

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

		Prem	iums	Availability	Partial	Total
Company	Product	Stepped	Level	of Indemnity Contract	disability	disability
**** "Outs	standing Value"					
earView	Income Protection Cover	✓	✓	0	✓	✓
earView	Income Protection Cover with Extras	✓	✓	0	✓	✓
AL	Income Protection Plan Standard	✓	✓	0	√	✓
k***						
A Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
MP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
steron Life	Income Protection	✓	✓	0	✓	✓
learView	Income Protection Cover Plus	✓	✓	0	✓	✓
learView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
/lacquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
nePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
)nePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
AL	Income Protection Plan Premier	✓	✓	0	✓	✓

IA Australia	Income Protection Plan	✓	✓	0	✓	✓
IIA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
AMP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
MP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asgard Capital Mgnt	Income Protection	✓	X	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
ВТ	Income Protection Plus	✓	✓	0	✓	✓
вт	Income Protection Standard	✓	✓	0	✓	✓
/lacquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
/lacquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
/lacquarie Life	FutureWise Income Disability Insurance Extra	√	√	0	√	✓
ALC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
)nePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
urich Australia	Income Protector	✓	✓	0	✓	✓
urich Australia	Income Protector Plus	✓	✓	0	✓	✓
**						
MP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
MP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
omminsure	Income Care	✓	✓	0	✓	✓
/ILC 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.



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 Premiums Availability Partial Total Product of Indemnity **Company** disability disability **Stepped** Level **Contract** 0 Income Care Plus Comminsure 0 **MLC Insurance** Income Protection with Extras



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Stepped Twenties Professional Female

		Premi	iums	Availability	Partial	Total
Company	Product	Stepped	Level	of Indemnity Contract	disability	disability
**** "Outst	anding 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 Mgnt	Income Protection	✓	X	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	√	√
ВТ	Income Protection Plus	√	✓	0	√	√
ВТ	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	✓	✓

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Stepped Twenties Professional Female Premiums Availability Partial Total Product of Indemnity **Company** disability disability **Stepped** Level **Contract** 0 Income Care Plus Comminsure 0 **MLC Insurance** Income Protection with Extras

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

		Premi	iums	Availability	Partial	Total
Company	Product	Stepped	Level	of Indemnity Contract	disability	disability
**** "Outs	tanding Value"					
TAL	Income Protection Plan Premier	√	✓	0	✓	√
TAL	Income Protection Plan Standard	√	√	0	·	-

AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asgard Capital Mgnt	Income Protection	✓	X	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	✓	✓	00	✓	✓
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	√	✓
ВТ	Income Protection Plus	√	✓	0	√	√
ВТ	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	√	√

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Stepped Twenties Managerial Male Premiums Availability Partial Total Product of Indemnity **Company** disability disability **Stepped** Level **Contract** ** 0 **Zurich Australia** Income Protector 0 **Zurich Australia** Income Protector Plus



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Flex Lt Inc. Cont. Standard

Income Protection Plus

AMP Life

Asteron Life

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Stepped Twenties Managerial Female Premiums Availability Partial Total Product of Indemnity **Company** disability disability **Stepped** Level **Contract** ** 0 **Zurich Australia** Income Protector 0 **Zurich Australia** Income Protector Plus

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Stepped Twenties Light Manual Male Premiums Availability Partial Total **Company Product** of Indemnity disability disability **Stepped** Level Contract **** "Outstanding Value" 1 0 FutureWise Disability Income Insurance Macquarie Life OnePath OneCare Income Sec. Std 0 0 TAL Income Protection Plan Standard *** 0 ClearView Income Protection Cover Income Protection Cover with Extras 0 ClearView **MLC Insurance** Income Protection Platinum 0 Income Protection Platinum with Extras 0 **MLC Insurance** 1 OneCare Income Sec, Comp 0 OnePath 0 TAL Income Protection Plan Premier *** 0 **AIA Australia** Income Protection Advantage Optional 0 Income Protection Plan **AIA Australia** Income Protection PLUS Optional 0 AIA Australia 0 **AMP** Elevate Elevate Income Insurance Prem Elevate Income Insurance Plan 0 **AMP**

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AMP Life	Flex Lt Inc. Cont. Standard	✓	🗸	O	-	•
Asgard Capital Mgnt	Income Protection	✓	X	0	√	✓
Comminsure	Income Care Plus	✓	✓	0	✓	✓
*						

0 **AMP** Elevate Income Insurance Plus **Asteron Life** Income Protection Plus

Income Protection

Income Protection

Income Protector

Income Protector Plus

Flex Lt Inc. Cont. Advances

Income Care

Income Protection Plus

Income Protection Standard

Income Protection with Extras

FutureWise Income Disability Insurance Extra

Asteron Life

Comminsure

Macquarie Life

MLC Insurance

MLC Insurance

Zurich Australia

Zurich Australia

AMP Life

BT

BT

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Elevate Income Insurance Plus

Income Protection Plus

AMP

Asteron Life

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Income Protection

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Income Protection Plan

Income Protection Advantage Optional

AIA Australia

AIA Australia

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Stepped Twenties Blue Collar Female

			Premi	ums	Availability	Partial	Total
Compa	any	Product	Stepped	Level	of Indemnity Contract	disability	disability
****	"Outsta	nding Value"					
ClearView	l	ncome Protection Cover	✓	✓	0	✓	✓
TAL	l	ncome Protection Plan Standard	✓	✓	0	√	√

AMP	E	levate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	II	ncome Protection	✓	✓	0	✓	✓
ВТ		ncome Protection Standard	✓	✓	0	✓	✓
ClearView		ncome Protection Cover with Extras	✓	✓	0	✓	✓
OnePath	(OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	lı	ncome Protection Plan Premier	✓	✓	0	✓	✓

