Report No. 1 September 2008

#### IN THIS INAUGURAL REPORT WE LOOK AT ...

- Taking the confusion out of cover
- ★ Not D.I.Y.
- ★ What we researched: products explained
- A game of chance?
- ★ Tipping the premium scales
- ★ Which insurers came out on top?
- How to use CANNEX star ratings



#### LIFE INSURANCE: TAKING THE CONFUSION OUT OF COVER

Most people agree with the concept of life insurance but don't actually get around to investigating it any further because, to be honest, it's perplexing and thus easy to relegate to the 'too hard' basket. CANNEX has taken on the formidable task of researching and comparing all products under the life insurance umbrella – Term Life insurance, Trauma insurance, TPD (total and permanent disablement) insurance, Packaged Life insurance, and Income Protection – to help consumers better understand the products and how they are designed to benefit individual situations. We have used our proven *star ratings* methodology so you can be confident in our five-star-rated insurers and products. Because there are so many variables involved with individual situations, we have researched only products which have been pared back to start with general assumptions, or what is known as 'normal' in the industry. Outside that, it can be expected that policies and premiums will change according to perceived risk by the insurer. The important point to remember is not to be discouraged by the fact that you may consider yourself a high risk because of, say, a history of health issues. There are life insurance products available that are designed specifically for circumstances outside the norm and you may be surprised just what is on offer when you look into it.

#### NOT D.I.Y.

By conducting this research and rating life insurance products, CANNEX aims to help consumers better understand the life insurance suite of products and the benefits they offer. At the outset we should stress that no matter how much we demystify life insurance products, these are not, and may never be, products you should buy without individual, professional advice. The risk of getting it wrong means the involvement of a licensed financial planner is essential in the mix. However, the depth of research CANNEX has done and the insights we can provide will give the consumer much more information and knowledge which will be useful when taking that next step and talking it over with a planner.



#### WHAT WE RESEARCHED

 TERM LIFE INSURANCE: This is death cover which provides a lump sum payout of money on death or on diagnosis of a terminal illness that will end in death within 12 months.

**PURPOSE:** Eliminates likely financial hardship after the death of a spouse, particularly the breadwinner. Pays outstanding debts, such as mortgage, and leaves a lump sum to be invested to cover the cost of future family needs such as children's education.

2. **TRAUMA INSURANCE:** Provides a lump sum of money to assist you if you happen to be diagnosed with any of the defined events in the policy such as cancer, heart attack, stroke etc.

**PURPOSE:** Eliminates financial hardship so you can concentrate fully on recuperating and making any necessary lifestyle changes. The money pays debts, medical costs and a lump sum to be invested to cover lifestyle changes, e.g. wheelchair access to be built at home.

- 3. **TPD Total and Permanent Disablement:** Provides a lump sum of money if an accident or sickness leaves you unable to work in your own or any other occupation again. While not working, TPD can cover you if an accident or sickness, e.g. paraplegia or depression, results in you not being able to live without assistance.
  - **PURPOSE:** Eliminates financial hardship in the wake of being unable to work again. The money pays debts and leaves a lump sum to be invested to replace income. Provides financial assistance to ensure your needs are taken care of and your family continues to maintain their existing lifestyle.
- 4. **PACKAGED LIFE INSURANCE:** The three insurance products listed above Term Life, Trauma and TPD are sold separately but they can be packaged together in one policy with one company.
  - **PURPOSE:** Cover is provided for each event. Advantage may be gained through a lower premium.
- 5. **INCOME PROTECTION:** This cover provides a regular payment, generally per month in arrears. It will replace 75% of your usual monthly income when you are off work due to accident or sickness. Premiums paid are generally tax deductible, whilst any claim benefit received is income tax assessable.
  - **PURPOSE:** To eliminate hardship and protect your family's lifestyle by providing a replacement income, should an accident or sickness strike the breadwinner.

#### A GAME OF CHANCE?

Contrary to what you may think, life insurance company executives don't sit around reading the tea leaves of possibility and probability in order to determine their risk exposure. The industry relies on a solid bank of up-to-date statistics and data to assess general scenarios such as when a person most likely will die, sustain an injury, contract an illness, whether temporary or permanently debilitating, or be unable to work. This data is used by life insurers to work out the cost of premiums that will cover the risk or chance of something happening to you. At this point you are considered to be normal, healthy and working in an occupation where there is a minimal risk of having a work-related accident. Complications enter from this point on, as everyone has their own unique circumstances that affect the premium they pay to ensure future financial hardship will be alleviated, should the unforeseen happen.



#### TIPPING THE PREMIUM SCALES

Not everyone fits into the normal, healthy person in a safe job category so it's interesting to know what factors can increase or decrease your premium, according to perceived risk.

- **AGE:** This one's a no-brainer. It is simply the older you get the more cover costs, as a general rule. There are periods in life, however, when we pass youth's wild, adventurous day and settle into more mature behaviour which may result in your premiums costing less. Sadly, premiums start climbing again as we grow older.
- GENDER: It's a well-known fact that a female has a greater life expectancy than a male.
  Hence the cost of death cover is greater for a male. For income protection, however, the cost
  of cover for a male is less than that of a female in the same occupation. That's because
  claims statistics show women suffer a greater amount of sickness, whereas men tend to
  have more accidents.
- OCCUPATION: The job you do definitely has a great influence on risk and premium cost, particularly when covering the possibility of total and permanent disablement and for lost income caused by accident and sickness.

CANNEX has used four common industry group definitions in its research. These are:

**PROFESSIONAL** 



WHITE COLLAR



**LIGHT MANUAL** 



**BLUE COLLAR** 



- Occupations can increase or decrease rates and in fact, some occupations are considered too risky to insure. It's important here to remember that the occupation name helps in classifying the occupation group you may fall into, but it's the actual duties or activities you do in the job that increases or decreases the risk from what is considered normal. For example, an electrician who works on an oil rig is very different from the local electrician who spends the majority of his time organising quotes while his sons carry out the day-to-day sparky work.
- SPORT, PASTIMES, RECREATIONAL ACTIVITIES: Most recreational pastimes and pursuits are generally covered without restriction by life insurance companies. The more risky activities, however, particularly if they are undertaken regularly, will cause the insurers to sit up and take notice. For instance, if you're addicted to base jumping or deep-sea diving, you're on your own. Other activities considered 'on the edge' such as bike, car or yacht racing will be either excluded or attract a premium loading, depending on its status as an organised event. As a general rule, insurers are cool with the occasional amateur activity but if you do it on a regular basis, it can be another thing altogether. That means you should have nothing to worry about if someone gives you a gift of a parachute jump but if you decide you love the sport, be aware that if you jump out of a plane, say, over fifty times, you're likely not to have coverage, or at least pay a premium loading, on some of your life insurance products, such as TPD and Income Protection. Individual consideration is factored into an insurer's decision and your financial planner is the best person to talk to in order to ascertain if your recreational activities are considered standard or otherwise.



#### STRUCTURING YOUR LIFE INSURANCE

Each insurance company has different rules for their products such as sum insured limits on Term Life, Trauma and TPD Insurance. For instance, prominent insurance company, Asteron has a rule on one of its products called Recovery which states the Trauma sum insured must be of the equivalent amount as the Term Life or TPD sum insured amount. This rule does not make the policy any less superior but the ruling affects the way the policy must be structured and, in turn, effectively excludes the product from comparison in CANNEX's Packaged Life 5 star ratings.

This is one example of why it is so important to seek advice from a licensed financial planner as he or she will be aware of these product rules and will not only be able to recommend how much cover you require but also recommend a suitable strategy for you.

Here are some example strategy questions to ask your planner:

- Can I place my life insurance in a tax effective manner?
- How can I place my life insurance in a cost effective manner?
- Is my life insurance better inside or outside of Superannuation or as a combination of both?
- Can you provide me with a stepped and level premium comparison?

Level premiums for the younger age group can sometimes be more favourable. Some companies, such as MLC, heavily market this option. Because CANNEX's star ratings are based on stepped-only premiums, it's worthwhile discussing comparisons with your planner.

#### WHICH INSURERS CAME OUT ON TOP?

After careful collation of results from 15 insurers included in our research, ING Life stood out for consistency across Australia in all five categories – Term Life, Trauma, TPD, Packaged Life insurance and Income Protection insurance. ING Life was awarded CANNEX National 5 Stars for Overall Best Value Life Insurer after the company figured prominently among the top insurers in each individual product and occupation categories. This strong performance across the board resulted in overall top honours.

Drilling down at an individual product level we found ING Life was joined by Tower Life Australia, Macquarie Life, Comminsure and AMP Life as offering 5-star superior products in what was often a very close contest. In fact, we could not separate two insurers in the highly competitive category of Income Protection. As a result, we have awarded the Best Value Income Protection to both ING Life and Comminsure.

In the occupation categories, ING Life triumphed in three out of four 5 star awards, those of Best Value for the Professional, White and Blue Collar sectors. Macquarie Life took out the award for the Light Manual section which also includes retail and hospitality.

These insurers demonstrated broad and deep value offered to consumers through a network of financial planners and deserve our congratulations for the consistent service they provide to the Australian population.





# National 5 Star Overall Award Best Value Life Insurer

#### **ING** Life

#### **National 5 Star Category Awards**

Best Value Insurer Term Life - Tower Life Australia

Best Value Insurer Trauma - Macquarie Life

Best Value Insurer TPD - AMP Life

Best Value Insurer Packaged Life - Macquarie Life

Best Value Insurer Income Protection - Comminsure & ING Life

#### **National 5 Star Occupation Awards**

Best Value Life Insurer - Professional- ING Life
Best Value Life Insurer - White Collar - ING Life

Best Value Life Insurer - Light Manual- Macquarie Life

Best Value Life Insurer - Blue Collar - ING Life

#### HOW TO USE CANNEX STAR RATINGS

The first-ever star ratings of life insurance products by CANNEX was a huge effort, way beyond the scope of ordinary consumers. That's why the report is so important and a valuable resource for those who are serious about comparing insurers and products. CANNEX provides a full list of star rated products, from 5 stars down for complete and fair comparison.

An important point to remember at this stage is that under no circumstances whatever should you ever cancel cover without replacement cover being confirmed and a Policy Document received.

In looking up suitable cover for you or to check out how your current insurer rates, an added bonus is that you'll find out a lot more information along the way, thanks to stories, hints and tips, comments and video clips on <a href="http://www.cannex.com.au/life-insurance/">http://www.cannex.com.au/life-insurance/</a>

This will arm you with a lot more knowledge on the subject of life insurance and you will be better prepared when you consult a licensed financial planner.

To customise your list of star-rated life insurance products, simply enter your Occupation Category, your Age Category, Gender, and the type of Cover you are interested in. After you hit the View Ratings button, you will then bring up a list of star rated products worthy of further investigation with your financial planner.



#### LIKE TO KNOW HOW WE DID IT?

For more in-depth information on how we conducted this report, read our methodology on the life insurance page at <a href="http://www.cannex.com.au/life-insurance/">http://www.cannex.com.au/life-insurance/</a>

#### **IMPORTANT NOTICES**

- To the extent that any CANNEX data, ratings or commentary constitutes general advice, this advice has been prepared by CANNEX (Aust) Pty Ltd ABN 21 053 646 165 AFSL 312804 and does not take into account individual investment objectives, financial circumstances or needs. Information provided by us does not constitute financial, taxation or other professional advice and should not be relied upon as such. CANNEX recommends that, before you make any financial decision, you seek professional advice from a suitably qualified adviser.
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  www.cannex.com.au for further information.



packaged life - Young White Collar Male

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	PROFILE SUMN	I A R	/ F	R E F	9 O R	т			
		Pren	niums		Buy Back	of Life	sta	r ratings sc	ores
Company Name	Product Name	Stepped	revel 2	Trauma ω Reinstatement	In the Event of Trauma	In the Event a of TPD	PRICING	FEATURES	TOTAL
**** "superi	or value"								
Accelerate By Tower	Accelerate Protection Policy Life Plan	•	0	0	•	•	65.00	32.26	97.2
*** "excelle	ent value"								
ING Life	OneCare Comprehensive	•	•	0	•	•	61.24	30.58	91.8
ING Life	OneCare Premier	•	•	•	•	•	60.79	32.76	93.5
ING Life	OneCare Premier with maximiser	•	•	•	•	•	60.00	33.10	93.
Macquarie Life	FutureWise Life Plus	•	0	•	•	•	58.57	35.00	93.
Macquarie Life	FutureWise Life	•	0	0	•	•	59.97	32.95	92.9
*** "strong	ı value"								
Aviva	Life Cover & Recovery Money	•		0	•	•	62.19	26.68	88.8
** "averag	ge value"								
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp	•	•	0	•	0	58.59	27.79	86.3
AXA/AC&L	Life Insurance Plan Cancer Option		•	•	•	•	59.22	28.20	87.4
AXA/AC&L	Life Insurance Plan		•	•	•	•	59.72	27.86	87.5
Zurich Australia	Protection Plus & Basic Trauma		•	0	•	0	62.84	22.73	85.5
Zurich Australia	Protection Plus & Extended Trauma Topup	•	•	•	•	0	59.87	27.63	87.5
Zurich Australia	Protection Plus & Extended Trauma	•	•	•	•	0	60.72	27.37	88.0
"satisfa	actory value"								
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	•	0	0	•	•	61.36	21.11	82.4
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	•	0	0	0	•	64.89	16.20	81.0
Comminsure	Total Care Plan Plus	•	•	•	•	•	51.03	28.38	79.4
CommInsure	Total Care Plan	•	•	•	•	•	51.76	27.86	79.0
MLC Life	Life Cover Plus & Critical Illness Standard	•	•	0	0	•	60.63	18.72	79.
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	•	•	•	0	•	54.72	25.19	79.9
MLC Life	Life Cover Plus & Critical Illness Plus	•	•	0	0	•	58.22	24.06	82.2
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	•	•	•	0	0	53.44	23.57	77.0

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.



packaged life - Young White Collar Female

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	PROFILE SUMM	ARY	F	REF	OR	т			
		Prem	iums		Buy Back	of Life	sta	r ratings sc	ores
Company Name	Product Name	Stepped 1	Pevel 2	Trauma ω Reinstatement	In the Event of Trauma	In the Event o of TPD	PRICING	FEATURES	TOTAL
**** "superi	or value"								
AIG Life Macquarie Life	Term Life Plan & TPD & Crisis Recovery Comp FutureWise Life		• 0	0 0	•	0	59.19 52.10	27.79 32.95	86. 85.
*** "excelle	ent value"								
Accelerate By Tower	Accelerate Protection Policy Life Plan	•	0	0	•	0	49.02	32.26	81
ING Life	OneCare Comprehensive	•	•	•	•	•	51.33	30.58	81
Macquarie Life	FutureWise Life Plus	•	0	0	•	•	48.35	35.00	83
*** "strong	ı value"								
Aviva	Life Cover & Recovery Money	•	•	0	•	0	54.07	26.68	80
NG Life	OneCare Premier	•		0	•	•	45.87	32.76	78
Zurich Australia	Protection Plus & Extended Trauma			•	•	0	52.23	27.37	79
Zurich Australia	Protection Plus & Extended Trauma Topup	<u></u>		0		0	51.20	27.63	78
<b>★★</b> "averaç	ge value"								
AXA/AC&L	Life Insurance Plan Cancer Option		•	0	•	0	44.79	28.20	72
AXA/AC&L	Life Insurance Plan		•	•	•	•	49.25	27.86	7
Comminsure	Total Care Plan		•	•	•	•	47.75	27.86	7
NG Life	OneCare Premier with maximiser	•	•	•	•	•	41.62	33.10	74
MLC Life	Life Cover Plus & Critical Illness Standard		•	0	0	•	54.23	18.72	72
MLC Life	Life Cover Plus & Critical Illness Plus		•	0	0	•	51.51	24.06	7
Zurich Australia	Protection Plus & Basic Trauma	<u></u>	•	0		0	54.43	22.73	7
"satisfa	actory value"								
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	•	0	0	•	•	49.37	21.11	70
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	•	0	0	•	•	51.97	16.20	68
Comminsure	Total Care Plan Plus	•	•	•	•	•	43.91	28.38	72
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit		•	•	0	•	46.08	25.19	7
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	•	•	•	0	0	45.80	23.57	69

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 When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.



packaged life - Young Retail/Light manual Male

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	PROFILE SUMN	I A R	/ F	E F	OR	Т			
		Pren	niums		Buy Back	of Life	sta	r ratings sc	ores
Company Name	Product Name	Stepped	2 Level	Trauma ω Reinstatement	In the Event of Trauma	In the Event a of TPD	PRICING	FEATURES	TOTAL
**** "superi	or value"								
Accelerate By Tower	Accelerate Protection Policy Life Plan	•	0	0	•	•	61.11	32.26	93.3
**** "excelle	ent value"								
ING Life	OneCare Premier with maximiser	•	•	0	•	•	56.49	33.10	89.
ING Life	OneCare Premier	•	•	•	•	•	57.16	32.76	89.9
Macquarie Life	FutureWise Life Plus	•	0	•	•	•	54.80	35.00	89.8
*** "strong	ı value"								
AXA/AC&L	Life Insurance Plan Cancer Option	•	•	0	0	0	59.53	28.20	87.
AXA/AC&L	Life Insurance Plan	•	•	0	•	•	60.01	27.86	87.
ING Life	OneCare Comprehensive	•		0	•	•	57.54	30.58	88.
Macquarie Life	FutureWise Life	•	0	•	•	•	55.97	32.95	88.
Zurich Australia	Protection Plus & Extended Trauma Topup	•	•	0	•	0	59.08	27.63	86.
Zurich Australia	Protection Plus & Extended Trauma			•	•	0	59.87	27.37	87.
** "averag	ge value"								
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp	10	•	0	•	0	58.18	27.79	85.
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium		0	•	•	•	61.61	21.11	82.
Zurich Australia	Protection Plus & Basic Trauma	•	•	0	•	0	61.84	22.73	84.
* "satisfa	actory value"								
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	•	0	0	•	•	65.00	16.20	81.
Aviva	Life Cover & Recovery Money	•	•	0	•	•	52.27	26.68	78.
Comminsure	Total Care Plan Plus	•	•	•	•	•	46.93	28.38	75.
Comminsure	Total Care Plan	•	•	•	•	•	47.52	27.86	75.
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit		•	•	0	0	51.53	25.19	76.
MLC Life	Life Cover Plus & Critical Illness Plus		•	0	0		54.82	24.06	78.
MLC Life	Life Cover Plus & Critical Illness Standard		•	0	0	0	57.09	18.72	75.
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	•	•	•	0	0	53.76	23.57	77.

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 When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.



packaged life - Young Retail/Light manual Female

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	PROFILE SUMM	A R Y	′ F	E F	9 O R	T			
		Prem	niums		Buy Back	of Life	sta	r ratings sc	ores
Company Name	Product Name	pedde)S	revel 2	Trauma ω Reinstatement	In the Event of Trauma	In the Event a of TPD	PRICING	FEATURES	TOTAL
**** "superi	or value"								
AIG Life Macquarie Life	Term Life Plan & TPD & Crisis Recovery Comp FutureWise Life	•	• 0	<b>O</b>	•	0 •	59.58 49.22	27.79 32.95	87.37 82.17
**** "excelle	ent value"								
ING Life Macquarie Life Zurich Australia	OneCare Comprehensive FutureWise Life Plus Protection Plus & Extended Trauma	:	• 0 •	0 0 0	•	•	49.05 46.09 52.68	30.58 35.00 27.37	79.63 81.09 80.05
*** "strong	value"								
Accelerate By Tower AXA/AC&L ING Life Zurich Australia Zurich Australia	Accelerate Protection Policy Life Plan Life Insurance Plan OneCare Premier Protection Plus & Extended Trauma Topup Protection Plus & Basic Trauma			0 0 0 0	D	• • •	46.47 50.90 44.38 51.71 54.74	32.26 27.86 32.76 27.63 22.73	78.74 78.76 77.14 79.34 77.48
** "averag	je value"	V							
AXA/AC&L ING Life MLC Life	Life Insurance Plan Cancer Option  OneCare Premier with maximiser  Life Cover Plus & Critical Illness Plus	):	•	<b>0</b> <b>0</b>	• • •	0 • 0	46.47 40.67 49.05	28.20 33.10 24.06	74.67 73.76 73.11
* "satisfa	ctory value"								
AMP Life AMP Life Aviva	Flexible Life Time Prot & TPD & Crisis Cover Premium Flexible Life Time Prot & TPD & Crisis Cover Standard Life Cover & Recovery Money		0 0 •	0	0 0 •	• • •	50.74 53.28 45.50	21.11 16.20 26.68	71.86 69.49 72.17
Comminsure Comminsure	Total Care Plan  Total Care Plan  Plus	•	•	•	•	•	44.14 41.07	27.86 28.38	72.00 69.46
MLC Life  MLC Life  Tower Partner INS Portfolio	Life Cover Plus & Critical Illness Plus with Extra Benefit Life Cover Plus & Critical Illness Standard  Term Insurance & TPD Medical Catastrophe			0	0	0	43.98 51.57 47.32	25.19 18.72 23.57	69.17 70.29 70.89

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 When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.



packaged life - Young Professional Male

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	PROFILE SUMN	ARY	′ F	REF	9 O R	Т			
		Prem	niums		Buy Back	of Life	sta	r ratings sc	ores
Company Name	Product Name	Stepped	revel 2	Trauma <sub>ω</sub> Reinstatement	In the Event of Trauma	In the Event on of TPD	PRICING	FEATURES	TOTAL
**** "superi	or value"								
Accelerate By Tower	Accelerate Protection Policy Life Plan	•	0	•	•	•	39.75	55.31	95.0
ING Life	OneCare Premier with maximiser	•	•	•	•	•	38.30	56.74	95.0
Macquarie Life	FutureWise Life Plus	•	0	•	•	•	37.65	60.00	97.6
Macquarie Life	FutureWise Life	•	0	•	•	•	38.59	56.49	95.0
*** "excelle	ent value"								
ING Life	OneCare Comprehensive	•	•	0	•	•	39.12	52.43	91.5
ING Life	OneCare Premier	•	•	0	•	•	38.82	56.15	94.9
*** "strong	yalue"								
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp	•		0	•	0	37.67	47.63	85.3
Aviva	Life Cover & Recovery Money	• /		O	•	•	39.19	45.73	84.9
AXA/AC&L	Life Insurance Plan Cancer Option	•	•	0	•	•	36.17	48.35	84.5
Zurich Australia	Protection Plus & Extended Trauma	•	•	•	•	0	37.58	46.92	84.5
** "averaç	ge value"								
AXA/AC&L	Life Insurance Plan	10	•	•	•	0	36.47	47.76	84.2
CommInsure	Total Care Plan Plus		•	•	•	•	31.35	48.66	80.0
CommInsure	Total Care Plan	•	•	•	•	•	31.80	47.76	79.5
Zurich Australia	Protection Plus & Basic Trauma	•	•	0	•	0	38.90	38.97	77.8
Zurich Australia	Protection Plus & Extended Trauma Topup	•	•	•	•	0	37.05	47.37	84.4
* "satisfa	actory value"								
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	•	0	•	•	•	37.69	36.19	73.8
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	•	0	0	•	•	39.86	27.78	67.6
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	•	•	•	0	•	31.80	43.18	74.9
MLC Life	Life Cover Plus & Critical Illness Plus	•	•	0	0	•	33.83	41.25	75.0
MLC Life	Life Cover Plus & Critical Illness Standard	•	•	0	0	•	35.23	32.09	67.3
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	•	•	•	0	0	32.83	40.40	73.2

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 When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.



packaged life - Young Professional Female

**O**optional standard O not available SUMMARY R E Р R O F L E ORT **Premiums Buy Back of Life** star ratings scores Reinstatement Event Event Trauma Trauma FEATURES PRICING **Company Name Product Name** of TPD TOTAL Level In the οţ 黄黄黄黄黄 "superior value" 0 0 FutureWise Life 32.27 Macquarie Life 56.49 88.76 0 0 Macquarie Life FutureWise Life Plus 29.82 60.00 89.82 食食食食 "excellent value" Accelerate Protection Policy Life Plan 0 0 0 28.55 55.31 83.86 Accelerate By Tower Term Life Plan & TPD & Crisis Recovery Comp 0 0 36 26 AIG Life 47 63 83 89 0 ING Life OneCare Comprehensive 31.28 52.43 83.71 OneCare Premier ING Life 27.84 56.15 83.99 \*\*\* "strong value" Life Cover & Recovery Money 0 0 32 62 45 73 Aviva 78 36 0 ING Life OneCare Premier with maximiser 25.18 56.74 81.91 "average value" AXA/AC&L Life Insurance Plan Cancer Option 0 26.08 48.35 74.42 0 • 0 Life Insurance Plan AXA/AC&L 28.66 47.76 76.42 CommInsure Total Care Plan 27.97 47.76 75.73 Total Care Plan Plus CommInsure 25.72 48.66 74.38 0 MLC Life Life Cover Plus & Critical Illness Plus 0 0 28.19 41.25 69.44 Protection Plus & Extended Trauma 0 0 Zurich Australia 30.86 46.92 77.78 0 Protection Plus & Extended Trauma Topup 0 30.25 Zurich Australia 47.37 77.62 Protection Plus & Basic Trauma 0 Zurich Australia 32.17 38.97 71.15 "satisfactory value" Flexible Life Time Prot & TPD & Crisis Cover Premium 0 AMP Life 28.91 36.19 65.11 O 0 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Standard 30.44 27.78 58.22 0 MLC Life Life Cover Plus & Critical Illness Standard 0 0 29.65 32.09 61.75 MLC Life Life Cover Plus & Critical Illness Plus with Extra Benefit 0 0 25.25 43.18 68.43 0 0 Tower Partner INS Portfolio Term Insurance & TPD Medical Catastrophe 26.82 40.40 67.22

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packaged life - Young Blue Collar Male

pae	taged ine Toding Blac Conditionals				standar •	d <b>D</b> op	otional	O not ava	ilable
	PROFILE SUMM	I A R Y	F	E F	OR	т			
		Pren	niums		Buy Back	of Life	sta	r ratings sc	ores
Company Name	Product Name	Stepped	r Level	Trauma <sub>ω</sub> Reinstatement	In the Event of Trauma	In the Event a of TPD	PRICING	FEATURES	TOTAL
**** "superio	or value"								
Accelerate By Tower AXA/AC&L AXA/AC&L	Accelerate Protection Policy Life Plan Life Insurance Plan Life Insurance Plan Cancer Option	•	0 • •	0 0 0	• 0 0	0 0 0	61.93 65.00 64.48	32.26 27.86 28.20	94.19 92.86 92.69
*** "excelle	ent value"								
Aviva Zurich Australia Zurich Australia	Life Cover & Recovery Money Protection Plus & Extended Trauma Topup Protection Plus & Extended Trauma	:	:	0		• 0 0	62.09 60.72 61.49	26.68 27.63 27.37	88.77 88.36 88.86
*** "strong	value"								
ING Life ING Life Macquarie Life Zurich Australia	OneCare Premier OneCare Premier with maximiser FutureWise Life Plus Protection Plus & Basic Trauma		0	0	•	•	53.98 53.44 51.87 63.39	32.76 33.10 35.00 22.73	86.74 86.54 86.87 86.13
** "averag	e value"		•						
AIG Life ING Life Macquarie Life	Term Life Plan & TPD & Crisis Recovery Comp OneCare Comprehensive FutureWise Life	<b>)</b>	•	0 0 0	•	0 • •	57.63 54.30 52.83	27.79 30.58 32.95	85.42 84.88 85.78
** "satisfa	ctory value"								
AMP Life AMP Life CommInsure CommInsure	Flexible Life Time Prot & TPD & Crisis Cover Premium Flexible Life Time Prot & TPD & Crisis Cover Standard Total Care Plan Total Care Plan Plus	•	0	0	0 0 •	•	59.07 61.91 46.87 46.34	21.11 16.20 27.86 28.38	80.18 78.11 74.73 74.73
MLC Life MLC Life MLC Life	Life Cover Plus & Critical Illness Standard  Life Cover Plus & Critical Illness Plus with Extra Benefit  Life Cover Plus & Critical Illness Plus			0	0000	0	56.26 50.79 54.03	18.72 25.19 24.06	74.98 75.98 78.09
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe			•	0	0	56.87	23.57	80.4

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packaged life - Young Blue Collar Female

pac	ckaged life - Young Blue Collar Female				standar	d <b>D</b> op	otional	O not ava	ilable
	PROFILE SUMM	A R Y	/ F	E F	9 O R	T .			
		Pren	niums		Buy Back	of Life	sta	r ratings sc	ores
Company Name	Product Name	Stepped	revel 2	Trauma ω Reinstatement	In the Event of Trauma	In the Event o of TPD	PRICING	FEATURES	TOTAL
**** "super	ior value"								
AIG Life AXA/AC&L	Term Life Plan & TPD & Crisis Recovery Comp Life Insurance Plan	•	•	<b>O</b>	• 0	<b>O</b>	60.25 58.12	27.79 27.86	88.03 85.98
*** "excell	ent value"								
Aviva Zurich Australia Zurich Australia	Life Cover & Recovery Money Protection Plus & Extended Trauma Topup Protection Plus & Extended Trauma	•	•	0 0 0	:	<b>0</b>	57.69 55.54 56.51	26.68 27.63 27.37	84.37 83.18 83.89
*** "strong	g value"								
Accelerate By Tower AXA/AC&L Macquarie Life Macquarie Life Zurich Australia	Accelerate Protection Policy Life Plan Life Insurance Plan Cancer Option FutureWise Life Plus FutureWise Life Protection Plus & Basic Trauma		0	0 0 0 0	D	• • •	48.93 53.10 45.31 47.90 58.57	32.26 28.20 35.00 32.95 22.73	81.19 81.30 80.31 80.86 81.31
** "avera	ge value"								
ING Life ING Life ING Life MLC Life Tower Partner INS Portfolio	OneCare Premier with maximiser OneCare Premier OneCare Comprehensive Life Cover Plus & Critical Illness Plus Term Insurance & TPD Medical Catastrophe		•	0 0 0 0	• • • •	• • •	40.70 43.89 47.80 50.04 52.55	33.10 32.76 30.58 24.06 23.57	73.80 76.65 78.38 74.10 76.12
* "satisf	actory value"								
AMP Life AMP Life CommInsure CommInsure	Flexible Life Time Prot & TPD & Crisis Cover Premium Flexible Life Time Prot & TPD & Crisis Cover Standard Total Care Plan Total Care Plan Plus	•	0	0	0 0 •	•	49.93 52.05 45.13 42.33	21.11 16.20 27.86 28.38	71.04 68.25 72.99 70.71
MLC Life MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit Life Cover Plus & Critical Illness Standard	•	•	0	0	0	44.97 52.55	25.19 18.72	70.16 71.27

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packaged life - Mature White Collar Male

	3				standard	d <b>D</b> op	otional	O not ava	ilable
	PROFILE SUMN	A R Y	F	REP	OR	T			
		Prem	iums		Buy Back	of Life	sta	r ratings sc	ores
Company Name	Product Name	Stepped 1	Pevel 2	Trauma ω Reinstatement	In the Event of Trauma	In the Event a of TPD	PRICING	FEATURES	TOTAL
**** "superi	or value"								
Accelerate By Tower	Accelerate Protection Policy Life Plan	•	0	0	•	•	46.77	49.32	96.08
ING Life	OneCare Premier with maximiser	•	•	0	•	•	45.71	50.00	95.71
ING Life	OneCare Premier	•	•	0	•	•	46.84	49.58	96.42
**** "excelle	ent value"								
ING Life	OneCare Comprehensive	•	•	•	•	•	47.32	46.94	94.26
Macquarie Life	FutureWise Life Plus	•	0	0	•	•	44.40	47.60	92.00
*** "strong	yalue"								
Aviva	Life Cover & Recovery Money	•	•	0	•	0	47.05	43.19	90.24
Comminsure	Total Care Plan Plus	•		<b>/</b> •,	•	•	44.27	46.64	90.91
Comminsure	Total Care Plan	• /			•	•	44.99	46.00	90.99
Macquarie Life	FutureWise Life		0	0	•	•	45.32	45.11	90.43
** "averag	ge value"								
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp		•	0	•	•	43.61	42.83	86.44
AXA/AC&L	Life Insurance Plan	10	•	0	0	•	45.59	42.48	88.07
AXA/AC&L	Life Insurance Plan Cancer Option		•	0	0	•	44.76	42.90	87.65
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	•	•	0	0	0	45.65	39.67	85.32
Zurich Australia	Protection Plus & Extended Trauma	•	•	0	•	0	44.43	45.43	89.86
Zurich Australia	Protection Plus & Basic Trauma	•	•	0	•	0	46.79	39.78	86.57
Zurich Australia	Protection Plus & Extended Trauma Topup		•	0	•	0	43.36	45.75	89.11
** "satisfa	actory value"								
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	•	0	0	•	•	50.00	29.93	79.93
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	•	0	•	0	•	44.31	35.91	80.23
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	•	•	•	0	•	39.19	40.30	79.50
MLC Life	Life Cover Plus & Critical Illness Standard	•	•	0	0	•	48.71	32.42	81.13
MLC Life	Life Cover Plus & Critical Illness Plus	•	•	0	0	•	44.06	38.93	82.99

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packaged life - Mature White Collar Female

					standard	d <b>D</b> op	otional	O not ava	ilable
	PROFILE SUMN	I A R Y	F	REI	9 O R	Т			
		Prem	iums		Buy Back	of Life	sta	r ratings sc	ores
Company Name	Product Name	Stepped 1	Pevel 2	Trauma ω Reinstatement	In the Event of Trauma	In the Event a of TPD	PRICING	FEATURES	TOTAL
**** "superi	or value"								
ING Life	OneCare Premier	•	•	•	•	•	44.85	49.58	94.44
*** "excelle	ent value"								
Accelerate By Tower	Accelerate Protection Policy Life Plan	•	0	•	•	0	43.34	49.32	92.60
ING Life	OneCare Comprehensive	•	•	•	•	•	46.40	46.94	93.3
ING Life	OneCare Premier with maximiser	•	•	•	•	•	42.48	50.00	92.4
*** "strong	ı value"								
Aviva	Life Cover & Recovery Money	•	•	0	•	0	47.81	43.19	90.9
CommInsure	Total Care Plan Plus	•	•		•	•	42.86	46.64	89.50
CommInsure	Total Care Plan	•		/•,	•	•	43.73	46.00	89.7
Macquarie Life	FutureWise Life Plus	•	0	D	•	•	42.76	47.60	90.3
Macquarie Life	FutureWise Life	•	0	• •	•		44.50	45.11	89.6
*** "averaç	ge value"								
AXA/AC&L	Life Insurance Plan Cancer Option		•	•	•	•	43.29	42.90	86.18
AXA/AC&L	Life Insurance Plan		•	•	•	•	44.82	42.48	87.30
Zurich Australia	Protection Plus & Extended Trauma		•	•	•	0	43.44	45.43	88.87
Zurich Australia	Protection Plus & Basic Trauma	•	•	0	•	0	45.57	39.78	85.36
Zurich Australia	Protection Plus & Extended Trauma Topup	<u></u>	•	0	•	0	42.48	45.75	88.23
* "satisfa	actory value"								
AIG Life	Term Life Plan & TPD & C <mark>risi</mark> s Recovery Comp	•	•	0	•	0	40.54	42.83	83.37
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	•	0	0	•	•	45.28	29.93	75.21
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	•	0	0	•	•	40.29	35.91	76.2
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	•	•	•	0	•	38.27	40.30	78.5
MLC Life	Life Cover Plus & Critical Illness Standard	•	•	0	0	•	50.00	32.42	82.42
MLC Life	Life Cover Plus & Critical Illness Plus	•	•	0	0	•	45.38	38.93	84.3
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	•	•	•	0	0	43.46	39.67	83.13

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packaged life - Mature Retail/Light manual Male

	Nagou mo Mataro Notam Eight mariad				standar	d Dop	otional	O not ava	ilable
	PROFILE SUMM	A R	/ F	REF	OR	т			
		Pren	niums		Buy Back	of Life	sta	r ratings sc	ores
Company Name	Product Name	Stepped	2 Level	Trauma ω Reinstatement	In the Event of Trauma	In the Event a of TPD	PRICING	FEATURES	TOTAL
**** "superi	or value"								
Accelerate By Tower	Accelerate Protection Policy Life Plan	•	0	•	•	0	42.84	49.32	92.
ING Life	OneCare Premier	•	•	•	•	•	42.94	49.58	92.
ING Life	OneCare Premier with maximiser	•	•	•	•	•	42.03	50.00	92.
**** "excelle	ent value"								
ING Life	OneCare Comprehensive	•	•	0	•	•	43.33	46.94	90.
Macquarie Life	FutureWise Life Plus	•	0	•	•	•	41.25	47.60	88.
Zurich Australia	Protection Plus & Extended Trauma	•	•	0	•	0	43.00	45.43	88.
*** "strong	value"								
AXA/AC&L	Life Insurance Plan Cancer Option	•		0	0	0	44.97	42.90	87.
AXA/AC&L	Life Insurance Plan	•		0	•	•	45.77	42.48	88.
Zurich Australia	Protection Plus & Extended Trauma Topup			0	•	0	42.04	45.75	87.
** "averag	ge value"								
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp		•	0	•	0	42.34	42.83	85.
Comminsure	Total Care Plan Plus	10	•	•	•	•	40.08	46.64	86.
Comminsure	Total Care Plan		•	•	•	•	40.64	46.00	86.
Macquarie Life	FutureWise Life	•	0	•	•	•	42.01	45.11	87.
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	•	•	•	0	0	45.54	39.67	85.
Zurich Australia	Protection Plus & Basic Trauma		•	0	•	0	45.09	39.78	84.
* "satisfa	actory value"								
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	•	0	0	•	•	44.56	35.91	80.
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	•	0	0	•	•	50.00	29.93	79.
Aviva	Life Cover & Recovery Money	•	•	0	•	•	39.60	43.19	82.
MLC Life	Life Cover Plus & Critical Illness Standard	•	•	0	0	•	45.26	32.42	77.
MLC Life	Life Cover Plus & Critical Illness Plus	•	•	0	0	•	41.13	38.93	80.
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	•	•	•	0	•	36.76	40.30	77.

