

 $\mathbf{O}\,\mathsf{Optional}$

✓ Standard

X Not Available

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Early Fifties - Female - Non-smoker

			Maximum		Premium Cap	Loyalt	y Discount		Accidental	Terminal
Company	Product	Minimum Entry Age	Entry Age	Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**** Outstanding Va	alue"									
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	О	×
NRMA Insurance	Funeral Insurance Accel Pymt	21	70	90	1	None	N/A	N/A	✓	О

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	v	×
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	X	~
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

			num Maximum		Premium Cap	Loyalty Discount			Accidental	Terminal
Company	Product			Age Cap	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**										
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	~	0
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	~	×



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Early Fifties - Female - Smoker

		Minimum	Maximum		Premium Cap	Loyalt	y Discount		Accidental	Terminal
Company	Product	Entry Age		Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**** Outstanding Va	lue"									
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	✓	0

1300 Insurance	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	×	X
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	X	×

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	X	✓
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	О	×
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

		Minimum	n Maximum	Premium Cap		Loyalty Discount			Accidental	Terminal
Company	Product			Age Cap		Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**										
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	V	О



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Early Fifties - Male - Non-smoker

			Maximum		Premium Cap	Loyalt	y Discount		Accidental	Terminal
Company	Product	Minimum Entry Age	Entry Age	Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**** Outstanding Val	lue"									
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	✓	О

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	V	×
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	О	×
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

			um Maximum		Premium Cap	Loyalty Discount			Accidental Term	
Company	Product			Age Cap	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**										
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	~	0
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✓	×



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Early Fifties - Male - Smoker

		Minimum	Maximum		Premium Cap	Loyalt	y Discount		Accidental	Terminal
Company	Product	Entry Age		Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**** Outstanding Va	alue"									
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	~	0

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	X	×
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	X	×

ANZ	50 Plus Life Cover Standard	50	70	90	N/A	None	N/A	N/A	V	×
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	X	✓
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	~	O
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 - Male - Smoker									
		Minimum	Maximum		Premium Cap	Loyalt	y Discount		Accidental	Terminal
Company	Product			Age Cap	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**										
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	0	×
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	~	~



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Late Fifties - Female - Non-smoker

		Minimum	Maximum		Premium Cap	Loyalty	y Discount		Accidental	Terminal
Company	Product	Product Entry Age		Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**** Outstanding Va	lue"									
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	0	×
NRMA Insurance	Funeral Insurance Accel Pymt	21	70	90	1	None	N/A	N/A	~	0

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	~	O
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	×	~



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Late Fifties - Female - Non-smoker

		Minimum	nimum Maximum	Maximum		Premium Cap	Loyalty Discount			Accidental	Terminal
Company	Product			Age Cap	Capped at Multiple of Sum Insured Amount		Period to Qualify	Initial Benefit	Death Cover	Illness Cover	
**											
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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Late Fifties - Female - Smoker

		Minimum	Maximum		Premium Cap	Loyalt	y Discount		Accidental	Terminal
Company	Product	Entry Age		Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**** Outstanding Va	lue"									
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	✓	0

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	O	×
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	~	O
Zurich Australia	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	×	×



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Company		Minimum	Maximum Entry Age	Premium Cap		Loyalt	Accidental	Terminal		
	Product			Age Cap	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**										
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

		Minimum	Maximum		Premium Cap	Loyalty	/ Discount		Accidental	Terminal
Company	Product	Entry Age		Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**** Outstanding Va	lue"									
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	~	0

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	~	X
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	0	×
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	~	O
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	×	~



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Late Fifties - Male - Non-smoker

	Product	Minimum	inimum Maximum ntry Age Entry Age	Premium Cap		Loyalt	Accidental	Terminal		
Company		Entry Age		Age Cap	Capped at Multiple of Sum Insured Amount		Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**										
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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Late Fifties - Male - Smoker

		Minimum	Maximum		Premium Cap	Loyalt	y Discount		Accidental	Terminal
Company	Product		Entry Age	Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**** "Outstanding Va	alue"									
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	~	0

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	~	0
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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Late Fifties - Male - Smoker										
		Minimum	Maximum		Premium Cap	nium Cap Loyalty Discount				
Company	Company Product			Age Cap	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**										
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	О	×
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	~	~



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Early Sixties - Female - Non-smoker

		Minimum	Maximum		Premium Cap	Loyalt	y Discount		Accidental	Terminal
Company	Product	Entry Age	Entry Age	Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**** "Outstanding Val	lue"									
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	✓	О

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	V	×
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	О	×
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	'	0
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	×	✓



 ${\bf O} \, {\sf Optional} \,$

✓ Standard

X Not Available

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Early Sixties - Female - Non-smoker

	Product		Maximum ge Entry Age	Premium Cap		Loyalty Discount			Accidental	Terminal
Company				Age Cap	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**										
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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Early Sixties - Female - Smoker

		Minimum	Mavimum		Premium Cap	Loyalt	y Discount		Accidental	Terminal
Company	Product	Entry Age		Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**** * "Outstanding Val	lue"									
InsuranceLine	Funeral Insurance Advantage	21	70	N/A	1	None	N/A	N/A	V	×
NRMA Insurance	Funeral Insurance Accel Pymt	21	70	90	1	None	N/A	N/A	~	0

ANZ	50 Plus Life Cover Capped	50	70	N/A	1	None	N/A	N/A	V	×
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	O	×
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	✓	O
Zurich Australia	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	×	×



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Farly	y Sixties - F	-emale	- Smoker
	OIALIOS I	Ollidio	Ollionol

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



O Optional

✓ Standard

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Early Sixties - Male - Non-smoker