AMP	E	levate Elevate Income Insurance Prem	✓	✓	0	✓	✓
AMP	E	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	F	lex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
AMP Life	F	lex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asteron Life	<u> </u>	ncome Protection Plus	✓	✓	0	✓	✓
ВТ	lı	ncome Protection Plus	✓	✓	0	✓	✓
Comminsure	lı	ncome Care	✓	✓	0	✓	✓
Comminsure	lı	ncome Care Plus	✓	✓	0	✓	✓
Macquarie Lif	e F	utureWise Disability Income Insurance	✓	✓	0	✓	✓
Macquarie Lif	e F	utureWise Income Disability Insurance Extra	✓	✓	0	.	√
MLC Insurance	el	ncome Protection	√	✓	0	✓	✓
MLC Insurance	e l	ncome Protection Platinum	√	✓	0	√	✓
MLC Insurance	e l	ncome Protection Platinum with Extras	√	✓	0	√	✓
OnePath		OneCare Income Sec, Comp	√	√	0	.	.
**							
AIA Australia	li	ncome Protection Advantage Optional	✓	✓	0	1	1
MLC Insurance	elı	ncome Protection with Extras	✓	✓	0	✓	✓
Zurich Austral	ia li	ncome Protector	✓	✓	0	✓	✓
Zurich Austral	ia l	ncome Protector Plus	✓	✓	0	✓	✓
*							
AIA Australia	lı	ncome Protection Plan	1	✓	0	✓	✓
AIA Australia		ncome Protection PLUS Optional	✓	✓	0	✓	✓

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Stepped Thirties Professional Male

	Stepped Thirties Prof	Premi		Availability		
Company	Product	Stepped	Level	of Indemnity Contract	Partial disability	Total disability
**** "Outs	standing Value"					
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	-	√	0	-	√

AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	√	✓
ВТ	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 Mgnt	Income Protection	✓	X	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
ВТ	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	✓	✓

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Stepped Thirties Professional Male Premiums Availability Partial Total Product of Indemnity **Company** disability disability **Stepped** Level **Contract** ** 0 Income Protection Platinum with Extras **MLC Insurance** 0 **MLC Insurance** Income Protection with Extras

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 Thirties Professional Female

		Premi	iums	Availability	Partial	Total
Company	Product	Stepped	Level	of Indemnity Contract	disability	disability
**** "Outst	anding Value"					
ClearView	Income Protection Cover	√	√	O	√	.
ClearView	Income Protection Cover with Extras		✓	00	√	

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	.	· · · · · · · · · ·	O	√	√

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	√	✓
ВТ	Income Protection Plus	✓	✓	0	√	√
ВТ	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	.		O	· · · · · · · · · · · · · · · · · · ·	_
MLC Insurance	Income Protection Platinum with Extras	.		0	· -	√
OnePath	OneCare Income Sec, Comp	.		0_	· -	√
OnePath	OneCare Income Sec. Prof	· · · · · · · · · · · · · · · · · · ·	-	O	· · · · · · · · · · · · · · · · · · ·	-
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 Mgnt	Income Protection	✓	X	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.



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 Premiums Availability Partial Total Product of Indemnity **Company** disability disability **Stepped** Level **Contract** 0 Comminsure Income Care Plus 0 **MLC Insurance** Income Protection with Extras

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.



Income Protection

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

Income Protection with Extras

Income Care Plus

Comminsure

MLC Insurance

✓

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.



Income Protection

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Stepped Thirties Managerial Male								
Company	Develope		Premi		Availability	Partial	Total	
	Product	S	Stepped	Level	of Indemnity Contract	disability	disability	
**								
OnePath	OneCare Income Sec, Comp		√	√	O	√	_	
*								
Asteron Life	Income Protection Plus		√	✓	O	√	√	

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 Thirties Managerial Female

	Stepped Inirties Mana	-				
Company	Product	Premi	ums	Availability of Indemnity	Partial	Total
Company	Product	Stepped	Level	Contract	disability	disability
**** "Outs	standing 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	√	√
ВТ	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	·	-
ВТ	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	· · · · · · · · · · · · · · · · · · ·	·	· O		√
MLC Insurance	Income Protection		· -	0	· -	
MLC Insurance	Income Protection Platinum	· · · · · · · · · · · · · · · ·		O	· 	
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 Mgnt	Income Protection	√	X	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.



Income Protection

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Stepped Thirties Managerial Female								
Company		Prem	iums	Availability	Partial	Total		
	Product	Stepped	Level	of Indemnity Contract	disability	disability		
*								
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.



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Stepped Thirties Light Manual Male

		Premi	ums	Availability	Partial	Total
Company	Product	Stepped	Level	of Indemnity Contract	disability	disability
**** "Out	standing Value"					
learView	Income Protection Cover	✓	✓	0	✓	✓
/lacquarie Life	FutureWise Disability Income Insurance	·	-	0		.
AL	Income Protection Plan Standard	·	✓	0	· · · · · · · · · · · · · · · · · · ·	·

т	Income Protection Standard	✓	✓	0	✓	✓
learView	Income Protection Cover with Extras	✓	✓	0	✓	✓
nePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
urich Australia	Income Protector	✓	✓	0	✓	✓
urich Australia	Income Protector Plus	✓	√	0	.	√

IA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
IA Australia	Income Protection Plan	✓	✓	0	✓	✓
IA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
MP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
MP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
MP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
steron Life	Income Protection	✓	✓	0	✓	✓
Т	Income Protection Plus	✓	✓	0	✓	✓
lacquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	.	√
1LC Insurance	Income Protection	✓	✓	0	.	✓
1LC Insurance	Income Protection Platinum	√	✓	0	√	√
ALC Insurance	Income Protection Platinum with Extras	√	✓	0	✓	√
1LC Insurance	Income Protection with Extras	√	√	0	.	.
nePath	OneCare Income Sec, Comp	· • • • • • • • • • • • • • • •	√	0	·	-
AL	Income Protection Plan Premier	√	·	0	·	√
* ★						
MP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
MP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
omminsure	Income Care	✓	✓	0	✓	✓
omminsure	Income Care Plus	✓	✓	0	✓	✓
*						
sgard Capital Mgnt	Income Protection	✓	Х	0	✓	✓
steron 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.