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packaged life - Mature Retail/Light manual Female

	Nagod mo Mataro Notam Light manad				standar	d <b>D</b> op	otional	O not ava	ilable
	PROFILE SUMN	A R Y	R	E F	OR	Т			
		Premiu	ıms		Buy Back	of Life	sta	r ratings sc	ores
Company Name	Product Name	Stepped	Level	Trauma <sub>ω</sub> Reinstatement	In the Event of Trauma	In the Event o of TPD	PRICING	FEATURES	TOTAL
<b>★★★★</b> "superi	or value"								
ING Life	OneCare Premier	•	•	0	•	•	44.84	49.58	94.
ING Life	OneCare Comprehensive	•	•	0	•	•	46.17	46.94	93.
ING Life	OneCare Premier with maximiser	•	•	0	•	•	42.78	50.00	92.
**** "excelle	ent value"								
Accelerate By Tower	Accelerate Protection Policy Life Plan	•	0	0	•	•	43.22	49.32	92.
AXA/AC&L	Life Insurance Plan	•	•	0	•	•	49.28	42.48	91.
*** "strong	yalue"								
AXA/AC&L	Life Insurance Plan Cancer Option	•	•	0	•	0	47.68	42.90	90.
Macquarie Life	FutureWise Life	•	0	0	•	•	44.57	45.11	89.
Macquarie Life	FutureWise Life Plus	•	0	0	•	•	43.06	47.60	90.
Zurich Australia	Protection Plus & Extended Trauma Topup	•		0	•	0	44.85	45.75	90.
Zurich Australia	Protection Plus & Extended Trauma			0	•	0	45.77	45.43	91
** "averag	ge value"								
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp		•	0	•	0	43.06	42.83	85.
Aviva	Life Cover & Recovery Money	•	•	0	•	•	43.27	43.19	86.
Comminsure	Total Care Plan	•	•	•	•	•	42.58	46.00	88.
Comminsure	Total Care Plan Plus	•	•	•	•	•	41.87	46.64	88.
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	•	•	0	0	0	47.16	39.67	86.
Zurich Australia	Protection Plus & Basic Trauma	•	•	0	•	0	47.80	39.78	87.
* "satisfa	actory value"								
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	•	0	0	•	•	49.21	29.93	79.
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	•	0	0	•	•	44.11	35.91	80.
MLC Life	Life Cover Plus & Critical Illness Standard	•	•	0	0	•	50.00	32.42	82.
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	•	•	•	0	•	38.79	40.30	79.
MLC Life	Life Cover Plus & Critical Illness Plus	•	•	0	0	•	45.62	38.93	84.

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packaged life - Mature Professional Male

ρε	ackaged ille - Mature Professional Male				standar	d <b>D</b> op	otional	O not ava	ilable
	PROFILE SUMM	A R	Υ	R E	P O R	T			
		Р	remiums		Buy Back	of Life	sta	r ratings sc	ores
Company Name	Product Name	Stepped	1 Fevel	Trauma © Reinstatement	In the Event of Trauma	In the Event o of TPD	PRICING	FEATURES	TOTAL
***** "supe	erior value"								
ING Life ING Life	OneCare Premier OneCare Premier with maximiser	•	:	<b>O</b>	•	•	28.22 27.51	69.42 70.00	97.64 97.51
<b>★★★★</b> "exce	ellent value"								
Accelerate By Tower ING Life Macquarie Life	Accelerate Protection Policy Life Plan OneCare Comprehensive FutureWise Life Plus	:	0 • 0	0 0 0	:	•	26.84 28.53 26.97	69.04 65.71 66.64	95.89 94.24 93.62
*** "stro	ng value"								
Comminsure Comminsure Macquarie Life Zurich Australia	Total Care Plan  Total Care Plan Plus  FutureWise Life  Protection Plus & Extended Trauma		0	0		•	25.98 25.56 27.57 25.88	64.40 65.30 63.15 63.61	90.38 90.86 90.72 89.49
** "aver	age value"								
AIG Life Aviva AXA/AC&L AXA/AC&L Zurich Australia Zurich Australia	Term Life Plan & TPD & Crisis Recovery Comp Life Cover & Recovery Money Life Insurance Plan Cancer Option Life Insurance Plan Protection Plus & Extended Trauma Topup Protection Plus & Basic Trauma		•	0 0 0 0 0	0	0 0 0 0	26.07 27.89 25.67 26.14 25.25 27.26	59.96 60.46 60.05 59.47 64.05 55.70	86.04 88.35 85.73 85.62 89.30 82.96
* "satis	sfactory value"								
AMP Life AMP Life MLC Life MLC Life	Flexible Life Time Prot & TPD & Crisis Cover Standard Flexible Life Time Prot & TPD & Crisis Cover Premium Life Cover Plus & Critical Illness Plus with Extra Benefit Life Cover Plus & Critical Illness Standard		0	0 • •	<b>0</b> <b>0</b> 0	• • •	28.87 25.59 21.28 26.31	41.91 50.28 56.43 45.39	70.78 75.87 77.70 71.71
MLC Life Tower Partner INS Portfolio	Life Cover Plus & Critical Illness Plus			0	0	0	23.86	54.50 55.54	78.36 81.90

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packaged life - Mature Professional Female

standard **O**optional O not available SUMMARY R E Р R O F L E ORT **Premiums Buy Back of Life** star ratings scores Reinstatement Event Event Trauma Trauma FEATURES PRICING **Company Name Product Name** of TPD TOTAL Level In the οţ 食食食食食 "superior value" 0 ING Life OneCare Premier with maximiser 26.82 70.00 96.82 ING Life OneCare Premier 28.39 69.42 97.80 食食食食 "excellent value" Accelerate Protection Policy Life Plan 0 0 0 26.05 69.04 95.09 Accelerate By Tower 0 OneCare Comprehensive 29 41 65 71 95 12 ING Life 0 Macquarie Life FutureWise Life Plus 27.46 66.64 94.10 "strong value" Total Care Plan Plus CommInsure 25.93 65.30 91.23 28.64 FutureWise Life 0 0 Macquarie Life 63.15 91 79 \*\* "average value" AIG Life Term Life Plan & TPD & Crisis Recovery Comp 25.36 59.96 85.32 Life Cover & Recovery Money 0 0 29.79 60.46 90.25 Aviva 0 • 0 Life Insurance Plan Cancer Option AXA/AC&L 25.98 60.05 86.04 0 0 0 AXA/AC&L Life Insurance Plan 26.89 59.47 86.36 Total Care Plan CommInsure 26.45 64.40 90.86 0 0 Zurich Australia Protection Plus & Extended Trauma Topup 25.96 64.05 90.01 Protection Plus & Extended Trauma 0 0 Zurich Australia 26.55 63.61 90.16 "satisfactory value" AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premium 24.38 50.28 74.66 0 0 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Standard 27.39 41.91 69.30 0 0 0 Life Cover Plus & Critical Illness Plus MLC Life 25.41 54.50 79.91 0 0 MLC Life Life Cover Plus & Critical Illness Plus with Extra Benefit 21.53 56.43 77.95 MLC Life Life Cover Plus & Critical Illness Standard 0 0 0 27.91 45.39 73.30 Tower Partner INS Portfolio Term Insurance & TPD Medical Catastrophe 0 0 0 26.29 55.54 81.83 0 Protection Plus & Basic Trauma Zurich Australia 27.87 55.70 83.57

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packaged life - Mature Blue Collar Male

·	ŭ				standar	d <b>D</b> op	otional	O not ava	ilable
	PROFILE SUMM	ARY	<b>'</b>	REF	9 O R	т			
		Prem	iums		Buy Back	of Life	sta	r ratings sc	ores
Company Name	Product Name	Stepped	Level	Trauma ω Reinstatement	In the Event of Trauma	In the Event a of TPD	PRICING	FEATURES	TOTAL
**** "superi	or value"								
Accelerate By Tower	Accelerate Protection Policy Life Plan	•	0	0	•	0	43.00	49.32	92.3
AXA/AC&L	Life Insurance Plan	•	•	•	•	•	50.00	42.48	92.48
AXA/AC&L	Life Insurance Plan Cancer Option	•	•	•	•	•	49.14	42.90	92.04
*** "excelle	ent value"								
Aviva	Life Cover & Recovery Money	•	•	0	•	•	47.59	43.19	90.77
Zurich Australia	Protection Plus & Extended Trauma Topup	•	•	•	•	0	43.90	45.75	89.66
Zurich Australia	Protection Plus & Extended Trauma	•	•	0		0	44.85	45.43	90.28
*** "strong	yalue"								
ING Life	OneCare Premier	•		0	•	•	39.35	49.58	88.94
ING Life	OneCare Premier with maximiser	•		0	•	•	38.66	50.00	88.66
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe			0	0	0	48.21	39.67	87.88
** "averag	ge value"								
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp		•	0	•	•	40.34	42.83	83.18
Comminsure	Total Care Plan		•	•	•	•	39.88	46.00	85.88
Comminsure	Total Care Plan Plus		•	•	•	•	39.39	46.64	86.03
ING Life	OneCare Comprehensive	•	•	•	•	•	39.65	46.94	86.58
Macquarie Life	FutureWise Life Plus	•	0	•	•	•	38.88	47.60	86.49
Macquarie Life	FutureWise Life	•	0	•	•	•	39.49	45.11	84.60
Zurich Australia	Protection Plus & Basic Trauma	•	•	0	•	0	46.91	39.78	86.69
* "satisfa	actory value"								
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	•	0	0	•	•	42.61	35.91	78.52
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	•	0	0	•	•	47.05	29.93	76.98
MLC Life	Life Cover Plus & Critical Illness Standard	•	•	0	0	•	44.32	32.42	76.74
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	•	•	•	0	•	36.28	40.30	76.59
MLC Life	Life Cover Plus & Critical Illness Plus	•	•	0	0	O	40.43	38.93	79.36

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packaged life - Mature Blue Collar Female

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	PROFILE SUMN	I A R Y	R	E F	O R	Т			
		Premi	ums		Buy Back	of Life	staı	r ratings sc	ores
Company Name	Product Name	Stepped	Level	Trauma <sub>ω</sub> Reinstatement	In the Event of Trauma	In the Event on of TPD	PRICING	FEATURES	TOTAL
**** "super	ior value"								
Aviva AXA/AC&L	Life Cover & Recovery Money Life Insurance Plan	•	•	<b>O</b>	• 0	0 0	48.83 50.00	43.19 42.48	92.02 92.48
*** "excell	ent value"								
Accelerate By Tower AXA/AC&L Zurich Australia	Accelerate Protection Policy Life Plan Life Insurance Plan Cancer Option Protection Plus & Extended Trauma	•	0 •	0	• •	0	40.00 48.40 44.02	49.32 42.90 45.43	89.32 91.30 89.45
*** "strong	g value"								
ING Life Zurich Australia	OneCare Premier Protection Plus & Extended Trauma Topup	•	*	0	•	•	37.66 43.19	49.58 45.75	87.2 <sup>4</sup> 88.9 <sup>4</sup>
** "avera	ge value"								
CommInsure CommInsure ING Life	Total Care Plan Plus Total Care Plan OneCare Comprehensive			• • •	•		37.69 38.25 38.57	46.64 46.00 46.94	84.3 84.2 85.5
ING Life Macquarie Life Macquarie Life	OneCare Premier with maximiser  FutureWise Life Plus  FutureWise Life		•	0	•	•	36.23 36.99 38.07	50.00 47.60 45.11	86.23 84.59 83.1
Tower Partner INS Portfolio Zurich Australia	Term Insurance & TPD Medical Catastrophe Protection Plus & Basic Trauma	•	•	0	0	0	45.93 45.84	39.67 39.78	85.60 85.60
** "satisfa	actory value"								
AIG Life AMP Life AMP Life	Term Life Plan & TPD & Crisis Recovery Comp Flexible Life Time Prot & TPD & Crisis Cover Premium Flexible Life Time Prot & TPD & Crisis Cover Standard		• 0 0	<b>0</b> <b>0</b> 0	• 0 0	0	37.59 37.64 41.20	42.83 35.91 29.93	80.4 73.5 71.1
MLC Life MLC Life MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit  Life Cover Plus & Critical Illness Plus  Life Cover Plus & Critical Illness Standard			0	0	0	34.94 40.82 44.55	40.30 38.93 32.42	75.2 79.7 76.9

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packaged life - Empty Nester White Collar Male

standard **O**optional O not available SUMMARY R E Р R O F L E 0 R T **Premiums Buy Back of Life** star ratings scores Reinstatement Event Event Trauma Trauma FEATURES **Product Name** PRICING **Company Name** of TPD TOTAL Level the οţ 黄黄黄黄黄 "superior value" 0 0 FutureWise Life 65.00 30.54 Macquarie Life 95.54 0 0 Macquarie Life FutureWise Life Plus 63.57 33.13 96.71 食食食食 "excellent value" Total Care Plan Plus 51.98 33.10 85.08 CommInsure Total Care Plan CommInsure 52 49 32 43 84 92 0 ING Life OneCare Premier 51.53 34.57 86.09 OneCare Premier with maximiser ING Life 50.73 35 00 85 73 食食食 "strong value" Accelerate Protection Policy Life Plan 0 0 • Accelerate By Tower 46.07 33 90 79 97 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Standard 0 0 59.79 19.74 79.52 0 0 Aviva Life Cover & Recovery Money 50.79 30.46 81.25 ING Life OneCare Comprehensive 0 52.15 31.81 83.96 • 0 0 0 Tower Partner INS Portfolio Term Insurance & TPD Medical Catastrophe 28 60 53 99 82 59 \*\* "average value" Flexible Life Time Prot & TPD & Crisis Cover Premium 0 0 0 AMP Life 47.12 25.96 73.08 0 0 MLC Life Life Cover Standard & Critical Illness Plus 0 49.18 23.94 73.11 Life Cover Plus & Critical Illness Plus 0 0 0 MLC Life 46.62 27.40 74.02 0 0 Protection Plus & Extended Trauma Topup 45.12 Zurich Australia 31.60 76.72 Protection Plus & Extended Trauma 0 0 Zurich Australia 46.16 31.27 77.42 Protection Plus & Basic Trauma 0 0 Zurich Australia 48.75 25.39 74.14 "satisfactory value" AXA/AC&L Life Insurance Plan Cancer Option 0 38.73 29.74 68.47 AXA/AC&L Life Insurance Plan 0 0 0 40.16 29.30 69.46 MLC Life Life Cover Standard & Critical Illness Standard 0 0 0 55.10 17.17 72.27 0 0 Life Cover Standard & Critical Illness Plus with Extra Benefit MLC Life 45.42 25.37 70.79 0 Life Cover Plus & Critical Illness Plus with Extra Benefit 0 43.23 MLC Life 28.83 72.06 0 0 0 MLC Life Life Cover Plus & Critical Illness Standard 51.90 20.64 72.54

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packaged life - Empty Nester White Collar Female

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	PROFILE SUMM	A R Y	R E	P O R T			
		Premiu		Buy Back of Li	fe sta	ar ratings sc	ores
Company Name	Product Name	Peddets 1	Level  Trauma  Reinstatement		a of TPD PRICING	FEATURES	TOTAL
**** "supe	rior value"						
Macquarie Life	FutureWise Life	•	0 <b>0</b>	• •	65.00	30.54	95.5
Macquarie Life	FutureWise Life Plus	•	O <b>0</b>	• •	63.06	33.13	96.1
*** "exce	llent value"						
ING Life	OneCare Premier with maximiser	•	• O	• •	48.43	35.00	83.4
ING Life	OneCare Premier	•	• 0	• •	49.46	34.57	84.0
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	•	• 0	0 0	54.68	28.60	83.2
*** "stron	ng value"						
Aviva	Life Cover & Recovery Money	•	• 0	• 0	51.57	30.46	82.0
Comminsure	Total Care Plan Plus	•	• •	• •	45.73	33.10	78.8
CommInsure	Total Care Plan	•		• •	46.08	32.43	78.
ING Life	OneCare Comprehensive		• 0	• •	49.88	31.81	81.7
** "aver	age value"						
Accelerate By Tower	Accelerate Protection Policy Life Plan	•	0 <b>0</b>	• 0	38.93	33.90	72.8
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit		• •	0 0	40.56	28.83	69.4
MLC Life	Life Cover Plus & Critical Illness Plus		• 0	0 0	44.79	27.40	72.1
MLC Life	Life Cover Standard & Critical Illness Standard	•	• 0	0 0	52.43	17.17	69.6
MLC Life	Life Cover Plus & Critical Illness Standard	•	• 0	0 0	49.77	20.64	70.4
MLC Life	Life Cover Standard & Critical Illness Plus	•	• 0	0 0	46.93	23.94	70.8
Zurich Australia	Protection Plus & Extended Trauma	•	• 0	• 0	41.81	31.27	73.0
Zurich Australia	Protection Plus & Extended Trauma Topup	•	• 0	• 0	40.96	31.60	72.5
Zurich Australia	Protection Plus & Basic Trauma		• 0	• 0	45.36	25.39	70.7
"satis	factory value"						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	•	0 <b>0</b>	0 •	39.43	25.96	65.3
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	•	0 0	0 •	49.48	19.74	69.2
AXA/AC&L	Life Insurance Plan	•	• 0	0 0	36.85	29.30	66.1
AXA/AC&L	Life Insurance Plan Cancer Option	•	• 0	0 0	36.29	29.74	66.0
MLC Life	Life Cover Standard & Critical Illness Plus with Extra Benefit	•	• •	0 0	42.31	25.37	67.6

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packaged life - Empty Nester Retail/Light manual Male

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packaged life - Empty Nester Retail/Light manual Female

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packaged life - Empty Nester Professional Male

standard **O**optional O not available SUMMARY R E Р R O F L E ORT **Buy Back of Life** star ratings scores Reinstatement Event Event Trauma Trauma FEATURES **Product Name Company Name** of TPD PRICING TOTAL Level the οţ 食食食食食 "superior value" 0 ING Life 23.81 70.00 OneCare Premier with maximiser 93.81 0 ING Life OneCare Premier 24.20 69.14 93.34 0 0 Macquarie Life FutureWise Life Plus 29.32 66.27 95.59 青青青青 "excellent value" Total Care Plan Plus 23 24 66 20 CommInsure 89 44 Ö 0 Macquarie Life FutureWise Life 30.00 61.08 91.08 "strong value" Accelerate By Tower Accelerate Protection Policy Life Plan 0 0 20.44 67.80 88.24 0 0 Aviva Life Cover & Recovery Money 23.37 60.92 84 29 CommInsure Total Care Plan 23.47 64.87 88.34 ING Life OneCare Comprehensive 24.51 63.63 88.14 Protection Plus & Extended Trauma • 0 0 62.53 83.37 Zurich Australia 20.84 0 0 Protection Plus & Extended Trauma Topup Zurich Australia 20.36 63 20 83 56 "average value" Flexible Life Time Prot & TPD & Crisis Cover Premium 0 0 AMP Life 21.07 51.92 72.99 AXA/AC&L Life Insurance Plan 0 0 0 17.82 58.61 76.42 Life Insurance Plan Cancer Option 0 0 0 AXA/AC&L 17.19 59.47 76.66 0 • MLC Life Life Cover Plus & Critical Illness Plus with Extra Benefit 17.93 75.60 Life Cover Plus & Critical Illness Plus 0 0 0 MLC Life 19.32 74.12 54.81 Term Insurance & TPD Medical Catastrophe 0 0 0 Tower Partner INS Portfolio 24.14 57.20 81.34 Ö 0 Protection Plus & Basic Trauma Zurich Australia 22.02 50.78 72.80 "satisfactory value" AMP Life Flexible Life Time Prot & TPD & Crisis Cover Standard 0 26.73 39.48 66.21 Life Cover Standard & Critical Illness Plus 0 0 0 20.33 MLC Life 47.88 68.21 0 0 Life Cover Standard & Critical Illness Plus with Extra Benefit MLC Life 18.80 50.74 69.54 0 0 Life Cover Plus & Critical Illness Standard 0 21.47 41.28 MLC Life 62.75 0 0 MLC Life Life Cover Standard & Critical Illness Standard 22.73 34.34 57.08

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packaged life - Empty Nester Professional Female

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	PROFILE SUMM	A R Y	R E	P O R	T			
		Premiu		Buy Back	of Life	sta	r ratings sc	ores
Company Name	Product Name	Stepped	Level  Trauma  Reinstatement	In the Event of Trauma	In the Event o of TPD	PRICING	FEATURES	TOTAL
***** "super	ior value"							
ING Life	OneCare Premier	•	• 0	•	•	23.17	69.14	92.3
ING Life	OneCare Premier with maximiser	•	• 0	•	•	22.65	70.00	92.6
Macquarie Life	FutureWise Life Plus	•	0 ●		•	29.06	66.27	95.3
*** "excell	ent value"							
Comminsure	Total Care Plan Plus	•	• •	•	•	20.17	66.20	86.3
ING Life	OneCare Comprehensive	•	• 0	•	•	23.38	63.63	87.0
Macquarie Life	FutureWise Life	•	0 0	•	•	30.00	61.08	91.0
*** "strong	g value"							
Accelerate By Tower	Accelerate Protection Policy Life Plan	•	0 0	. •	•	17.02	67.80	84.8
Aviva	Life Cover & Recovery Money	•	• 0	•	•	23.71	60.92	84.6
CommInsure	Total Care Plan		• •	•	•	20.33	64.87	85.1
** "avera	ge value"							
AXA/AC&L	Life Insurance Plan	•	• 0	0	•	16.09	58.61	74.7
AXA/AC&L	Life Insurance Plan Cancer Option		• 0	•	•	15.85	59.47	75.3
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit		• •	0	•	16.25	57.67	73.9
MLC Life	Life Cover Plus & Critical Illness Plus	•	• 0	0	•	17.91	54.81	72.7
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	•	• 0	0	0	24.12	57.20	81.3
Zurich Australia	Protection Plus & Extended Trauma Topup	•	• 0	•	0	18.29	63.20	81.4
Zurich Australia	Protection Plus & Extended Trauma	•	• 0	•	0	18.67	62.53	81.2
** "satisf	actory value"							
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	•	0 0	•	•	21.82	39.48	61.3
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	•	0 0	0	•	17.39	51.92	69.3
MLC Life	Life Cover Plus & Critical Illness Standard	•	• 0	0	•	19.85	41.28	61.
MLC Life	Life Cover Standard & Critical Illness Plus with Extra Benefit	•	• •	0	•	16.93	50.74	67.0
MLC Life	Life Cover Standard & Critical Illness Standard	•	• 0	0	•	20.86	34.34	55.2
MLC Life	Life Cover Standard & Critical Illness Plus	•	• 0	0	•	18.73	47.88	66.6
Zurich Australia	Protection Plus & Basic Trauma	•	• 0	•	0	20.28	50.78	71.0

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 When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.



packaged life - Empty Nester Blue Collar Male

standard **O**optional O not available SUMMARY R E Р R O F L E 0 R T **Premiums Buy Back of Life** star ratings scores Reinstatement Event Event Trauma Trauma FEATURES PRICING **Company Name Product Name** of TPD TOTAL Level the οţ 黄黄黄黄黄 "superior value" 0 0 FutureWise Life 65.00 30.54 Macquarie Life 95.54 0 0 Macquarie Life FutureWise Life Plus 63.81 33.13 96.94 食食食食 "excellent value" Life Cover & Recovery Money 0 0 52.66 30.46 83.12 Aviva Term Insurance & TPD Medical Catastrophe 0 0 0 Tower Partner INS Portfolio 58 92 28 60 87 52 0 0 Zurich Australia Protection Plus & Extended Trauma 47.72 31.27 78.98 Protection Plus & Extended Trauma Topup 0 0 Zurich Australia 46 79 31.60 78.39 \*\*\* "strong value" AMP Life Flexible Life Time Prot & TPD & Crisis Cover Standard 0 0 • 19 74 56 25 75 99 CommInsure Total Care Plan Plus 43.75 33.10 76.85 CommInsure Total Care Plan 44.05 32.43 76.49 ING Life OneCare Premier with maximiser 0 35.00 76.66 • 41.66 0 OneCare Premier ING Life 42 10 34 57 76 67 "average value" Accelerate Protection Policy Life Plan 0 0 0 Accelerate By Tower 41.78 33.90 75.68 0 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premium 0 46.49 25.96 72.44 Life Insurance Plan Cancer Option 0 0 0 AXA/AC&L 43.89 29.74 73.62 AXA/AC&L Life Insurance Plan 0 0 0 45.41 74.71 29.30 0 ING Life OneCare Comprehensive 42.45 74.26 31.81 Protection Plus & Basic Trauma 0 0 Zurich Australia 50.00 25.39 75.39 "satisfactory value" MLC Life Life Cover Plus & Critical Illness Plus with Extra Benefit 0 0 39.70 28.83 68.54 MLC Life Life Cover Plus & Critical Illness Standard 0 0 0 47.22 20.64 67.86 Life Cover Standard & Critical Illness Plus with Extra Benefit 0 0 MLC Life 41.45 25.37 66.82 0 0 0 Life Cover Plus & Critical Illness Plus MLC Life 42.66 27.40 70.06 0 0 Life Cover Standard & Critical Illness Standard 0 49.71 MLC Life 17.17 66.89 0 0 MLC Life Life Cover Standard & Critical Illness Plus 44.68 23.94 68.62

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.



packaged life - Empty Nester Blue Collar Female

					standar	d <b>D</b> op	otional	O not ava	ilable
	PROFILE SUMM	AR	Y F	REF	O R	T			
		Prer	niums	ų.	Buy Back	of Life	sta	r ratings sc	ores
Company Name	Product Name	Stepped	Level 5	Trauma ω Reinstatement	In the Event of Trauma	In the Event a of TPD	PRICING	FEATURES	TOTAL
**** "superi	or value"								
Macquarie Life Macquarie Life	FutureWise Life Plus FutureWise Life	•	0	0	•	:	63.48 65.00	33.13 30.54	96.0 95.
*** "excelle	ent value"								
Aviva Tower Partner INS Portfolio Zurich Australia Zurich Australia	Life Cover & Recovery Money Term Insurance & TPD Medical Catastrophe Protection Plus & Extended Trauma Protection Plus & Extended Trauma Topup	•	•	0 0 0	0	<b>0</b> 0 0	53.98 61.47 44.49 43.74	30.46 28.60 31.27 31.60	84. 90. 75.
*** "strong	yalue"								
AXA/AC&L AXA/AC&L ING Life ING Life Zurich Australia	Life Insurance Plan Cancer Option  Life Insurance Plan  OneCare Premier with maximiser  OneCare Premier  Protection Plus & Basic Trauma			0 0 0	0	• • •	43.19 43.81 39.25 39.78 47.56	29.74 29.30 35.00 34.57 25.39	72. 73. 74. 74. 72.
** "averag	ge value"								
Accelerate By Tower CommInsure CommInsure ING Life MLC Life MLC Life	Accelerate Protection Policy Life Plan Total Care Plan Total Care Plan Plus OneCare Comprehensive Life Cover Standard & Critical Illness Plus Life Cover Plus & Critical Illness Plus with Extra Benefit		0	0 • • •	•	0 • • • •	36.28 38.36 38.18 39.99 42.44 37.16	33.90 32.43 33.10 31.81 23.94 28.83	70 70 71 71 66 66
MLC Life	Life Cover Plus & Critical Illness Plus	•	•	0	0	•	40.76	27.40	68
* "satisfa	actory value"								
AMP Life AMP Life MLC Life	Flexible Life Time Prot & TPD & Crisis Cover Standard Flexible Life Time Prot & TPD & Crisis Cover Premium Life Cover Plus & Critical Illness Standard	•	0	0 0	0	•	45.90 38.78 44.94	19.74 25.96 20.64	65 64 65
MLC Life MLC Life	Life Cover Standard & Critical Illness Standard  Life Cover Standard & Critical Illness Plus with Extra Benefit		•	•	0	O	46.99 38.55	17.17 25.37	64 63

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
 When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.
 When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.



term life - Young White Collar Male

term	me roung winte conar ware			standard	Фор	tional	O not ava	ilable
	P R O F I L E S U M	M A R Y	R E	PORT				
		Premium	s	ĕ l	<u></u> =	sta	r ratings sco	ores
Company Name	Product Name	peddets .	l i	Financial Financial Planning Benefit	Funeral Benefit	PRICING	FEATURES	TOTAL
***** "superio	or value"							
Accelerate By Tower Aviva	Accelerate Protection Policy Life Plan Life Cover	• 0		•	:	63.53 65.00	31.65 33.33	95.18 98.33
*** "exceller	nt value"							
Asteron Tower Life Australia Zurich Australia	Term Life Life Protection Plan Protection Plus			0	•	56.81 60.98 56.42	34.03 32.63 33.75	90.84 93.61 90.17
*** "strong								
AMP Life Commlnsure	Flexible Life Time Prot Total Care Plan	• C	0	•	:	58.80 52.72	29.21 35.00	88.02 87.72
*** "average	e value"							
AXA/AC&L ING Life Macquarie Life Tower Partner INS Portfolio	Life Insurance Plan OneCare Life Cover FutureWise Life Term Insurance		0	• • 0	• • •	56.02 54.66 58.97 48.51	27.95 31.20 25.13 31.51	83.98 85.86 84.10 80.02
* "satisfac	ctory value"							
AIG Life Asgard Capital Mgnt MLC Life	Term Life Plan Life Protection Life Cover Plus	0		0	0	46.54 58.04 46.17	29.20 18.24 28.72	75.74 76.28 74.89
St George Life	Protection Choices	• C	• •		•	49.99	22.82	72.82

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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 additional payment to fund financial planning advice following the payment of a claim
5 An advanced payment amount to help fund the expenses associated with a funeral.



term life - Young White Collar Female

				standard	<b>D</b> op	tional	O not ava	ilable
	PROFILE SUM	M A R Y	R E	POR	Т			
		Premium	S	ij.	Ħ	star	ratings sco	ores
Company Name	Product Name	peddels 1	Guaranteed Future	<ul> <li>✓ Insurability</li> <li>Financial</li> <li>Planning Benefit</li> <li>A</li> </ul>	Funeral Benefit	PRICING	FEATURES	TOTAL
<b>★★★★</b> "supe	rior value"							
Asteron	Term Life	• •	•	•	•	60.09	34.03	94.1
*** "excel	llent value"							
Aviva	Life Cover	• •	•	•	•	55.17	33.33	88.
Comminsure	Total Care Plan	• •	•	•	•	52.46	35.00	87.
Zurich Australia	Protection Plus	• •	•	•	•	54.28	33.75	88.0
*** "stron	ng value"							
Accelerate By Tower	Accelerate Protection Policy Life Plan	• 0		•	•	53.23	31.65	84.
AIG Life	Term Life Plan	•	•	•	•	53.76	29.20	82.
Asgard Capital Mgnt	Life Protection	• 0	•	0	0	65.00	18.24	83.
** "avera	age value"							
AMP Life	Flexible Life Time Prot	• 0	•	•	•	45.84	29.21	75.
AXA/AC&L	Life Insurance Plan		•	•	•	46.91	27.95	74.
ING Life	OneCare Life Cover			•	•	47.67	31.20	78.
Macquarie Life	FutureWise Life	9	•	Ŏ	0	53.66	25.13	78.
Tower Life Australia	Life Protection Plan			0	•	48.94	32.63	81.
"satis	factory value"							
MLC Life	Life Cover Plus	• •	•	•	•	39.95	28.72	68.
St George Life	Protection Choices	• 0		•	•	38.74	22.82	61.
Tower Partner INS Portfolio	Term Insurance	• •	•	0	•	37.80	31.51	69.

