- ✗ Not Available

## Late Sixties - Female - Smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★ ★										
Aust Seniors Insurance Agency	Funeral Insurance Plus	18	79	90	N/A	Discount	5	5	✔	✘
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	○	✘
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	✔	✔



# 50s and Over Funeral Insurance

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○ Optional  
✓ Standard  
✗ Not Available

## Late Sixties - Male - Non-smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★★★★★ "Outstanding Value"										
InsuranceLine	Funeral Insurance Advantage	21	70	N/A	1	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance Accel Pymt	21	70	90	1	None	N/A	N/A	✓	○
★★★★										
1300 Insurance	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
American Express	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
ANZ	50 Plus Life Cover Capped	50	70	N/A	1	None	N/A	N/A	✓	✗
HBF Financial Services	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
Let's Insure	Funeral Cover Capped	18	70	85	1	None	N/A	N/A	✓	✗
Zurich Australia	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
★★★										
ANZ	50 Plus Life Cover Standard	50	70	90	N/A	None	N/A	N/A	✓	✗
APIA	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
GIO	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
InsuranceLine	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	✗
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	○	✗
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	✓	✓
NIB Health Funds	Funeral Plan	18	80	90	N/A	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	○
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓



# 50s and Over Funeral Insurance

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- Optional
- ✓ Standard
- ✗ Not Available

## Late Sixties - Male - Non-smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★ ★										
Aust Seniors Insurance Agency	Funeral Insurance Plus	18	79	90	N/A	Discount	5	5	✓	✗
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✓	✗



# 50s and Over Funeral Insurance

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○ Optional  
✓ Standard  
✗ Not Available

## Late Sixties - Male - Smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★★★★★ "Outstanding Value"										
InsuranceLine	Funeral Insurance Advantage	21	70	N/A	1	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance Accel Pymt	21	70	90	1	None	N/A	N/A	✓	○
★★★★										
1300 Insurance	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
American Express	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
ANZ	50 Plus Life Cover Capped	50	70	N/A	1	None	N/A	N/A	✓	✗
HBF Financial Services	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
Let's Insure	Funeral Cover Capped	18	70	85	1	None	N/A	N/A	✓	✗
Zurich Australia	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	✗	✗
★★★										
ANZ	50 Plus Life Cover Standard	50	70	90	N/A	None	N/A	N/A	✓	✗
APIA	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
Aust Seniors Insurance Agency	Funeral Insurance Plus	18	79	90	N/A	Discount	5	5	✓	✗
GIO	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
InsuranceLine	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	✗
NIB Health Funds	Funeral Plan	18	80	90	N/A	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	○
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✓	✗
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓



# 50s and Over Funeral Insurance

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- Optional
- ✓ Standard
- ✗ Not Available

## Late Sixties - Male - Smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★ ★										
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	○	✗
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	✓	✓





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○ Optional  
✓ Standard  
✗ Not Available

## Early Seventies - Female - Non-smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★★★★★ "Outstanding Value"										
APIA	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
GIO	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
★★★★★										
InsuranceLine	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	✗
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	○	✗
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	○
★★★										
Aust Seniors Insurance Agency	Funeral Insurance Plus	18	79	90	N/A	Discount	5	5	✓	✗
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	✓	✓
NIB Health Funds	Funeral Plan	18	80	90	N/A	None	N/A	N/A	✓	✗
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✓	✗



# 50s and Over Funeral Insurance

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○ Optional  
✓ Standard  
✗ Not Available

## Early Seventies - Female - Smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★★★★★ "Outstanding Value"										
APIA	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
GIO	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
★★★★★										
InsuranceLine	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	○
★★★										
Aust Seniors Insurance Agency	Funeral Insurance Plus	18	79	90	N/A	Discount	5	5	✓	✗
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	○	✗
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	✓	✓
NIB Health Funds	Funeral Plan	18	80	90	N/A	None	N/A	N/A	✓	✗
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✓	✗



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○ Optional  
✓ Standard  
✗ Not Available

## Early Seventies - Male - Non-smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★★★★★ "Outstanding Value"										
APIA	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
GIO	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
★★★★★										
InsuranceLine	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	○
★★★										
Aust Seniors Insurance Agency	Funeral Insurance Plus	18	79	90	N/A	Discount	5	5	✓	✗
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	○	✗
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	✓	✓
NIB Health Funds	Funeral Plan	18	80	90	N/A	None	N/A	N/A	✓	✗
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✓	✗



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○ Optional  
✓ Standard  
✗ Not Available

## Early Seventies - Male - Smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental Death Cover	Terminal Illness Cover
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		
★★★★★ "Outstanding Value"										
APIA	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
GIO	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	✗	✓
★★★★★										
InsuranceLine	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	✗
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	○
★★★										
Aust Seniors Insurance Agency	Funeral Insurance Plus	18	79	90	N/A	Discount	5	5	✓	✗
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	○	✗
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	✓	✓
NIB Health Funds	Funeral Plan	18	80	90	N/A	None	N/A	N/A	✓	✗
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✓	✗