Income Protection

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Stepped Thirties Light Manual Female Premiums Availability Partial Total **Company Product** of Indemnity disability disability **Stepped** Level Contract **** "Outstanding Value" 1 0 OnePath OneCare Income Sec. Std TAL Income Protection Plan Standard 0 **** 0 Income Protection **Asteron Life** 0 Income Protection Cover ClearView Income Protection Cover with Extras 0 ClearView FutureWise Disability Income Insurance 0 **Macquarie Life** 0 OneCare Income Sec, Comp OnePath 1 0 TAL Income Protection Plan Premier 0 Zurich Australia Income Protector *** 0 **AIA Australia** Income Protection Advantage Optional 0 Income Protection Plan **AIA Australia** Income Protection PLUS Optional 0 AIA Australia 0 **AMP** Elevate Elevate Income Insurance Prem 0 Elevate Income Insurance Plan **AMP** 1 Income Protection Plus 0 BT 0 BT Income Protection Standard 0 Comminsure Income Care 0 **Macquarie Life** FutureWise Income Disability Insurance Extra Income Protection 0 **MLC Insurance** 0 Income Protection Platinum **MLC Insurance MLC Insurance** Income Protection Platinum with Extras 0 0 **MLC Insurance** Income Protection with Extras 0 Income Protector Plus **Zurich Australia** * *

Elevate Income Insurance Plus

Flex Lt Inc. Cont. Advances

Flex Lt Inc. Cont. Standard

Income Protection Plus

Income Protection

Income Care Plus

AMP

AMP Life

AMP Life

Asteron Life

Comminsure

Asgard Capital Mgnt

0

0

0

0

0

0

1

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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.



Income Protection

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

Income Protection Plan

AIA Australia

1

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Income Protection

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

Income Protection Plan

AIA Australia

1

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Stepped Forties Professional Male

		Premi	ums	Availability	Partial	Total
Company	Product	Stepped	Level	of Indemnity Contract	disability	disability
**** "Ou	tstanding Value"					
Asteron Life	Income Protection	✓	✓	0	✓	✓
AL	Income Protection Plan Premier		✓	0	√	.
AL	Income Protection Plan Standard		√	0	√	√

IA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
IA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
MP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
MP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
learView	Income Protection Cover with Extras	✓	✓	0	✓	✓
/lacquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
urich Australia	Income Protector Plus	√	✓	0	✓	√

IA Australia	Income Protection Plan	✓	✓	0	✓	✓
MP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
ST	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	√	✓
ALC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
ALC 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 Mgnt	Income Protection	✓	X	0	✓	✓
Comminsure	Income Care	✓	✓	0	✓	✓
Comminsure	Income Care Plus	✓	✓	0	✓	✓

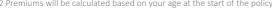
¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time. 2 Premiums will be calculated based on your age at the start of the policy.



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Stepped Forties Professional Male									
Company	Product	Prem	Premiums		Partial	Total			
		Stepped	Level	of Indemnity Contract	disability	disability			
**									
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.







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Stepped Forties Professional Female

		Premi	iums	Availability	Partial disability	Total disability
Company	Product	Stepped	Level	of Indemnity Contract		
**** "Outs	standing Value"					
NA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
AL	Income Protection Plan Standard	√	√	0	-	_

IA Australia	Income Protection Plan	✓	✓	0	✓	✓
IA Australia	Income Protection PLUS Optional	√	✓	0	√	✓
MP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
MP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
steron Life	Income Protection	✓	✓	0	✓	✓
learView	Income Protection Cover	✓	✓	0	✓	✓
learView	Income Protection Cover with Extras	✓	✓	0	✓	✓
AL	Income Protection Plan Premier	✓	✓	0	✓	✓

MP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
steron Life	Income Protection Plus	✓	✓	0	✓	✓
т	Income Protection Plus	✓	✓	0	✓	✓
т	Income Protection Standard	✓	✓	0	✓	✓
learView	Income Protection Cover Plus	✓	✓	0	✓	✓
learView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
/lacquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
lacquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
/lacquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
/lacquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
/ILC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
/ILC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
nePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
nePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
nePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
urich Australia	Income Protector	✓	✓	0	✓	✓
urich Australia	Income Protector Plus	✓	✓	0	✓	✓
**						
MP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
MP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
sgard Capital Mgnt	Income Protection	√	X	0	✓	✓
Comminsure	Income Care	√	✓	0	✓	✓
		<u>-</u>	√	0	√	<u>-</u>

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.



Income Protection

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Stepped Forties Professional Female Premiums Availability Partial Total Product of Indemnity **Company** disability disability **Stepped** Level **Contract** ** 0 **MLC Insurance** Income Protection 0 **MLC Insurance** Income Protection with Extras

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 Forties Managerial Male

		Premi	ums	Availability	Partial	Total disability
Company	Product	Stepped	Level	of Indemnity Contract	disability	
**** "Out	standing Value"					
ΓAL	Income Protection Plan Premier	✓	✓	0	✓	✓
ΓAL	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	✓	✓
вт	Income Protection Plus	✓	✓	0	✓	✓
ВТ	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	1	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Asgard Capital Mgnt	Income Protection	✓	X	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.