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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 additional payment to fund financial planning advice following the payment of a claim
5 An advanced payment amount to help fund the expenses associated with a funeral.

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term life - Young Retail/Light manual Male

	3 1 3		standard	<b>D</b> op	tional	O not ava	ilable
	PROFILE SUM	M A R Y	R E P O R	Т			
		Premiums	_	Ħ	star	ratings sco	ores
Company Name	Product Name	stepped Level	Guaranteed Future Insurability Financial Planning Benefit	Funeral Benefit	PRICING	FEATURES	TOTAL
**** "superio	or value"						
Accelerate By Tower	Accelerate Protection Policy Life Plan	• 0	• •	•	63.53	31.65	95.18
Aviva	Life Cover	• •	●	•	65.00	33.33	98.33
*** "excelle	nt value"						
Asteron	Term Life	• •	• •	•	56.81	34.03	90.84
Tower Life Australia	Life Protection Plan	• •	• 0	•	60.98	32.63	93.6
*** "strong	value"						
AMP Life	Flexible Life Time Prot	• 0	•	•	58.80	29.21	88.02
CommInsure	Total Care Plan	• •	0	•	52.72	35.00	87.72
Zurich Australia	Protection Plus	•	<b></b>	•	56.42	33.75	90.17
** "average	e value"						
AXA/AC&L	Life Insurance Plan	0 0	0 •	•	56.02	27.95	83.98
ING Life	OneCare Life Cover		• •	•	54.18	31.20	85.39
Macquarie Life	FutureWise Life	0	• 0	0	58.97	25.13	84.10
Tower Partner INS Portfolio	Term Insurance	•	0 0	•	48.51	31.51	80.02
** "satisfac	ctory value"						
AIG Life	Term Life Plan	• •	• •	•	46.54	29.20	75.74
Asgard Capital Mgnt	Life Protection	• 0	• 0	0	58.04	18.24	76.28
MLC Life	Life Cover Plus	• •	• •	•	46.17	28.72	74.89
St George Life	Protection Choices	• 0	0 •	•	53.81	22.82	76.64

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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 additional payment to fund financial planning advice following the payment of a claim
5 An advanced payment amount to help fund the expenses associated with a funeral.



term life - Young Retail/Light manual Female

· ·	The Tourig Netall/Light manual Fer	naio	standard	<b>●</b> optional	O not ava	ilable
	P R O F I L E S U M	MARY RE	PORT			
		Premiums	Ħ	± s	tar ratings sco	ores
Company Name	Product Name	Level Guaranteed	Future  Insurability Financial Planning Benefit	Funeral Benefit	FEATURES	TOTAL
**** "superio	or value"					
Asteron	Term Life	• • •	•	• 60.0	9 34.03	94.12
**** "excelle	nt value"					
Aviva	Life Cover	• • •	D •	<b>55.1</b>	7 33.33	88.50
Comminsure	Total Care Plan	• • (	D •	<b>•</b> 52.4	6 35.00	87.46
Zurich Australia	Protection Plus	• • •	•	<b>•</b> 54.2	8 33.75	88.03
*** "strong	value"					
Accelerate By Tower	Accelerate Protection Policy Life Plan	• 0	•	53.2	3 31.65	84.88
AIG Life	Term Life Plan	• • •		<b>9</b> 53.7	6 29.20	82.96
Asgard Capital Mgnt	Life Protection	• 0	0	O 65.0	0 18.24	83.24
*** "average	e value"					
ING Life	OneCare Life Cover		•	• 47.2	8 31.20	78.49
Macquarie Life	FutureWise Life	0	0	O 53.6	6 25.13	78.80
Tower Life Australia	Life Protection Plan		0	48.9	4 32.63	81.57
** "satisfac	ctory value"					
AMP Life	Flexible Life Time Prot	• 0	•	45.8	4 29.21	75.06
AXA/AC&L	Life Insurance Plan	• • •	D •	<b>4</b> 6.9	1 27.95	74.86
MLC Life	Life Cover Plus	• • •	•	9 39.9		68.67
St George Life	Protection Choices		D •	• 41.9		64.82
Tower Partner INS Portfolio	Term Insurance	• • • • • • • • • • • • • • • • • • • •	D O	● 37.8	0 31.51	69.31

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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 additional payment to fund financial planning advice following the payment of a claim
5 An advanced payment amount to help fund the expenses associated with a funeral.

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term life - Young Professional Male

	me realign rerectional male		standard	Фор	tional	O not ava	ilable
	P R O F I L E S U M	M A R Y	REPORI	Г			
		Premiums	_ ≝	æ	star	ratings sco	ores
Company Name	Product Name	peddets 1	Guaranteed Future  Insurability Financial Planning Benefit	Funeral Benefit	PRICING	FEATURES	TOTAL
**** "superio	or value"						
Aviva	Life Cover	• •	0 •	•	40.00	57.13	97.13
**** "excelle	nt value"						
Accelerate By Tower	Accelerate Protection Policy Life Plan	• 0	• •	•	39.10	54.26	93.36
Asteron	Term Life	• •	• •	•	34.96	58.34	93.30
Tower Life Australia	Life Protection Plan	• •	• 0	•	37.53	55.93	93.46
*** "strong	value"						
AMP Life	Flexible Life Time Prot	• 0	•	•	36.19	50.08	86.27
Comminsure	Total Care Plan	•	0	•	32.44	60.00	92.44
ING Life	OneCare Life Cover		<b></b>	•	34.54	53.49	88.04
Zurich Australia	Protection Plus			•	34.72	57.86	92.58
*** "average	e value"						
AIG Life	Term Life Plan		• •	•	30.28	50.06	80.34
AXA/AC&L	Life Insurance Plan		•	•	34.48	47.92	82.39
Macquarie Life	FutureWise Life	0	• 0	0	36.29	43.08	79.37
Tower Partner INS Portfolio	Term Insurance		0 0		29.85	54.01	83.86
"satisfac	ctory value"						
Asgard Capital Mgnt	Life Protection	• 0	• 0	0	35.72	31.27	66.98
MLC Life	Life Cover Plus	• •	•	•	28.41	49.23	77.65
St George Life	Protection Choices	• 0	0 •	•	30.77	39.13	69.89

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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3 An ability to increase the sum insured without medical evidence.
4 An additional payment to fund financial planning advice following the payment of a claim
5 An advanced payment amount to help fund the expenses associated with a funeral.



term life - Young Professional Female

			standard	<b>●</b> optional	O not ava	ailable
	P R O F I L E S U M	M A R Y R E	P O R T			
		Premiums	#	<u>.</u> s	tar ratings sc	ores
Company Name	Product Name	Level Cuaranteed Future	Financial Planning Benefit	Funeral Benefit	FEATURES	TOTAI
***** "superio	or value"					
Asteron	Term Life	• • •	•	<b>36.98</b>	58.34	95
**** "exceller	nt value"					
Aviva	Life Cover	• • 0	•	33.95	57.13	91
Comminsure	Total Care Plan	• • 0	•	32.29	60.00	92
Zurich Australia	Protection Plus	• • •	•	33.40	57.86	91
*** "strong	value"					
Accelerate By Tower	Accelerate Protection Policy Life Plan	• 0	•	9 32.76	54.26	87
AIG Life	Term Life Plan	• •/ •	•	<b>35.31</b>	50.06	8
NG Life	OneCare Life Cover	• • •	<u>,</u>	9 30.07	53.49	83
ower Life Australia	Life Protection Plan		0	9 30.12	55.93	86
🖢 "satisfac	ctory value"					
MP Life	Flexible Life Time Prot	• 0 •	•	<b>28.21</b>	50.08	78
Asgard Capital Mgnt	Life Protection	• 0 •	0	O 40.00	31.27	7
XA/AC&L	Life Insurance Plan	• • 0	•	28.86		70
lacquarie Life	FutureWise Life	• 0 •	<u>o</u>	O 33.02		7
/ILC Life	Life Cover Plus	• •		24.58		73
St George Life	Protection Choices	• 0 0		23.84		62
Tower Partner INS Portfolio	Term Insurance	• • 0	0	23.26	54.01	77

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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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5 An advanced payment amount to help fund the expenses associated with a funeral.



term life - Young Blue Collar Male

	<b>.</b>		standard standard	<b>D</b> op	tional	O not ava	ilable
	P R O F I L E S U M	M A R Y	REPOR	Т			
		Premiums	ij.	Ħ	star	ratings sco	ores
Company Name	Product Name	peddels 1	Guaranteed Future Insurability Financial Planning Benefit	Funeral Benefit	PRICING	FEATURES	TOTAL
**** "superio	or value"						
Accelerate By Tower	Accelerate Protection Policy Life Plan	• 0	• •	•	63.53	31.65	95.18
Aviva	Life Cover	• •	0	•	65.00	33.33	98.33
*** "excelle	nt value"						
Asteron	Term Life	• •	• •	•	56.81	34.03	90.84
Tower Life Australia	Life Protection Plan	• •	• 0	•	60.98	32.63	93.61
Zurich Australia	Protection Plus	•	<u>•</u>	•	56.42	33.75	90.17
*** "strong	value"						
AMP Life	Flexible Life Time Prot	• 0/		•	58.80	29.21	88.02
CommInsure	Total Care Plan	•	0	•	52.72	35.00	87.72
** "average	e value"						
AXA/AC&L	Life Insurance Plan		0 •	•	56.02	27.95	83.98
ING Life	OneCare Life Cover		• •	•	54.18	31.20	85.39
Macquarie Life	FutureWise Life	0	• 0	0	58.97	25.13	84.10
St George Life	Protection Choices				61.89	22.82	84.71
Tower Partner INS Portfolio	Term Insurance		0 0		48.51	31.51	80.02
"satisfac	ctory value"						
AIG Life	Term Life Plan	• •	•	•	46.54	29.20	75.74
Asgard Capital Mgnt	Life Protection		• •	0	58.04	18.24	76.28
MLC Life	Life Cover Plus	• • • • • • • • • • • • • • • • • • • •	•	•	46.17	28.72	74.89

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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.
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term life - Young Blue Collar Female

	•		standard	Оор	tional	O not ava	ilable
	PROFILE SUM	MARY	R E P O R	Т			
		Premiums	E	#	star	ratings sco	ores
Company Name	Product Name	peddels 1	Guaranteed Future Insurability Financial Planning Benefit	Funeral Benefit	PRICING	FEATURES	TOTAL
**** "superio	or value"						
Asteron	Term Life	• •	• •	•	60.09	34.03	94.1
**** "excelle	nt value"						
Aviva	Life Cover	• •	0 •	•	55.17	33.33	88.5
CommInsure	Total Care Plan	• •	0 •	•	52.46	35.00	87.4
Zurich Australia	Protection Plus	• •	• •	•	54.28	33.75	88.0
*** "strong	value"						
Accelerate By Tower	Accelerate Protection Policy Life Plan	• 0	•	•	53.23	31.65	84.8
AIG Life	Term Life Plan	• •		•	53.76	29.20	82.9
Asgard Capital Mgnt	Life Protection	• 0	• 0	0	65.00	18.24	83.2
** "average	e value"						
ING Life	OneCare Life Cover		• •	•	47.28	31.20	78.4
Macquarie Life	FutureWise Life	• 0	• 0	0	53.66	25.13	78.8
Tower Life Australia	Life Protection Plan	•	• 0	•	48.94	32.63	81.5
** "satisfac	ctory value"						
AMP Life	Flexible Life Time Prot	• 0	• •	•	45.84	29.21	75.0
AXA/AC&L	Life Insurance Plan	• •	0 •	•	46.91	27.95	74.8
MLC Life	Life Cover Plus	• •	•	•	39.95	28.72	68.6
St George Life	Protection Choices	• 0	0 •	•	45.79	22.82	68.6
Tower Partner INS Portfolio	Term Insurance	• •	• •	•	37.80	31.51	69.3

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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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5 An advanced payment amount to help fund the expenses associated with a funeral.



term life - Mature White Collar Male

tom	Time Watare Winte Conar Ware		standard	<b>●</b> optiona	I O not ava	ailable
	PROFILE SUM	M A R Y R	E P O R T			
		Premiums	æ	æ	star ratings sc	ores
Company Name	Product Name	peddess Tevel	Guaranteed Future  ✓ Insurability Financial Planning Benefit	Funeral Benefit	FEATURES	TOTAL
**** "super	ior value"					
CommInsure Tower Life Australia	Total Care Plan Life Protection Plan	: :	<b>0</b> • ○	<ul><li>45.8</li><li>50.0</li></ul>		95.82 97.43
*** "excell	ent value"					
Asteron Aviva Zurich Australia	Term Life Life Cover Protection Plus		0	<ul><li>46.6</li><li>45.6</li><li>45.8</li></ul>	04 47.21	94.3° 92.26 93.26
*** "strong	g value"					
Accelerate By Tower Tower Partner INS Portfolio	Accelerate Protection Policy Life Plan Term Insurance	• •	• • • •	<ul><li>44.8</li><li>44.9</li></ul>		90.26 90.26
"averaç	ge value"					
AIG Life AMP Life AXA/AC&L ING Life Macquarie Life	Term Life Plan Flexible Life Time Prot Life Insurance Plan OneCare Life Cover FutureWise Life	0	0	<ul> <li>43.1</li> <li>42.6</li> <li>47.2</li> <li>43.3</li> <li>45.8</li> </ul>	66 40.85 24 39.82 36 44.40	84.2° 83.5° 87.0° 87.7° 81.60
MLC Life "satisfa	Life Cover Plus	•	•	• 40.8	55 41.05	81.60
Asgard Capital Mgnt St George Life	Life Protection Protection Choices	• o • o	• o	O 43.5		69.5 71.9

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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3 An ability to increase the sum insured without medical evidence.
4 An additional payment to fund financial planning advice following the payment of a claim
5 An advanced payment amount to help fund the expenses associated with a funeral.

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term life - Mature White Collar Female

ten	II lile - Mature vvrilte Collar Fernale		standard	<b>●</b> optional	O not available
	PROFILE SUM	MARY R	E P O R T		
		Premiums	#	. <u></u> sta	ar ratings scores
Company Name	Product Name	peddels 1	Guaranteed Future  ✓ Insurability Financial Planning Benefit	Funeral Benefit	FEATURES
**** "super	ior value"				
Tower Life Australia	Life Protection Plan	• •	• 0	<b>5</b> 0.00	47.43 97.
**** "excell	ent value"				
Accelerate By Tower	Accelerate Protection Policy Life Plan	• 0	• •	• 44.44	45.42 89.
Asteron	Term Life	• •	• •	47.46	47.68 95.
Aviva	Life Cover	• •	0 •	<b>45.77</b>	47.21 92.
Comminsure	Total Care Plan	• •	0 •	<b>45.94</b>	50.00 95.
Zurich Australia	Protection Plus	• •	•	<b>42.18</b>	47.68 89.
*** "strong	g value"				
AIG Life	Term Life Plan	• •	•, •	• 46.68	40.45 87.
AXA/AC&L	Life Insurance Plan		•	• 47.44	39.82 87.
Tower Partner INS Portfolio	Term Insurance		<b>0</b>	42.65	45.32 87.
** "avera	ge value"				
AMP Life	Flexible Life Time Prot	• 0	• •	• 40.01	40.85 80.
ING Life	OneCare Life Cover	100	• •	• 40.11	44.40 84.
Macquarie Life	FutureWise Life	• 0	• 0	O 45.71	35.73 81.4
MLC Life	Life Cover Plus	• •	• •	• 41.21	41.05 82.
** "satisf	actory value"				
Asgard Capital Mgnt	Life Protection	• 0	• 0	O 43.65	26.04 69.
St George Life	Protection Choices	• 0	0 •	38.14	33.06 71.

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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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term life - Mature Retail/Light manual Male

term	The Watare Retail/Light manaar wa		standard	<b>●</b> optiona	I O not ava	ailable
	PROFILE SUMI	MARY RE	P O R T			
		Premiums	Ę	<sub>E</sub> L	star ratings sc	ores
Company Name	Product Name	Level Cauranteed Guaranteed Fitting	6 Insurability Financial Planning Benefit	Funeral Benefit	FEATURES	TOTAL
***** "superio	or value"					
Comminsure	Total Care Plan	• • 0	•	<b>4</b> 5.8	32 50.00	95.82
Tower Life Australia	Life Protection Plan	• • •	0	• 50.0	00 47.43	97.43
*** "excelle	nt value"					
Asteron	Term Life	• • •	•	<b>46.6</b>	63 47.68	94.3
Aviva	Life Cover	• • 0	•	<b>45.0</b>	04 47.21	92.2
Zurich Australia	Protection Plus	• • •	•	• 45.8	58 47.68	93.26
*** "strong	value"					
Accelerate By Tower	Accelerate Protection Policy Life Plan	• 0/ •	•	• 44.8	34 45.42	90.20
Tower Partner INS Portfolio	Term Insurance	• • 0	0	• 44.9	94 45.32	90.20
** "average	e value"					
AIG Life	Term Life Plan		•	• 43.7	76 40.45	84.2
AMP Life	Flexible Life Time Prot	• 0 •	•	• 42.6	66 40.85	83.5
AXA/AC&L	Life Insurance Plan	• • •		47.2		87.0
ING Life	OneCare Life Cover	) • • •		42.9		87.3
Macquarie Life	FutureWise Life		· · · · · · · · · · · · · · · · · · ·	45.8		81.6
MLC Life	Life Cover Plus	•		• 40.5	55 41.05	81.60
** "satisfac	ctory value"					
Asgard Capital Mgnt	Life Protection	• 0 •	0	O 43.5		69.5
St George Life	Protection Choices	• 0 0	•	• 40.5	54 33.06	73.5

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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 additional payment to fund financial planning advice following the payment of a claim 5 An advanced payment amount to help fund the expenses associated with a funeral.



term life - Mature Retail/Light manual Female

	ű		standard	d <b>D</b> op	tional	O not ava	ilable
	PROFILE SUM	M A R Y	R E P O R	Т			
		Premiums	_	#	star	ratings sc	ores
Company Name	Product Name	pedbed 1	Guaranteed Future  Insurability Financial Planning Benefit	Funeral Benefit	PRICING	FEATURES	TOTAL
**** "superio	or value"						
Tower Life Australia	Life Protection Plan	• •	• 0	•	50.00	47.43	97.43
*** "excelle	nt value"						
Asteron	Term Life	• •	• •	•	47.46	47.68	95.14
Aviva	Life Cover	• •	0 •	•	45.77	47.21	92.98
Comminsure	Total Care Plan	• •	<b>D</b> ●	•	45.94	50.00	95.94
*** "strong	value"						
Accelerate By Tower	Accelerate Protection Policy Life Plan	• 0	. •	•	44.44	45.42	89.86
Tower Partner INS Portfolio	Term Insurance	• •	0 0	•	42.65	45.32	87.98
Zurich Australia	Protection Plus	•	<b>•</b> ,•	•	42.18	47.68	89.86
*** "average	e value"						
AIG Life	Term Life Plan		• •	•	46.68	40.45	87.14
AXA/AC&L	Life Insurance Plan		0 •	•	47.44	39.82	87.25
ING Life	OneCare Life Cover	•	•	•	39.74	44.40	84.14
** "satisfac	ctory value"						
AMP Life	Flexible Life Time Prot	• 0	• •	•	40.01	40.85	80.86
Asgard Capital Mgnt	Life Protection	• 0	• 0	0	43.65	26.04	69.69
Macquarie Life	FutureWise Life	• 0	• 0	0	45.71	35.73	81.45
MLC Life	Life Cover Plus	····•		•	41.21	41.05	82.25
St George Life	Protection Choices	• 0	•	•	39.57	33.06	72.62

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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 additional payment to fund financial planning advice following the payment of a claim 5 An advanced payment amount to help fund the expenses associated with a funeral.

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term life - Mature Professional Male

term	me matare r roressional male		standard	<b>●</b> optional	O not available
	P R O F I L E S U M	M A R Y R	E P O R T		
		Premiums	#	<u>≠</u> s	tar ratings scores
Company Name	Product Name	peddess 1	Guaranteed Future  □ Insurability Financial Planning Benefit	Funeral Benefit	FEATURES
**** "superio	r value"				
Comminsure Tower Life Australia	Total Care Plan Life Protection Plan	: :	<b>0</b> • 0	27.49 30.00	
*** "excelle	nt value"				
Asteron Zurich Australia	Term Life Protection Plus	: :	: :	<ul><li>27.98</li><li>27.39</li></ul>	
*** "strong	value"				
Accelerate By Tower Aviva Tower Partner INS Portfolio	Accelerate Protection Policy Life Plan Life Cover Term Insurance	• 0	0 0 0 0	<ul><li>26.90</li><li>27.03</li><li>26.90</li></ul>	3 66.10 93.1
*** "average	e value"				
ING Life	OneCare Life Cover	•, •	• •	<b>a</b> 26.79	62.16 88.9
* "satisfac	ctory value"				
AIG Life AMP Life	Term Life Plan Flexible Life Time Prot	• 0	• •	<ul><li>27.83</li><li>25.60</li></ul>	
Asgard Capital Mgnt AXA/AC&L	Life Protection Life Insurance Plan	• 0	• 0 • •	O 26.12	55.74 84.0
Macquarie Life MLC Life	FutureWise Life Life Cover Plus	• •	• •	O 27.52	3 57.46 81.79
St George Life	Protection Choices	• 0	•	23.3	3 46.28 69.6

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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.
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5 An advanced payment amount to help fund the expenses associated with a funeral.



term life - Mature Professional Female

	me matare r rereceienar r emaie		standard	Ooption	nal O not av	ailable
	PROFILE SUMM	A R Y R	E P O R 1	Г		
		Premiums	g	<u></u>	star ratings so	ores
Company Name	Product Name	stepped Level	Guaranteed Future  □ Insurability Financial Planning Benefit	Funeral Benefit	PRICING	TOTAL
**** "superio	or value"					
Comminsure	Total Care Plan	• •	0 •		7.57 70.00	97.57
Tower Life Australia	Life Protection Plan	<u> </u>	• 0	3	0.00 66.41	96.41
**** "excelle	nt value"					
Asteron	Term Life	• •	• •	2	8.48 66.75	95.22
Aviva	Life Cover	• •	0		7.46 66.10	93.56
Zurich Australia	Protection Plus	<u></u>	<u></u>	2	5.31 66.75	92.06
*** "strong	value"					
Accelerate By Tower	Accelerate Protection Policy Life Plan	• 0	• •	• 2	6.66 63.59	90.25
AIG Life	Term Life Plan	•	•, •	2	9.75 56.64	86.39
ING Life	OneCare Life Cover		<u>,</u>		4.77 62.16	86.94
Tower Partner INS Portfolio	Term Insurance		• 0	2	5.59 63.45	89.04
*** "average	e value"					
AXA/AC&L	Life Insurance Plan	• •	0 •	• 2	8.46 55.74	84.21
MLC Life	Life Cover Plus	•	• •	<b>.</b> 2	4.73 57.46	82.19
* "satisfac	ctory value"					
AMP Life	Flexible Life Time Prot	• 0	• •	• 2	4.01 57.19	81.20
Asgard Capital Mgnt	Life Protection	• 0	• 0	O 2	6.19 36.45	62.64
Macquarie Life	FutureWise Life	• 0	• 0	O 2	7.43 50.02	77.45
St George Life	Protection Choices	• 0	0 •	2	2.88 46.28	69.16

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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term life - Mature Blue Collar Male

	THE Water Blac Collar Wale		standard	Option	al Onot ava	ilable
	PROFILE SUM	MARY R	E P O R T			
		Premiums	æ	<u> </u>	star ratings sc	ores
Company Name	Product Name	peddess 1	Guaranteed Future Insurability Financial Planning Benefit	Funeral Benefit o	PRICING	TOTAL
**** "superio	or value"					
Comminsure Tower Life Australia	Total Care Plan Life Protection Plan	: :	<b>0</b>		5.82 50.00 5.00 47.43	95.82 97.43
*** "excelle	nt value"					
Asteron Aviva Zurich Australia	Term Life Life Cover Protection Plus		0 •	• 45	6.63 47.68 6.04 47.21 6.58 47.68	94.3° 92.26 93.26
*** "strong	value"					
Accelerate By Tower Tower Partner INS Portfolio	Accelerate Protection Policy Life Plan Term Insurance	• •	• • •		.84 45.42 .94 45.32	90.26 90.26
** "average	e value"					
AIG Life AMP Life AXA/AC&L	Term Life Plan Flexible Life Time Prot Life Insurance Plan	Ö	0	<ul><li>42</li><li>47</li></ul>	2.76 40.45 2.66 40.85 2.24 39.82	84.21 83.51 87.05
ING Life Macquarie Life MLC Life	OneCare Life Cover FutureWise Life Life Cover Plus		0	O 45	1.95     44.40       1.87     35.73       1.55     41.05	87.35 81.60 81.60
"satisfac	ctory value"					
Asgard Capital Mgnt St George Life	Life Protection Protection Choices	• 0 • 0	• O		26.04 3.73 33.06	69.57 78.79

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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term life - Mature Blue Collar Female

· ·	me matare Blue Condi i ciridie		standard	<b>●</b> optional	O not available
	P R O F I L E S U M	M A R Y R	E P O R T		
		Premiums	æ	± si	tar ratings scores
Company Name	Product Name	Dedped 2	Cuaranteed Future Cuarability Financial Planning Benefit	Funeral Benefit	FEATURES
***** "superio	or value"				
CommInsure Tower Life Australia	Total Care Plan Life Protection Plan	• •	<b>0</b>	<ul><li>45.94</li><li>50.00</li></ul>	
**** "exceller	nt value"				
Accelerate By Tower Asteron Aviva Zurich Australia	Accelerate Protection Policy Life Plan Term Life Life Cover Protection Plus	• O	0	<ul><li>44.44</li><li>47.46</li><li>45.77</li><li>42.18</li></ul>	47.68 95.14 47.21 92.98
*** "strong	value"				
Tower Partner INS Portfolio	Term Insurance	• •	0 0	42.65	45.32 87.98
*** "average	e value"				
AIG Life AXA/AC&L ING Life	Term Life Plan Life Insurance Plan OneCare Life Cover		<b>D</b>	<ul><li>46.68</li><li>47.44</li><li>39.74</li></ul>	39.82 87.25
* "satisfac	ctory value"				
AMP Life Asgard Capital Mgnt Macquarie Life MLC Life	Flexible Life Time Prot Life Protection FutureWise Life Life Cover Plus	0 0 0	• • • 0 • 0	<ul><li>40.01</li><li>43.65</li><li>45.71</li><li>41.21</li></ul>	26.04 69.69 35.73 81.45
St George Life	Protection Choices	• 0	0 •	• 44.65	33.06 77.71

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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term life - Empty Nester White Collar Male

	, , ,			•	standard	Фор	tional	O not ava	ilable
	PROFILE SUM	MARY	R	E P	O R	т			
		Premiu	ıms		ij	Ħ	star	ratings sco	ores
Company Name	Product Name	padda)S 1	revel 2	Guaranteed Future ∞ Insurability	Financial Planning Benefit	Funeral Benefit	PRICING	FEATURES	TOTAL
**** "superio	or value"								
Tower Life Australia	Life Protection Plan	•	•	•	0	•	55.64	29.87	85.5
Tower Partner INS Portfolio	Term Insurance		•		0	•	56.70	30.82	87.5
**** "excelle	ent value"								
AIG Life	Term Life Plan	•	•	•	•	•	53.05	31.66	84.7
Aviva	Life Cover	•	•	•	•	•	51.29	33.39	84.6
*** "strong	value"								
Accelerate By Tower	Accelerate Protection Policy Life Plan	•	0		•	•	50.96	30.09	81.0
Asteron	Term Life		•//		<b>/</b> •	•	46.08	35.00	81.0
ING Life	OneCare Life Cover	•	•	•,	•	•	50.99	31.53	82.5
Zurich Australia	Protection Plus		•	•	•	•	47.43	33.67	81.1
** "averag	e value"								
Comminsure	Total Care Plan		•	0	•	•	47.61	33.03	80.6
"satisfa	ctory value"								
AMP Life	Flexible Life Time Prot	<b>J</b> •	0	•	•	•	47.61	30.06	77.6
Asgard Capital Mgnt	Life Protection	•	0	•	0	0	59.12	19.20	78.3
AXA/AC&L	Life Insurance Plan	•	•	•	•	•	47.80	28.21	76.0
Macquarie Life	FutureWise Life	•	0	•	0	0	53.26	24.77	78.0
MLC Life	Life Cover Standard	•	•	0	•	•	50.21	23.12	73.3
MLC Life	Life Cover Plus	•	•	•	•	•	42.80	28.52	71.3
St George Life	Protection Choices	•	0	0	•	•	47.29	20.31	67.6

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<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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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term life - Empty Nester White Collar Female

	, ,				standard	<b>D</b> op	otional	O not ava	ilable
	P R O F I L E S U M	M A R	Y F	R E F	OR	Т			
			emiums		ij.	Ħ	star	ratings sc	ores
Company Name	Product Name	peddets 1	Pevel 2	Guaranteed Future ∞ Insurability	Financial Financial Planning Benefit	Funeral Benefit	PRICING	FEATURES	TOTAL
**** "superio	or value"								
Aviva	Life Cover	•	•	0	•	•	53.99	33.39	87.
Tower Partner INS Portfolio	Term Insurance	•	•	•	0	•	55.59	30.82	86.
*** "excelle	nt value"								
AIG Life	Term Life Plan	•	•	•	•	•	53.22	31.66	84.
Asgard Capital Mgnt	Life Protection	•	0	•	0	0	64.25	19.20	83
CommInsure	Total Care Plan	•	•	0	•	•	50.56	33.03	83
Tower Life Australia	Life Protection Plan		•		0	•	55.47	29.87	85.
*** "strong	value"								
Asteron	Term Life	•		<b>/</b> •,	•	•	45.51	35.00	80
ING Life	OneCare Life Cover	•			•	•	48.69	31.53	80
** "average	e value"								
Accelerate By Tower	Accelerate Protection Policy Life Plan		0	•	•	•	48.77	30.09	78
AMP Life	Flexible Life Time Prot		0	•	•	•	47.24	30.06	77
Macquarie Life	FutureWise Life	10	0	•	0	0	53.53	24.77	78
MLC Life	Life Cover Standard		•	0	•	•	53.20	23.12	76
Zurich Australia	Protection Plus	•	•	•	•	•	45.63	33.67	79
👚 "satisfad	ctory value"								
AXA/AC&L	Life Insurance Plan	•	•	•	•	•	45.33	28.21	73
MLC Life	Life Cover Plus		•	•	•	•	45.45	28.52	73
St George Life	Protection Choices		0	•	•	•	43.24	20.31	63

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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 additional payment to fund financial planning advice following the payment of a claim
5 An advanced payment amount to help fund the expenses associated with a funeral.



term life - Empty Nester Retail/Light manual Male

	•				standard	<b>D</b> op	otional	O not ava	ilable
	PROFILE SUM	M A R	Y F	R E P	OR	Т			
		Pr	emiums		ij.	Ħ	sta	ratings sc	ores
Company Name	Product Name	peddets 1	Level	Guaranteed Future ∞ Insurability	Financial Planning Benefit	Funeral Benefit	PRICING	FEATURES	TOTAL
***** "superio	or value"								
Tower Life Australia	Life Protection Plan	•	•	•	0	•	55.64	29.87	85.
Tower Partner INS Portfolio	Term Insurance		•	0	0		56.70	30.82	87.
*** "excelle	nt value"								
AIG Life	Term Life Plan	•	•	•	•	•	53.05	31.66	84.
Aviva	Life Cover	•	•	0	•	•	51.29	33.39	84.
*** "strong	value"								
Accelerate By Tower	Accelerate Protection Policy Life Plan	•	0		•	•	50.96	30.09	81.
Asteron	Term Life	•	•••		•	•	46.08	35.00	81.
ING Life	OneCare Life Cover	•		<b>(</b> • )	•	•	50.50	31.53	82.
Zurich Australia	Protection Plus				•	•	47.43	33.67	81.
*** "average	e value"								
CommInsure	Total Care Plan		•	0	•	•	47.61	33.03	80.
* "satisfac	ctory value"								
AMP Life	Flexible Life Time Prot		0	•	•	•	47.61	30.06	77.
Asgard Capital Mgnt	Life Protection	•	0	•	0	0	59.12	19.20	78.
AXA/AC&L	Life Insurance Plan	•	•	•	•	•	47.80	28.21	76.
Macquarie Life	FutureWise Life	•	0	•	0	0	53.26	24.77	78.
MLC Life	Life Cover Standard		•	0	•	•	50.21	23.12	73.
MLC Life	Life Cover Plus		•	•	•	•	42.80	28.52	71.
St George Life	Protection Choices	•	0	•	•	•	48.41	20.31	68.

