



# Life Insurance Star Ratings

## Stand Alone TPD

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

### Stepped Twenties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
★★★							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



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### Stepped Twenties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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

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<sup>3</sup> An ability to increase the sum insured without medical evidence.

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Optional

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### Stepped Twenties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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### Stepped Twenties Managerial Female

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		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
★★★★							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★							
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓

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### Stepped Twenties Light Manual Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★							
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓

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

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### Stepped Twenties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
Asgard Capital Mgnt	TPD Only	✓	✗	✓	✓	✗	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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### Stepped Twenties Blue Collar Male

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		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★							
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓

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### Stepped Twenties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★							
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓

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

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### Stepped Thirties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
<b>★★★★★ "Outstanding Value"</b>							
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
<b>★★★★</b>							
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
<b>★★★</b>							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
<b>★★</b>							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓

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

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### Stepped Thirties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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

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### Stepped Thirties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Asgard Capital Mgnt	TPD Only	✓	✗	✓	✓	✗	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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

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## Stand Alone TPD

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### Stepped Thirties Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Asgard Capital Mgnt	TPD Only	✓	✗	✓	✓	✗	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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

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Optional

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

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# Life Insurance Star Ratings

## Stand Alone TPD

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

### Stepped Thirties Light Manual Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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



# Life Insurance Star Ratings

## Stand Alone TPD

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

### Stepped Thirties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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



# Life Insurance Star Ratings

## Stand Alone TPD

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### Stepped Thirties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
<b>★★★★★ "Outstanding Value"</b>							
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
<b>★★★★</b>							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
<b>★★★</b>							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
<b>★★</b>							
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional



# Life Insurance Star Ratings

## Stand Alone TPD

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### Stepped Thirties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★							
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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





# Life Insurance Star Ratings

## Stand Alone TPD

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### Stepped Forties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
<b>★★★★★ "Outstanding Value"</b>							
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
<b>★★★★</b>							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
<b>★★★</b>							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
<b>★★</b>							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 17



# Life Insurance Star Ratings

## Stand Alone TPD

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### Stepped Forties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
MLC Insurance	Total and Permanent Disability 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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 18



# Life Insurance Star Ratings

## Stand Alone TPD

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### Stepped Forties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 19



# Life Insurance Star Ratings

## Stand Alone TPD

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### Stepped Forties Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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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Optional



# Life Insurance Star Ratings

## Stand Alone TPD

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### Stepped Forties Light Manual Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
★★★							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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

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# Life Insurance Star Ratings

## Stand Alone TPD

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### Stepped Forties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sub>1</sub>	Level <sub>2</sub>				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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

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# Life Insurance Star Ratings

## Stand Alone TPD

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### Stepped Forties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
<b>★★★★★ "Outstanding Value"</b>							
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
<b>★★★★</b>							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
<b>★★★</b>							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
<b>★★</b>							
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓

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

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3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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# Life Insurance Star Ratings

## Stand Alone TPD

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### Stepped Forties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★							
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 24





# Life Insurance Star Ratings

## Stand Alone TPD

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

### Stepped Fifties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional



# Life Insurance Star Ratings

## Stand Alone TPD

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 Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★							
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 26



# Life Insurance Star Ratings

## Stand Alone TPD

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 Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
★★★							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional



# Life Insurance Star Ratings

## Stand Alone TPD

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 Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
★★★							
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★							
Asgard Capital Mgnt	TPD Only	✓	✗	✓	✓	✗	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 28



# Life Insurance Star Ratings

## Stand Alone TPD

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 Light Manual Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★							
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 29



# Life Insurance Star Ratings

## Stand Alone TPD

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 Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
★★★							
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★							
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



# Life Insurance Star Ratings

## Stand Alone TPD

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### Stepped Fifties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★							
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 31



# Life Insurance Star Ratings

## Stand Alone TPD

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

### Stepped Fifties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
Asgard Capital Mgmt	TPD Only	✓	✗	✓	✓	✗	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 32





# Life Insurance Star Ratings

## Stand Alone TPD

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### Level Twenties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 33



# Life Insurance Star Ratings

## Stand Alone TPD

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

### Level Twenties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
<b>★★★★★ "Outstanding Value"</b>							
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
<b>★★★★</b>							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
<b>★★★</b>							
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
<b>★★</b>							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓

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

<sup>2</sup> Premiums will be calculated based on your age at the start of the policy.

<sup>3</sup> An ability to increase the sum insured without medical evidence.

<sup>4</sup> An advanced payment amount to help fund the expenses associated with a funeral.



Optional



# Life Insurance Star Ratings

## Stand Alone TPD

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### Level Twenties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓

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

<sup>2</sup> Premiums will be calculated based on your age at the start of the policy.

<sup>3</sup> An ability to increase the sum insured without medical evidence.