Income Protection

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Stepped Forties Managerial Male									
Company	Product	Prem	Premiums		Partial	Total			
		Stepped	Level	of Indemnity Contract	disability	disability			
**									
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.





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 Premiums Availability Partial Total **Company Product** of Indemnity disability disability **Stepped** Level **Contract** **** "Outstanding Value" 1 0 **AMP** Elevate Income Insurance Plan TAL Income Protection Plan Standard 0 **** 0 Income Protection Advantage Optional **AIA Australia** 0 Income Protection Plan **AIA Australia** 0 AIA Australia Income Protection PLUS Optional **AMP** Elevate Elevate Income Insurance Prem 0 Income Protection 0 **Asteron Life** 1 0 FutureWise Disability Income Insurance **Macquarie Life** 0 **Macquarie Life** FutureWise Disability Income Plus TAL 0 Income Protection Plan Premier *** 0 **AMP** Elevate Income Insurance Plus Income Protection Plus 0 BT 0 BT Income Protection Standard 0 Income Protection Cover ClearView 1 0 ClearView Income Protection Cover Plus 0 ClearView Income Protection Cover with Extras 0 Income Protection Plus Cover with Extras

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.

Income Care

FutureWise Disability Income Plus with Extra

FutureWise Income Disability Insurance Extra

Income Protection Platinum with Extras

Income Protection Platinum

OneCare Income Sec, Comp

OneCare Income Sec. Prof

OneCare Income Sec. Std

Income Protector Plus

Income Protector

ClearView

Comminsure

Macquarie Life

Macquarie Life

MLC Insurance

MLC Insurance

Zurich Australia

Zurich Australia

OnePath

OnePath OnePath 0

0

0

0 0

0

0

0 0

0



Income Protection

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Stepped Forties Managerial Female Premiums Availability Partial Total Product of Indemnity **Company** disability disability **Stepped** Level **Contract** 0 **AMP Life** Flex Lt Inc. Cont. Standard 0 **Asgard Capital Mgnt** Income Protection

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 Forties Light Manual Male

		Premi	iums	Availability	Partial disability	Total disability
Company	Product	Stepped	Level	of Indemnity Contract		
**** "Ou	tstanding Value"					
AL	Income Protection Plan Standard	√	✓	0	✓	√
urich Australia	Income Protector			0		.
urich Australia	Income Protector Plus		√	0	.	√

IA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
.MP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
lacquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
)nePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
ΆL	Income Protection Plan Premier	✓	✓	0	✓	✓

IA Australia	Income Protection Plan	✓	✓	0	✓	✓
IA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
.MP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
.MP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
steron Life	Income Protection	✓	✓	О	✓	✓
ST	Income Protection Plus	✓	✓	0	✓	✓
ST	Income Protection Standard	✓	✓	0	✓	✓
learView	Income Protection Cover	√	✓	00	✓	✓
learView	Income Protection Cover with Extras	√	✓	0	✓	✓
Aacquarie Life	FutureWise Income Disability Insurance Extra	√	✓	0	✓	✓
/ILC Insurance	Income Protection	√	✓	0	✓	√
/ILC Insurance	Income Protection Platinum	-	√	O	√	√
/ILC Insurance	Income Protection Platinum with Extras		-	0		.
/ILC Insurance	Income Protection with Extras		-	0	·	-
nePath	OneCare Income Sec, Comp		√	0	·	·
**						
MP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
MP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
steron Life	Income Protection Plus	✓	✓	0	✓	✓
comminsure	Income Care	✓	✓	0	✓	✓
omminsure	Income Care Plus	√	✓	0	✓	√
*						
sgard Capital Mgnt	Income Protection	✓	X	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.



Income Protection

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

Income Protection Plus

Income Care

Income Protection

Income Care Plus

Asteron Life

Comminsure

Comminsure

Asgard Capital Mgnt

0

0

0

0

√

X

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.



Income Protection

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

Income Protection with Extras

Income Protection

MLC Insurance

MLC Insurance

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 Forties Blue Collar Female

Stepped Forties Blue Collar Female									
		Deceluet	Premi	iums	Availability of Indemnity	Partial	Total		
Compa	any	Product	Stepped	Stepped Level 2		disability	disability		
****	"Outst	tanding 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	✓	✓		
ВТ		Income Protection Plus	✓	✓	0	✓	✓		
ВТ		Income Protection Standard	✓	✓	0	✓	✓		
Macquarie Life	е	FutureWise Disability Income Insurance	✓	✓	0	✓	✓		
Macquarie Life	e	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓		
MLC Insurance	e	Income Protection Platinum	√	✓	0	.	✓		
MLC Insurance	e	Income Protection Platinum with Extras	✓	✓	0	· • • • • • • • • • • • • • • • • • • •	✓		
Zurich Australi	ia	Income Protector	✓	✓	0	✓	✓		
Zurich Australi	ia	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	e	Income Protection	✓	✓	0	√	✓		
MLC Insurance	e	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.



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

Income Care Plus

Income Protection

Comminsure

MLC Insurance

✓

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.



Income Protection

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	Stepped Fifties	Professional M	ale			
Company		Premiums Availability	Partial	Total		
	Product	Stepped	Level	of Indemnity Contract	disability	disability
**						
MLC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
MLC Insurance	Income Protection with Extras	√	√	<u>.</u> 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 Fifties Professional Female

		Prem	iums	Availability	Partial	Total
Company	Product	Stepped	Level	of Indemnity Contract	disability	disability
**** "Outs	tanding 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 Mgnt	Income Protection	✓	X	0	✓	✓
Asteron Life	Income Protection Plus	✓	✓	0	✓	✓
ВТ	Income Protection Plus	✓	✓	0	✓	✓
ВТ	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	1	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
Comminsure	Income Care	✓	✓	0	✓	✓
Comminsure	Income Care Plus	✓	✓	0	✓	✓
MLC Insurance	Income Protection	i	√	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.