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4 An additional payment to fund financial planning advice following the payment of a claim
5 An advanced payment amount to help fund the expenses associated with a funeral.



term life - Empty Nester Retail/Light manual Female

				•	standard	<b>O</b> op	otional	O not ava	ilable
	PROFILE SUM	MARY	R	ЕР	O R	Т			
		Prer	niums		ij.	Ħ	staı	ratings sc	ores
Company Name	Product Name	peddets 1	r Fevel	Guaranteed Future ⇔ Insurability	Financial Planning Benefit	Funeral Benefit	PRICING	FEATURES	TOTAL
**** "superio	or value"								
Aviva	Life Cover	•	•	•	•	•	53.99	33.39	87.
Tower Life Australia	Life Protection Plan		•		0	•	55.47	29.87	85
Tower Partner INS Portfolio	Term Insurance		•			•	55.59	30.82	86
**** "excelle	nt value"								
AIG Life	Term Life Plan	•	•	•	•	•	53.22	31.66	84
Asgard Capital Mgnt	Life Protection		0	•	0	0	64.25	19.20	83
CommInsure	Total Care Plan		•	0	•	•	50.56	33.03	83
*** "strong	value"								
Asteron	Term Life	•		<b>(•</b> , `	•	•	45.51	35.00	80
ING Life	OneCare Life Cover	•		•	•	•	48.22	31.53	79
** "average	e value"								
Accelerate By Tower	Accelerate Protection Policy Life Plan		0	•	•	•	48.77	30.09	78
AMP Life	Flexible Life Time Prot		0	•	•	•	47.24	30.06	77
Macquarie Life	FutureWise Life		0		0	0	53.53	24.77	78
MLC Life	Life Cover Standard		•		•	•	53.20	23.12	76
Zurich Australia	Protection Plus	•	•	•	•	•	45.63	33.67	79
** "satisfac	ctory value"								
AXA/AC&L	Life Insurance Plan	•	•	•	•	•	45.33	28.21	73
MLC Life	Life Cover Plus		•	•		•	45.45	28.52	73
St George Life	Protection Choices	•	0	0		•	47.01	20.31	67

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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 additional payment to fund financial planning advice following the payment of a claim
5 An advanced payment amount to help fund the expenses associated with a funeral.

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term life - Empty Nester Professional Male

			standard	d <b>D</b> op	otional	O not ava	ilable
	PROFILE SUM	MARY	R E P O R	Т			
		Premiums		<u> </u>	staı	ratings sco	ores
Company Name	Product Name	pedbbed 1	Guaranteed Future bunsurability Financial Planning Benefit	Funeral Benefit	PRICING	FEATURES	TOTAL
**** "superio	r value"						
Asteron	Term Life	• •	• •	•	20.14	70.00	90.14
Aviva	Life Cover	• •	0 •		22.41	66.78	89.19
**** "exceller	nt value"						
AIG Life	Term Life Plan	• •	• •	•	24.47	63.33	87.80
Comminsure	Total Care Plan	• •	0 •	•	20.81	66.05	86.86
Zurich Australia	Protection Plus	• •	• •	•	20.73	67.35	88.08
*** "strong	value"						
ING Life	OneCare Life Cover	• •	• •	•	22.96	63.06	86.03
Tower Life Australia	Life Protection Plan	• •	• 0	•	24.31	59.73	84.04
Tower Partner INS Portfolio	Term Insurance		0 0	•	24.78	61.64	86.42
** "average	value"						
Accelerate By Tower	Accelerate Protection Policy Life Plan	• 0	• •	•	22.27	60.19	82.46
AMP Life	Flexible Life Time Prot	• 0	• •	•	20.81	60.12	80.93
* "satisfac	etory value"						
Asgard Capital Mgnt	Life Protection	• 0	• 0	0	25.84	38.39	64.23
AXA/AC&L	Life Insurance Plan	• •	0 •	•	20.89	56.41	77.30
Macquarie Life	FutureWise Life	• 0	• 0	0	23.27	49.54	72.81
MLC Life	Life Cover Plus	• •	• •	•	18.70	57.04	75.75
MLC Life	Life Cover Standard	• •	0 •	•	21.94	46.24	68.18
St George Life	Protection Choices	• 0	0 •	•	20.66	40.61	61.28

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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term life - Empty Nester Professional Female

	,,,,			•	standard	Оор	tional	O not ava	ilable
	P R O F I L E S U M	M A R Y	R	E P	O R	Т			
		Prem	iums		Ħ	<u>;</u>	star	ratings sco	ores
Company Name	Product Name	peddejg 1	revel 2	Guaranteed Future ⇔ Insurability	Financial Planning Benefit	Funeral Benefit	PRICING	FEATURES	TOTAL
**** "superio	or value"								
Asteron	Term Life	•	•	•	•	•	19.85	70.00	89.8
Aviva	Life Cover	•	•	•	•	•	23.55	66.78	90.33
*** "excelle	nt value"								
AIG Life	Term Life Plan	•	•	•	•	•	24.54	63.33	87.86
Comminsure	Total Care Plan	•	•	•	•	•	22.05	66.05	88.1
Zurich Australia	Protection Plus	•	•		•	•	19.90	67.35	87.2
*** "strong	value"								
ING Life	OneCare Life Cover	•	•		<b>/</b> •	•	21.88	63.06	84.94
Tower Life Australia	Life Protection Plan	•		<b>/•</b> , `	0	•	24.19	59.73	83.92
Tower Partner INS Portfolio	Term Insurance	•	•	0	0	•	24.25	61.64	85.89
** "average	e value"								
Accelerate By Tower	Accelerate Protection Policy Life Plan		0	•	•	•	21.27	60.19	81.40
AMP Life	Flexible Life Time Prot	•/	0	•	•	•	20.61	60.12	80.7
* "satisfac	ctory value"								
Asgard Capital Mgnt	Life Protection	•	0	•	0	0	28.03	38.39	66.4
AXA/AC&L	Life Insurance Plan	•	•	0	•	•	19.77	56.41	76.1
Macquarie Life	FutureWise Life	•	0	•	0	0	23.35	49.54	72.8
MLC Life	Life Cover Standard	•	•	0	•	•	23.21	46.24	69.4
MLC Life	Life Cover Plus	•	•	•	•	•	19.82	57.04	76.8
St George Life	Protection Choices	•	0	•	•	•	18.86	40.61	59.4

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term life - Empty Nester Blue Collar Male

	, ,			•	standard	Фор	tional	O not ava	ilable
	PROFILE SUM	MARY	R	E P	0 R	Т			
		Premium	ıs		ij	Ħ	star	ratings sco	ores
Company Name	Product Name	Stepped	revel 2	Guaranteed Future ∽ Insurability	Financial Planning Benefit	Funeral Benefit	PRICING	FEATURES	TOTAL
**** "superio	or value"								
Tower Life Australia	Life Protection Plan	• •	)	•	0	•	55.64	29.87	85.5
Tower Partner INS Portfolio	Term Insurance	• • • • • • • • • • • • • • • • • • • •	<u>.</u>	0	0	•	56.70	30.82	87.5
*** "excelle	ent value"								
AIG Life	Term Life Plan	• •	)	•	•	•	53.05	31.66	84.
Aviva	Life Cover	• •	)	0	•	•	51.29	33.39	84.
*** "strong	value"								
Accelerate By Tower	Accelerate Protection Policy Life Plan	• (	)		•	•	50.96	30.09	81.
Asteron	Term Life				•	•	46.08	35.00	81.
ING Life	OneCare Life Cover				•	•	50.50	31.53	82.
Zurich Australia	Protection Plus			•	•	•	47.43	33.67	81.
** "averag	e value"								
Comminsure	Total Care Plan			0	•	•	47.61	33.03	80.
👚 "satisfa	ctory value"								
AMP Life	Flexible Life Time Prot	• 0	)	•	•	•	47.61	30.06	77.
Asgard Capital Mgnt	Life Protection	• (	)	•	0	0	59.12	19.20	78.
AXA/AC&L	Life Insurance Plan	• •	)	•	•	•	47.80	28.21	76.
Macquarie Life	FutureWise Life	• (	)	•	0	0	53.26	24.77	78.
MLC Life	Life Cover Plus	• •	)	•	•	•	42.80	28.52	71.
MLC Life	Life Cover Standard		<b>)</b>	0	•	•	50.21	23.12	73.
St George Life	Protection Choices	• (	)	•	•	•	52.50	20.31	72.

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term life - Empty Nester Blue Collar Female

				•	standard	Оор	tional	O not ava	ilable
	PROFILE SUM	MARY	R	E P	O R	Т			
		Premiu	ms		ij.	<u>;</u> =	star	ratings sco	ores
Company Name	Product Name	peddets 1	Level	Guaranteed Future ∽ Insurability	Financial Planning Benefit	Funeral Benefit a	PRICING	FEATURES	TOTAL
**** "super	rior value"								
Aviva	Life Cover	•	•	•	•	•	53.99	33.39	87.3
Tower Life Australia	Life Protection Plan	•	•	•	0	•	55.47	29.87	85.3
Tower Partner INS Portfolio	Term Insurance	•	•	. 0	0	•	55.59	30.82	86.4
**** "excel	lent value"								
AIG Life	Term Life Plan	•	•	•	•	•	53.22	31.66	84.8
Asgard Capital Mgnt	Life Protection	•	0	•	0	0	64.25	19.20	83.4
Comminsure	Total Care Plan	•	•	0	•	•	50.56	33.03	83.5
*** "stron	g value"								
Asteron	Term Life	•		•	•	•	45.51	35.00	80.5
ING Life	OneCare Life Cover	•		•	•	•	48.22	31.53	79.7
*** "avera	ge value"								
Accelerate By Tower	Accelerate Protection Policy Life Plan		0	•	•	•	48.77	30.09	78.8
AMP Life	Flexible Life Time Prot		0	•	•	•	47.24	30.06	77.3
Macquarie Life	FutureWise Life	10	0	•	0	0	53.53	24.77	78.3
Zurich Australia	Protection Plus		•	•	•	•	45.63	33.67	79.3
"satisf	actory value"								
AXA/AC&L	Life Insurance Plan	•	•	•	•	•	45.33	28.21	73.5
MLC Life	Life Cover Standard	•	•	0	•	•	53.20	23.12	76.3
MLC Life	Life Cover Plus	•	•	•	•	•	45.45	28.52	73.9
St George Life	Protection Choices	•	0	•	•	•	50.20	20.31	70.5

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3 An ability to increase the sum insured without medical evidence.
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income protection - Young White Collar Male

ne protection - Young White Collar Mal				standar	d <b>D</b> op	otional	O not ava	ailable
P R O F I L E S U M M	A R Y	R	E P	O R	Т			
	Pren	niums		>	_	sta	r ratings sc	ores
Product Name	L Stepped	revel 2	Increasing Claims 	Specified Injur	Superannuatio Contribution	PRICING	FEATURES	TOTAL
r value"								
Accelerate Standard Income Plan - Indemnity	•	0	0	•	•	56.54	27.09	8
Disability Income Plan	•	•		0	0	65.00	25.08	9
OneCare Income Sec. Std	•	•	O	•	0	54.57	31.05	8
Flex Lt Inc. Cont. Standard	•	•	0	0	•	59.73	26.00	8
Income Care	•	•	•	0	0	57.18	30.93	8
nt value"								
Income Care Plus	•	•	0	•	•	48.20	31.49	7
OneCare Income Sec. Special Risk	•	• 🔎	• •	0	•	54.57	27.51	8
Disability Income PLUS Optional	•	•//	0	/ •	0	56.74	25.45	8
Flex Lt Inc. Cont. Advances	•			•	•	54.15	26.44	8
FutureWise Income Insurance Indemnity	•	0	0		•	54.66	23.39	
value"								
Income Replacement Plus - Basic Option Indem		•		•	0	45.93	27.82	7
Accelerate Comp Income Plan - Indemnity			0	🖭	•	48.05	27.40	7
Disability Income	. 1 .	0			0	49.15	23.54	7
Income Insurance Plan Indemnity	<b>/</b> •	•		0	•	51.14	24.53	7
OneCare Income Sec. Prof	•	•		🖭	0	40.66	32.16	7
IP Shield	•	•		0	•	49.64	24.30	
OneCare Income Sec, Comp	•	•	0		0	43.64	32.44	
value"								
Income Protection Indem	•	•	•	•	•	43.28	26.32	6
Income Protector	•	•	•	•	•	44.42	27.38	7
Income Protector Extra	•	•	•	•	•	41.62	27.74	6
Income Replacement Plus - Indemnity	•	•	•	•	•	42.57	28.29	7
Disability Income Insurance - Gold Indemnity	•	•	•	•	0	43.26	26.21	6
Income Insurance Plus Indemnity	•	•	•	•	•	43.35	25.29	6
IP Plus Indemnity	•	•	•	0	•	50.63	19.69	7
tory value"								
Income Advantage Extra	•	•	0	•	0	37.49	27.84	6
Disability Income Insurance - Plat Indemnity	•	•	0	•	0	40.73	26.22	6
Disability Income Plus	•	0			0	26.15	25.64	5
Income Advantage	•	•	0		0	39.42	27.48	6
FutureWise Income Insurance Extra Indemnity	•	0			0	43.98	23.61	6
Income Insurance Plus Prof Indemnity	•	•	0	0	•	39.86	25.31	6
Income Protection Plus Indemnity	•	•	•	•	•	37 66	26.87	6
	r value"  Accelerate Standard Income Plan - Indemnity Disability Income Plan OneCare Income Sec. Std Flex Lt Inc. Cont. Standard Income Care Income Care Income Care Plus OneCare Income Sec. Special Risk Disability Income PLUS Optional Flex Lt Inc. Cont. Advances FutureWise Income Insurance Indemnity  //alue"  Income Replacement Plus - Basic Option Indem Accelerate Comp Income Plan - Indemnity Disability Income Income Insurance Plan Indemnity OneCare Income Sec. Prof IP Shield OneCare Income Sec, Comp  // value"  Income Protection Indem Income Protector Income Protector Income Protector Extra Income Replacement Plus - Indemnity Disability Income Insurance - Gold Indemnity Income Insurance Plus Indemnity Income Insurance Plus Indemnity IP Plus Indemnity IP Plus Indemnity  tory value"  Income Advantage Extra Disability Income Insurance - Plat Indemnity Disability Income Insurance - Plat Indemnity Disability Income Insurance Extra Indemnity Income Insurance Plus Prof Indemnity	Product Name  Product Name  Product Name  Accelerate Standard Income Plan - Indemnity Disability Income Plan OneCare Income Sec. Std Flex Lt Inc. Cont. Standard Income Care  Income Care Plus OneCare Income Sec. Special Risk Disability Income PLUS Optional Flex Lt Inc. Cont. Advances FutureWise Income Insurance Indemnity  Income Replacement Plus - Basic Option Indem Accelerate Comp Income Plan - Indemnity Disability Income Income Insurance Plan Indemnity OneCare Income Sec. Prof IP Shield OneCare Income Sec. Comp  Value  Income Protector Income Protector Income Protector Income Protector Income Replacement Plus - Indemnity Disability Income Income Sec. Comp  Value  Income Protector Income Protector Income Replacement Plus - Indemnity Disability Income Insurance - Gold Indemnity Income Insurance Plus Indemnity Income Insurance Plus Indemnity Income Insurance Plus Indemnity Income Advantage Extra Disability Income Insurance - Plat Indemnity Disability Income Plus Income Advantage FutureWise Income Insurance Extra Indemnity Income Advantage FutureWise Income Insurance Extra Indemnity Income Insurance Plus Prof Indemnity Income Insurance Plus Prof Indemnity Income Insurance Plus Prof Indemnity	Product Name  Pr	P R O F I L E S U M M A R Y R E P  Product Name  Product Name  Product Name  Premiums  Bugger of J 2 3  ***  **Premiums  **Pre	Product Name  Product Name  Promiums  Promiums	Product Name  Product Name  Promiums  Product Name  Promiums  Prom	Product Name	Product Name

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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 when on claim to have ongoing benefit payments increased inline with the consumer price index
4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.
5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



income protection - Young White Collar Male

	moomo protoction roung rime coma				(	standar	d <b>D</b> op	tional	O not ava	ilable
	PROFILE SUM	M A F	Υ	R	E P	O R	Т			
			Premi	ums		5	_	staı	ratings sco	ores
Company Nai	ne Product Name		2 Stepped	Fevel 2	Increasing Claims	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
i "sa	atisfactory value"									
Aviva	IP Gold Indemnity	(	•	•	•	•	•	35.81	26.28	62.09
Aviva	IP Excell Indemnity		•	•	•	•	•	41.99	25.95	67.94
MLC Life	IP Plus with Extra Benefit Indemnity		•	•	•	•	•	41.94	20.40	62.34



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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



income protection - Young White Collar Female

IIICC	ome protection - Young White Collar Fer	naie			standar	d <b>D</b> op	otional	O not ava	ilable
	PROFILE SUMM	A R Y	R	E P	O R	T			
		Prer	niums		2	5 -	sta	r ratings sc	ores
Company Name	Product Name	peddel 1	revel 2	Increasing Claims	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
***** "superi	or value"								
Comminsure	Income Care	•	•	0	0	0	59.02	30.93	89.9
AIG Life	Disability Income Plan	•	•		0	0	65.00	25.08	90.0
**** "excelle	ent value"								
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	•	0	0	•	•	51.91	27.09	79.
ING Life	OneCare Income Sec. Std	•	•	•	•	•	50.89	31.05	81.
AMP Life	Flex Lt Inc. Cont. Standard	•	•	•	0	•	51.64	26.00	77.
CommInsure	Income Care Plus	•	•	0	•	•	43.78	31.49	75.2
AIG Life	Disability Income PLUS Optional	•	•	•	•	0	56.23	25.45	81.
ING Life	OneCare Income Sec. Special Risk	•	••	0	0		50.89	27.51	78.
*** "strong	ı value"								
ING Life	OneCare Income Sec, Comp	•	•	0	•	0	39.90	32.44	72.
St George Life	Disability Income		0	•	0	0	50.36	23.54	73.
Zurich Australia	Income Replacement Plus - Basic Option Indem			•	•	•	43.38	27.82	71.
Tower Life Australia	Income Protection Indem	•	•	•	•	•	45.19	26.32	71.
AXA/AC&L	Income Insurance Plan Indemnity	1	•	•	0	•	49.57	24.53	74.
Macquarie Life	FutureWise Income Insurance Indemnity	<b>/</b> •	0		•	•	50.89	23.39	74
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	•	0		👱	•	43.83	27.40	71
Asteron	IP Shield	•			0	0	47.85	24.30	72
AMP Life	Flex Lt Inc. Cont. Advances	•	•	•	•	0	46.65	26.44	73
** "averaç	ge value"								
Asteron	Income Protector	•	•	•	•	•	42.52	27.38	69.
ING Life	OneCare Income Sec. Prof	•	•	•	•	•	36.98	32.16	69
MLC Life	IP Plus Indemnity	•	•	•	0	•	50.12	19.69	69.
Aviva	IP Excell Indemnity	•	•	•	•	•	42.21	25.95	68.
Zurich Australia	Income Replacement Plus - Indemnity	•	•	0	•	0	39.98	28.29	68.
* "satisfa	actory value"								
Asteron	Income Advantage	•	•	•	•	0	37.48	27.48	64
Macquarie Life	FutureWise Income Insurance Extra Indemnity	•	0				43.36	23.61	66
Asteron	Income Protector Extra	•	•			0	39.69	27.74	67
MLC Life	IP Plus with Extra Benefit Indemnity	•	•			•	41.09	20.40	61
Aviva	IP Gold Indemnity	•	•	0		0	35.60	26.28	61
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	•	•	0	•	0	40.24	26.21	66
Tower Life Australia	Income Protection Plus Indemnity	•		0	•		39.15	26.87	66
AXA/AC&L	Income Insurance Plus Prof Indemnity	•	•		0	•	38.20	25.31	63
MLC Life	IP Standard	•	•	0	0	•	59.31	6.45	65
AXA/AC&L	Income Insurance Plus Indemnity	•	•	•	0	•	41.69	25.29	66

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2 Premiums will be calculated based on your age at the start of the policy.
3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index
4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.
5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



income protection - Young White Collar Female

	ne protection realing trime comain con			•	standar	d <b>D</b> op	tional	O not ava	ilable
	PROFILE SUMM	A R Y	R	E P	O R	Т			
		Prer	niums		>	_	staı	ratings sco	ores
Company Name	Product Name	Stepped	revel 2	Increasing Claims	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
"satisfac	tory value"								
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	•	•	•	•	0	37.75	26.22	63.97
Asteron	Income Advantage Extra	•	•	•	•	•	35.55	27.84	63.39
St George Life	Disability Income Plus	•	0	•	•	0	26.49	25.64	52.13



<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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 when on claim to have ongoing benefit payments increased inline with the consumer price index
4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.
5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



income protection - Young Retail/Light manual Male

inco	me protection - Young Retail/Light manu	aı ıvlalı	7		standar	d <b>D</b> op	otional	O not ava	ilable
	PROFILE SUMM	RY	R	E P	O R	Т			
		Prer	niums		ح	=	sta	r ratings sc	ores
Company Name	Product Name	Stepped -	revel 2	Increasing Claims	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
**** "superio	or value"								
AXA/AC&L	Income Insurance Plus Prof Indemnity	•	•	0	•	•	52.82	27.86	80.6
AIG Life	Disability Income Plan	•	•	•	0	0	65.00	24.97	89.9
ING Life	OneCare Income Sec. Std	•	•	•	•	•	54.34	29.42	83.7
ING Life	OneCare Income Sec. Prof	•	•	•	•	•	53.87	26.61	80.48
AIG Life	Disability Income PLUS Optional		•	0	•	0	56.30	25.34	81.64
**** "excelle	ent value"								
AXA/AC&L	Income Insurance Plan Indemnity	•	•	D	0	•	48.45	27.07	75.52
ING Life	OneCare Income Sec, Comp	•	•	•	•	•	42.82	31.06	73.88
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	•	0	0	/ •	•	50.38	27.86	78.24
AMP Life	Flex Lt Inc. Cont. Standard	•		0	0	•	51.90	25.91	77.80
ING Life	OneCare Income Sec. Special Risk	•		•	0	•	54.34	23.08	77.42
Macquarie Life	FutureWise Income Insurance Indemnity	•	0	•	•	•	53.27	23.73	77.00
Comminsure	Income Care		9.2.2	0	0	0	47.77	29.78	77.55
*** "strong	value"								
AXA/AC&L	Income Insurance Plus Indemnity		•	•	•	•	40.77	27.85	68.61
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	•	0	•	•	•	42.53	28.18	70.71
AMP Life	Flex Lt Inc. Cont. Advances	•	•	•	•	•	46.62	26.35	72.97
Comminsure	Income Care Plus		•	0	•	0	39.65	30.35	70.00
** "averag	e value"								
Asteron	IP Shield	•	•	•	0	•	38.77	25.01	63.77
Macquarie Life	FutureWise Income Insurance Extra Indemnity	•	0	•	•	•	42.31	23.84	66.15
Asteron	Income Advantage	•	•	•	•	•	40.50	23.51	64.01
Zurich Australia	Income Replacement Plus - Basic Option Indem	•	•	•	•	•	38.49	25.02	63.51
Tower Life Australia	Income Protection Indem	•	•	. 0	•	0	38.79	26.47	65.27
"satisfa	ctory value"								
Asteron	Income Protector Extra	•	•	0	•	0	32.64	27.71	60.34
Aviva	IP Excell Indemnity		•	0	•		30.33	26.24	56.57
MLC Life	IP Standard		•		0	•	52.54	5.19	57.73
MLC Life	IP Plus with Extra Benefit Indemnity		•	0	•	•	37.29	18.51	55.81
Asteron	Income Protector		•	0	•		34.37	27.35	61.72
St George Life	Disability Income Plus		0	•	•	0	19.64	23.12	42.76
Tower Life Australia	Income Protection Plus Indemnity		•	0			33.56	27.03	60.59
MLC Life	IP Plus Indemnity		•	0	0	•	44.32	17.79	62.10
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	•				o o	29.00	24.90	53.91
Aviva	IP Gold Indemnity			0		<u>Q</u>	25.40	26.58	51.98
Asteron	Income Advantage Extra	_		<b>1</b> )	_	■ )	38 44	23.87	62 33

Income Advantage Extra

Asteron

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23.87

62.32

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income protection - Young Retail/Light manual Male

moon	e protection Tourig Netall, Light mana	ar man		(	standar	ј Фор	tional	O not ava	ilable
	PROFILE SUMM/	A R Y	R	E P	O R	Т			
		Prer	niums		>	_	star	ratings sco	ores
Company Name	Product Name	Stepped	Level	Increasing Claims	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
* "satisfact	ory value"								
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	•	•	•	•	0	27.16	24.91	52.07
Zurich Australia	Income Replacement Plus - Indemnity	•	•	•	•	•	35.45	25.50	60.95
St George Life	Disability Income	•	0	•	0	0	37.58	21.71	59.29



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income protection - Young Retail/Light manual Female

micon	me protection - Young Retail/Light mai	idai i Cii	iaic		standar	d <b>D</b> op	otional	O not ava	ilable
	PROFILE SUMM	A R Y	R	E P	O R	Т			
		Prer	niums		2	5 -	sta	r ratings sc	ores
Company Name	Product Name	pedde)s 1	Level	Increasing Claims	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
**** "superio	r value"								
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	•	0	0	•	•	52.47	27.86	80.
ING Life	OneCare Income Sec. Std	•	•	•	•	•	54.36	29.42	83.
AIG Life	Disability Income Plan	•	•	•	0	0	65.00	24.97	89.
AIG Life	Disability Income PLUS Optional	•	•	0	•	0	55.90	25.34	81.
*** "exceller	nt value"								
ING Life	OneCare Income Sec. Prof	•	•	•	•	•	49.85	26.61	76.
ING Life	OneCare Income Sec. Special Risk	•	•	D	0	•	54.36	23.08	77.
AXA/AC&L	Income Insurance Plan Indemnity	•	•	•	0	•	47.08	27.07	74.
AMP Life	Flex Lt Inc. Cont. Standard	•	•	0	0	•	49.71	25.91	75.
Comminsure	Income Care	•	•	0	0	•	48.94	29.78	78.
AXA/AC&L	Income Insurance Plus Prof Indemnity	•		•	•	•	51.50	27.86	79.
ING Life	OneCare Income Sec, Comp	•	•	0	•	•	42.28	31.06	73.
*** "strong v	value"								
Macquarie Life	FutureWise Income Insurance Indemnity		0	•	•	0	49.36	23.73	73.
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	10	0	•	•	•	44.16	28.18	72.
AMP Life	Flex Lt Inc. Cont. Advances	<b>J</b> •	•	•	•	•	44.71	26.35	71.
Tower Life Australia	Income Protection Indem	•	•	0	•	0	43.18	26.47	69.
*** "average	e value"								
Tower Life Australia	Income Protection Plus Indemnity	•	•	0	•	0	37.26	27.03	64.
Macquarie Life	FutureWise Income Insurance Extra Indemnity	•	0	•	•	•	41.79	23.84	65.
CommInsure	Income Care Plus	•	•	•	•	•	35.65	30.35	66.
AXA/AC&L	Income Insurance Plus Indemnity	•	•	•	•	•	39.39	27.85	67.
"satisfac	ctory value"								
Asteron	Income Protector	•	•	•	•	•	32.67	27.35	60.
Aviva	IP Excell Indemnity	•	•	•	•	•	29.97	26.24	56.
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	•	•	•	•	0	28.64	24.90	53.
Asteron	IP Shield	•	•	•	0	•	37.00	25.01	62.
MLC Life	IP Plus with Extra Benefit Indemnity	•	•	•	•	•	36.58	18.51	55.
St George Life	Disability Income Plus	•	0	•	•	0	20.13	23.12	43.
Asteron	Income Advantage Extra	•	•	•	•	•	36.68	23.87	60.
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	•	•	•	•	0	26.77	24.91	51
MLC Life	IP Standard	•	•	0	0	•	52.23	5.19	57
St George Life	Disability Income	•	0	•	0	0	38.78	21.71	60
Asteron	Income Protector Extra	•	•	•	•	•	30.96	27.71	58.
MLC Life	IP Plus Indemnity	•	•	•	0	•	43.74	17.79	61.
Aviva	IP Gold Indemnity	•	•	•	•	•	24.94	26.58	51.

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income protection - Young Retail/Light manual Female

	oomo protocion roung retuin Light me	arradi i orri		standard (	Doptional	O not avai	ilable
	PROFILE SUMM	ARY	R E P	O R T			
		Prem	iums	ء د	sta	r ratings sco	ores
Company Name	Product Name	peddbed 1	Level  Increasing  Claims	Specified Injury	PRICING	FEATURES	TOTAL
* "satis	sfactory value"						
Asteron	Income Advantage	•	• 0	•	D 38.72	23.51	62.23
Zurich Australia	Income Replacement Plus - Indemnity	•	• 0	• (	D 35.15	25.50	60.6
Zurich Australia	Income Replacement Plus - Basic Option Indem	•	• 0	•	D 38.29	25.02	63.32



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income protection - Young Professional Male

	The proceediest Treating Proceediestal Walk			standard	d <b>D</b> op	tional	O not ava	ilabl
	PROFILE SUMM	ARY I	REF	O R	Т			
		Premiums		>	_	sta	r ratings sco	ores
Company Name	Product Name	Stepped	Increasing Claims	Specified Injury	Superannuation Contribution	PRICING	FEATURES	
<b>★★★★</b> "superio	r value"				,			
NG Life	OneCare Income Sec, Comp	• •	0	•	0	29.38	55.61	8
ommInsure	Income Care	• •	•	0	•	34.78	53.03	8
ccelerate By Tower	Accelerate Standard Income Plan - Indemnity	• 0	•	•	•	37.18	46.44	8
NG Life	OneCare Income Sec. Std	• •	•	•	•	36.24	53.23	8
**** "exceller	nt value"							
IG Life	Disability Income PLUS Optional	• •	0	•	0	35.07	43.63	7
ommInsure	Income Care Plus	• •	•	•	•	29.14	53.98	8
ccelerate By Tower	Accelerate Comp Income Plan - Indemnity	• 0	•	•	•	31.73	46.98	7
NG Life	OneCare Income Sec. Special Risk	• •	0	0	•	36.24	47.17	8
MP Life	Flex Lt Inc. Cont. Standard	• •	0	0	•	35.68	44.57	8
NG Life	OneCare Income Sec. Prof		•	•	•	27.48	55.12	8
IG Life	Disability Income Plan	• •	•	0	0	40.00	42.99	8
*** "strong	value"							
'urich Australia	Income Replacement Plus - Indemnity	•/•	0	•	0	26.57	48.50	7
steron	Income Protector Extra	•	•	•	•	27.88	45.25	7
urich Australia	Income Replacement Plus - Basic Option Indem		•	•	•	28.58	47.69	7
MP Life	Flex Lt Inc. Cont. Advances	• •	•	•	•	32.45	45.32	7
steron	Income Protector	• •	•	•	•	29.67	44.64	7
ower Life Australia	Income Protection Indem	• •	•	•	0	28.15	45.12	
average "average	e value"							
ower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	• •	•	•	0	26.58	44.94	7
ower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	• •	•	•	0	28.17	44.93	7
ower Life Australia	Income Protection Plus Indemnity	• •	•	•	•	24.59	46.06	7
t George Life	Disab <mark>il</mark> ity Income	• 0	•	0	0	32.59	40.35	7
viva	IP Excell Indemnity	• •	•	•	•	26.15	44.48	7
XA/AC&L	Income Insurance Plan Indemnity	• •	•	•	•	30.23	42.04	7
Nacquarie Life	FutureWise Income Insurance Indemnity	• 0	•	•	•	32.75	40.09	7
steron	IP Shield	• •	•	0	•	32.98	39.35	7
satisfac	tory value"							
XA/AC&L	Income Insurance Plus Prof Indemnity	• •	•	•	•	23.64	43.38	6
ILC Life	IP Plus with Extra Benefit Indemnity	• •	•	•	•	27.94	34.98	6
steron	Income Advantage Extra	• •	•	•	•	23.63	45.42	6
t George Life	Disability Income Plus	• 0	•	•	0	17.51	43.96	6
XA/AC&L	Income Insurance Plus Indemnity	• •	•	•	•	25.68	43.35	6
Macquarie Life	FutureWise Income Insurance Extra Indemnity	• 0	•	•	•	26.48	40.47	6
MLC Life	IP Standard		0	0	•	38.89	11.06	4

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income protection - Young Professional Male

	oome protection roung reference	Wale		•	standar	d <b>D</b> op	tional	O not ava	ilable
	PROFILE SUM	M A R	Y R	E P	O R	Т			
		Pre	emiums		>	_	staı	ratings sco	ores
Company Name	Product Name	peddejg 1	Level	Increasing Claims <sup>©</sup>	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
th "satis	sfactory value"								
Asteron	Income Advantage	•	•	•	•	•	24.82	44.81	69.6
Aviva	IP Gold Indemnity	•	•	•	•	•	22.44	45.05	67.4
MLC Life	IP Plus Indemnity	•	•	0	0	•	33.46	33.75	67.2



