



Life Insurance Star Ratings

Stand Alone Trauma

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 ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
★★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	O	✓
★							
Asgard Capital Mgmt	Trauma 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.

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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Stepped Twenties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
★★★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★							
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✗
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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 Twenties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
★★★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	O	✓
★							
Asgard Capital Mgmt	Trauma 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 Twenties Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
★★★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★							
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✗
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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 Twenties Light Manual Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
★★★★							
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✗
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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 Twenties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
★★★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✗
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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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Stand Alone Trauma

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Stepped Twenties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
★★★★							
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✗
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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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Life Insurance Star Ratings

Stand Alone Trauma

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Stepped Twenties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
★★★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✗
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Stepped Thirties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	O	✓
★							
Asgard Capital Mgnt	Trauma 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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Stepped Thirties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✗
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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Stepped Thirties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	O	✓
★							
Asgard Capital Mgnt	Trauma 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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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Stepped Thirties Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✗
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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Stepped Thirties Light Manual Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
★★★★							
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★							
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✗
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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Stepped Thirties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★							
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✗
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Stepped Thirties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
★★★★							
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★							
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✗
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Stepped Thirties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★							
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✗
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Stepped Forties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✗
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Stepped Forties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✗
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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Stepped Forties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✓
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✗
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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Stepped Forties Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✗
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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Stepped Forties Light Manual Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✗
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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Stepped Forties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	○	○	✓
TAL	Standalone Critical Illness	✓	✓	✓	○	✗	✓
★★★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	○	○	✓
ClearView	Trauma	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	○	✓	○	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	○	○	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	○	○	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	○	○	✓
TAL	Standalone Critical Illness	✓	✓	✓	○	✗	✓
★★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	○	○	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	○	○	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	○	○	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	○	○	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	○	○	✓
BT	Standalone Living Insurance	✓	✓	✓	○	✗	✓
ClearView	Trauma	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	○	✓	○	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	○	○	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	○	○	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	○	○	✓
OnePath	OneCare Trauma Cover	○	○	✓	✓	○	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	○	○	✓
★★							
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✗
BT	Standalone Living Insurance	✓	✓	✓	○	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	○	○	✓
★							
Zurich Australia	SA Trauma 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.)

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Life Insurance Star Ratings

Stand Alone Trauma

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

Stepped Forties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✓
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✗
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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Stepped Forties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	○	○	✓
TAL	Standalone Critical Illness	✓	✓	✓	○	✗	✓
★★★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	○	○	✓
ClearView	Trauma	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	○	✓	○	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	○	○	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	○	○	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	○	○	✓
TAL	Standalone Critical Illness	✓	✓	✓	○	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	○	○	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	○	○	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	○	○	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	○	○	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	○	○	✓
BT	Standalone Living Insurance	✓	✓	✓	○	✗	✓
ClearView	Trauma	✓	✓	✓	✓	○	✓
CommInsure	Total Care Plan	✓	✓	○	✓	○	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	○	○	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	○	○	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	○	○	✓
OnePath	OneCare Trauma Cover	○	○	✓	✓	○	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	○	○	✓
★★							
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✗
BT	Standalone Living Insurance	✓	✓	✓	○	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	○	○	✓
★							
Zurich Australia	SA Trauma 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.)

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Life Insurance Star Ratings

Stand Alone Trauma

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 ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✗
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
★							
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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Stepped Fifties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
★★★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✓
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✗
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★							
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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Stepped Fifties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✓
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✗
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
★							
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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Stepped Fifties Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✗
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★							
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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 ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✗
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★							
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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 Trauma

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Stepped Fifties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
★★★★							
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✓
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✗
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★							
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★							
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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 30



Life Insurance Star Ratings

Stand Alone Trauma

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

Stepped Fifties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgnt	Trauma Protection	✓	✗	✗	✗	✗	✗
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★							
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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 Trauma

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 ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✗
Asgard Capital Mgmt	Trauma Protection	✓	✗	✗	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★							
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★							
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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 Trauma

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Level Twenties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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 Trauma

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Level Twenties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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 Trauma

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Level Twenties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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 Trauma

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Level Twenties Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Level Twenties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Trauma	✓	✓	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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 ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Level Twenties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Level Twenties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Trauma	✓	✓	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Level Thirties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Level Thirties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Level Thirties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Level Thirties Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Level Thirties Light Manual Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Level Thirties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Level Thirties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Level Thirties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Level Forties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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 ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
ClearView	Trauma	✓	✓	✓	✓	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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Level Forties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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 ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
ClearView	Trauma	✓	✓	✓	✓	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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 ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
★							
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Level Forties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Level Forties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
★							
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Level Forties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
CommInsure	Total Care Plan	✓	✓	O	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Level Fifties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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

Level Fifties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
★★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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 ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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 ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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 ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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Level Fifties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
★							
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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Level Fifties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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Life Insurance Star Ratings

Stand Alone Trauma

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Level Fifties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available ⁴	Sum Insured Indexation Available
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare Trauma Cover	O	O	✓	✓	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
★★★★							
AIA Australia	Crisis Recovery	✓	✓	✗	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	✗	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	O	O	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	O	O	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
TAL	Standalone Critical Illness	✓	✓	✓	O	✗	✓
★★★							
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	O	O	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✗	✗	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	O	O	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
BT	Standalone Living Insurance	✓	✓	✓	O	✗	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
ClearView	Trauma	✓	✓	✓	✓	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	O	O	✓
★★							
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	O	O	✓
★							
Zurich Australia	SA Trauma Insurance	✓	✓	✓	✗	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.

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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