Income Protection

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Stepped Fifties Professional Female Premiums Availability Partial Total Product of Indemnity **Company** disability disability **Stepped** Level **Contract** ** Income Protection Platinum 0 **MLC Insurance** 0 **MLC Insurance** Income Protection with Extras

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 Fifties Managerial Male

		Premi	ums	Availability	Partial	Total
Company	Product	Stepped	Level	of Indemnity Contract	disability	disability
**** "Outs	standing Value"					
ÄL	Income Protection Plan Premier	✓	✓	0	✓	✓
AL	Income Protection Plan Standard	√	√	0	·	.

IA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
IA Australia	Income Protection Plan	✓	✓	0	√	√
IA Australia	Income Protection PLUS Optional	√	✓	0	√	✓
MP	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	√	✓
)nePath	OneCare Income Sec. Prof	√	✓	0	·	.

MP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
MP	Elevate Income Insurance Plus	✓	✓	О	✓	✓
sgard Capital Mgnt	Income Protection	✓	X	0	✓	✓
<u>T</u>	Income Protection Plus	✓	✓	0	✓	✓
T	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	√	✓
/lacquarie Life	FutureWise Disability Income Plus with Extra	√	√	0	·	.
/lacquarie Life	FutureWise Income Disability Insurance Extra	√	√	0	√	.
nePath	OneCare Income Sec, Comp	√	√	0	·	.
nePath	OneCare Income Sec. Std	√	√	0	.	.
urich Australia	Income Protector	√	✓	0	√	.
urich 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.



Income Protection

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Stepped Fifties Managerial Male Premiums Availability Partial Total Product of Indemnity **Company** disability disability **Stepped** Level **Contract** 0 **MLC Insurance** Income Protection 0 **MLC Insurance** Income Protection with Extras

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 Fifties Managerial Female

		Prem	iums	Availability	Partial	Total
Company	Product	Stepped	Level	of Indemnity Contract	disability	disability
**** "Outs	tanding Value"					
AIA Australia	Income Protection Advantage Optional	√	_	0	·	.
ΓAL	Income Protection Plan Premier	✓		0	·	_
TAL	Income Protection Plan Standard	√	-	0	·	.

AIA Australia	Income Protection Plan	√	✓	0	✓	√
AIA Australia	Income Protection PLUS Optional	✓	√	00	✓	√
AMP	Elevate Income Insurance Plan	✓	✓	0	✓	√
Asgard Capital Mgnt	Income Protection	✓	X	00	✓	✓
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	√	√
вт	Income Protection Plus	✓	✓	0	√	✓
ВТ	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	✓	✓
urich 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.



Income Protection

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Stepped Fifties Managerial Female Premiums Availability Partial Total Product of Indemnity **Company** disability disability **Stepped** Level **Contract** 0 **MLC Insurance** Income Protection 0 **MLC Insurance** Income Protection with Extras

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.



Income Protection

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

Flex Lt Inc. Cont. Standard

AMP Life

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.



Company

Life Insurance Star Ratings

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Stepped Fifties Light Manual Female Premiums Availability Partial Total Product of Indemnity disability disability Level **Stepped** Contract **** "Outstanding Value"

***** "Out	standing Value"					
OnePath	OneCare Income Sec. Std	√	✓	0	√	✓
TAL	Income Protection Plan Standard		<u> </u>	O		-

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		· · · · · · · · · · · · · · · · · · ·	O	√	.

AMP	Elevate Elevate Income Insurance Prem	√	✓	0	✓	✓
AMP	Elevate Income Insurance Plan	√	✓	0	√	✓
AMP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	√	✓
Asgard Capital Mgnt	Income Protection	-	X	0	.	.
Asteron Life	Income Protection		✓	0		· · · · · · · · · · · · · · · · · · ·
Asteron Life	Income Protection Plus	_/	√	0	.	√
BT	Income Protection Plus	√	· · · · · · · · · · · · · · · · · · ·	0	√	· · · · · · · · · · · · · · · · · · ·
BT	Income Protection Standard		· · · · · · · · · · · · ·	O	√	·
Macquarie Life	FutureWise Disability Income Insurance		· · · · · · · · · · · · · · · ·	0	√	· · · · · · · · · · · · · · · · · · ·
Macquarie Life	FutureWise Income Disability Insurance Extra	-		0	-	·
MLC Insurance	Income Protection	√		0	<u>-</u>	·
MLC Insurance	Income Protection Platinum	- -		O	-	·
MLC Insurance	Income Protection Platinum with Extras			0	<u>-</u>	·
MLC Insurance	Income Protection with Extras	<u> </u>	√	0		√
**						
AMP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
AMP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	√	✓
Comminsure	Income Care	√	✓	O	√	√
Comminsure	Income Care Plus	_/	.	O	.	.

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.



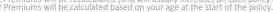
Income Protection

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

Income Protection Platinum

Income Protection with Extras



MLC Insurance

MLC Insurance

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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.