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income protection - Young Professional Female

					standar		otional	O not ava	ıılabl
	PROFILE SUMM	A R Y	R	E P	O R	Т			
		Prer	niums		2	<u> </u>	star	ratings sc	ores
Company Name	Product Name	2 Stepped	revel 2	Increasing Claims o	Specified Injury	Superannuation Contribution	PRICING	FEATURES	IATOT
<b>★★★★</b> "superio	r value"								
NG Life	OneCare Income Sec. Std	•	•	0	•	0	34.24	53.23	8
Comminsure	Income Care	•	•	•	0	•	35.85	53.03	8
AIG Life	Disability Income Plan	•	•	•	0	0	40.00	42.99	8
NG Life	OneCare Income Sec, Comp	•	•	0	•	0	27.12	55.61	8
**** "excelle	nt value"								
NG Life	OneCare Income Sec. Special Risk	•	•	•	0	•	34.24	47.17	8
Comminsure	Income Care Plus	•	•	0	•	•	26.43	53.98	8
NG Life	OneCare Income Sec. Prof	•	•	•	•	•	25.20	55.12	8
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	•	0	0	/ •	•	34.14	46.44	8
AIG Life	Disability Income PLUS Optional	•	•	0	•	0	34.72	43.63	7
*** "strong	value"								
ower Life Australia	Income Protection Indem	/0	•	0	•	0	27.98	45.12	7
MP Life	Flex Lt Inc. Cont. Advances		•	•	•	•	28.57	45.32	7
urich Australia	Income Replacement Plus - Indemnity		•	•	•	•	24.98	48.50	7
'urich Australia	Income Replacement Plus - Basic Option Indem		•	•	•	•	27.05	47.69	7
steron	Income Protector	<b>J</b> •	•	•	•	•	28.52	44.64	7
MP Life	Flex Lt Inc. Cont. Standard	•	•		0	0	31.55	44.57	7
St George Life	Disability Income	•	0		0	0	33.25	40.35	7
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	•	0	0			28.91	46.98	7
** "average	value"								
viva	IP Excell Indemnity	•	•	•	•	0	26.33	44.48	7
ower Life Australia	Income Protection Plus Indemnity	•	•	•	•	•	24.29	46.06	7
ower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	•	•	•	•	0	24.69	44.94	6
ower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	•	•	•	•	0	26.28	44.93	7
lacquarie Life	FutureWise Income Insurance Indemnity	•	0	•	•	0	30.46	40.09	7
steron	IP Shield	•	•	•	0	•	31.97	39.35	7
Asteron	Income Protector Extra	•	•	O O	•		26.68	45.25	7
XA/AC&L	Income Insurance Plan Indemnity	•	•	0	0	•	29.15	42.04	7
🛔 "satisfac	ctory value"								
Nacquarie Life	FutureWise Income Insurance Extra Indemnity	•	0	0	•	•	26.02	40.47	6
/ILC Life	IP Standard	•	•	0	0	•	39.11	11.06	5
XXA/AC&L	Income Insurance Plus Prof Indemnity	•	•	•	•	•	22.52	43.38	6
Asteron	Income Advantage	•	•	•	•		23.57	44.81	6
/ILC Life	IP Plus Indemnity	•	•	•	0	•	33.24	33.75	6
St George Life	Disability Income Plus	•	0	•	•	0	17.62	43.96	6
Asteron	Income Advantage Extra	•		0	•	•	22.38	45.42	6

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income protection - Young Professional Female

	g				•	<b>standar</b>	d <b>D</b> op	tional	O not ava	ilable
	PROFILE SU	M M A	R Y	R	E P	O R	T			
			Pren	niums		. <del>.</del>	_	staı	ratings sc	ores
Company Name	ne Product Name	Product Name	Peddets 1	Fevel 2	Increasing Claims	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
i "sa	tisfactory value"									
Aviva	IP Gold Indemnity		•	•	•	•	•	22.31	45.05	67.36
AXA/AC&L	Income Insurance Plus Indemnity		•	•	•	•	•	24.56	43.35	67.91
MLC Life	IP Plus with Extra Benefit Indemnity		•	•	•	•	•	27.42	34.98	62.40



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income protection - Young Blue Collar Male

	processes from g =			(	standar	d <b>D</b> op	tional	O not ava	ilable
	P R O F I L E S U M M	A R Y	R	E P	O R	т			
		Prer	niums		ځ	5 -	star	ratings sc	ores
Company Name	Product Name	2 Stepped	Level 5	Increasing Claims	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
**** "superio	or value"								
ING Life AIG Life CommInsure	OneCare Income Sec. Std Disability Income Plan Income Care	:	•	O	0	<b>0</b>	59.77 65.00 58.13	29.81 24.90 31.35	89.59 89.90 89.48
**** "excelle	ent value"								
ING Life AIG Life Macquarie Life ING Life CommInsure	OneCare Income Sec, Comp Disability Income PLUS Optional FutureWise Income Insurance Indemnity OneCare Income Sec. Special Risk Income Care Plus	•	0	0	0	0 0 0 0	48.47 57.92 56.07 59.77 50.16	31.55 25.30 23.50 23.14 31.94	80.02 83.22 79.57 82.92 82.10
*** "strong	value"		X						
AXA/AC&L Tower Life Australia Accelerate By Tower AMP Life Macquarie Life AMP Life	Income Insurance Plan Indemnity Income Protection Indem Accelerate Standard Income Plan - Indemnity Flex Lt Inc. Cont. Advances FutureWise Income Insurance Extra Indemnity Flex Lt Inc. Cont. Standard		0	0 0 0 0	•	0 0 0 0	41.77 43.78 44.17 47.58 46.92 51.61	28.68 26.08 27.72 24.91 23.61 24.45	70.46 69.86 71.89 72.49 70.53 76.06
** "averag	e value"								
Zurich Australia Accelerate By Tower Zurich Australia Aviva	Income Replacement Plus - Indemnity Accelerate Comp Income Plan - Indemnity Income Replacement Plus - Basic Option Indem IP Excell Indemnity	•	• • •	0 0 0	•	0 0 0	39.45 39.84 41.89 41.59	27.42 28.05 26.92 25.99	66.87 67.89 68.81 67.58
"satisfa	ctory value"								
Tower Partner INS Portfolio Tower Partner INS Portfolio Tower Life Australia Asteron MLC Life MLC Life Asteron	Disability Income Insurance - Plat Indemnity Disability Income Insurance - Gold Indemnity Income Protection Plus Indemnity Income Protector IP Plus Indemnity IP Plus with Extra Benefit Indemnity Income Protector Extra			0 0 0 0 0 0 0	0	0 0 0	30.88 32.23 39.00 35.19 43.74 36.86 34.16	24.85 24.84 26.66 27.68 18.17 18.93 28.06	55.73 57.07 65.66 62.87 61.91 55.79 62.22
Aviva Asteron AXA/AC&L	IP Gold Indemnity IP Shield Income Insurance Plus Indemnity	i		0 0 0	0	0 0 •	36.10 38.05 37.03	26.34 25.18 29.50	62.44 63.23 66.53

To the extent that any CANNEX data, ratings or commentary constitutes general advice, this advice has been prepared by CANNEX (Aust) Pty Ltd ABN 21 053 646 165 AFSL 312804 and does not take into account individual investment objectives, financial circumstances or needs. Information provided by us does not constitute financial, taxation or other professional advice and should not be relied upon as such. CANNEX recommends that, before you make any financial decision, you seek professional advice from a suitably qualified adviser.

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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



income protection - Young Blue Collar Female

7001				(	<b>standar</b>	d <b>D</b> op	otional	O not ava	ilable
	PROFILE SUMM	A R Y	R	E P	O R	Т			
		Prem	niums		ح	Ę	star	ratings sc	ores
Company Name	Product Name	peddets 1	revel 2	Increasing Claims	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
**** "superio	r value"								
ING Life	OneCare Income Sec. Std	•	•	0	•	0	65.00	29.81	94
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	•	0	0	•	•	64.07	27.72	91
Comminsure	Income Care	•	•	0	0	0	62.16	31.35	93
**** "exceller	nt value"								
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	•	0	•	•	•	55.50	28.05	83
ING Life	OneCare Income Sec, Comp	•	•	0	•	0	51.32	31.55	82
AIG Life	Disability Income Plan	•	•	0	0	0	60.89	24.90	85
ING Life	OneCare Income Sec. Special Risk	•			0	•	65.00	23.14	88
*** "strong	value"								
AMP Life	Flex Lt Inc. Cont. Standard	•		•	0	0	57.39	24.45	81
AIG Life	Disability Income PLUS Optional	•		0	•	0	54.08	25.30	79
Tower Life Australia	Income Protection Indem			•	•	•	55.66	26.08	81
Comminsure	Income Care Plus			•	•	•	46.19	31.94	78
AMP Life	Flex Lt Inc. Cont. Advances		•	•	•	0	52.49	24.91	77
Macquarie Life	FutureWise Income Insurance Indemnity		0	0		0	54.41	23.50	77
** "average	e value"								
Tower Life Australia	Income Protection Plus Indemnity	•	•	•	•	•	48.52	26.66	75
Asteron	IP Shield	•	•	•	0	•	48.79	25.18	73
* "satisfac	ctory value"								
Aviva	IP Excell Indemnity	•	•	0	•	0	42.11	25.99	68
MLC Life	IP Plus with Extra Benefit Indemnity	•	•	•	•	•	34.13	18.93	53
MLC Life	IP Plus Indemnity	•	•	•	0	•	40.65	18.17	58
Asteron	Income Protector Extra	•	•	•	•	0	41.85	28.06	69
Zurich Australia	Income Replacement Plus - Indemnity	•	•		•		41.78	27.42	69
AXA/AC&L	Income Insurance Plan Indemnity	•	•	•	•	•	43.25	28.68	7
Aviva	IP Gold Indemnity	•	•	•	•	•	36.01	26.34	62
Macquarie Life	FutureWise Income Insurance Extra Indemnity	•	0	0		0	47.35	23.61	70
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity		•	0		0	30.71	24.84	55
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity		•	0	•	0	29.41	24.85	54
Asteron	Income Protector		•	0		0	43.62	27.68	7
AXA/AC&L	Income Insurance Plus Indemnity		•	0	0		37.68	29.50	67
Zurich Australia	Income Replacement Plus - Basic Option Indem	•	•	0	•	•	44.70	26.92	71

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income protection - Mature White Collar Male

	income protection - Mature Writte Conai Male					rd <b>D</b> op	otional	O not ava	ilable
	P R O F I L E S U M M	A R Y	F	REP	O R	Т			
		Pren	niums		<u>≥</u>	5 -	star	ratings sco	ores
Company Name	Product Name	pedded 1	revel 2	Increasing Claims	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
***** "superio	or value"								
ING Life	OneCare Income Sec. Special Risk	•	•	0	0	0	49.63	39.30	88.
ING Life	OneCare Income Sec. Std	•	•	O	•	•	49.63	44.36	93.
Comminsure	Income Care	•	•	0	0		46.62	44.19	90
*** "excelle	nt value"								
AIG Life	Disability Income Plan	•	•	0	0	0	49.99	35.83	85
CommInsure	Income Care Plus	•	•	0	•	•	41.01	44.98	85
ING Life	OneCare Income Sec. Prof	•	•	0	•	•	38.84	45.94	84
Zurich Australia	Income Replacement Plus - Basic Option Indem	•	•		)•	0	45.74	39.74	85
ING Life	OneCare Income Sec, Comp	•	••••	0	<u>,•</u>	0	42.15	46.34	88
*** "strong	value"								
Tower Life Australia	Income Protection Indem	•		•	•	•	45.23	37.60	82
Asteron	IP Shield			•	0	•	48.45	34.71	83
Zurich Australia	Income Replacement Plus - Indemnity			•	•	•	41.87	40.42	82
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity		0	•	•	•	44.50	38.70	83
AMP Life	Flex Lt Inc. Cont. Standard	1	•	0	0	•	44.96	37.15	82
AXA/AC&L	Income Insurance Plan Indemnity	<b>J</b> •	•	0		•	47.18	35.04	82
AMP Life	Flex Lt Inc. Cont. Advances	•	•	•		•	42.71	37.77	80
Asteron	Income Protector	•	•	0	•	•	42.67	39.12	81
Macquarie Life	FutureWise Income Insurance Indemnity	•	0	0	•	•	49.94	33.41	83
** "average	e value"								
AIG Life	Disability Income PLUS Optional	•	•	•	•	0	43.82	36.36	80
Aviva	IP Excell Indemnity	•	•	•	•	•	43.26	37.07	80
Asteron	Income Protector Extra	•	•	0	•	•	39.64	39.63	79
"satisfa	ctory value"								
Macquarie Life	FutureWise Income Insurance Extra Indemnity	•	0	0	•	0	40.69	33.73	74
MLC Life	IP Plus Indemnity	•	•	•	0	•	41.54	28.13	69
MLC Life	IP Standard	•	•	0	0	•	50.00	9.21	59
St George Life	Disability Income	•	0	•	0	0	37.06	33.63	70
Tower Life Australia	Income Protection Plus Indemnity	•	•	•	•	•	38.87	38.38	77
Asteron	Income Advantage	•	•	•	•	•	37.32	39.26	76
AXA/AC&L	Income Insurance Plus Prof Indemnity	•	•	O	•	•	36.33	36.15	72
St George Life	Disability Income Plus	•	0	•	•	0	19.08	36.63	55
Aviva	IP Gold Indemnity	•	•	•		•	35.90	37.54	73
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity		•	•	•	0	39.05	37.44	76
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	•	•	•		0	36.48	37.45	73
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	•	0	0	•	•	37.25	39.15	76

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income protection - Mature White Collar Male

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1	PROFILE SUMMA	RY	R	E P	O R	Т			
		Prer	niums		>	_	staı	ratings sco	ores
Company Name	Product Name		revel 2	Increasing Claims	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
* "satisfacto	ory value"								
AXA/AC&L	Income Insurance Plus Indemnity	•	•	•	•	•	41.04	36.12	77.16
Asteron	Income Advantage Extra	•	•	•	•	•	35.29	39.77	75.06
MLC Life	IP Plus with Extra Benefit Indemnity	•	•	•	•	•	33.52	29.15	62.66



<sup>1</sup> Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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income protection - Mature White Collar Female

PROFILE SUMMA		R	ЕР	O R	Т			
		niums		5	<u> =</u>	star	r ratings sco	ores
Product Name	peddess 1	revel 2	Increasing Claims	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
value"								
Disability Income Plan	•	•	0	0	0	49.92	35.83	85.
OneCare Income Sec. Std	•	•	0	•	•	41.27	44.36	85
Income Care	•	•	•	0	•	46.03	44.19	90
t value"								
Income Protector	•	•	0	•	0	41.27	39.12	80
OneCare Income Sec. Special Risk	•	•	•	0	•	41.27	39.30	80
IP Shield	•	•	0	0	•	46.96	34.71	81
Income Replacement Plus - Basic Option Indem	•	•	<b>O</b>	•	•	42.87	39.74	82
IP Excell Indemnity	•	•	0	/ •	•	43.48	37.07	80
OneCare Income Sec, Comp	•		0	•	•	34.87	46.34	8′
Disability Income PLUS Optional	•		•	•	0	43.67	36.36	80
Income Protection Indem			•	•	0	42.63	37.60	80
Income Insurance Plan Indemnity		9/		0	•	46.41	35.04	81
Income Care Plus	•••••	•	0		0	35.67	44.98	80
alue"								
OneCare Income Sec. Prof	. •	•	•			32.07	45.94	78
Income Replacement Plus - Indemnity	•	•		•	0	39.17	40.42	79
FutureWise Income Insurance Indemnity		0	0	•	0	46.39	33.41	79
value"								
Accelerate Standard Income Plan - Indemnity	•	0	0	•	•	38.01	38.70	76
Income Protector Extra	•	•	0	•	•	38.29	39.63	77
Income Insurance Plus Indemnity	•	•	O O	•	•	40.30	36.12	76
Flex Lt Inc. Cont. Standard	•	•	•	0	0	39.77	37.15	76
ory value"								
Income Protection Plus Indemnity	•	•	0	•	•	36.56	38.38	74
FutureWise Income Insurance Extra Indemnity	•	0		•		38.88	33.73	72
IP Plus Indemnity	•	•		0		41.43	28.13	69
Income Advantage Extra	•	•	0	•	•	34.03	39.77	73
IP Gold Indemnity	•	•	0	•	0	35.95	37.54	73
Accelerate Comp Income Plan - Indemnity		0			•	31.76	39.15	70
		•			0	36.02	39.26	75
Disability Income Insurance - Gold Indemnity		•			0	36.58	37.44	74
IP Plus with Extra Benefit Indemnity						33.33	29.15	62
Disability Income	•	Q			0			72
Income Insurance Plus Prof Indemnity  IP Standard	•		0	0		35.62 50.00	36.15 9.21	71 59
	Value"  Disability Income Plan OneCare Income Sec. Std Income Care  Value"  Income Protector OneCare Income Sec. Special Risk IP Shield Income Replacement Plus - Basic Option Indem IP Excell Indemnity OneCare Income Sec, Comp Disability Income PLUS Optional Income Protection Indem Income Insurance Plan Indemnity Income Care Plus  Alue"  OneCare Income Sec. Prof Income Replacement Plus - Indemnity FutureWise Income Insurance Indemnity Value"  Accelerate Standard Income Plan - Indemnity Income Protector Extra Income Insurance Plus Indemnity Flex Lt Inc. Cont. Standard  Ory Value"  Income Protection Plus Indemnity FutureWise Income Insurance Extra Indemnity IP Plus Indemnity Income Advantage Extra IP Gold Indemnity Income Advantage Disability Income Insurance - Gold Indemnity IP Plus with Extra Benefit Indemnity Disability Income	Value"  Disability Income Plan OneCare Income Sec. Std Income Care  Value"  Income Protector OneCare Income Sec. Special Risk IP Shield Income Replacement Plus - Basic Option Indem IP Excell Indemnity OneCare Income Sec, Comp Disability Income PLUS Optional Income Protection Indem Income Insurance Plan Indemnity Income Care Plus  Accelerate Standard Income Plan - Indemnity Income Protector Extra Income Insurance Plus Indemnity Flex Lt Inc. Cont. Standard  Ory Value"  Income Protection Plus Indemnity FutureWise Income Insurance Extra Indemnity Income Protector Extra Income Insurance Plus Indemnity Flex Lt Inc. Cont. Standard  Ory Value"  Income Protection Plus Indemnity FlutureWise Income Insurance Extra Indemnity IP Plus Indemnity IP Plus Indemnity IP Plus Indemnity IP Gold Indemnity IP Gold Indemnity Income Advantage Disability Income Insurance - Gold Indemnity IP Plus with Extra Benefit Indemnity IP Disability Income	Value"  Disability Income Plan OneCare Income Sec. Std Income Care  Value"  Income Protector OneCare Income Sec. Special Risk IP Shield Income Replacement Plus - Basic Option Indem IP Excell Indemnity OneCare Income Sec, Comp Disability Income PLUS Optional Income Protection Indem Income Insurance Plan Indemnity Income Care Plus  Accelerate Standard Income Plan - Indemnity Income Protection Plus Indemnity Income Protection Plus Indemnity Income Protection Plus Indemnity Income Protection Extra Income Insurance Plan Indemnity Income Protector Extra Income Insurance Plan Indemnity Income Protector Extra Income Insurance Plan Indemnity Income Protector Extra Income Insurance Plus Indemnity IP Plus Indemnity IP Plus Indemnity IP Plus Indemnity Income Advantage Extra IP Gold Indemnity Income Advantage Disability Income Insurance - Gold Indemnity IP Plus with Extra Benefit Indemnity IIP Plus with Extra Benefit Indemnity III Plus Indemnity III Plus Indemnity III Plus With Extra Benefit Indemnity III Plus With Extra Benefit Indemnity III Plus With Extra Benefit Indemnity III Plus Ind	Value"  Disability Income Plan OneCare Income Sec. Std Income Care  Value"  Income Protector OneCare Income Sec. Special Risk IP Shield Income Replacement Plus - Basic Option Indem IP Excell Indemnity OneCare Income Sec, Comp Disability Income PLUS Optional Income Protection Indem Income Insurance Plan Indemnity Income Replacement Plus - Indemnity OneCare Income Sec, Comp Disability Income Plus Optional Income Protection Indem Income Insurance Plan Indemnity Income Replacement Plus - Indemnity Income Replacement Plus - Indemnity OneCare Income Sec. Prof Income Replacement Plus - Indemnity Income Protector Extra Income Insurance Plus Indemnity Income Protector Extra Income Insurance Plus Indemnity Income Protector Extra Income Insurance Plus Indemnity IP Ex Lt Inc. Cont. Standard Ory Value"  Income Protection Plus Indemnity IP Plus Indemnity IP Plus Indemnity Income Advantage Extra IP Gold Indemnity Income Advantage Disability Income Insurance - Gold Indemnity IP Plus with Extra Benefit Indemnity	value"  Disability Income Plan OneCare Income Sec. Std Income Protector OneCare Income Sec. Special Risk IP Shield Income Replacement Plus - Basic Option Indem IP Excell Indemnity OneCare Income Plus - Basic Option Indem IP Excell Indemnity OneCare Income Plus - Basic Option Indem Income Protection Indem Income Protection Indem Income Insurance Plan Indemnity Income Care Plus  alue"  OneCare Income Sec. Prof Income Replacement Plus - Indemnity Income Protector Extra Income Insurance Plus Indemnity Income Protector Extra Income Insurance Plus Indemnity Income Protector Extra Income Protector Extra Income Protection Plus Indemnity Income Advantage Income Advantage Extra IP Gold Indemnity Income Advantage Disability Income Insurance - Gold Indemnity IP Plus with Extra Benefit Indemnity ID Stability Income Insurance - Gold Indemnity IP Plus with Extra Benefit Indemnity ID Stability Income Insurance - Gold Indemnity ID Stability Income Insurance -	value"         Disability Income Plan       0       0       0         OneCare Income Sec. Std       0       0       0         Income Care       0       0       0         Income Protector       0       0       0         OneCare Income Sec. Special Risk       0       0       0         IP Sheild       0       0       0       0         Income Replacement Plus - Basic Option Indem       0       0       0       0         Income Replacement Plus - Basic Option Indem       0 <td< td=""><td>value"           Disability Income Plan         0         49.92           OneCare Income Sec. Std         0         41.27           Income Protector         0         46.03           Value"         0         41.27           Income Protector         0         41.27           OneCare Income Sec. Special Risk         0         41.27           IP Shield         0         0         46.96           Income Replacement Plus - Basic Option Indem         0         42.87           IP Excell Indemnity         0         43.48           OneCare Income Sec, Comp         0         43.48           Disability Income PLUS Optional         0         43.67           Income Protection Indem         0         43.67           Income Protection Indem         0         46.41           Income Protection Indemnity         0         46.41           Income Care Plus         0         35.67           Income Replacement Plus - Indemnity         0         33.17           FutureWise Income Insurance Indemnity         0         38.20           Income Protector Extra         0         38.29           Income Insurance Plus Indemnity         0         38.29           Inco</td><td>value"           Disability Income Plan         0         49.92         35.83           One Care Income Sec. Std         0         41.27         44.36           Income Care         0         46.03         44.19           Value"           Income Protector         0         0         41.27         39.12           One-Care Income Sec. Special Risk         0         0         41.27         39.30           IP Shield         0         0         42.87         39.74           Income Replacement Plus - Basic Option Indem         0         0         42.87         39.74           Income Income Sec. Comp         0         42.87         39.74           Income Income Sec. Comp         0         43.67         36.36           Income Protection Indem         0         43.67         36.37           Income Protection Indem         0         42.83         37.60           Income Replacement Plus Indemnity         0         46.41         35.04           Income Replacement Plus - Indemnity         0         32.07         45.94           Income Replacement Plus - Indemnity         0         38.01         38.70           Value"         0         38.20</td></td<>	value"           Disability Income Plan         0         49.92           OneCare Income Sec. Std         0         41.27           Income Protector         0         46.03           Value"         0         41.27           Income Protector         0         41.27           OneCare Income Sec. Special Risk         0         41.27           IP Shield         0         0         46.96           Income Replacement Plus - Basic Option Indem         0         42.87           IP Excell Indemnity         0         43.48           OneCare Income Sec, Comp         0         43.48           Disability Income PLUS Optional         0         43.67           Income Protection Indem         0         43.67           Income Protection Indem         0         46.41           Income Protection Indemnity         0         46.41           Income Care Plus         0         35.67           Income Replacement Plus - Indemnity         0         33.17           FutureWise Income Insurance Indemnity         0         38.20           Income Protector Extra         0         38.29           Income Insurance Plus Indemnity         0         38.29           Inco	value"           Disability Income Plan         0         49.92         35.83           One Care Income Sec. Std         0         41.27         44.36           Income Care         0         46.03         44.19           Value"           Income Protector         0         0         41.27         39.12           One-Care Income Sec. Special Risk         0         0         41.27         39.30           IP Shield         0         0         42.87         39.74           Income Replacement Plus - Basic Option Indem         0         0         42.87         39.74           Income Income Sec. Comp         0         42.87         39.74           Income Income Sec. Comp         0         43.67         36.36           Income Protection Indem         0         43.67         36.37           Income Protection Indem         0         42.83         37.60           Income Replacement Plus Indemnity         0         46.41         35.04           Income Replacement Plus - Indemnity         0         32.07         45.94           Income Replacement Plus - Indemnity         0         38.01         38.70           Value"         0         38.20

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income protection - Mature White Collar Female

	no proteotion initiatoro trimto conti i ci			•	standar	d <b>D</b> op	tional	O not ava	ilable
	PROFILE SUMM	A R Y	R	E P	O R	Т			
		Prer	niums		>	<b>_</b>	stai	ratings sco	ores
Company Name	Product Name	peddets 1	Level	Increasing Claims	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
* "satisfac	tory value"								
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	•	•	•	•	0	34.14	37.45	71.59
St George Life	Disability Income Plus	•	0	•	•	0	20.16	36.63	56.79
AMP Life	Flex Lt Inc. Cont. Advances	•	•	•	•	•	37.34	37.77	75.11



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income protection - Mature Retail/Light manual Male

	me protection - Mature Retail/Light mar				standar	d <b>O</b> op	otional	O not ava	ailable
	P R O F I L E S U M M	A R Y	R	E P	O R	Т			
		Prem	iums		2	<u> </u>	sta	r ratings sc	ores
Company Name	Product Name	Stepped 1	Pevel 2	Increasing Claims	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
<b>★★★★</b> "superio	r value"								
NG Life	OneCare Income Sec, Comp	•	•	0	•	0	38.56	44.37	82
NG Life	OneCare Income Sec. Std	•	•	•	•	•	45.53	42.03	8
NG Life	OneCare Income Sec. Prof	•	•	•	•	•	50.00	38.01	8
AIG Life	Disability Income Plan	•	•	•	0	0	46.37	35.67	8
XA/AC&L	Income Insurance Plus Prof Indemnity	•	•	0	•	•	46.76	39.81	8
**** "exceller	nt value"								
NG Life	OneCare Income Sec. Special Risk	•	•	0	0	0	45.53	32.97	7
lacquarie Life	FutureWise Income Insurance Indemnity	•	0	•	•	0	43.96	33.91	7
Comminsure	Income Care	•	•	0	0	0	35.28	42.55	7
XA/AC&L	Income Insurance Plan Indemnity	•	•	0	0	•	41.94	38.68	8
*** "strong \	value"								
ower Life Australia	Income Protection Indem			0	•	0	38.19	37.82	7
ccelerate By Tower	Accelerate Standard Income Plan - Indemnity		0	•	•	•	37.26	39.80	7
Comminsure	Income Care Plus	•	•	•		0	30.93	43.36	7
IG Life	Disability Income PLUS Optional		•	•		0	40.58	36.21	7
XA/AC&L	Income Insurance Plus Indemnity	<b>.</b> •	•	0	0	•	36.42	39.78	7
** "average	value"								
MP Life	Flex Lt Inc. Cont. Standard	•	•	0	0	0	35.17	37.01	7
lacquarie Life	FutureWise Income Insurance Extra Indemnity	•	0	•	•	0	35.69	34.06	6
steron	IP Shield	•	•	0	0	0	34.44	35.72	7
ower Life Australia	Income Protection Plus Indemnity	•	•	0	•	0	32.76	38.61	7
steron	Income Protector	•	•	0	•	0	30.24	39.07	6
MP Life	Flex Lt Inc. Cont. Advances		•	•		0	33.38	37.64	7
ccelerate By Tower	Accelerate Comp Income Plan - Indemnity		0	<u>6</u>			31.14	40.26	7
urich Australia	Income Replacement Plus - Basic Option Indem		•	•		0	35.02	35.75	7
	ctory value"								
ILC Life	IP Plus with Extra Benefit Indemnity						27.80	26.45	5
viva	IP Excell Indemnity		7				27.94	37.49	6
ALC Life	IP Standard		7	0			40.51	7.42	4
ALC Life	Income Advantage			0			35.08	33.59	6
ALC Life	IP Plus Indemnity		- <del>-</del>	0			33.55	25.41	5
steron	Income Advantage Extra		7	0	· · · · · · · · · · · · · · · · · · ·		33.15	34.10	6
viva	IP Gold Indemnity			0	· · · · · · · · · · · · · · · · · · ·	0	23.05	37.97	6
ower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity		- <del>-</del>	0	···· <u>₹</u> ···	0	22.21	35.59	5
ower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity		•	•		0	23.81	35.58	59

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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 when on claim to have ongoing benefit payments increased inline with the consumer price index
4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.
5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



income protection - Mature Retail/Light manual Male

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	P R O F I L E S U M	MARY	R	E P	O R	T			
		Prei	niums		>	_	sta	ratings sco	ores
Company Name	Product Name	peddeys 1	Level	Increasing Claims	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
"satisfac	tory value"								
Asteron	Income Protector Extra	•	•	•	•	•	28.60	39.58	68.18
St George Life	Disability Income	•	0	•	0	0	26.73	31.01	57.73
Zurich Australia	Income Replacement Plus - Indemnity	•	•	0	•	0	31.99	36.43	68.43



<sup>1</sup> Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



income protection - Mature Retail/Light manual Female

standard **O**optional O not available L E SUMMA R REP ROFI 0 R **Premiums** star ratings scores Superannuation Specified Injury Contribution -EATURES PRICING **Company Name Product Name TOTAL** 食食食食食 "superior value" 0 ING Life 0 44.77 38.01 OneCare Income Sec. Prof 82.78 0 0 0 AIG Life Disability Income Plan 50.00 35.67 85.67 0 0 AXA/AC&L Income Insurance Plan Indemnity 44.56 38.68 83.23 0 0 AXA/AC&L Income Insurance Plus Prof Indemnity 49.73 39.81 89.54 0 0 **ING Life** OneCare Income Sec. Std 44.34 42.03 86.38 食食食食 "excellent value" 0 0 AIG Life Disability Income PLUS Optional 43.69 36.21 79.90 0 0 0 37 51 42 55 80.06 Comminsure Income Care 0 0 Tower Life Australia Income Protection Indem 41.28 37.82 79.10 0 OneCare Income Sec, Comp 37.43 44.37 81.80 Accelerate By Tower Accelerate Standard Income Plan - Indemnity 0 39.13 39.80 78.93 食食食 "strong value" 0 0 0 ING Life 44 34 32 97 77 32 OneCare Income Sec. Special Risk 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 38.24 37.01 75.25 Macquarie Life FutureWise Income Insurance Indemnity 0 0 43.99 33 91 77 89 0 0 AXA/AC&I Income Insurance Plus Indemnity 38 64 39 78 78 42 \*\* "average value" 0 0 Accelerate By Tower Accelerate Comp Income Plan - Indemnity 32.67 40.26 72.92 0 0 35.90 35.72 71.63 Asteron **O** 0 37.75 Zurich Australia Income Replacement Plus - Basic Option Indem 35.75 73.50 0 0 CommInsure Income Care Plus 28.96 43.36 72.31 Income Protection Plus Indemnity 0 0 Tower Life Australia 35.37 38.61 73.98 AMP Life Flex Lt Inc. Cont. Advances 35.89 37.64 73.53 "satisfactory value" 0 0 Asteron Income Advantage Extra 34.55 34.10 68.65 0 0 29.76 Asteron Income Protector Extra 39.58 69.35 Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity 0 24.13 35.59 59.72 MLC Life 0 IP Plus with Extra Benefit Indemnity 29.86 26.45 56.31 0 IP Excell Indemnity 30.13 37.49 67.61 0 0 St George Life Disability Income 30.63 31.01 61.64 0 0 15.68 33.03 48.71 St George Life Disability Income Plus 0 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity 36.80 34.06 70.86 0 MLC Life 0 36.09 25.41 61.50 IP Plus Indemnity 0 0 MLC Life IP Standard 43.66 7.42 51.08 0 0 Zurich Australia Income Replacement Plus - Indemnity 34.45 36.43 70.89 Asteron Income Protector 31.49 39.07 70.56

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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 when on claim to have ongoing benefit payments increased inline with the consumer price index 4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is 5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments waived and payment is made as a lump sum e.g. eight weeks benefit



income protection - Mature Retail/Light manual Female

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	P R O F I L E S U M M	A R Y	R E P	O R	т			
		Premiu	ms	>	_	star	ratings sco	ores
Company Name	Product Name	peddets 1	Level noreasing Claims	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
"satisfac	tory value"							
Asteron	Income Advantage	•	• 0	•	•	36.58	33.59	70.1
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	•	• 0	•	0	25.88	35.58	61.4
Aviva	IP Gold Indemnity	•	• 0	•	•	24.80	37.97	62.7



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Report Date: September 10th, 2008, (All information is correct as at September 2008)

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income protection - Mature Professional Male

	The proceeding in active reference and in			standard	d <b>D</b> opt	tional	O not ava	ilable
	PROFILE SUMM	A R Y	R E P	O R	т			
		Premiums		5	Ę	star	ratings sco	ores
Company Name	Product Name	Stepped	Increasing	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
<b>★★★★</b> "superio	r value"	1	2 3	4	5			
NG Life	OneCare Income Sec. Std	• •	•	•	0	29.74	62.11	91
NG Life	OneCare Income Sec. Prof	• •	•	•	•	23.37	64.31	87
NG Life	OneCare Income Sec, Comp	•	•	•	0	25.33	64.88	90
**** "exceller	nt value"							
Zurich Australia	Income Replacement Plus - Indemnity	• •	•	•	0	22.96	56.59	7
ower Life Australia	Income Protection Indem	• •	0	•		25.73	52.64	7
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	• •	0	•	•	25.65	54.18	7
Zurich Australia	Income Replacement Plus - Basic Option Indem	• •		)•	0	25.05	55.64	8
Comminsure	Income Care Plus	<u>•</u>	0	<b>.</b>	0	21.65	62.98	8
NG Life	OneCare Income Sec. Special Risk		0	· O	0	29.74	55.03	8
CommInsure	Income Care		0	0	0	24.92	61.87	8
*** "strong v	/alue"							
Asteron	Income Protector Extra		•	•		23.30	52.80	7
ower Life Australia	Income Protection Plus Indemnity		0		0	22.14	53.73	7
AIG Life	Disability Income Plan		0	0	0	27.09	50.16	7
viva	IP Excell Indemnity	<b></b> •	0		0	23.78	51.90	7
MP Life	Flex Lt Inc. Cont. Standard		0	0	0	23.59	52.00	7
Asteron	Income Protector		0	•	0	25.06	52.09	7
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	• 0		•		21.50	54.81	7
** "average	value"							
MP Life	Flex Lt Inc. Cont. Advances	• •	•	•	•	22.42	52.88	7
Asteron	Income Advantage	• •	•	•	•	21.20	52.28	7
Nacquarie Life	FutureWise Income Insurance Indemnity	• 0	•	•	•	26.46	46.77	7
steron	Income Advantage Extra	• •	•	•	•	20.05	52.99	7
ower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	• •	•	•	0	20.97	52.44	7
ower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	• •	•	•	0	22.43	52.42	7
Asteron	IP Shield	• •	•	0	•	28.39	45.91	7
XA/AC&L	Income Insurance Plan Indemnity	• •	•	•	•	24.18	49.05	7
Aviva	IP Gold Indemnity	• •	•	•	•	19.77	52.56	7
IG Life	Disability Income PLUS Optional	• •	•	•	0	23.77	50.90	
🖢 "satisfac	tory value"							
St George Life	Disability Income	• 0	•	0	0	21.41	47.08	6
/ILC Life	IP Plus Indemnity	• •		0	•	24.99	39.38	6
AXA/AC&L	Income Insurance Plus Prof Indemnity	• •		•	•	18.64	50.61	6
MLC Life	IP Plus with Extra Benefit Indemnity	• •	•	•	•	20.21	40.81	6
St George Life	Disability Income Plus	• 0	•	•	0	11.05	51.28	6

