



Life Insurance Star Ratings

Income Protection

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

Stepped Twenties Professional Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Income Protection

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Stepped Twenties Professional Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★						
CommInsure	Income Care Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





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Stepped Twenties Professional Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

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Life Insurance Star Ratings

Income Protection

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Stepped Twenties Professional Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★						
CommInsure	Income Care Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





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Stepped Twenties Managerial Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



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Income Protection

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

Stepped Twenties Managerial Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★ ★						
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





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Stepped Twenties Managerial Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
★★						
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

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Stepped Twenties Managerial Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★ ★						
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





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Stepped Twenties Light Manual Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
★						
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.



Optional

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Stepped Twenties Light Manual Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
Asteron Life	Income Protection	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
★						
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

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Stepped Twenties Blue Collar Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
★★★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.



Optional

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Life Insurance Star Ratings

Income Protection

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Stepped Twenties Blue Collar Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Stepped Thirties Professional Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
★★★★★						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 13



Life Insurance Star Ratings

Income Protection

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

Stepped Thirties Professional Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★ ★						
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Stepped Thirties Professional Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Stepped Thirties Professional Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★						
CommInsure	Income Care Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Stepped Thirties Managerial Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Stepped Thirties Managerial Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★						
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
★						
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Stepped Thirties Managerial Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★						
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 19



Life Insurance Star Ratings

Income Protection

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

Stepped Thirties Managerial Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ¹	Level ²			
★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Stepped Thirties Light Manual Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
★						
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 21



Life Insurance Star Ratings

Income Protection

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

Stepped Thirties Light Manual Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
Asteron Life	Income Protection	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
★						
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 22



Life Insurance Star Ratings

Income Protection

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

Stepped Thirties Blue Collar Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
★★★★★						
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Stepped Thirties Blue Collar Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
Asteron Life	Income Protection	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
★★★★★						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Stepped Forties Professional Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
Asteron Life	Income Protection	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
★★★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Stepped Forties Professional Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★ ★						
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Stepped Forties Professional Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★						
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Stepped Forties Professional Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★ ★						
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Stepped Forties Managerial Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Stepped Forties Managerial Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★ ★						
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Stepped Forties Managerial Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★						
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Stepped Forties Managerial Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★						
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Stepped Forties Light Manual Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
★						
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 33



Life Insurance Star Ratings

Income Protection

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

Stepped Forties Light Manual Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
★						
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Stepped Forties Blue Collar Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Stepped Forties Blue Collar Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Stepped Fifties Professional Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Stepped Fifties Professional Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★ ★						
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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Stepped Fifties Professional Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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Stepped Fifties Professional Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★ ★						
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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Stepped Fifties Managerial Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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Stepped Fifties Managerial Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★						
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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Stepped Fifties Managerial Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 43



Life Insurance Star Ratings

Income Protection

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Stepped Fifties Managerial Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★						
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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Stepped Fifties Light Manual Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★★★						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
★						
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 45



Life Insurance Star Ratings

Income Protection

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Stepped Fifties Light Manual Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
Asgard Capital Mgmt	Income Protection	✓	✗	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
★★						
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Stepped Fifties Blue Collar Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★						
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Stepped Fifties Blue Collar Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
Asteron Life	Income Protection	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
★						
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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Level Twenties Professional Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
★						

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Level Twenties Professional Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★						
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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Level Twenties Professional Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★★						
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
★★						

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Level Twenties Professional Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★						
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Level Twenties Managerial Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★★						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
★★★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★						

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Level Twenties Managerial Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★						
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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Level Twenties Managerial Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★★						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
★★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Level Twenties Managerial Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★						
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Level Twenties Light Manual Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
★						
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Level Twenties Light Manual Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
★						
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Level Twenties Blue Collar Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★						
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Level Twenties Blue Collar Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Level Thirties Professional Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
★						

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Level Thirties Professional Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★						
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Level Thirties Professional Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Level Thirties Professional Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★						
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Level Thirties Managerial Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Level Thirties Managerial Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★						
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Level Thirties Managerial Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Level Thirties Managerial Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★						
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Level Thirties Light Manual Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
★						
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Level Thirties Light Manual Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
★						
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Level Thirties Blue Collar Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Level Thirties Blue Collar Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
★★★★★						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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Level Forties Professional Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Level Forties Professional Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★						
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Level Forties Professional Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Level Forties Professional Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★						
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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Level Forties Managerial Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Level Forties Managerial Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★ ★						
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Level Forties Managerial Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★★						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
★						

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Level Forties Managerial Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★						
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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Level Forties Light Manual Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
★★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
★						
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Level Forties Light Manual Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
★★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
★						
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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Level Forties Blue Collar Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Level Forties Blue Collar Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
TAL	Income Protection Plan Premier	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
CommInsure	Income Care	✓	✓	0	✓	✓
CommInsure	Income Care Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Level Fifties Professional Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
★						
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Level Fifties Professional Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
★★★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★						
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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Level Fifties Managerial Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
★★★★★						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
★★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★						
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
★★						
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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Level Fifties Managerial Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
ClearView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
★★★						
AIA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AIA Australia	Income Protection Plan	✓	✓	0	✓	✓
AIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
ClearView	Income Protection Cover Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
★						
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Level Fifties Light Manual Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
★★★★						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
★★						
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓
★						
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

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Life Insurance Star Ratings

Income Protection

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

Level Fifties Light Manual Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
★★★★★						
BT	Income Protection Plus	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★						
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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

Level Fifties Blue Collar Male

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
★★★★★						
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
★★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★★						
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
★★						
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.





Life Insurance Star Ratings

Income Protection

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Level Fifties Blue Collar Female

Company	Product	Premiums		Availability of Indemnity Contract	Partial disability	Total disability
		Stepped ₁	Level ₂			
★★★★★ "Outstanding Value"						
OnePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
★★★★★						
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
BT	Income Protection Plus	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
★★★						
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
BT	Income Protection Standard	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
Zurich Australia	Income Protector	✓	✓	0	✓	✓
Zurich Australia	Income Protector Plus	✓	✓	0	✓	✓
★★						
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
★						
MLC Insurance	Income Protection	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	✓	✓	0	✓	✓

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.