Income Protection

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

Income Protection

Income Protection with Extras

MLC Insurance

MLC Insurance

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Income Protection

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Level Twenties Professional Male

		Premi	iums	Availability	Partial	Total
Company	Product	Stepped	Level	of Indemnity Contract	disability	disabilit
* **** "Οι	itstanding Value"					
learView	Income Protection Cover	√	√	0	.	.
learView	Income Protection Cover with Extras	.	-	0	.	-
AL	Income Protection Plan Standard	√	√	0	√	√

learView	Income Protection Cover Plus	✓	✓	0	✓	✓
learView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
lacquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
nePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
nePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
AL	Income Protection Plan Premier	✓	✓	0	✓	✓

IA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
IA Australia	Income Protection Plan	✓	✓	0	✓	✓
IA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
MP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
MP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
MP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
steron Life	Income Protection	✓	✓	0	√	√
Т	Income Protection Plus	√	√	0	√	✓
Т	Income Protection Standard	✓	✓	O	√	✓
lacquarie Life	FutureWise Disability Income Insurance	√	✓	0	√	√
lacquarie Life	FutureWise Disability Income Plus with Extra	√	✓	0	√	√
lacquarie Life	FutureWise Income Disability Insurance Extra	.	· · · · · · · · · · · · · · · · · · ·	0	.	√
ILC Insurance	Income Protection Platinum	✓	✓	0	· · · · · · · · · · · · · · · · · · ·	√
ILC Insurance	Income Protection Platinum with Extras	·	.	0	· · · · · · · · · · · · · · · · · · ·	-
nePath	OneCare Income Sec, Comp	-	√	0	· · · · · · · · · · · · · · · · · · ·	-
urich Australia	Income Protector	· • • • • • • • • • • • • • • • •	· · · · · · · · ·	0	· 	
urich Australia	Income Protector Plus	✓	√	0	√	√
**						
MP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
MP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	√
steron Life	Income Protection Plus	✓	✓	0	✓	✓
1LC Insurance	Income Protection	✓	✓	0	✓	✓
ILC 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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	Level Twenties	Profession	al Ma	ale			
Company			Premiums Availability	Partial	Total		
	Product	Step	ped	Level	of Indemnity Contract	disability	disability
*							
Comminsure	Income Care		/	✓	0	✓	✓
Comminsure	Income Care Plus		/		0	√	√

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Level Twenties Professional Female

		Premi	iums	Availability	Partial	Total
Company	Product	Stepped	Level	of Indemnity Contract	disability	disability
**** "Ou	tstanding 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	✓	✓

NA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
NA Australia	Income Protection Plan	✓	✓	0	✓	✓
IIA 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	✓	✓
ЗТ	Income Protection Plus	✓	✓	0	✓	✓
ВТ	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	·	√	O	· · · · · · · · · · · · · · · · · · ·	√
**						
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.



Income Protection

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Level Twenties Professional Female Premiums Availability Partial Total Product of Indemnity **Company** disability disability **Stepped** Level **Contract** 0 Comminsure Income Care 0 Comminsure Income Care Plus

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.



Income Protection

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

Income Protector

Income Protector Plus

Zurich Australia

Zurich Australia

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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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	Level Twer	nties Managerial M	ale			
Company		Prem	Premiums Availability	Partial	Total	
	Product	Stepped	Level	of Indemnity Contract	disability	disability
*						
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.



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Level Twenties Managerial Female

		Premi	iums	Availability	Partial	Total
Company	Product	Stepped	Level	of Indemnity Contract	disability	disability
**** "Ou	itstanding Value"					
Macquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
'AL	Income Protection Plan Premier	√	✓	0	√	√
AL	Income Protection Plan Standard		✓	0	√	-

AMP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	✓	✓	0	✓	✓
/lacquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
)nePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
)nePath	OneCare Income Sec. Std	✓	✓	0	✓	✓

IA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
IA Australia	Income Protection Plan	✓	✓	0	✓	✓
IA Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
MP	Elevate Elevate Income Insurance Prem	✓	✓	О	✓	✓
MP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
steron Life	Income Protection	✓	✓	0	✓	✓
T	Income Protection Plus	✓	✓	0	✓	✓
T	Income Protection Standard	√	√	0	√	✓
learView	Income Protection Cover Plus	√	✓	0	√	✓
learView	Income Protection Plus Cover with Extras	√	√	0	√	✓
Aacquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	√	✓
/lacquarie Life	FutureWise Income Disability Insurance Extra	√	✓	0	√	✓
/ILC Insurance	Income Protection	√	✓	0	√	√
/ILC Insurance	Income Protection Platinum	√	✓	0	√	✓
/ILC Insurance	Income Protection Platinum with Extras		✓	0	·	-
/ILC Insurance	Income Protection with Extras		√	0	√	-
nePath	OneCare Income Sec, Comp		√	0	√	-
**						
MP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
MP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
omminsure	Income Care Plus	✓	✓	0	✓	✓
urich Australia	Income Protector	✓	✓	0	✓	✓
urich 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.



Income Protection

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	Level Twenties	Managerial Fen	nale			
Company		Premiums Availability Par	Partial	Total		
	Product	Stepped	Level	of Indemnity Contract	disability	disability
*						
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.



Income Protection

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Income Care Income Care Plus

Comminsure

Comminsure

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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.



Income Protection

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

Income Care Income Care Plus

Comminsure

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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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Level Twenties Blue Collar Male

		Premi	iums	Availability	Partial	Total
Company	Product	Stepped	Level	of Indemnity Contract	disability	Total disability
***** "0	utstanding Value"					
MP	Elevate Income Insurance Plan	√	✓	0	✓	✓
BT	Income Protection Standard	√	✓	0	✓	✓
AL	Income Protection Plan Standard	√	✓	0	✓	✓

MP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
вт	Income Protection Plus	✓	✓	0	✓	✓
Macquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
OnePath	OneCare Income Sec, Comp	√	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
'AL	Income Protection Plan Premier	√	✓	0	✓	✓

MP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
MP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
MP Life	Flex Lt Inc. Cont. Standard	√	✓	0	✓	✓
Asteron Life	Income Protection	✓	✓	0	✓	✓
ClearView	Income Protection Cover	√	✓	00	✓	✓
ClearView	Income Protection Cover with Extras	√	✓	0		✓
Comminsure	Income Care Plus	√	✓	0	.	✓
Macquarie Life	FutureWise Income Disability Insurance Extra	√	✓	0	✓	✓
ALC Insurance	Income Protection		√	0	·	√
ALC Insurance	Income Protection Platinum	√	✓	0	√	✓
ALC Insurance	Income Protection Platinum with Extras	√	✓	0	√	√
urich Australia	Income Protector		√	0		√
urich Australia	Income Protector Plus		·	0	·	-
**						
IA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
steron Life	Income Protection Plus	✓	√	0	✓	✓
Comminsure	Income Care	√	√	0	✓	✓
MLC Insurance	Income Protection with Extras	√	√	0	√	√
*						
AIA Australia	Income Protection Plan	✓	✓	0	✓	1
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.