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income protection - Mature Professional Male

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1	PROFILE SUMM/	A R Y	R	E P	O R	Т			
		Prei	niums		ح.	_	star	ratings sco	ores
Company Name	Product Name	Peddets 1	Level	Increasing Claims	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
satisfacto	ory value"								
Macquarie Life	FutureWise Income Insurance Extra Indemnity	•	0	•	•	•	21.59	47.22	68.80
MLC Life	IP Standard	•	•	0	0	•	30.00	12.90	42.90
AXA/AC&L	Income Insurance Plus Indemnity	•	•	•	•	•	21.05	50.57	71.62



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income protection - Mature Professional Female

"excellent value"  AIG Life Disability Income Plan  Zurich Australia Income Replacement Plus - Indemnity  CommInsure Income Care Plus ING Life OneCare Income Sec. Special Risk ING Life OneCare Income Sec. Prof  Zurich Australia Income Replacement Plus - Basic Option Indem  "strong value"  Asteron Income Protector Extra  Tower Life Australia Income Protection Indem  Accelerate By Tower Accelerate Standard Income Plan - Indemnity  Tower Life Australia Income Protection Plus Indemnity  Asteron IP Shield  AIG Life Disability Income PLUS Optional  Aviva IP Excell Indemnity  Asteron Income Protector  "average value"  Aviva IP Gold Indemnity  Asteron Income Advantage  Asteron Income Advantage  Asteron Income Advantage Extra  Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity  ACCELERATE By Tower Accelerate Comp Income Plan - Indemnity  ACCELERATE By Tower Accelerate Comp Income Plan - Indemnity  ACCELERATE By Tower Accelerate Comp Income Plan - Indemnity  AMP Life Flex Lt Inc. Cont. Standard  ACCELERATE By Tower Accelerate Comp Income Plan - Indemnity  OTOWER Partner INS Portfolio Disability Income Insurance - Plat Indemnity	standard	rd <b>D</b> oj	ptional	O not ava	ilable
"superior value"  Comminsure Income Care NG Life OneCare Income Sec. Comp NG Life OneCare Income Sec. Std  "excellent value"  AIG Life Disability Income Plan Income Replacement Plus - Indemnity Income Replacement Plus - Sec. Special Risk NG Life OneCare Income Sec. Prof Zurich Australia Income Replacement Plus - Basic Option Indem  "strong value"  Asteron Income Protector Extra Income Protection Indem  "strong value"  Asteron Income Protection Plus Indemnity Income Protection Income Protector Income Protector Income Protector Income Advantage Income Advantage Income Advantage Income Advantage Income Advantage Income Advantage Extra Income Protection Disability Income Insurance - Gold Indemnity Income Insurance - Plat Indemnity Income Insurance Plan Indemnity Income Insurance - Plat Indemnity Income Income Advantage Income A	P O R	Т			
"superior value"  Comminsure Income Care  NG Life OneCare Income Sec, Comp  NG Life OneCare Income Sec, Std  "excellent value"  AlG Life Disability Income Plan  Zurich Australia Income Replacement Plus - Indemnity  NG Life OneCare Income Sec, Special Risk  NG Life OneCare Income Sec, Prof  Zurich Australia Income Replacement Plus - Basic Option Indem  "strong value"  Asteron Income Protection Extra  Tower Life Australia Income Protection Indem  Accelerate By Tower Accelerate Standard Income Plan - Indemnity  Asteron IP Shield  AlG Life Disability Income PLUS Optional  Aviva IP Excell Indemnity  Asteron Income Protector  "average value"  Aviva IP Gold Indemnity  Asteron Income Advantage  Asteron Income Advantage Extra  Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity  Accelerate By Tower Accelerate Comp Income Plan - Indemnity  Asteron Income Advantage Extra  Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity  Accelerate By Tower Accelerate Comp Income Plan - Indemnity  Accelerate By Tower Accelerate Comp Income Plan - Indemnity  Accelerate By Tower Accelerate Comp Income Plan - Indemnity  Accelerate By Tower Accelerate Comp Income Plan - Indemnity  Accelerate By Tower Accelerate Comp Income Plan - Indemnity  Accelerate By Tower Accelerate Comp Income Plan - Indemnity  Appl Life Fiex Lt Inc. Cont. Advances  "satisfactory value"	ح	= _	sta	r ratings sc	ores
Comminsure Income Care  ING Life OneCare Income Sec. Comp  ING Life OneCare Income Sec. Std   "excellent value"  AIG Life Disability Income Plan  Zurich Australia Income Replacement Plus - Indemnity  Comminsure Income Care Plus  ING Life OneCare Income Sec. Special Risk  ING Life OneCare Income Sec. Prof  Zurich Australia Income Replacement Plus - Basic Option Indem  "strong value"  Asteron Income Protector Extra  Tower Life Australia Income Protection Indem  Accelerate By Tower Accelerate Standard Income Plan - Indemnity  Asteron IP Shield  AIG Life Disability Income PLUS Optional  PExcell Indemnity  Asteron Income Protector  "average value"  Aviva IP Excell Indemnity  Asteron Income Advantage  Asteron Income Advantage Extra  Tower Life Northolio Disability Income Insurance - Gold Indemnity  AMP Life Flex Lt Inc. Cont. Standard  ACCelerate By Tower Accelerate Comp Income Plan - Indemnity  OTOWER ACCELERATE INS Portfolio Disability Income Insurance - Plat Indemnity  ANAL Income Protector  "satisfactory value"  "satisfactory value"	Claims Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
NG Life OneCare Income Sec, Comp NG Life OneCare Income Sec, Std  "excellent value"  AIG Life Disability Income Plan  Zurich Australia Income Replacement Plus - Indemnity  NG Life OneCare Income Sec, Special Risk NG Life OneCare Income Sec, Special Risk NG Life OneCare Income Sec, Special Risk NG Life OneCare Income Sec, Prof  Zurich Australia Income Replacement Plus - Basic Option Indem  "strong value"  Asteron Income Protector Extra  Tower Life Australia Income Protection Indem Accelerate By Tower Accelerate Standard Income Plan - Indemnity  Asteron IP Shield Accelerate Income Protection Plus Indemnity  Asteron IP Shield Advia IP Excell Indemnity Asteron Income Protector  "average value"  Aviva IP Foold Indemnity Asteron Income Advantage Asteron Income Advantage Asteron Income Advantage Extra  Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity  AMP Life Flex Lt Inc. Cont. Standard  Accelerate By Tower Accelerate Comp Income Plan - Indemnity  Disability Income Insurance - Plat Indemnity  AXAAC&L Income Insurance Plan Indemnity  Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity  AXAAC&L Income Insurance Plan Indemnity  Tisstisfactory value"					
"excellent value"  AlG Life Disability Income Plan  Aurich Australia Income Replacement Plus - Indemnity  Comminsure Income Care Plus  NG Life OneCare Income Sec. Special Risk  NG Life OneCare Income Sec. Prof  Aurich Australia Income Replacement Plus - Basic Option Indem  "strong value"  Asteron Income Protector Extra  Fower Life Australia Income Protection Indem  Accelerate By Tower Accelerate Standard Income Plan - Indemnity  Asteron IP Shield  Aurica IP Excell Indemnity  Asteron IP Excell Indemnity  Asteron Income Protector  "average value"  Aviva IP Excell Indemnity  Asteron Income Advantage  Asteron Income Advantage  Asteron Income Advantage Extra  Fower Partner INS Portfolio Disability Income Insurance - Gold Indemnity  Amp Life Fiex Lt Inc. Cont. Standard  Accelerate By Tower Accelerate Comp Income Plan - Indemnity  Accelerate By Tower Accelerate Comp Income Plan - Indemnity  Accelerate By Tower Accelerate Comp Income Plan - Indemnity  Accelerate By Tower Accelerate Comp Income Plan - Indemnity  Accelerate By Tower Accelerate Comp Income Plan - Indemnity  Accelerate By Tower Accelerate Comp Income Plan - Indemnity  Avana Income Insurance - Plat Indemnity  Accelerate Time Fiex Lt Inc. Cont. Advances  "satisfactory value"	D O	0	24.54	61.87	86
"excellent value"  Income Replacement Plus - Indemnity Income Replacement Plus - Basic Option Indem Income Protection Plus Indemnity Income Plan - Indemnity Income Protection Plus Indemnity Income Plan - Indemnity Income Plan - Indemnity Income Plan - Indemnity Income Protector Income Advantage Income Advantage Income Advantage Extra Income Advantage Plan - Indemnity Income Insurance - Plan Indemnity Income Insurance - Plan Indemnity Income Insurance Plan Indemnity Income Income Plan Indemnity Income Insurance Plan Indemnity Income Insura		•	21.00	64.88	85
LIG Life Disability Income Plan  Lurich Australia Income Replacement Plus - Indemnity  LommInsure Income Care Plus  NG Life OneCare Income Sec. Special Risk  NG Life OneCare Income Sec. Prof  Lurich Australia Income Replacement Plus - Basic Option Indem  "strong value"  Listeron Income Protector Extra  Lower Life Australia Income Protection Indem  Lower Life Australia Income Protection Indem  Lower Life Australia Income Protection Plus Indemnity  Lower Life Australia Income Protection Plus Indemnity  Lower Life Australia Income Protection Plus Indemnity  Lower Life Australia Income Plus Optional  LiG Life Disability Income PLUS Optional  LiG Life Disability Income Plus Optional  LiG Life Disability Income Protector  Lower Partage value"  Lowiva IP Gold Indemnity  Losteron Income Advantage  Lower Partner INS Portfolio Disability Income Insurance - Gold Indemnity  Lower Partner INS Portfolio Disability Income Plan - Indemnity  Lower Partner INS Portfolio Disability Income Plan - Indemnity  Lower Partner INS Portfolio Disability Income Plan - Indemnity  Lower Partner INS Portfolio Disability Income Insurance - Plat Indemnity  Lower Partner INS Portfolio Disability Income Insurance - Plat Indemnity  Lower Partner INS Portfolio Disability Income Insurance - Plat Indemnity  Lower Partner INS Portfolio Disability Income Insurance - Plat Indemnity  Lower Life Income Insurance Plan Indemnity  Lower Life Income Insur	D •	0	24.81	62.11	80
Comminsure Income Replacement Plus - Indemnity Income Care Plus  NG Life OneCare Income Sec. Special Risk  OneCare Income Sec. Prof Curich Australia Income Replacement Plus - Basic Option Indem  "strong value"  Sisteron Income Protector Extra Ower Life Australia Income Protection Indem Coccelerate By Tower Accelerate Standard Income Plan - Indemnity Ower Life Australia Income Protection Plus Indemnity Ower Life Australia Income Protector Plus Indemnity Ower Disability Income PLUS Optional Ower Protector  "average value"  Vivia IP Gold Indemnity Ower Partner INS Portfolio Disability Income Insurance - Gold Indemnity Ower Partner INS Portfolio Disability Income Insurance - Plat Indemnity Ower Partner INS Portfolio Disability Income Insurance - Plat Indemnity Ower Partner INS Portfolio Disability Income Insurance - Plat Indemnity Ower Partner INS Portfolio Disability Income Insurance - Plat Indemnity Ower Partner INS Portfolio Disability Income Insurance - Plat Indemnity Ower Partner INS Portfolio Disability Income Insurance - Plat Indemnity Ower Partner INS Portfolio Disability Income Insurance - Plat Indemnity Ower Partner INS Portfolio Disability Income Insurance - Plat Indemnity Ower Partner INS Portfolio Disability Income Insurance - Plat Indemnity Ower Partner INS Portfolio Disability Income Insurance - Plat Indemnity Ower Partner INS Portfolio Disability Income Insurance - Plat Indemnity Ower Partner INS Portfolio Disability Income Insurance Plat Indemnity Ower Partner INS Portfolio Disability Income Insurance - Plat Indemnity Ower Partner INS Portfolio Disability Income Insurance Plat Indemnity					
Comminisure Income Care Plus  NG Life OneCare Income Sec. Special Risk  NG Life OneCare Income Sec. Prof  Curich Australia Income Replacement Plus - Basic Option Indem  "strong value"  Seteron Income Protector Extra  Cower Life Australia Income Protection Indem  Accelerate By Tower Accelerate Standard Income Plan - Indemnity  Cower Life Australia Income Protection Plus Indemnity  Income Protection Plus Indemnity  Income Protection Plus Indemnity  Income Plus Optional  Income Protector  Income Protector  "average value"  Income Protector  "average value"  Income Advantage  Income Advantage Extra  Income Advantage Extra  Income Pather INS Portfolio Disability Income Insurance - Gold Indemnity  Income Pather INS Portfolio Disability Income Insurance - Plat Indemnity  Income Pather INS Portfolio Disability Income Insurance - Plat Indemnity  Income Pather INS Portfolio Disability Income Insurance - Plat Indemnity  Income Pather INS Portfolio Disability Income Insurance - Plat Indemnity  Income Insurance Plan Inde	D 0	0	26.99	50.16	7
NG Life OneCare Income Sec. Special Risk  NG Life OneCare Income Sec. Prof  Curich Australia Income Replacement Plus - Basic Option Indem  "strong Value"  Sisteron Income Protector Extra  Sower Life Australia Income Protection Indem  Accelerate By Tower Accelerate Standard Income Plan - Indemnity  Sisteron IP Shield  Income Protection Plus Indemnity  IP Excell Indemnity  IP Excell Indemnity  Income Protector  "average Value"  IP Gold Indemnity  Income Advantage  Sisteron Income Advantage  Sisteron Income Advantage Extra  Sisteron Income Advantage Extra  Sisteron Income Advantage Extra  Sisteron Income Advantage Income Insurance - Gold Indemnity  INCOME Partner INS Portfolio Disability Income Insurance - Plat Indemnity  Sisteron Accelerate Comp Income Plan - Indemnity  Sisteron Disability Income Insurance - Plat Indemnity  Sisteron Disability Income Insurance Plan Indemnity  Sixtifactory value"	D •	•	21.45	56.59	7
NG Life OneCare Income Sec. Prof  Curich Australia Income Replacement Plus - Basic Option Indem  "strong value"  Union Protector Extra  Income Protector Extra  Income Protector Indem  Income Protection Plus Indemnity  Income Plus Optional  Income Protector  Income Protector  Income Protector  Income Protector  Income Protector  Income Advantage  Income Advantage  Income Advantage  Income Advantage  Income Partner INS Portfolio  Income Advantage  Income Insurance - Gold Indemnity  Income Plan - Indemnity  Income Plan - Indemnity  Income Partner INS Portfolio  Income Insurance Plan Indemnity  Income Insurance Plat Indemnity		0	18.78	62.98	8
"strong value"  Asteron Income Protector Extra  Tower Life Australia Income Protection Indem  Accelerate By Tower Accelerate Standard Income Plan - Indemnity  Tower Life Australia Income Protection Plus Indemnity  Tower Life Australia Income Protection Plus Indemnity  Tower Life Australia Income Protection Plus Indemnity  IP Shield  IP Excell Indemnity  IP Excell Indemnity  Income Protector  Taverage value  Autiva IP Gold Indemnity  Income Protector  Taverage value  Autiva IP Gold Indemnity  Income Advantage  Income Advantage  Income Advantage Extra  Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity  Auxiva IP Gold Indemnity  Income Protector  Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity  Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity  Income Insurance Plan Indemnity  Income Income Plan Indemnity  Income Insurance Plan Indemnity  Incom		0	24.81	55.03	7
"strong value"  Asteron Income Protector Extra  Fower Life Australia Income Protection Indem Accelerate By Tower Accelerate Standard Income Plan - Indemnity  Fower Life Australia Income Protection Plus Indemnity  Income Protection Plus Indemnity  Income Protection Plus Indemnity  Income Protection Plus Indemnity  Income Protector  Income Protector  Income Protector  Income Protector  Income Protector  Income Advantage  Income Advantage  Income Advantage Extra  Income Partner INS Portfolio  Income Advantage  Income Protector  Income Advantage  Income Partner INS Portfolio  Income Insurance - Gold Indemnity  Income Plan - Indemnity  Income Plan - Indemnity  Income Plan - Indemnity  Income Insurance - Plat Indemnity  Income Insurance - Plat Indemnity  Income Insurance Plan Indemnity  Income Income Insurance Plan Indemnity  Income Insurance Plan Inde		0	19.33	64.31	8
Income Protector Extra  Income Protection Indem  Income Protection Plan - Indemnity  Income Protection Plus Indemnity  Income Protection Plus Indemnity  Income Protection Plus Indemnity  Income Plus Optional  Income Plus Optional  Income Protector  Income Protector  Income Protector  Income Protector  Income Advantage  Income Advantage  Income Advantage Extra  Income Partner INS Portfolio  Income Advantage Extra  Income Plus Indemnity  Income Insurance - Gold Indemnity  Income Plan - Indemnity  Income Insurance Plan Indemnity  Income Plan - Income Indemnity  Income Insurance Plan Indemnity  In	<u> </u>		23.46	55.64	7
Income Protection Indem Income Protection Indem Income Protection Indem Income Protection Indem Income Plan - Indemnity Income Protection Plus Indemnity Income Protector Income Protector Income Protector Income Protector Income Advantage Income Advantage Income Advantage Extra Income Partner INS Portfolio Income Advantage Income Protector Income Protector Income Advantage Extra Income Partner INS Portfolio Income Insurance - Gold Indemnity Income Insurance - Plat Indemnity Income Protector Income Plan - Indemnity Income Insurance - Plat Indemnity Income Insurance Plan Indemnity Income Insurance					
Accelerate By Tower Accelerate Standard Income Plan - Indemnity  Tower Life Australia Income Protection Plus Indemnity  Income Protection Plus Indemnity  Income Protection Plus Indemnity  Income Plus Optional  Income Protector  Income Protector  Income Protector  Income Protector  Income Advantage Income Advantage Income Advantage Extra Income Protector  Income P		0	22.49	52.80	7
Income Protection Plus Indemnity Insteron IP Shield In Disability Income PLUS Optional IP Excell Indemnity Income Protector  "average value"  Income Protector  "average value"  Income Advantage Income Advantage Income Advantage Extra Income Partner INS Portfolio Income Advantage Income Insurance - Gold Indemnity Income Insurance - Plat Indemnity Income Partner INS Portfolio Income Insurance - Plat Indemnity Income Insurance Plan Indemnity Inc		0	23.00	52.64	- 7
IP Shield ING Life Disability Income PLUS Optional INVIVA IP Excell Indemnity Income Protector  "average value"  Income Protector  Income Advantage Income Advantage Income Advantage Extra Income Partner INS Portfolio Income Advantage Extra Income Protector  Income Advantage Income Insurance - Gold Indemnity Income Insurance - Gold Indemnity Income Insurance Plan - Indemnity Income Insurance - Plat Indemnity Income Insurance - Plat Indemnity Income Insurance Plan Indemnity I			21.86	54.18	7
If a Disability Income PLUS Optional Income Protector  "average value"  Income Protector  "average value"  Income Advantage Income Advantage Income Advantage Extra Income Protector  Income Advantage Income Insurance - Gold Indemnity Income Insurance - Gold Indemnity Income Insurance Plan - Indemnity Income Protector  Income Insurance Plan Indemnity Inco		0	19.74 27.52	53.73 45.91	7 7
IP Excell Indemnity Income Protector  "average value"  IP Gold Indemnity Income Advantage Income Advantage Income Advantage Extra Incomer Partner INS Portfolio Incomer Advantage Extra Incomer Partner INS Portfolio Incomer Insurance - Gold Indemnity Incomer Insurance - Gold Indemnity Incomer Insurance - Gold Indemnity Incomer Insurance - Plat Indemnity Incomer Partner INS Portfolio Incomer Insurance - Plat Indemnity Incomer Insurance		Ö	23.63	50.90	7
"average value"  Income Protector  "average value"  Income Advantage Income Advantage Income Advantage Extra Income Partner INS Portfolio Income Insurance - Gold Indemnity Income Insurance - Plan - Indemnity Income Partner INS Portfolio Income Insurance - Plat Indemnity Income Insurance - Plat Indemnity Income Insurance Plan Indemnity Income		ŏ	23.88	51.90	7
"average value"  Naviva IP Gold Indemnity Income Advantage Income Advantage Extra Income Partner INS Portfolio Disability Income Insurance - Gold Indemnity Income Advantage Extra Income Partner INS Portfolio Disability Income Insurance - Gold Indemnity Income Income Plan - Indemnity Income Partner INS Portfolio Disability Income Insurance - Plat Indemnity Income Insurance Plan In		Ŏ	24.22	52.09	'i
IP Gold Indemnity Insteron Income Advantage Income Advantage Extra Income Partner INS Portfolio Disability Income Insurance - Gold Indemnity Income Insurance Plan - Indemnity Income Partner INS Portfolio Disability Income Insurance - Plat Indemnity Income Insurance Plan Indemnity					
Asteron Income Advantage  Asteron Income Advantage Extra  Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity  AMP Life Flex Lt Inc. Cont. Standard  Accelerate By Tower Accelerate Comp Income Plan - Indemnity  Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity  AXA/AC&L Income Insurance Plan Indemnity  MMP Life Flex Lt Inc. Cont. Advances  "satisfactory value"	D •	0	19.77	52.56	7.
Income Advantage Extra  Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity  IMP Life Flex Lt Inc. Cont. Standard  Accelerate By Tower Accelerate Comp Income Plan - Indemnity  Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity  Income Insurance Plan Indemnity  IMP Life Flex Lt Inc. Cont. Advances  "satisfactory value"	D •	•	20.42	52.28	7
Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity  MP Life Flex Lt Inc. Cont. Standard  Accelerate By Tower Accelerate Comp Income Plan - Indemnity  Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity  AXA/AC&L Income Insurance Plan Indemnity  MP Life Flex Lt Inc. Cont. Advances  "satisfactory value"		•	19.30	52.99	7
Accelerate By Tower Accelerate Comp Income Plan - Indemnity  Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity  AXA/AC&L Income Insurance Plan Indemnity  The Flex Lt Inc. Cont. Advances  "satisfactory value"	D •	0	20.98	52.42	7
Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity  LXA/AC&L Income Insurance Plan Indemnity  LMP Life Flex Lt Inc. Cont. Advances  "satisfactory value"	D O	•	21.32	52.00	7
Income Insurance Plan Indemnity  MP Life  "satisfactory value"	D •	•	18.28	54.81	7
MP Life Flex Lt Inc. Cont. Advances   ■ ■  "satisfactory value"	D •	0	19.59	52.44	7
* "satisfactory value"	D O	•	23.71	49.05	7
	<u> </u>	0	20.03	52.88	7
St George Life Disability Income O					
	0	0	22.59	47.08	6
XXA/AC&L Income Insurance Plus Prof Indemnity	D O	•	18.21	50.61	6
St George Life Disability Income Plus O	•	0	11.62	51.28	6
	D •	0	20.57	47.22	6
	D	•	20.59	50.57 40.81	7

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index
4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.
5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



income protection - Mature Professional Female

moonio	protection waterer rolessional rem	u, 0		(	standar	d <b>D</b> op	tional	O not ava	ilable																	
P	ROFILE SUMMA	R Y	R	E P	O R	Т																				
		Pren	niums		>	_	sta	r ratings sco	ores																	
Company Name	Product Name	Level Increasing Claims																					Superannuation Contribution	PRICING	FEATURES	TOTAL
"satisfacto	ry value"																									
Macquarie Life	FutureWise Income Insurance Indemnity	•	0	•	•	•	24.53	46.77	71.30																	
MLC Life	IP Standard	•	•	0	0	•	30.00	12.90	42.90																	
MLC Life	IP Plus Indemnity	•	•	0	0	•	24.90	39.38	64.28																	



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income protection - Mature Blue Collar Male

	, , , , , , , , , , , , , , , , , , ,			•	standar	d <b>D</b> op	tional	O not ava	ilable
	P R O F I L E S U M M	A R Y	R	E P	O R	т			
		Pren	niums		ځ	<b>5</b> _	star	ratings sco	ores
Company Name	Product Name	peddess 1	Fevel 2	Increasing Claims	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
**** "superio	or value"								
ING Life ING Life CommInsure	OneCare Income Sec, Comp OneCare Income Sec. Std Income Care	:		0 0 0	•	0 0 0	42.81 50.00 42.98	45.07 42.59 44.78	87.88 92.59 87.76
*** "excelle	nt value"								
Macquarie Life AIG Life Tower Life Australia ING Life CommInsure AXA/AC&L	FutureWise Income Insurance Indemnity Disability Income Plan Income Protection Indem OneCare Income Sec. Special Risk Income Care Plus Income Insurance Plan Indemnity	•	0	0 0 0 0	0	0 0 0 0	49.26 49.29 43.61 50.00 38.22 40.79	33.57 35.57 37.25 33.06 45.63 40.98	82.83 84.86 80.87 83.06 83.85 81.77
*** "strong	value"								
Aviva Zurich Australia AXA/AC&L AIG Life Accelerate By Tower	IP Excell Indemnity Income Replacement Plus - Basic Option Indem Income Insurance Plus Indemnity Disability Income PLUS Optional Accelerate Standard Income Plan - Indemnity		•	0 0 0 0	0	<b>0 0 0 0</b>	40.29 40.94 36.26 43.66 39.07	37.12 38.45 42.14 36.14 39.60	77.41 79.40 78.39 79.79 78.67
** "averag	e value"								
Zurich Australia Tower Life Australia	Income Replacement Plus - Indemnity Income Protection Plus Indemnity	;	•	<b>O</b>	•	<b>0</b>	37.96 38.19	39.17 38.09	77.13 76.28
* "satisfa	ctory value"								
Asteron Tower Partner INS Portfolio Asteron MLC Life Asteron	IP Shield Disability Income Insurance - Gold Indemnity Income Protector Extra IP Plus Indemnity Income Protector			0 0 0	0	0 0 0	37.79 31.05 32.82 37.90 34.10	35.97 35.48 40.08 25.95 39.54	73.76 66.53 72.90 63.85 73.64
MLC Life AMP Life Accelerate By Tower Macquarie Life	IP Plus with Extra Benefit Indemnity Flex Lt Inc. Cont. Standard Accelerate Comp Income Plan - Indemnity FutureWise Income Insurance Extra Indemnity	•	0	0 0	0	0	31.69 38.31 34.00 40.99	27.04 34.92 40.07 33.72	58.73 73.23 74.03 74.72
AMP Life Tower Partner INS Portfolio Aviva	Flex Lt Inc. Cont. Advances  Disability Income Insurance - Plat Indemnity  IP Gold Indemnity	÷		0		0 0	36.57 29.33 33.91	35.59 35.50 37.63	72.16 64.83 71.54

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income protection - Mature Blue Collar Female

	ne protection - watere blue conar ren	-	(	standard	d <b>D</b> op	tional	O not ava	ilable
	PROFILE SUMM	A R Y	R E P	O R	Т			
		Premiums		2	5	star	ratings sco	ores
Company Name	Product Name	Stepped 1	Increasing Claims	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
**** "superio	or value"							
ING Life	OneCare Income Sec, Comp	• •	0	•	0	42.40	45.07	87
NG Life	OneCare Income Sec. Std	• •	0	•	0	50.00	42.59	92
Comminsure	Income Care	• •		0	0	43.72	44.78	88
**** "exceller	nt value"							
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	• 0	•	•	•	45.93	39.60	85
ING Life	OneCare Income Sec. Special Risk	• •	0	0	•	50.00	33.06	83
Zurich Australia	Income Replacement Plus - Basic Option Indem	• •	0	•	•	44.96	38.45	83
AIG Life	Disability Income Plan	• •	. 0	0	0	49.42	35.57	84
AXA/AC&L	Income Insurance Plan Indemnity	• •	0	0	•	42.98	40.98	83
Tower Life Australia	Income Protection Indem	•	0	•	0	48.51	37.25	85
*** "strong	value"							
Asteron	IP Shield		•	0	0	44.55	35.97	80
Zurich Australia	Income Replacement Plus - Indemnity		•	•	•	41.48	39.17	80
Macquarie Life	FutureWise Income Insurance Indemnity	• 0	•	•	•	48.35	33.57	8
AXA/AC&L	Income Insurance Plus Indemnity		0	0	•	37.90	42.14	80
Tower Life Australia	Income Protection Plus Indemnity	<b></b>	•	•	0	41.98	38.09	8
** "average	e value"							
Asteron	Income Protector	• •	•	•	0	39.34	39.54	78
CommInsure	Income Care Plus	• •	•	•	•	34.17	45.63	79
Aviva	IP Excell Indemnity	• •	•	•	•	42.10	37.12	79
AMP Life	Flex Lt Inc. Cont. Standard	• •	•	0	•	44.52	34.92	79
AIG Life	Disability Income PLUS Optional	• •	•	•	0	43.74	36.14	79
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	• 0	•	•	•	39.20	40.07	7
* "satisfac	ctory value"							
MLC Life	IP Plus Indemnity	• •	0	0	•	37.97	25.95	6
Macquarie Life	FutureWise Income Insurance Extra Indemnity	• 0	•	•	•	41.02	33.72	74
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	• •	•	•	0	30.26	35.50	6
AMP Life	Flex Lt Inc. Cont. Advances	• •	•	•	•	41.98	35.59	7
MLC Life	IP Plus with Extra Benefit Indemnity	• •	•	•	•	31.71	27.04	58
Aviva	IP Gold Indemnity	• •	•	•	•	35.15	37.63	7
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	• •	•	•	0	32.03	35.48	6
Asteron	Income Protector Extra	• •	0	•	•	37.59	40.08	7

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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income protection - Empty Nester White Collar Male

standard **O**optional O not available ROFI U M M A R R E S 0 R star ratings scores Superannuation Specified Injury Contribution -EATURES PRICING **Company Name Product Name TOTAL** 黄黄黄黄黄 "superior value" 0 0 0 52.42 CommInsure Income Care 30.93 83.36 0 0 0 AIG Life Disability Income Plan 65.00 25.08 90.08 食食食食 "excellent value" AIG Life Disability Income PLUS Optional 0 0 52.36 25.45 77.81 0 0 Comminsure Income Care Plus 44 68 31 49 76 17 ING Life OneCare Income Sec. Std 44.79 31.05 75.84 "strong value<mark>'</mark> Zurich Australia Income Replacement Plus - Indemnity 0 0 39.47 28.29 67.76 • 0 0 47.93 Asteron IP Shield 24.30 72 23 Macquarie Life FutureWise Income Insurance Indemnity 0 • 0 46.33 23.39 69.72 0 0 0 ING Life OneCare Income Sec. Special Risk 44.79 27.51 72.30 Tower Partner INS Portfolio 0 0 45.98 26.21 72.19 Disability Income Insurance - Gold Indemnity 0 0 32 16 ING Life OneCare Income Sec. Prof 35 49 67 65 Asteron Income Protector 0 0 42.02 27.38 69.40 Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity 0 0 44 05 26 22 70 27 0 0 45 17 25 95 IP Excell Indemnity 71 12 Aviva 0 0 ING Life OneCare Income Sec, Comp 38 64 32.44 71.08 Income Replacement Plus - Basic Option Indem • Zurich Australia 43.28 27.82 71.10 "average value" **O** 0 38.94 27.74 Asteron Income Protector Extra 66.68 O 0 Tower Life Australia Income Protection Indem 40.87 26.32 67.19 "satisfactory value" AXA/AC&L Income Insurance Plus Prof Indemnity 30.20 25.31 55.50 IP Standard 0 0 39.32 MLC Life 6.45 45.76 0 0 Accelerate By Tower Accelerate Standard Income Plan - Indemnity 35.40 27.09 62.50 0 0 Accelerate By Tower Accelerate Comp Income Plan - Indemnity 29.54 27.40 56.94 0 0 AXA/AC&L Income Insurance Plus Indemnity 35.15 25.29 60.43 0 0 0 St George Life Disability Income 35.54 23.54 59.08 0 0 MLC Life IP Plus Indemnity 32.44 19.69 52.13 AXA/AC&L Income Insurance Plan Indemnity 40.43 24.53 64.95 0 0 34.55 27.84 62.38 Asteron Income Advantage Extra 0 Tower Life Australia Income Protection Plus Indemnity 34.98 26.87 61.85 0 0 18.18 25.64 St George Life Disability Income Plus 43.82 0 0 Asteron Income Advantage 36.60 27.48 64.08 0 0 0 Macquarie Life 38.14 23.61 FutureWise Income Insurance Extra Indemnity 61.74 MLC Life IP Plus with Extra Benefit Indemnity 26.01 20.40 46.41

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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 when on claim to have ongoing benefit payments increased inline with the consumer price index 4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is 5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments waived and payment is made as a lump sum e.g. eight weeks benefit



income protection - Empty Nester White Collar Male

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	1	R	0	F	I L	Ε	S	U	M	M	A	R	Υ	R	E	P	0 1	R '	Т			
												Pre	emiu	ıms			>		_	sta	r ratings sc	ores
Compa	ny Name				Pro	duct	Name					Pedbbed 1		Pevel 2	Increasing Claims	3	Specified Injury	4	Superannuation Contribution	PRICING	FEATURES	TOTAL
*	"satisfacto	ry va	lue"																			
Aviva		IP G	old In	demi	nity							•		•	•		•		0	37.18	26.28	63.46