<sup>4</sup> An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 35



# Life Insurance Star Ratings

## Stand Alone TPD

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

### Level Twenties Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
<b>★★★★★ "Outstanding Value"</b>							
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
<b>★★★★</b>							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
<b>★★★</b>							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
<b>★★</b>							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



# Life Insurance Star Ratings

## Stand Alone TPD

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

### Level Twenties Light Manual Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
★★★							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 37



# Life Insurance Star Ratings

## Stand Alone TPD

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### Level Twenties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
<b>★★★★★ "Outstanding Value"</b>							
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
<b>★★★★</b>							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
<b>★★★</b>							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
<b>★★</b>							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓

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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Optional



# Life Insurance Star Ratings

## Stand Alone TPD

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### Level Twenties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
★★★							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓

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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4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional



# Life Insurance Star Ratings

## Stand Alone TPD

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### Level Twenties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
★★★							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional





# Life Insurance Star Ratings

## Stand Alone TPD

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### Level Thirties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



# Life Insurance Star Ratings

## Stand Alone TPD

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### Level Thirties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 42



# Life Insurance Star Ratings

## Stand Alone TPD

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### Level Thirties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 43



# Life Insurance Star Ratings

## Stand Alone TPD

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### Level Thirties Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 44



# Life Insurance Star Ratings

## Stand Alone TPD

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### Level Thirties Light Manual Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 45



# Life Insurance Star Ratings

## Stand Alone TPD

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### Level Thirties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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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# Life Insurance Star Ratings

## Stand Alone TPD

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### Level Thirties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★							
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓

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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# Life Insurance Star Ratings

## Stand Alone TPD

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### Level Thirties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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





# Life Insurance Star Ratings

## Stand Alone TPD

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### Level Forties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 49



# Life Insurance Star Ratings

## Stand Alone TPD

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

### Level Forties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
MLC Insurance	Total and Permanent Disability 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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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



# Life Insurance Star Ratings

## Stand Alone TPD

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

### Level Forties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 51



# Life Insurance Star Ratings

## Stand Alone TPD

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

### Level Forties Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 52



# Life Insurance Star Ratings

## Stand Alone TPD

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

### Level Forties Light Manual Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 53



# Life Insurance Star Ratings

## Stand Alone TPD

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### Level Forties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 54



# Life Insurance Star Ratings

## Stand Alone TPD

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### Level Forties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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



# Life Insurance Star Ratings

## Stand Alone TPD

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### Level Forties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	✗	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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





# Life Insurance Star Ratings

## Stand Alone TPD

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### Level Fifties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 57



# Life Insurance Star Ratings

## Stand Alone TPD

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### Level Fifties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability 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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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



# Life Insurance Star Ratings

## Stand Alone TPD

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

### Level Fifties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
<b>★★★★★ "Outstanding Value"</b>							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
<b>★★★★</b>							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
<b>★★★</b>							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional



# Life Insurance Star Ratings

## Stand Alone TPD

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

### Level Fifties Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 60



# Life Insurance Star Ratings

## Stand Alone TPD

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

### Level Fifties Light Manual Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
<b>★★★★★ "Outstanding Value"</b>							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
<b>★★★★</b>							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
<b>★★★</b>							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
<b>★★</b>							
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

Life Insurance Star Ratings 2016 - Page 61



# Life Insurance Star Ratings

## Stand Alone TPD

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

### Level Fifties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓

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.

3 An ability to increase the sum insured without medical evidence.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

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

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### Level Fifties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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### Level Fifties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability <sup>3</sup>	Interim Cover-Accident Available	Future Underwriting Available <sup>4</sup>	Sum Insured Indexation Available
		Stepped <sup>1</sup>	Level <sup>2</sup>				
★★★★★ "Outstanding Value"							
AMP Life	Flexible Life Time Stand Alone TPD	✓	✓	✓	✓	○	✓
Zurich Australia	Stand Alone TPD	✓	✓	✓	✓	✓	✓
★★★★							
BT	Standalone TPD	✓	✓	✓	✓	✗	✓
ClearView	Total and Permanent Disability Cover	✓	✓	✓	✓	○	✓
MLC Insurance	Total and Permanent Disability Insurance	✓	✓	✓	✓	○	✓
★★★							
AIA Australia	Total and Permanent Disablement StandAlone	✓	✓	✗	✗	○	✓
AMP	Elevate TPD Insurance Plan	✓	✓	✓	✓	○	✓
Asteron Life	Stand Alone TPD	✓	✓	✓	✓	○	✓
Macquarie Life	FutureWise TPD Standalone	✓	✓	✓	✓	○	✓
OnePath	OneCare Stand Alone TPD	✓	✓	✓	✓	○	✓
TAL	Standalone TPD	✓	✓	✓	✓	○	✓

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