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

Income Care

Comminsure

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.



Income Protection

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

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.

Income Protection with Extras

Income Protection

MLC Insurance

MLC Insurance

0



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		Level Thirties	Professional M	lale			
Company	Product	Pre	Premiums		Partial	Total	
		Stepped	Level	of Indemnity Contract	disability	disability	
*							
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.



Income Protection

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

Flex Lt Inc. Cont. Advances Flex Lt Inc. Cont. Standard

Income Protection Plus

Income Care

Income Care Plus

Income Protection

AMP Life

AMP Life

Asteron Life

Comminsure

Comminsure

MLC Insurance

✓

0

0

0

0

0

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.



Income Protection

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	Level Thirties P	rofessional Fem	nale			
Company	Product	Premiums		Availability	Partial	Total
		Stepped	Level	of Indemnity Contract	disability	disability
**						
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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Level Thirties Managerial Male

	Level Thirties Mana	ageriai iviai	le			
		Premiums		Availability	Partial	Total
Macquarie Life TAL TAL **** AMP AMP BT ClearView ClearView Macquarie Life *** AIA Australia AIA Australia AIA Australia AMP BT ClearView ClearView ClearView ClearView ClearView Macquarie Life Macquarie Life MLC Insurance MLC Insurance MLC Insurance OnePath OnePath OnePath Zurich Australia Zurich Australia	Product	Stepped	Level	of Indemnity Contract	disability	disability
**** "Ou	tstanding 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	✓	✓
ВТ	Income Protection Standard	√	✓	0	✓	✓
ClearView	Income Protection Cover	✓	✓	00	✓	✓
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	✓	✓
ВТ	Income Protection Plus	√	✓	00	✓	✓
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.



Income Protection

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Level Thirties Managerial Male Premiums Availability Partial Total Product of Indemnity **Company** disability disability **Stepped** Level **Contract** 0 Income Protection Plus **Asteron Life**

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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Level Thirties Managerial Female

	Level Thirties Manag	gerial Fema	ale			
	Product	Premi	ums	Availability of Indemnity Contract	Partial disability	Total disability
Company		Stepped	Level			
**** "Ou	tstanding 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	✓	✓
ВТ	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	✓	✓
ВТ	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		√	O	√	√
**						
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.



Income Protection

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Level Thirties Managerial Female Premiums Availability Partial Total Product of Indemnity **Company** disability disability **Stepped** Level **Contract** 0 Income Protection Plus **Asteron Life**

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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Level Thirties Light Manual Male

	Product	Premiums		Availability	Partial	Total
Company		Stepped	Level	of Indemnity Contract	disability	disability
**** "Ou	tstanding Value"					
ClearView	Income Protection Cover	✓	✓	0	✓	✓
OnePath	OneCare Income Sec. Std	√	√	0	√	√
TAL	Income Protection Plan Standard	.	√	O	√	√

зт	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	✓	✓
ЗТ	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	√	√	00	√	√
ΓAL	Income Protection Plan Premier	✓	✓	0	√	✓
Zurich Australia	Income Protector Plus	_	√	0	√	_
**						
NA 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	√	✓

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Level Thirties Light Manual Female

Company	Product	Premiums		Availability	Partial	Total
		Stepped	Level	of Indemnity Contract	disability	disability
***** "Oı	utstanding Value"					
OnePath	OneCare Income Sec. Std	✓	✓	0	✓	✓
TAL	Income Protection Plan Standard	✓	✓	0	✓	√

ВТ	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	1	✓
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	✓	✓
ВТ	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	√	√
**						
АМР	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	1	✓	0	✓	✓
Comminsure	Income Care Plus	· • · ✓	√	0	√	√

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Income Protection

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

Income Protection Plan

AIA Australia

1

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

Income Protection PLUS Optional

Income Protection with Extras

AIA Australia

MLC Insurance

1

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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Level Forties Professional Male

	Level Forties Profes	sionai wa	ie			
		Premiums		Availability	Partial	Total
Company	Product	Stepped	Level	of Indemnity Contract	disability	disability
**** "Out:	standing 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	✓	✓	00	✓	✓
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			O	· 	√
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.



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Level Forties Professional Male Premiums Availability Partial Total Product of Indemnity **Company** disability disability **Stepped** Level **Contract** 0 **MLC Insurance** Income Protection with Extras

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Level Forties Professional Female

	Level Forties Profess	_				
Company	Day days	Premi	Premiums		Partial	Total
Company	Product	Stepped	Level	of Indemnity Contract	disability	disability
**** "Outs	standing 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	√	✓
ВТ	Income Protection Plus	✓	✓	0	✓	✓
ВТ	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.



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

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.



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

Flex Lt Inc. Cont. Standard

Income Protection Plus

Income Protection

AMP Life

Asteron Life

MLC Insurance

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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.



Income Protection

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Level Forties Managerial Male Premiums Availability Partial Total Product of Indemnity **Company** disability disability **Stepped** Level **Contract** 0 **MLC Insurance** Income Protection with Extras

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.



Income Protection

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

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.