<sup>1</sup> Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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income protection - Empty Nester White Collar Female

standard **O**optional O not available U M M A R ROFI S R E Р 0 R star ratings scores Superannuation Specified Injury Contribution -EATURES PRICING **Company Name Product Name TOTAL** 黄黄黄黄黄 "superior value" 0 0 0 56.34 CommInsure Income Care 30.93 87.28 0 0 0 AIG Life Disability Income Plan 65.00 25.08 90.08 食食食食 "excellent value" AIG Life Disability Income PLUS Optional 0 0 52.30 25.45 77.75 0 0 46.34 ING Life OneCare Income Sec. Std 31 05 77 39 0 0 ING Life OneCare Income Sec. Special Risk 0 46.34 27.51 73.85 0 0 CommInsure Income Care Plus 45 00 31.49 76 49 Tower Life Australia Income Protection Indem 51 37 26.32 77 69 \*\*\* "strong value" O Aviva IP Excell Indemnity 0 45.22 25.95 71.16 0 0 0 46.36 Asteron 24.30 70.66 ING Life 0 0 39.99 32.44 72.44 OneCare Income Sec. Comp 0 0 43 09 26 21 Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity 69 30 Tower Life Australia Income Protection Plus Indemnity 0 • 43.96 26.87 70.83 "average value" 0 ING Life OneCare Income Sec. Prof 0 36.72 32.16 68.88 0 0 0 43.51 23 39 Macquarie Life FutureWise Income Insurance Indemnity 66.90 Zurich Australia Income Replacement Plus - Indemnity 0 0 36.99 28.29 65.29 0 Accelerate By Tower Accelerate Standard Income Plan - Indemnity 38.99 27.09 66.09 **O** 0 Asteron Income Protector Extra 37.63 27.74 65.37 0 0 Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity 41.28 26.22 67.50 0 0 Asteron Income Protector 40.62 27.38 68.00 0 Income Replacement Plus - Basic Option Indem 0 40.58 27.82 68.40 Zurich Australia "satisfactory value" 0 0 Asteron Income Advantage 35.35 27.48 62.84 0 0 MLC Life 39.24 6.45 45.69 0 0 AXA/AC&L Income Insurance Plus Prof Indemnity 29.70 25.31 55.01 0 0 St George Life Disability Income Plus 19.38 25.64 45.02 0 AXA/AC&L Income Insurance Plus Indemnity 34.58 25.29 59.87 MLC Life IP Plus with Extra Benefit Indemnity 25.92 20.40 46.32 0 0 32.52 Accelerate By Tower Accelerate Comp Income Plan - Indemnity 27.40 59.92 • 0 0 Asteron Income Advantage Extra 33.37 27.84 61.20 0 AXA/AC&L Income Insurance Plan Indemnity 0 39.80 24.53 64.32 0 0 Aviva IP Gold Indemnity 37.17 26.28 63.45 0 0 MLC Life IP Plus Indemnity 32.36 19.69 52.05 0 Ö 0 St George Life Disability Income 37.91 23.54 61.45

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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income protection - Empty Nester White Collar Female

moon	e protection - Empty Wester withte Con	ar r critaic	standard	<b>●</b> Optio	nal O not available
	PROFILE SUMMA	R Y R E	P O R	Т	
		Premiums	>	_	star ratings scores
Company Name	Product Name	Level Locasing Claims	Specified Injury	Superannuation Contribution	PRICING FEATURES TOTAL
"satisfac	ory value"				
Macquarie Life	FutureWise Income Insurance Extra Indemnity	• 0 (	D •	<b>D</b> 3	66.32 23.61 59.93



<sup>1</sup> Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
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income protection - Empty Nester Retail/Light manual Male

					standa		otional	O not ava	ılable
	PROFILE SUMM	A R Y	R	EP	O R	Т			
		Prer	niums		2	5 -	star	ratings sco	ores
Company Name	Product Name	Stepped	revel 2	Increasing Claims ω	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
**** "superio	r value"								
AIG Life	Disability Income PLUS Optional	•	•	0	•	0	52.32	24.03	76
AIG Life	Disability Income Plan	•	•	•	0	0	65.00	23.66	88
**** "exceller	nt value"								
Comminsure	Income Care	•	•	0	0	•	37.85	29.78	67
AXA/AC&L	Income Insurance Plus Prof Indemnity	•	•	•	•	•	37.62	27.86	65
AXA/AC&L	Income Insurance Plan Indemnity	•	•	•	•	•	34.44	27.07	6
Comminsure	Income Care Plus	•	•	0	•	•	32.20	30.35	62
NG Life	OneCare Income Sec. Std	•	•	•		•	39.21	29.42	68
Macquarie Life	FutureWise Income Insurance Indemnity	•	0	0	/ •	•	38.67	23.73	62
NG Life	OneCare Income Sec. Special Risk	•	•	0	0	•	39.21	23.08	6
NG Life	OneCare Income Sec. Prof	•		•	•	•	44.21	26.61	70
NG Life	OneCare Income Sec, Comp		•	•	•	•	33.80	31.06	64
*** "strong	value"								
Asteron	IP Shield		•	0	0	0	33.03	25.01	58
/ILC Life	IP Plus Indemnity		•	•	0	•	40.41	17.79	5
AXA/AC&L	Income Insurance Plus Indemnity	<b>J</b> •	•	•	0	•	29.93	27.85	5
Asteron	Income Advantage	•	•	0	•		33.74	23.51	5
** "average	e value"								
Zurich Australia	Income Replacement Plus - Indemnity	•	•	0	•	0	28.71	25.50	54
Macquarie Life	FutureWise Income Insurance Extra Indemnity	•	0	O.	•	•	31.80	23.84	5
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	•	0	•	•	•	28.47	27.86	5
Zurich Australia	Income Replacement Plus - Basic Option Indem	•	•	O .	•	•	31.50	25.02	5
Asteron	Income Protector Extra	•	•	O .	•	•	27.34	27.71	5
MLC Life	IP Standard	•	•	0	0	•	48.97	5.19	5
Asteron	Income Advantage Extra	•	•	0	•	0	31.84	23.87	5
Asteron	Income Protector	•	•	0	•		28.94	27.35	5
🖢 "satisfac	ctory value"								
/ILC Life	IP Plus with Extra Benefit Indemnity	•	•	0	•	•	32.39	18.51	5
St George Life	Disability Income Plus	•	0	•	•	0	12.60	23.12	3
ower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	•	•	•	•	0	26.73	24.90	5
St George Life	Disability Income	•	0	•	0	0	24.65	21.71	4
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	•	•		•	0	25.60	24.91	5
accelerate By Tower	Accelerate Comp Income Plan - Indemnity	•	0	•	•	•	23.75	28.18	5
Aviva	IP Excell Indemnity	•	•		•		27.57	26.24	5
Aviva	IP Gold Indemnity	•	•	0	•	•	22.65	26.58	49

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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 when on claim to have ongoing benefit payments increased inline with the consumer price index
4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.
5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



income protection - Empty Nester Retail/Light manual Female

standard **O**optional O not available SUMMA R Y ROFI Е Р 0 R star ratings scores Superannuation Specified Injury Contribution -EATURES PRICING **Company Name Product Name** TOTAL 食食食食食 "superior value" 0 0 44.23 ING Life OneCare Income Sec. Std 29.42 73.66 0 0 0 AIG Life Disability Income Plan 65.00 23.66 88.66 0 0 AIG Life Disability Income PLUS Optional 52.28 24.03 76.31 "excellent value" 音音音音 0 0 Income Care Plus 32 41 30.35 62 76 CommInsure 0 0 ING Life OneCare Income Sec. Special Risk 0 44.23 23.08 67.32 0 0 AXA/AC&L Income Insurance Plus Prof Indemnity 37.04 27.86 64.91 0 0 0 40 64 Comminsure 29 78 70 43 Income Care 0 0 ING Life OneCare Income Sec. Prof 45.80 26.61 72.40 0 ING Life OneCare Income Sec, Comp 38.16 31.06 69.23 Accelerate By Tower Accelerate Standard Income Plan - Indemnity 0 35.75 27.86 63.61 食食食 "strong value" 0 0 0 23.73 FutureWise Income Insurance Indemnity 36 29 60.02 Macquarie Life 0 0 MLC Life IP Plus Indemnity 40.35 17.79 58.14 Accelerate By Tower Accelerate Comp Income Plan - Indemnity 0 0 29 81 28.18 57 99 0 0 AXA/AC&I Income Insurance Plan Indemnity 33 91 27 07 60.98 0 0 AXA/AC&L Income Insurance Plus Indemnity 29.46 27.85 57.31 "average value" 32.59 23.51 56.10 Asteron Income Advantage **O** 0 Zurich Australia Income Replacement Plus - Basic Option Indem 31.60 25.02 56.62 0 0 0 IP Shield 31.91 25.01 56.92 Asteron 0 0 Asteron Income Advantage Extra 30.76 23.87 54.63 0 0 27.94 27.35 55.29 Asteron Income Protector "satisfactory value" 0 0 Aviva IP Excell Indemnity 27.53 26.24 53.77 0 0 0 26.31 St George Life Disability Income 21.71 48.02 0 Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity 25.85 24.91 50.77 0 Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity 26.99 24.90 51.90 0 IP Gold Indemnity 22.60 26.58 49.18 0 0 St George Life Disability Income Plus 13.44 23.12 36.56 0 Macquarie Life 0 0 30.27 FutureWise Income Insurance Extra Indemnity 23.84 54.12 0 MLC Life IP Plus with Extra Benefit Indemnity 32.32 18.51 50.84 0 0 26.39 27.71 54.10 Asteron Income Protector Extra 0 Zurich Australia Income Replacement Plus - Indemnity 28.80 25.50 54.30 0 0 IP Standard 48.93 54.13 MLC Life 5.19

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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 when on claim to have ongoing benefit payments increased inline with the consumer price index 4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is 5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments waived and payment is made as a lump sum e.g. eight weeks benefit



income protection - Empty Nester Professional Male

111001	ne protection - Empty Nester Profession	a. maio		standa	rd <b>D</b> op	otional	O not ava	ilable
	P R O F I L E S U M M	A R Y	R E	P O R	Т			
		Premiu	ıms	کِ	ь <sub>с</sub>	star	ratings sc	ores
Company Name	Product Name	2 Stepped	Level	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
***** "superio	r value"							
ING Life	OneCare Income Sec. Std	•	• (	•	•	23.07	62.11	85
ING Life	OneCare Income Sec, Comp	•	• (		•	19.92	64.88	84
CommInsure	Income Care	•	• •	0		23.87	61.87	85
**** "exceller	nt value"							
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	•	•		0	22.53	52.42	74
AIG Life	Disability Income PLUS Optional		•		0	24.18	50.90	75
Zurich Australia	Income Replacement Plus - Basic Option Indem		•		0	20.25	55.64	75
NG Life	OneCare Income Sec. Prof				0	18.30	64.31	82
ING Life	OneCare Income Sec. Special Risk		9/			23.07	55.03	78
AIG Life	Disability Income Plan				<u> </u>	30.00	50.16	80
Zurich Australia	Income Replacement Plus - Indemnity				0	18.47	56.59	75
Comminsure	Income Care Plus				0	20.07	62.98	83
*** "strong v	value"							
Asteron	Income Protector Extra	•	•		•	18.91	52.80	7
Asteron	Income Protector		• (		•	20.39	52.09	72
Aviva	IP Excell Indemnity	<b>/</b> •	• •		•	21.23	51.90	7
Tower Life Australia	Income Protection Indem		•		0	19.83	52.64	72
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	<u> </u>	•	D •	0	21.59	52.44	74
** "average	value"							
Гower Life Australia	Income Protection Plus Indemnity	•	•	•	•	16.98	53.73	70
Aviva	IP Gold Indemnity	•	•	•	•	17.48	52.56	70
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	•	0 (	•	•	17.39	54.18	7
💧 "satisfac	ctory value"							
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	•	0	•	•	14.51	54.81	6
Macquarie Life	FutureWise Income Insurance Indemnity	•	0	•	•	20.99	46.77	6
MLC Life	IP Plus Indemnity	•	• •		•	17.02	39.38	5
MLC Life	IP Plus with Extra Benefit Indemnity	•	•		•	13.65	40.81	5
Asteron	Income Advantage Extra		•		0	15.45	52.99	68
St George Life	Disability Income Plus		0	•	0	8.94	51.28	60
Asteron	IP Shield		•		0	23.25	45.91	69
AXA/AC&L	Income Insurance Plus Indemnity		•			15.32	50.57	6
Macquarie Life	FutureWise Income Insurance Extra Indemnity		o e			17.28	47.22	6
AXA/AC&L	Income Insurance Plan Indemnity		•			17.62	49.05	60
Asteron	Income Advantage		•		0	16.36	52.28	68
MLC Life	IP Standard		·			20.61	12.90	3; 6;
AXA/AC&L	Income Insurance Plus Prof Indemnity	•	• •	0	•	13.16	50.61	

To the extent that any CANNEX data, ratings or commentary constitutes general advice, this advice has been prepared by CANNEX (Aust) Pty Ltd ABN 21 053 646 165 AFSL 312804 and does not take into account individual investment objectives, financial circumstances or needs. Information provided by us does not constitute financial, taxation or other professional advice and should not be relied upon as such. CANNEX recommends that, before you make any financial decision, you seek professional advice from a suitably

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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 when on claim to have ongoing benefit payments increased inline with the consumer price index
4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.
5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



income protection - Empty Nester Professional Male

mod	one protection - Empty Nester Frores	Sional Walc	standar	rd <b>©</b> optiona	ıl Onot available
	PROFILE SUM	MARY	R E P O R	т	
		Premiums		_	star ratings scores
Company Name	Product Name	peddest 1 2	Increasing Claims Specified Injury	Superannuation contribution	FEATURES
"satisf	actory value"				
St George Life	Disability Income	• 0	• 0	O 17.	46 47.08 64.54



<sup>1</sup> Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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income protection - Empty Nester Professional Female

standard **O**optional O not available ROFI M M A R R E S U 0 R **Premiums** star ratings scores Superannuation Specified Injury Contribution -EATURES PRICING **Company Name Product Name TOTAL** 黄黄黄黄黄 "superior value" 0 0 0 25.65 CommInsure Income Care 61.87 87.51 0 0 ING Life OneCare Income Sec. Std 23.88 85.99 62.11 0 ING Life OneCare Income Sec, Comp 20.62 64.88 85.51 食食食食 "excellent value" 0 0 0 AIG Life 30.00 50 16 80 16 Disability Income Plan 0 AIG Life Disability Income PLUS Optional 0 24.15 50.90 75.05 0 CommInsure Income Care Plus 20 21 62.98 83 19 ING Life 0 0 18 94 OneCare Income Sec. Prof 64 31 83 25 0 0 0 ING Life OneCare Income Sec. Special Risk 23.88 55.03 78.91 Tower Life Australia 0 Income Protection Indem 23.65 52.64 76.28 "strong value" 0 Tower Partner INS Portfolio 0 20.24 52.44 72.67 Disability Income Insurance - Plat Indemnity Income Replacement Plus - Indemnity 0 0 17 31 56 59 Zurich Australia 73 90 IP Excell Indemnity 0 0 21.26 51.90 73 15 Zurich Australia Income Replacement Plus - Basic Option Indem 0 0 18 99 55 64 74 63 Tower Partner INS Portfolio 0 0 Disability Income Insurance - Gold Indemnity 21 13 52 42 73 54 0 0 Tower Life Australia Income Protection Plus Indemnity 20.24 53.73 73.97 0 0 Accelerate By Tower Accelerate Standard Income Plan - Indemnity 19.14 54.18 73.32 \*\* "average value" 0 **O** 15.96 Accelerate By Tower Accelerate Comp Income Plan - Indemnity 54.81 70.77 0 0 Asteron Income Protector 19.71 52.09 71.80 0 Asteron Income Protector Extra 18.27 52.80 71.06 "satisfactory value" Macquarie Life FutureWise Income Insurance Extra Indemnity 0 0 0 16.45 47.22 63.67 0 0 St George Life Disability Income Plus 9.52 51.28 60.80 0 0 Asteron Income Advantage 15.80 52.28 68.08 0 FutureWise Income Insurance Indemnity 0 19.71 46.77 66.48 Macquarie Life 0 0 0 IP Shield 22.50 45.91 68.41 Asteron 0 IP Gold Indemnity 17.48 52.56 70.04 0 0 St George Life Disability Income 18.61 47.08 65.69 0 0 14.91 52.99 67.91 Asteron Income Advantage Extra 0 AXA/AC&L Income Insurance Plus Indemnity 15.06 50.57 65.64 AXA/AC&L Income Insurance Plan Indemnity 0 0 17.33 49.05 66.39 0 MLC Life IP Plus with Extra Benefit Indemnity 13.60 40.81 54.41 0 0 AXA/AC&L Income Insurance Plus Prof Indemnity 12.94 50.61 63.55 0 0 MLC Life IP Standard 20.58 12.90 33.48

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments. waived and payment is made as a lump sum e.g. eight weeks benefit



income protection - Empty Nester Professional Female

	ncome	ρισι	CCI	OH		ЛУ	INCSICI	' '	Oic	33/	JIIC	,,,	-111	aic			• sta	andar	b	Оор	tional	O not ava	ilable
	Р	R	0	F	I L	E	S	U	M	M	A	R	Y	R	E	Р	0	R	т				
												Р	rem	iums			_		_		star	ratings sco	ores
Company Nan	пе				Pro	duct	t Name					Stepped		revel 2	Increasing	Claims	Specified Injury	4	Superannuation	Contribution 2	PRICING	FEATURES	TOTAL
📩 "sa	tisfacto	y val	ue"																				
MLC Life		IP Plu	ıs Ind	emni	ty							•		•	!	O .		0		•	16.98	39.38	56.35



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income protection - Empty Nester Blue Collar Male

	, , ,				standar	d <b>D</b> op	otional	O not ava	ilable
	PROFILE SUMM	A R Y	R	E P	O R	T			
		Pre	niums		>	_	star	ratings sco	ores
Company Name	Product Name	2 Stepped	revel 2	Increasing Claims	Specified Injury	Superannuation Contribution	PRICING	FEATURES	TOTAL
***** "superio	r value"								
NG Life CommInsure	OneCare Income Sec. Std Income Care	•	•	0	•	0	62.01 65.00	29.81 31.35	91 96
**** "exceller	nt value"								
CommInsure NG Life Macquarie Life	Income Care Plus OneCare Income Sec, Comp FutureWise Income Insurance Indemnity	:	•	0		0 0 0	55.96 53.71 64.40	31.94 31.55 23.50	87 85 87
*** "strong v	value"								
Asteron NG Life Zurich Australia Aviva	IP Shield OneCare Income Sec. Special Risk Income Replacement Plus - Basic Option Indem IP Excell Indemnity	i		0 0 0	0	0 0 0	56.28 62.01 55.99 58.33	25.18 23.14 26.92 25.99	81 85 82 84
** "average	e value"								
Macquarie Life Asteron Zurich Australia AXA/AC&L	FutureWise Income Insurance Extra Indemnity Income Protector Income Replacement Plus - Indemnity Income Insurance Plan Indemnity	) .	0	0 0 0	•	0 0 0	53.59 50.09 51.44 51.54	23.61 27.68 27.42 28.68	77 77 78 80
* "satisfac	ctory value"								
XA/AC&L Accelerate By Tower Accelerate By Tower	Income Insurance Plus Indemnity  Accelerate Comp Income Plan - Indemnity  Accelerate Standard Income Plan - Indemnity	•	0	0	0	•	45.31 40.97 48.15	29.50 28.05 27.72	74 69 75
Aviva Fower Partner INS Portfolio Fower Partner INS Portfolio	IP Gold Indemnity  Disability Income Insurance - Plat Indemnity  Disability Income Insurance - Gold Indemnity	į	į	0		0	48.46 47.75 49.49	26.34 24.85 24.84	74 72 74
Asteron	Income Protector Extra	•		0		0	47.98	28.06	76

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income protection - Empty Nester Blue Collar Female

standard **O**optional O not available ROFILE SUMMA R Y REP O R star ratings scores Superannuation Contribution FEATURES PRICING **Company Name Product Name TOTAL** 食食食食食 "superior value" 0 • 0 ING Life 65.00 29.81 OneCare Income Sec. Std 94.81 0 0 CommInsure Income Care 60.98 31.35 92.33 食食食食 "excellent value" Accelerate Standard Income Plan - Indemnity 0 0 56.08 27.72 83.80 Accelerate By Tower • 0 0 65 00 88 14 ING Life OneCare Income Sec. Special Risk 23 14 ING Life OneCare Income Sec, Comp 56.22 31.55 87.77 "strong value" Aviva IP Excell Indemnity 0 0 51.51 25.99 77.50 0 0 0 52.35 Asteron IP Shield 25.18 77.53 CommInsure Income Care Plus • 0 49.19 31.94 81.13 Income Replacement Plus - Basic Option Indem • 0 0 51.82 Zurich Australia 26.92 78.74 0 0 53.64 23.50 77.14 Macquarie Life FutureWise Income Insurance Indemnity \*\* "average value" 0 • Accelerate By Tower Accelerate Comp Income Plan - Indemnity 47 54 28.05 75.59 0 0 47.49 Zurich Australia Income Replacement Plus - Indemnity 27.42 74.91 "satisfactory value" 0 Tower Partner INS Portfolio 44.07 24.84 Disability Income Insurance - Gold Indemnity 68.91 Asteron Income Protector Extra 0 43.87 28.06 71.93 Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity 42.51 24.85 67.36 0 0 46.00 27.68 Asteron Income Protector 73.68 0 AXA/AC&L Income Insurance Plus Indemnity 39.64 29.50 69.14 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity 45.07 23.61 68.67 IP Gold Indemnity 0 42.62 26.34 68.96 Aviva Income Insurance Plan Indemnity 45.28 AXA/AC&L 28.68 73.96

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each 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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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



trauma insurance - Young White Collar Male

			standard	d <b>D</b> op	otional	O not ava	ilable
	Life SA Crisis Recovery Comprehensive						
		Premiums		ų.	star	ratings sco	ores
Company Name	Product Name			Reinstatemen	PRICING	FEATURES	TOTAL
**** "superio	or value"						
AIG Life	SA Crisis Recovery Comprehensive	• •	0	•	48.17	29.35	77.5
Comminsure	Total Care Plan SATrauma	• •	0	•	46.80	30.14	76.9
Macquarie Life	Trauma Plus	• 0	•	0	41.42	35.00	76.4
*** "excelle	nt value"						
AMP Life	FlexLifeTime Crisis Prem	• 0	•	•	43.05	29.81	72.8
AMP Life	FlexLifeTime Crisis Std	• 0	•	•	53.21	21.49	74.7
CommInsure	Total Care Plan SATrauma Plus	•	0	•	44.32	31.18	75.5
Macquarie Life	FutureWise Life Trauma Insurance	• • •	) •	•	44.75	31.26	76.0
*** "strong	value"						
Asteron	Stand Alone Recovery Plus	•	•	•	36.60	33.98	70.5
AXA/AC&L	SA Trauma Recovery Plan	•	0	•	42.76	28.22	70.9
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	•	0	•	41.63	29.35	70.9
Tower Life Australia	SA Crisis Protection	•	•	•	36.89	33.81	70.7
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	• •	0	•	43.65	27.69	71.3
** "average	e value"						
Asteron	Stand Alone Recovery	• •	•	•	37.68	31.04	68.7
Aviva	SA Recovery Money	• •	•	•	34.72	31.04	65.7
ING Life	Trauma Cvr Prem with Max	• •	•	•	32.77	34.24	67.0
ING Life	OneCare Trauma Cvr Comp	• •	•	•	34.67	30.27	64.9
ING Life	OneCare Trauma Cvr Prem	• •	•	•	33.96	33.67	67.6
St George Life	SAT Protection Choices	• 0	0	0	49.54	15.54	65.0
Zurich Australia	Extended SA Trauma Ins	• •	•	•	37.40	30.22	67.6
Zurich Australia	Extended SA Trauma Ins Top Up	• •	•	•	35.52	30.75	66.2
"satisfac	ctory value"						
Asgard Capital Mgnt	Critical Trauma Protect	• 0	0	0	29.44	20.52	49.9
Asgard Capital Mgnt	Trauma Protection	• 0	0	0	37.52	21.27	58.7
MLC Life	Critical Illness Plus SA - with Extra Benefits	• •	•	•	29.68	27.13	56.8
MLC Life	Critical Illness Plus SA	• •	•	0	38.43	22.13	60.5
Zurich Australia	Basic SA Trauma Ins	• •	•	0	42.32	18.27	60.5

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Young White Collar Female

			standar	d <b>D</b> oj	otional	O not ava	ilable
	Life   FlexLifeTime Crisis Std						
		Premiums		¥	star	ratings sco	ores
Company Name	Product Name			Trauma Reinstatemen	PRICING	FEATURES	TOTAL
**** "superio	or value"						
AMP Life	FlexLifeTime Crisis Std	• 0	•	•	55.93	21.49	77.
Comminsure	Total Care Plan SATrauma	• •	0	•	46.31	30.14	76.
Macquarie Life	FutureWise Life Trauma Insurance	• 0		0	44.77	31.26	76.0
*** "excelle	nt value"						
AIG Life	SA Crisis Recovery Comprehensive	• •	0	0	46.18	29.35	75.
AMP Life	FlexLifeTime Crisis Prem	• 0	•	•	45.30	29.81	75.
Tower Life Australia	SA Crisis Protection	•		•	38.56	33.81	72.
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	• , •	0	•	46.39	27.69	74.
*** "strong	value"						
Asteron	Stand Alone Recovery		•	0	39.94	31.04	70.
Asteron	Stand Alone Recovery Plus	• •	•	•	36.20	33.98	70.
Aviva	SA Recovery Money	•	•	•	37.52	31.04	68.
AXA/AC&L	SA Trauma Recovery Plan	•	0	•	41.35	28.22	69.
Macquarie Life	Trauma Plus	• 0	•	0	36.96	35.00	71.
** "average	e value"						
Asgard Capital Mgnt	Trauma Protection	• 0	0	0	44.52	21.27	65.
CommInsure	Total Care Plan SATrauma Plus	• •	•	•	36.82	31.18	68.
ING Life	OneCare Trauma Cvr Comp	• •	•	•	38.25	30.27	68.
St George Life	SAT Protection Choices	• 0	0	0	49.58	15.54	65.
Zurich Australia	Extended SA Trauma Ins	• •	•	0	37.65	30.22	67.
Zurich Australia	Extended SA Trauma Ins Top Up	• •	•	0	35.75	30.75	66.
"satisfac	ctory value"						
Asgard Capital Mgnt	Critical Trauma Protect	• 0	0	0	36.34	20.52	56.
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	• •	0	•	32.74	29.35	62.
ING Life	Trauma Cvr Prem with Max	• •	•	•	23.84	34.24	58.
ING Life	OneCare Trauma Cvr Prem	• •	•	•	29.24	33.67	62.
MLC Life	Critical Illness Plus SA	• •	•	0	40.59	22.13	62.
MLC Life	Critical Illness Plus SA - with Extra Benefits	• •	•	•	28.59	27.13	55.
Zurich Australia	Basic SA Trauma Ins	• •	•	0	43.99	18.27	62.

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Young Retail/Light manual Male

				standar	rd <b>D</b> o	ptional	O not ava	ilable
	P R O F I L E S U M M A	R Y	R E	P O R	T			
		P	remiums		ŧ	star	ratings sc	ores
Company Name	Product Name		Level 1 2	Guaranteed Future ∽ Insurability	Trauma Reinstatement	PRICING	FEATURES	TOTAL
**** "superio	or value"							
AIG Life	SA Crisis Recovery Comprehensive	•	•	0	0	48.17	29.35	77
Comminsure	Total Care Plan SATrauma	•	•	•	•	46.80	30.14	76
Macquarie Life	Trauma Plus	•	0	•		41.42	35.00	76
**** "excelle	nt value"							
AMP Life	FlexLifeTime Crisis Std	•	0	•	•	53.21	21.49	74
AMP Life	FlexLifeTime Crisis Prem	•	0	•	•	43.05	29.81	7
CommInsure	Total Care Plan SATrauma Plus	•	•	0	•	44.32	31.18	7
Macquarie Life	FutureWise Life Trauma Insurance	•	0	•	•	44.75	31.26	7
*** "strong	value"							
Asteron	Stand Alone Recovery Plus			•	0	36.60	33.98	7
AXA/AC&L	SA Trauma Recovery Plan		•	0	•	42.76	28.22	7
AXA/AC&L	SA Trauma Recovery Comp Cancer Option		•	0	•	41.63	29.35	7
Tower Life Australia	SA Crisis Protection		•	•	•	36.89	33.81	7
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	•	•	0	0	43.65	27.69	7
** "average	e value"							
Asteron	Stand Alone Recovery	•	•	•	•	37.68	31.04	6
Aviva	SA Recovery Money	•	•	•	•	34.72	31.04	6
NG Life	OneCare Trauma Cvr Prem	•	•	•	•	33.96	33.67	6
NG Life	OneCare Trauma Cvr Comp	•	•	•	•	34.67	30.27	6
NG Life	Trauma Cvr Prem with Max	•	•	•	•	32.77	34.24	6
St George Life	SAT Protection Choices	•	0	0	0	49.54	15.54	6
Zurich Australia	Extended SA Trauma Ins Top Up	•	•	•	•	35.52	30.75	6
Zurich Australia	Extended SA Trauma Ins	•	•	•	0	37.40	30.22	6
💧 "satisfac	ctory value"							
Asgard Capital Mgnt	Critical Trauma Protect	•	0	0	0	29.44	20.52	4
Asgard Capital Mgnt	Trauma Protection	•	0	0	0	37.52	21.27	5
MLC Life	Critical Illness Plus SA	•	•	•	0	38.43	22.13	6
MLC Life	Critical Illness Plus SA - with Extra Benefits	•	•	•	•	29.68	27.13	5
Zurich Australia	Basic SA Trauma Ins	•	•	•	0	42.32	18.27	60

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Young Retail/Light manual Female

ti didii		<del>-</del>	standa	rd <b>D</b> o	ptional	O not ava	ilable
	Pulife						
		Premium	5	<u> </u>	star	ratings sco	ores
Company Name	Product Name	Stepped		Trauma Reinstatemen	PRICING	FEATURES	TOTAL
**** "superio	or value"						
AMP Life	FlexLifeTime Crisis Std	• 0	•	•	55.93	21.49	77
Comminsure	Total Care Plan SATrauma	•	0	•	46.31	30.14	76
Macquarie Life	FutureWise Life Trauma Insurance	• (	•	•	44.77	31.26	76
**** "excelle	nt value"						
AIG Life	SA Crisis Recovery Comprehensive	•	0	•	46.18	29.35	75
AMP Life	FlexLifeTime Crisis Prem	• (	•	•	45.30	29.81	75
Tower Life Australia	SA Crisis Protection	• •		•	38.56	33.81	72
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance		0	•	46.39	27.69	74
*** "strong	value"						
Asteron	Stand Alone Recovery Plus		•	•	36.20	33.98	70
Asteron	Stand Alone Recovery		•	•	39.94	31.04	70
Aviva	SA Recovery Money		•	•	37.52	31.04	68
AXA/AC&L	SA Trauma Recovery Plan			•	41.35	28.22	69
Macquarie Life	Trauma Plus	•	•	0	36.96	35.00	7
** "average	e value"						
Asgard Capital Mgnt	Trauma Protection	• (	) 0	0	44.52	21.27	65
Comminsure	Total Care Plan SATrauma Plus	•	•	•	36.82	31.18	68
NG Life	OneCare Trauma Cvr Comp	• (	•	•	38.25	30.27	68
St George Life	SAT Protection Choices	• (	0	0	49.58	15.54	6
Zurich Australia	Extended SA Trauma Ins	• (	•	•	37.65	30.22	6
Zurich Australia	Extended SA Trauma Ins Top Up	• •	)	0	35.75	30.75	6
🖢 "satisfad	ctory value"						
Asgard Capital Mgnt	Critical Trauma Protect	• (	0	0	36.34	20.52	56
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	• (	0	•	32.74	29.35	62
NG Life	Trauma Cvr Prem with Max	•	•	•	23.84	34.24	58
NG Life	OneCare Trauma Cvr Prem	• •	•	•	29.24	33.67	62
MLC Life	Critical Illness Plus SA	• •	•	0	40.59	22.13	62
MLC Life	Critical Illness Plus SA - with Extra Benefits	• (		•	28.59	27.13	55
Zurich Australia	Basic SA Trauma Ins	•	•	0	43.99	18.27	62

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Young Professional Male

			standard	<b>●</b> Op	tional	O not ava	ilable
	Putrie   Future   F						
		Premiums		<u>+</u>	star	ratings sco	ores
Company Name	Product Name			Reinstatemer	PRICING	FEATURES	TOTAL
**** "superio	r value"						
Macquarie Life Macquarie Life			:				
**** "exceller	nt value"						
AIG Life Asteron CommInsure CommInsure Tower Life Australia	Stand Alone Recovery Plus Total Care Plan SATrauma Total Care Plan SATrauma Plus		•	0	22.52 28.80 27.27	58.26 51.67 53.45	80.78 80.47 80.73
*** "strong \	value"						
AMP Life ING Life ING Life	Trauma Cvr Prem with Max OneCare Trauma Cvr Prem		•	•	20.16	58.70	78.86
•							
Asteron Aviva AXA/AC&L AXA/AC&L ING Life Tower Partner INS Portfolio Zurich Australia Zurich Australia	SA Recovery Money SA Trauma Recovery Comp Cancer Option SA Trauma Recovery Plan OneCare Trauma Cvr Comp Stand Alone Medical Catastrophe Insurance Extended SA Trauma Ins		0 •	0 0 0 0	21.36 25.62 26.31 21.33 26.86 23.02	53.22 50.31 48.38 51.90 47.47 51.80	74.58 75.93 74.69 73.23 74.33 74.82
"satisfac	tory value"						
AMP Life Asgard Capital Mgnt Asgard Capital Mgnt MLC Life MLC Life	Critical Trauma Protect Trauma Protection Critical Illness Plus SA	• 0		0	18.12 23.09 23.65	35.17 36.46 37.93	53.29 59.54 61.58
St George Life Zurich Australia	SAT Protection Choices Basic SA Trauma Ins	• 0	0	0	30.48 26.04	26.64 31.33	

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Young Professional Female

			standa	rd <b>D</b> o	ptional	O not ava	ilable
	PROFILE SUMMAF	R Y R	E P O R	т			
		Premiu		ŧ	star	ratings sco	ores
Company Name	Product Name	peddets 1	Cuaranteed Future	Trauma Reinstatement	PRICING	FEATURES	TOTAL
**** "superio	or value"						
Macquarie Life	FutureWise Life Trauma Insurance	•	0	0	27.55	53.60	81.
Macquarie Life	Trauma Plus	•	0 •	•	22.75	60.00	82.
Tower Life Australia	SA Crisis Protection	•	• •	0	23.73	57.96	81.6
*** "excelle	nt value"						
AIG Life	SA Crisis Recovery Comprehensive	•	• 0	•	28.42	50.31	78.
AMP Life	FlexLifeTime Crisis Prem		0 •	•	27.88	51.09	78.
Asteron	Stand Alone Recovery			0	24.58	53.22	77.
Asteron	Stand Alone Recovery Plus	•	•		22.28	58.26	80.
CommInsure	Total Care Plan SATrauma	·····•	• 0	•	28.50	51.67	80.
*** "strong	value"						
Aviva	SA Recovery Money		• •	0	23.09	53.22	76.
CommInsure	Total Care Plan SATrauma Plus		• 0	•	22.66	53.45	76.
ING Life	OneCare Trauma Cvr Prem		• •	•	17.99	57.72	75
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	•	• 0	0	28.55	47.47	76
** "average	e value"						
AXA/AC&L	SA Trauma Recovery Plan	•	• 0	•	25.45	48.38	73.
ING Life	Trauma Cvr Prem with Max	•	• •	•	14.67	58.70	73.
ING Life	OneCare Trauma Cvr Comp	•	• •	•	23.54	51.90	75.
Zurich Australia	Extended SA Trauma Ins	•	• •	•	23.17	51.80	74.
Zurich Australia	Extended SA Trauma Ins Top Up		• •	•	22.00	52.72	74.
* "satisfac	ctory value"						
AMP Life	FlexLifeTime Crisis Std	•	0 •	•	34.42	36.85	71.
Asgard Capital Mgnt	Critical Trauma Protect	•	0 0	0	22.36	35.17	57.
Asgard Capital Mgnt	Trauma Protection	•	0 0	0	27.40	36.46	63.
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	•	• 0	•	20.15	50.31	70.
MLC Life	Critical Illness Plus SA - with Extra Benefits	•	• •	•	17.60	46.51	64.
MLC Life	Critical Illness Plus SA	•	• •	0	24.98	37.93	62.
St George Life	SAT Protection Choices	•	0 0	0	30.51	26.64	57.
Zurich Australia	Basic SA Trauma Ins	•	• •	0	27.07	31.33	58.