		Minimum	Maximum		Premium Cap	Loyalt	y Discount		Accidental	Terminal
Company	Product	Entry Age		Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**** "Outstanding Va	alue"									
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	~	0

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	V	×
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	О	×
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	~	0
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	×	~



 $\mathbf{O}\,\mathsf{Optional}$

✓ Standard

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Early Sixties - Male - Non-smoker

	Product		Maximum ge Entry Age	Premium Cap		Loyalty Discount			Accidental	Terminal
Company				Age Cap	Capped at Multiple of Sum Insured Amount		Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**										
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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Early Sixties - Male - Smoker

		Dainimum	Maximum		Premium Cap	Loyalt	y Discount		Accidental	Terminal
Company	Product	Entry Age		Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**** "Outstanding Va	alue"									
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	✓	0

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	✓	0
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	×	~



 ${\bf O} \, {\rm Optional} \,$

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Early Sixties - Male - Smoker											
		Minimum	Maximum		Premium Cap	Loyalt	y Discount		Accidental	Terminal	
Company	Company Product			Age Cap	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover	
**											
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	О	×	
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	V	~	



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Late Sixties - Female - Non-smoker

		Minimum	Maximum		Premium Cap	Loyalt	y Discount		Accidental	Terminal
Company	Product	Entry Age		Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
***** "Outstanding V	alue"									
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	~	0

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	О	×
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	•	~
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	0
Zurich Australia	Ezicover Funeral Advantage	35	70	N/A	1	None	N/A	N/A	×	×
* *										



 ${f O}$ Optional

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Late Sixties - Female - Non-smoker

		Minimum	Maximum Entry Age		Premium Cap	Loyalt	Accidental	Terminal		
Company	Product			Age Cap	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**										
ANZ	50 Plus Life Cover Standard	50	70	90	N/A	None	N/A	N/A	V	×
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	~	×



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Late Sixties - Female - Smoker

		Minimum	Maximum		Premium Cap	Loyalt	y Discount		Accidental	Terminal
Company	Product	Entry Age	Entry Age	Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**** "Outstanding Va	alue"									
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	✓	0

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	~	0
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	×	×



 ${f O}$ Optional

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Late Sixties - Female - Smoker

				Premium Cap		Loyalt	Accidental	Terminal		
Company					Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**										
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	О	×
Medibank	Funeral Insurance	18	79	90	N/A	Discount	5	3	✓	~



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Late Sixties - Male - Non-smoker

		Minimum	Maximum		Premium Cap	Loyalt	y Discount		Accidental	Terminal
Company	Product	Entry Age	Entry Age	Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**** "Outstanding Val	lue"									
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	~	0

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	X	×

ANZ	50 Plus Life Cover Standard	50	70	90	N/A	None	N/A	N/A	V	×
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	0	×
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	~	O
Suncorp Direct	Funeral Insurance	45	75	85	N/A	Refund	3	10	×	✓



 $\mathbf{O}\,\mathsf{Optional}$

✓ Standard

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Late Sixties - I	Male - No	on-smoker

		Minimum		Premium Cap		Loyalty Discount			Accidental	Terminal
Company				Age Cap	Capped at Multiple of Sum Insured Amount		Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**										
Aust Seniors Insurance Agency	Funeral Insurance Plus	18	79	90	N/A	Discount	5	5	V	×
Real Insurance	Guaranteed Funeral Insurance	18	79	90	N/A	Discount	5	5	✓	×



 $\mathbf{O}\,\mathsf{Optional}$

✓ Standard

X Not Available

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Late Sixties - Male - Smoker

		Minimum	Maximum		Premium Cap	Loyalt	y Discount		Accidental	
Company	Product		Entry Age	Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**** "Outstanding Va	alue"									
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	✓	0

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	~	О
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	×	~



Medibank

50s and Over Funeral Insurance

Funeral Insurance

 ${\bf O}\, {\rm Optional}\,$

✓ Standard

X Not Available

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18

79

Late Sixties - Male - Smoker											
		Minimum	Maximum	Premium Cap		Loyalt	y Discount		Accidental	Terminal	
Company	Product			Age Cap	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit		Illness Cover	
* *											
Let's Insure	Funeral Cover Fixed	18	75	85	N/A	None	N/A	N/A	О	×	

90

N/A

Discount



 ${\bf O} \, {\rm Optional} \,$

✓ Standard

X Not Available

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Early Seventies - Female - Non-smoker

Commons		Minimum	Maximum	Premium Cap		Loyalt		Accidental	Terminal	
Company	Product		Entry Age	Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
***** "Outstanding V	alue"									
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	0	×
NRMA Insurance	Funeral Insurance	21	80	90	2	None	N/A	N/A	✓	0

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	V	×



 ${\bf O}\, {\rm Optional}\,$

✓ Standard

X Not Available

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Early Seventies - Female - Smoker

Company	Product		Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental	Terminal
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**** "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	✓	0

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	О	×
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	V	×



 $\mathbf{O}\,\mathsf{Optional}$

✓ Standard

X Not Available

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Early Seventies - Male - Non-smoker

Company	Product		Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental	Terminal
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**** * "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	~	0

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	О	×
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	✓	×



 $\mathbf{O}\,\mathsf{Optional}$

✓ Standard

X Not Available

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Early Seventies - Male - Smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Premium Cap		Loyalty Discount			Accidental	Terminal
				Age Cap (Years)	Capped at Multiple of Sum Insured Amount	Refund or Discount on Premiums	Period to Qualify	Initial Benefit	Death Cover	Illness Cover
**** "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	✓	0

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	О	×
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	✓	×