Income Protection with Extras

MLC Insurance



Income Protection

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Level Forties Managerial Female								
Company		Prem	iums	Availability	Partial	Total disability		
	Product	Stepped	Level	of Indemnity Contract	disability			
*								
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.



Income Protection

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

Flex Lt Inc. Cont. Standard

Income Protection Plus

AMP Life

Asteron Life

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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.



Income Protection

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

Flex Lt Inc. Cont. Standard

Income Protection Plus

AMP Life

Asteron Life

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Income Protection

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

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	✓	✓

Income Protector Plus

Zurich Australia

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.



Income Protection

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

Income Protection with Extras

Income Protection

MLC Insurance

MLC Insurance

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Level Fifties Professional Male

Company	Product	Prem	Premiums		Partial	Total
		Stepped	Level	of Indemnity Contract	disability	disability
**** "Oı	utstanding Value"					
learView	Income Protection Cover	✓	✓	0	✓	✓
learView	Income Protection Cover with Extras	✓	√	0	√	√

MP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
learView	Income Protection Cover Plus	✓	✓	0	✓	✓
learView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
lacquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
nePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
nePath	OneCare Income Sec. Std	✓	✓	0	✓	✓

IA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
A Australia	Income Protection Plan	✓	✓	0	✓	✓
A Australia	Income Protection PLUS Optional	✓	✓	0	✓	✓
MP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
MP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
steron Life	Income Protection	✓	✓	0	✓	✓
steron Life	Income Protection Plus	✓	✓	0	✓	✓
「	Income Protection Plus	✓	✓	0	✓	✓
Γ	Income Protection Standard	✓	✓	0	✓	✓
lacquarie Life	FutureWise Disability Income Insurance	✓	✓	0	✓	✓
lacquarie Life	FutureWise Disability Income Plus with Extra	✓	✓	0	✓	✓
lacquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
nePath	OneCare Income Sec, Comp	✓	✓	0	✓	✓
urich Australia	Income Protector	✓	✓	0	✓	✓
urich Australia	Income Protector Plus	✓	√	0	✓	✓
k*						
MP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
MP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
ILC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
1LC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
k						
ILC Insurance	Income Protection	✓	✓	0	1	✓
1LC Insurance	Income Protection with Extras	✓	1	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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Level Fifties Professional Female

		Premi	iums	Availability	Partial disability	Total disability
Company	Product	Stepped	Level	of Indemnity Contract		
**** "Οι	itstanding Value"					
learView	Income Protection Cover	✓	✓	0	✓	✓
learView	Income Protection Cover with Extras	.	-	0	√	√

IA Australia	Income Protection Advantage Optional	✓	✓	0	✓	✓
learView	Income Protection Cover Plus	✓	✓	0	✓	✓
learView	Income Protection Plus Cover with Extras	✓	✓	0	✓	✓
/lacquarie Life	FutureWise Disability Income Plus	✓	✓	0	✓	✓
)nePath	OneCare Income Sec. Prof	✓	✓	0	✓	✓
nePath	OneCare Income Sec. Std	√	✓	0	√	✓

IA Australia	Income Protection Plan	✓	✓	0	✓	✓
IA Australia	Income Protection PLUS Optional	✓	1	0	✓	✓
MP	Elevate Elevate Income Insurance Prem	✓	✓	0	✓	✓
MP	Elevate Income Insurance Plan	✓	✓	0	✓	✓
MP	Elevate Income Insurance Plus	✓	✓	0	✓	✓
steron Life	Income Protection	✓	✓	0	✓	✓
steron Life	Income Protection Plus	✓	✓	0	✓	✓
T	Income Protection Plus	✓	✓	0	✓	✓
T	Income Protection Standard	✓	✓	0	✓	✓
lacquarie Life	FutureWise Disability Income Insurance	√	✓	0	✓	✓
lacquarie Life	FutureWise Disability Income Plus with Extra	√	✓	0	.	√
lacquarie Life	FutureWise Income Disability Insurance Extra	✓	✓	0	✓	✓
nePath	OneCare Income Sec, Comp	✓	✓	0	.	.
urich Australia	Income Protector		√	0	√	-
urich Australia	Income Protector Plus		√	O	√	· · · · · · · · · · · · · · · · · · ·
**						
MP Life	Flex Lt Inc. Cont. Advances	✓	✓	0	✓	✓
1LC Insurance	Income Protection Platinum	✓	✓	0	✓	✓
1LC Insurance	Income Protection Platinum with Extras	✓	✓	0	✓	✓
*						
MP Life	Flex Lt Inc. Cont. Standard	✓	✓	0	✓	✓
ALC Insurance	Income Protection	✓	✓	0	✓	✓
ALC Insurance	Income Protection with Extras	√	✓	0	✓	√

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Income Protection

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Income Protection with Extras

Income Protection

MLC Insurance

MLC Insurance

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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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Level Fifties Managerial Female

Company		Prem	Premiums Avai	Availability	Partial	Total
	Product	Stepped	Level	of Indemnity Contract	disability	disability
**** "Ou	itstanding Value"					
ClearView	Income Protection Cover	✓	✓	0	✓	✓
ClearView	Income Protection Cover with Extras	√	✓	0	√	✓
Macquarie Life	FutureWise Disability Income Plus		✓	O	· · · · · · · · · · · · · · · · · · ·	

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	✓	✓
ВТ	Income Protection Plus	✓	✓	0	✓	✓
ВТ	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		√	O	-	.
* *						
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	✓	1	0	✓	✓

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Income Protection

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

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Flex Lt Inc. Cont. Standard

Income Protection Plus

AMP Life

Asteron Life

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

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Income Protection

Income Protection with Extras

MLC Insurance

MLC Insurance

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

Income Protection with Extras



MLC Insurance

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

Income Protection with Extras

MLC Insurance

MLC Insurance

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