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Young Blue Collar Male

				standard	d <b>O</b> o	ptional	O not ava	ilable
	P R O F I L E S U M M A	R Y	R E F	9 O R	т			
		Pr	emiums		¥	star	ratings sco	ores
Company Name	Product Name	Stepped	Fevel 2	Guaranteed Future ω Insurability	rauma Reinstatement	PRICING	FEATURES	TOTAL
<b>★★★★</b> "superio	or value"							
AIG Life	SA Crisis Recovery Comprehensive	•	•	0	0	48.17	29.35	77
Comminsure	Total Care Plan SATrauma	•	•	•	•	46.80	30.14	76
Macquarie Life	Trauma Plus	•	0	•	0	41.42	35.00	76
**** "excelle	nt value"							
AMP Life	FlexLifeTime Crisis Std	•	0	•	•	53.21	21.49	74
AMP Life	FlexLifeTime Crisis Prem	•	0	•	•	43.05	29.81	72
Comminsure	Total Care Plan SATrauma Plus	•		0	•	44.32	31.18	7
Macquarie Life	FutureWise Life Trauma Insurance	•	0	) <b>•</b>		44.75	31.26	76
<b>★★★</b> "strong	value"							
Asteron	Stand Alone Recovery Plus			•	0	36.60	33.98	70
AXA/AC&L	SA Trauma Recovery Plan		•	0	•	42.76	28.22	70
AXA/AC&L	SA Trauma Recovery Comp Cancer Option		•	0	O.	41.63	29.35	70
Tower Life Australia	SA Crisis Protection	<b>.</b>				36.89	33.81	70
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	•		0		43.65	27.69	7
** "average	e value"							
Asteron	Stand Alone Recovery	•	•	•	0	37.68	31.04	68
Aviva	SA Recovery Money	•	•	•	•	34.72	31.04	6
NG Life	OneCare Trauma Cvr Prem	•	•	•	•	33.96	33.67	67
NG Life	OneCare Trauma Cvr Comp	•	•	•	•	34.67	30.27	64
NG Life	Trauma Cvr Prem with Max	•	•	•	•	32.77	34.24	6
St George Life	SAT Protection Choices	•	0	0	0	49.54	15.54	6
Zurich Australia	Extended SA Trauma Ins		•	•	•	37.40	30.22	67
Zurich Australia	Extended SA Trauma Ins Top Up			•	0	35.52	30.75	66
n "satisfac	ctory value"							
Asgard Capital Mgnt	Trauma Protection	•	0	0	0	37.52	21.27	58
Asgard Capital Mgnt	Critical Trauma Protect		0	0	0	29.44	20.52	49
MLC Life	Critical Illness Plus SA - with Extra Benefits		•		•	29.68	27.13	56
MLC Life	Critical Illness Plus SA	<u></u> .			0	38.43	22.13	60
Zurich Australia	Basic SA Trauma Ins	•	•	•	0	42.32	18.27	60

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Young Blue Collar Female

			standar	d <b>D</b> oj	ptional	O not ava	ilable
MP Life							
		Premiums	1	ŧ	star	ratings sco	ores
Company Name	Product Name			Trauma Reinstateme	PRICING	FEATURES	TOTAL
**** "superio	or value"						
AMP Life	FlexLifeTime Crisis Std	• 0	•	•	55.93	21.49	77.4
Comminsure	Total Care Plan SATrauma	• •	•	•	46.31	30.14	76.4
Macquarie Life	FutureWise Life Trauma Insurance	• 0	•	0	44.77	31.26	76.0
*** "excelle	nt value"						
AIG Life	SA Crisis Recovery Comprehensive	• •	0	0	46.18	29.35	75.
AMP Life	FlexLifeTime Crisis Prem	• 0	•	•	45.30	29.81	75.
Tower Life Australia	SA Crisis Protection		•	•	38.56	33.81	72.3
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance		O	0	46.39	27.69	74.0
*** "strong	value"						
Asteron	Stand Alone Recovery		•	0	39.94	31.04	70.9
Asteron	Stand Alone Recovery Plus	• •	•	0	36.20	33.98	70.
Aviva	SA Recovery Money	•	•	•	37.52	31.04	68.
AXA/AC&L	SA Trauma Recovery Plan	<u> </u>	0	· · · · <del>· ·</del> · · · ·	41.35	28.22	69.
Macquarie Life	Trauma Plus		<u> </u>	0	36.96	35.00	71.9
** "averag	e value"						
Asgard Capital Mgnt	Trauma Protection	• 0	0	0	44.52	21.27	65.
Comminsure	Total Care Plan SATrauma Plus	• •	•	•	36.82	31.18	68.0
ING Life	OneCare Trauma Cvr Comp	• •	•	•	38.25	30.27	68.
St George Life	SAT Protection Choices	• 0	0		49.58	15.54	65.
Zurich Australia	Extended SA Trauma Ins	• •	•	O	37.65	30.22	67.8
Zurich Australia	Extended SA Trauma Ins Top Up	• •	•	0	35.75	30.75	66.
"satisfa	ctory value"						
Asgard Capital Mgnt	Critical Trauma Protect	• 0	0	0	36.34	20.52	56.8
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	• •	0	•	32.74	29.35	62.0
ING Life	OneCare Trauma Cvr Prem	• •	•	•	29.24	33.67	62.
ING Life	Trauma Cvr Prem with Max	• •	•	•	23.84	34.24	58.
MLC Life	Critical Illness Plus SA	• •	•	0	40.59	22.13	62.
MLC Life	Critical Illness Plus SA - with Extra Benefits	• •	•	•	28.59	27.13	55.
Zurich Australia	Basic SA Trauma Ins	• •	•	0	43.99	18.27	62.2

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Mature White Collar Male

ti didi.	na maaranae matare viinte conar mate		standard	<b>O</b> optional	O not ava	ilable
	PROFILE SUMMARY	R E	P O R T			
		Premiums		sta	r ratings sc	ores
Company Name	Product Name	Stepped 2	Guaranteed Future  □ Insurability Trauma Reinstafement	4 PRICING	FEATURES	TOTAL
**** "superio	or value"					
Asteron Macquarie Life	Stand Alone Recovery Plus Trauma Plus	• • • 0		D 31.05 D 28.84	47.14 50.00	78.19 78.84
*** "excelle	nt value"					
Asteron ING Life ING Life Macquarie Life Tower Life Australia	Stand Alone Recovery Trauma Cvr Prem with Max OneCare Trauma Cvr Prem FutureWise Life Trauma Insurance SA Crisis Protection	0		D 32.98 27.26 28.85 D 30.35 D 25.91	42.79 48.19 47.44 45.58 48.74	75.7 75.4 76.2 75.9 74.6
*** "strong	value"					
Aviva AXA/AC&L AXA/AC&L CommInsure CommInsure	SA Recovery Money SA Trauma Recovery Comp Cancer Option SA Trauma Recovery Plan Total Care Plan SATrauma Plus Total Care Plan SATrauma		0	D 28.98 D 30.70 D 32.15 29.43 30.61	44.24 42.59 40.58 44.09 42.56	73.2 73.2 72.7 73.5 73.1
*** "average	e value"					
AIG Life AMP Life AMP Life ING Life Zurich Australia	SA Crisis Recovery Comprehensive FlexLifeTime Crisis Std FlexLifeTime Crisis Prem OneCare Trauma Cvr Comp Extended SA Trauma Ins	0 0	•	29.20 38.78 29.85 29.56 D 27.38	41.33 32.53 42.19 42.96 43.25	70.53 71.30 72.04 72.53 70.63
* "satisfac	ctory value"					
Asgard Capital Mgnt Asgard Capital Mgnt MLC Life MLC Life St Geograp Life	Trauma Protection Critical Trauma Protect Critical Illness Plus SA Critical Illness Plus SA - with Extra Benefits SAT Protection Choices	• 0 • 0 • •	• (	33.05 26.88 20.81	31.28 29.96 30.56 37.40	60.83 63.00 57.44 58.21
St George Life Tower Partner INS Portfolio Zurich Australia Zurich Australia	SAT Protection Choices Stand Alone Medical Catastrophe Insurance Basic SA Trauma Ins Extended SA Trauma Ins Top Up		0 (	25.14 D 29.43 D 31.76 D 25.76	22.37 39.88 27.77 44.01	47.5 69.3 59.5 69.7

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Mature White Collar Female

traun	na insurance - Mature Write Collar Female			standard	d Dop	otional	O not ava	ilable
	PROFILE SUMMAF	RY	REP	O R	Т			
		Pre	miums			star	ratings sco	ores
Company Name	Product Name	Stepped	r Level	Guaranteed Future ∞ Insurability	Reinstatement	PRICING	FEATURES	TOTAL
***** "superio	or value"							
Asteron Asteron Macquarie Life	Stand Alone Recovery Plus Stand Alone Recovery Trauma Plus	•	•		0 0 0	34.94 35.94 28.87	47.14 42.79 50.00	82.0 78.7 78.8
*** "excelle	nt value"							
ING Life Macquarie Life	OneCare Trauma Cvr Prem FutureWise Life Trauma Insurance	:	0	:		30.89 31.84	47.44 45.58	78.3 77.4
*** "strong	value"							
AMP Life ING Life Tower Life Australia	FlexLifeTime Crisis Std OneCare Trauma Cvr Comp SA Crisis Protection		0	<b>/</b> :	•	43.07 33.69 28.00	32.53 42.96 48.74	75.6 76.6 76.7
*** "average	e value"							
AMP Life Aviva AXA/AC&L AXA/AC&L CommInsure CommInsure ING Life	FlexLifeTime Crisis Prem SA Recovery Money SA Trauma Recovery Plan SA Trauma Recovery Comp Cancer Option Total Care Plan SATrauma Total Care Plan SATrauma Plus Trauma Cvr Prem with Max		0	0 0 0 0	• 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33.26 29.68 34.15 31.27 32.55 30.96 27.13	42.19 44.24 40.58 42.59 42.56 44.09 48.19	75.4 73.8 74.7 73.8 75.0 75.0
** "satisfac	ctory value"							
AIG Life Asgard Capital Mgnt Asgard Capital Mgnt	SA Crisis Recovery Comprehensive Critical Trauma Protect Trauma Protection	:	0	0 0 0	0 0	27.07 38.96 34.43	41.33 29.96 31.28	68.4 68.9 65.7
MLC Life MLC Life St George Life	Critical Illness Plus SA - with Extra Benefits Critical Illness Plus SA SAT Protection Choices	•	•	•	0 0	19.98 28.67 23.89	37.40 30.56 22.37	57. 59. 46.
Tower Partner INS Portfolio Zurich Australia	Stand Alone Medical Catastrophe Insurance Extended SA Trauma Ins Top Up	ě	ě	0	0	29.18 25.53	39.88 44.01	69. 69.
Zurich Australia Zurich Australia	Extended SA Trauma Ins  Basic SA Trauma Ins				0	27.12 32.64	43.25 27.77	70. 60.

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Mature Retail/Light manual Male

			standard <b>①</b>	optional	O not ava	ilable
	PROFILE SUMMAR	Y RE	P O R T			
		Premiums	t	star	ratings sco	ores
Company Name	Product Name	peddess 1	Guaranteed Future ∞ Insurability Trauma Reinstatement	PRICING 4	FEATURES	TOTAL
***** "superio	r value"					
Asteron	Stand Alone Recovery Plus	• •	• 0	31.05	47.14	78.
Macquarie Life	Trauma Plus	• 0	• 0	28.84	50.00	78.8
**** "excelle	nt value"					
Asteron	Stand Alone Recovery	• •	• 0	32.98	42.79	75.
ING Life	OneCare Trauma Cvr Prem	• •	• •	28.85	47.44	76
ING Life	Trauma Cvr Prem with Max	• •	• •	27.26	48.19	75
Macquarie Life	FutureWise Life Trauma Insurance	• 0	• 0	30.35	45.58	75
Tower Life Australia	SA Crisis Protection	• , •	• •	25.91	48.74	74
*** "strong	value"					
Aviva	SA Recovery Money		• 0	28.98	44.24	73.
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	• •	0 0	30.70	42.59	73
AXA/AC&L	SA Trauma Recovery Plan	• •	0 0	32.15	40.58	72
Comminsure	Total Care Plan SATrauma Plus	•	0 •	29.43	44.09	73
CommInsure	Total Care Plan SATrauma	• •	D •	30.61	42.56	73
** "average	e value"					
AIG Life	SA Crisis Recovery Comprehensive	• •	○ •	29.20	41.33	70.
AMP Life	FlexLifeTime Crisis Std	• 0	• •	38.78	32.53	71.
AMP Life	FlexLifeTime Crisis Prem	• 0	• •	29.85	42.19	72.
ING Life	OneCare Trauma Cvr Comp	• •	• •	29.56	42.96	72.
Zurich Australia	Extended SA Trauma Ins	• •	• 0	27.38	43.25	70
* "satisfac	ctory value"					
Asgard Capital Mgnt	Critical Trauma Protect	• 0	0 0	33.05	29.96	63
Asgard Capital Mgnt	Trauma Protection	• 0	0 0	29.55	31.28	60
MLC Life	Critical Illness Plus SA - with Extra Benefits	• •	• •	20.81	37.40	58
MLC Life	Critical Illness Plus SA	• •	• 0	26.88	30.56	57
St George Life	SAT Protection Choices	• 0	0 0	29.70	22.37	52
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	• •	0 <b>0</b>	29.43	39.88	69
Zurich Australia	Basic SA Trauma Ins	• •	• 0	31.76	27.77	59.
Zurich Australia	Extended SA Trauma Ins Top Up	• •	• 0	25.76	44.01	69.

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Mature Retail/Light manual Female

	ma madranee - Matare Netam Light mandar i en	· · •	standard Do	optional	O not ava	ilable
	PROFILE SUMMARY	REF	ORT			
		Premiums		star	ratings sco	ores
Company Name	Product Name	Stepped 2	Guaranteed Future Lusurability Trauma Reinstatement	PRICING	FEATURES	TOTAL
<b>★★★★</b> "superi	or value"					
Asteron	Stand Alone Recovery Plus	• •	• 0	34.94	47.14	82.
Asteron	Stand Alone Recovery	• •	• 0	35.94	42.79	78.
Macquarie Life	Trauma Plus	• 0	• 0	28.87	50.00	78.
**** "excelle	ent value"					
ING Life	OneCare Trauma Cvr Comp	• •	• •	33.69	42.96	76
NG Life	OneCare Trauma Cvr Prem	• •	• •	30.89	47.44	78
Macquarie Life	FutureWise Life Trauma Insurance	• 0	• 0	31.84	45.58	77
Tower Life Australia	SA Crisis Protection	•	• •	28.00	48.74	76
<b>★★★</b> "strong	ı value"					
AMP Life	FlexLifeTime Crisis Std	0	• •	43.07	32.53	75
AMP Life	FlexLifeTime Crisis Prem	• 0	• •	33.26	42.19	75
Comminsure	Total Care Plan SATrauma Plus	•	0 •	30.96	44.09	75
Comminsure	Total Care Plan SATrauma	•	0 •	32.55	42.56	75
NG Life	Trauma Cvr Prem with Max	• •	• •	27.13	48.19	75
** "averaç	ge value"					
Aviva	SA Recovery Money	• •	• 0	29.68	44.24	73
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	• •	0 0	31.27	42.59	73
AXA/AC&L	SA Trauma Recovery Plan	• •	0 ●	34.15	40.58	74
📩 "satisfa	actory value"					
AIG Life	SA Crisis Recovery Comprehensive	• •	0 <b>0</b>	27.07	41.33	68
Asgard Capital Mgnt	Trauma Protection	• 0	0 0	34.43	31.28	65
Asgard Capital Mgnt	Critical Trauma Protect	• 0	0 0	38.96	29.96	68
MLC Life	Critical Illness Plus SA - with Extra Benefits	• •	• •	19.98	37.40	57
/ILC Life	Critical Illness Plus SA	• •	• 0	28.67	30.56	59
St George Life	SAT Protection Choices	• 0	0 0	31.06	22.37	53
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	• •	0 0	29.18	39.88	69
Zurich Australia	Extended SA Trauma Ins Top Up	• •	• 0	25.53	44.01	69
Zurich Australia	Extended SA Trauma Ins	• •	• 0	27.12	43.25	70
Zurich Australia	Basic SA Trauma Ins	•	• 0	32.64	27.77	60

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Mature Professional Male

ti dan	na maaranee - watare r rolessional wate		standa	rd <b>D</b> o <sub>l</sub>	ptional	O not ava	ilable
	P R O F I L E S U M M A	R Y R E	P O R	Т			
		Premium	s	¥	star	ratings sco	ores
Company Name	Product Name	peddeys 1	Guaranteed Future	Trauma Reinstatement	PRICING	FEATURES	TOTAL
**** "superio	or value"						
Asteron	Stand Alone Recovery Plus	• (	•	0	18.63	66.00	84.63
ING Life	Trauma Cvr Prem with Max	• (	•	•	16.36	67.47	83.83
Macquarie Life	Trauma Plus	• (	•	•	17.30	70.00	87.30
**** "exceller	nt value"						
ING Life	OneCare Trauma Cvr Prem	• •	•	•	17.31	66.42	83.73
Macquarie Life	FutureWise Life Trauma Insurance	• (	•	•	18.21	63.81	82.02
Tower Life Australia	SA Crisis Protection		•	•	15.55	68.24	83.79
*** "strong	value"						
Asteron	Stand Alone Recovery	•/	•	0	19.79	59.90	79.69
Aviva	SA Recovery Money		•	•	17.39	61.93	79.32
CommInsure	Total Care Plan SATrauma Plus		0	•	17.66	61.73	79.39
** "average	e value"						
AIG Life	SA Crisis Recovery Comprehensive	<b>/</b> •	0	•	17.52	57.86	75.38
AMP Life	FlexLifeTime Crisis Prem	•	•	•	17.91	59.06	76.97
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	•	0	•	18.42	59.62	78.04
AXA/AC&L	SA Trauma Recovery Plan	•		•	19.29	56.81	76.10
CommInsure	Total Care Plan SATrauma	•	•	•	18.36	59.58	77.95
ING Life	OneCare Trauma Cvr Comp	• (	•	•	17.74	60.15	77.89
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	• (	0	•	17.66	55.84	73.49
Zurich Australia	Extended SA Trauma Ins	• (	•	•	16.43	60.55	76.98
Zurich Australia	Extended SA Trauma Ins Top Up	• • •	•	•	15.46	61.61	77.07
* "satisfac	ctory value"						
AMP Life	FlexLifeTime Crisis Std	• (	•	•	23.27	45.54	68.80
Asgard Capital Mgnt	Critical Trauma Protect	• (	0	0	19.83	41.94	61.77
Asgard Capital Mgnt	Trauma Protection	• (	0	0	17.73	43.79	61.52
MLC Life	Critical Illness Plus SA	• (	•	0	16.13	42.78	58.91
MLC Life	Critical Illness Plus SA - with Extra Benefits	• (	•	•	12.49	52.36	64.85
St George Life	SAT Protection Choices	• (	0	0	15.09	31.31	46.40
Zurich Australia	Basic SA Trauma Ins	• (	•	0	19.06	38.87	57.93

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Mature Professional Female

traui	ma msurance - Mature Professional Female				standa	rd <b>D</b> o	ptional	O not ava	ilable
	PROFILE SUMMAR	R Y	R	E	9 O R	Т			
			Prem	niums			star	ratings sco	ores
Company Name	Product Name		Stepped	revel 2	Guaranteed Future ∞ Insurability	Trauma Reinstatement	PRICING	FEATURES	TOTAL
**** "superio	or value"								
Asteron	Stand Alone Recovery Plus		•	•	•	0	20.96	66.00	86.
Macquarie Life	Trauma Plus		•	0	•	0	17.32	70.00	87.
Tower Life Australia	SA Crisis Protection		•	•	•	0	16.80	68.24	85.
*** "excelle	ent value"								
Asteron	Stand Alone Recovery		•	•	•	•	21.56	59.90	81.
ING Life	Trauma Cvr Prem with Max		•	•	•	•	16.28	67.47	83.
ING Life	OneCare Trauma Cvr Prem		•	•		•	18.54	66.42	84.
Macquarie Life	FutureWise Life Trauma Insurance		•	0	•	0	19.11	63.81	82
*** "strong	value"								
Aviva	SA Recovery Money				•	0	17.81	61.93	79.
Comminsure	Total Care Plan SATrauma Plus		•	•	•	•	18.58	61.73	80.
ING Life	OneCare Trauma Cvr Comp		•	•		•	20.22	60.15	80.
** "averag	e value"								
AIG Life	SA Crisis Recovery Comprehensive		•	•	0	0	16.24	57.86	74.
AMP Life	FlexLifeTime Crisis Prem		•	0	•	•	19.96	59.06	79.
AXA/AC&L	SA Trauma Recovery Comp Cancer Option		•	•	0	•	18.76	59.62	78.
AXA/AC&L	SA Trauma Recovery Plan		•	•	0	•	20.49	56.81	77.
CommInsure	Total Care Plan SATrauma		•	•	0	•	19.53	59.58	79.
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance		•	•	0	•	17.51	55.84	73.
Zurich Australia	Extended SA Trauma Ins		•	•	•	•	16.27	60.55	76.
Zurich Australia	Extended SA Trauma Ins Top Up		•		•	0	15.32	61.61	76.
* "satisfa	ctory value"								
AMP Life	FlexL <mark>ifeTime Crisis St</mark> d		•	0	•	•	25.84	45.54	71.
Asgard Capital Mgnt	Trauma Protection		•	0	0	0	20.66	43.79	64.
Asgard Capital Mgnt	Critical Trauma Protect		•	0	0	0	23.37	41.94	65.
MLC Life	Critical Illness Plus SA - with Extra Benefits		•	•	•	•	11.99	52.36	64
MLC Life	Critical Illness Plus SA		•	•	•	0	17.20	42.78	59
St George Life	SAT Protection Choices		•	0	0	0	14.34	31.31	45
Zurich Australia	Basic SA Trauma Ins		•	•	•	0	19.58	38.87	58.

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 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Mature Blue Collar Male

	The misurance - Water & Blue Conar Water		standard	Doption	al Onot av	ailable
	PROFILE SUMMARY	R E	P O R T			
		Premiums		_	star ratings so	ores
Company Name	Product Name	Stepped 2	Guaranteed Future Insurability Trauma	Keinstatement  A	FEATURES	TOTAL
**** "superio	or value"					
Asteron Macquarie Life	Stand Alone Recovery Plus Trauma Plus	• •		<ul><li>① 31</li><li>① 28</li></ul>		78.19 78.84
*** "excelle	nt value"					
Asteron ING Life ING Life Macquarie Life Tower Life Australia	Stand Alone Recovery OneCare Trauma Cvr Prem Trauma Cvr Prem with Max FutureWise Life Trauma Insurance SA Crisis Protection			<ul> <li>32</li> <li>28</li> <li>27</li> <li>30</li> <li>25</li> </ul>	85 47.44 26 48.19 35 45.58	75.7 76.2 75.4 75.9 74.6
*** "strong	value"					
Aviva AXA/AC&L AXA/AC&L CommInsure CommInsure	SA Recovery Money SA Trauma Recovery Plan SA Trauma Recovery Comp Cancer Option Total Care Plan SATrauma Plus Total Care Plan SATrauma		0	<ul> <li>28</li> <li>32</li> <li>30</li> <li>29</li> <li>30</li> </ul>	15 40.58 70 42.59 43 44.09	73.2° 72.7° 73.2° 73.5° 73.1°
** "average	e value"					
AIG Life AMP Life AMP Life ING Life Zurich Australia	SA Crisis Recovery Comprehensive FlexLifeTime Crisis Prem FlexLifeTime Crisis Std OneCare Trauma Cvr Comp Extended SA Trauma Ins	• O	•	<ul> <li>29</li> <li>29</li> <li>38</li> <li>29</li> <li>27</li> </ul>	85 42.19 78 32.53 56 42.96	70.53 72.04 71.30 72.53 70.63
* "satisfac	ctory value"					
Asgard Capital Mgnt Asgard Capital Mgnt MLC Life MLC Life St George Life	Trauma Protection Critical Trauma Protect Critical Illness Plus SA Critical Illness Plus SA - with Extra Benefits SAT Protection Choices	• 0 • 0 • •	0	<ul><li>○ 29</li><li>○ 33</li><li>○ 26</li><li>● 20</li><li>○ 32</li></ul>	05 29.96 88 30.56 81 37.40	60.83 63.00 57.44 58.21 54.57
Tower Partner INS Portfolio Zurich Australia Zurich Australia	Stand Alone Medical Catastrophe Insurance Basic SA Trauma Ins Extended SA Trauma Ins Top Up		0	① 29 〇 31 ① 25	43 39.88 76 27.77	69.31 59.53 69.77

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Mature Blue Collar Female

	ma modrance mature blue dollar remaie		standard <b>①</b>	optional	O not availa	
	PROFILE SUMMARY	REI	ORT			
		Premiums	٠	star	ratings sco	ores
Company Name	Product Name	bedped 7	Guaranteed Future ∞ Insurability Trauma Reinstatement	PRICING	FEATURES	TOTAL
**** "superi	or value"					
Asteron	Stand Alone Recovery	• •	• 0	35.94	42.79	78.
Asteron	Stand Alone Recovery Plus	• •	• 0	34.94	47.14	82.
ING Life	OneCare Trauma Cvr Prem	• •	• •	30.89	47.44	78.
Macquarie Life	Trauma Plus	• 0	• •	28.87	50.00	78.
**** "excelle	ent value"					
ING Life	OneCare Trauma Cvr Comp	• •	• •	33.69	42.96	76
Macquarie Life	FutureWise Life Trauma Insurance	• 0	• 0	31.84	45.58	77
Гower Life Australia	SA Crisis Protection	• , •	• •	28.00	48.74	76
*** "strong	value"					
AMP Life	FlexLifeTime Crisis Prem	0	• •	33.26	42.19	75
AMP Life	FlexLifeTime Crisis Std	• 0	• •	43.07	32.53	75
CommInsure	Total Care Plan SATrauma	•	0 •	32.55	42.56	75
CommInsure	Total Care Plan SATrauma Plus	•	0 •	30.96	44.09	75
NG Life	Trauma Cvr Prem with Max	• •	• •	27.13	48.19	75
** "averag	e value"					
Aviva	SA Recovery Money	• •	• 0	29.68	44.24	73
AXA/AC&L	SA Trauma Recovery Plan	• •	0 0	34.15	40.58	74
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	• •	0 €	31.27	42.59	73
👚 "satisfa	ctory value"					
AIG Life	SA Crisis Recovery Comprehensive	• •	0 <b>0</b>	27.07	41.33	68
Asgard Capital Mgnt	Trauma Protection	• 0	0 0	34.43	31.28	65
Asgard Capital Mgnt	Critical Trauma Protect	• 0	0 0	38.96	29.96	68
MLC Life	Critical Illness Plus SA - with Extra Benefits	• •	• •	19.98	37.40	57
MLC Life	Critical Illness Plus SA	• •	• 0	28.67	30.56	59
St George Life	SAT Protection Choices	• 0	0 0	33.67	22.37	56
ower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	• •	0 <b>0</b>	29.18	39.88	69
Zurich Australia	Extended SA Trauma Ins	• •	• 0	27.12	43.25	70
Zurich Australia	Basic SA Trauma Ins	• •	• 0	32.64	27.77	60
Zurich Australia	Extended SA Trauma Ins Top Up	•	• 0	25.53	44.01	69

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trauma insurance - Empty Nester White Collar Male

				standa	ard Do	ptional	O not ava	ilable
	P R O F I L E S U M M A	R Y	REF	OR	T			
		Pre	miums		Ħ	star	ratings sco	ores
Company Name	Product Name	peddejs 1	Pevel 2	Guaranteed Future ∽ Insurability	Trauma Reinstatement	PRICING	FEATURES	TOTAL
***** "superio	r value"							
AMP Life AMP Life	FlexLifeTime Crisis Prem FlexLifeTime Crisis Std	•	0	•	:	43.47 55.88	28.25 22.01	71.7 77.8
**** "excelle	nt value"							
AIG Life Asgard Capital Mgnt Asgard Capital Mgnt ING Life Macquarie Life Macquarie Life	SA Crisis Recovery Comprehensive Trauma Protection Critical Trauma Protect OneCare Trauma Cvr Prem FutureWise Life Trauma Insurance Trauma Plus		0 0 0	0 0	• 0 0 • • • • • • • • • • • • • • • • •	39.34 42.95 44.69 35.92 37.83 36.10	27.28 25.77 25.01 30.39 32.29 35.00	66.0 68.1 69.1 66.1 70.1
*** "strong	value"			Ÿ				
CommInsure ING Life ING Life Tower Life Australia	Total Care Plan SATrauma Plus OneCare Trauma Cvr Comp Trauma Cvr Prem with Max SA Crisis Protection			0	• • • •	35.87 37.10 34.48 30.64	28.19 26.77 30.98 33.43	64.0 63.8 65.4
*** "average	e value"							
Asteron Asteron CommInsure Tower Partner INS Portfolio Zurich Australia Zurich Australia	Stand Alone Recovery Plus Stand Alone Recovery Total Care Plan SATrauma Stand Alone Medical Catastrophe Insurance Extended SA Trauma Ins Extended SA Trauma Ins Top Up			0	0	33.40 36.00 36.74 32.09 33.51 31.49	29.32 25.01 26.68 28.45 28.61 29.30	62.7 61.0 63.4 60.5 62.1 60.7
"satisfac	ctory value"							
Aviva AXA/AC&L AXA/AC&L MLC Life MLC Life	SA Recovery Money SA Trauma Recovery Comp Cancer Option SA Trauma Recovery Plan Critical Illness Plus SA - with Extra Benefits Critical Illness Plus SA		•	0	0	27.13 28.10 30.78 31.06 37.19	29.53 28.97 26.48 22.83 19.45	56.6 57.0 57.2 53.8 56.6
St George Life Zurich Australia	SAT Protection Choices Basic SA Trauma Ins	•	0	0	0	32.72 38.99	16.97 19.77	49.6 58.7

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Empty Nester White Collar Female

traur	na insurance - Empty Nester White Collar Fen	iaie	standa	rd <b>D</b> op	otional	O not ava	ilable
	PROFILE SUMMARY	Y RE	P O R	T			
		Premiums			star	ratings sco	ores
Company Name	Product Name	Stepped 1 2	Guaranteed Future ∞ Insurability	Trauma Reinstatement	PRICING	FEATURES	TOTAL
***** "superio	or value"						
AMP Life Asgard Capital Mgnt ING Life Macquarie Life	FlexLifeTime Crisis Std Critical Trauma Protect OneCare Trauma Cvr Prem Trauma Plus	• 0 • 0 • 0	• O •	• • •	46.93 45.87 38.79 32.59	22.01 25.01 30.39 35.00	68.94 70.88 69.18 67.59
*** "excelle	nt value"						
AIG Life AMP Life Asgard Capital Mgnt ING Life ING Life Macquarie Life	SA Crisis Recovery Comprehensive FlexLifeTime Crisis Prem Trauma Protection Trauma Cvr Prem with Max OneCare Trauma Cvr Comp FutureWise Life Trauma Insurance	0	0	0	36.99 36.86 40.80 36.08 39.98 34.92	27.28 28.25 25.77 30.98 26.77 32.29	64.27 65.11 66.57 67.07 66.75 67.21
*** "strong					01.02	02.20	07.21
Comminsure Tower Life Australia	Total Care Plan SATrauma Plus SA Crisis Protection	* :	0	•	33.33 28.36	28.19 33.43	61.51 61.80
"average	Stand Alone Recovery Plus			0	27.62	29.32	56.94
Aviva Comminsure	SA Recovery Money  Total Care Plan SATrauma	• •	0	0	28.65 34.10	29.53 26.68	58.18 60.78
"satisfac	ctory value"						
Asteron AXA/AC&L AXA/AC&L	Stand Alone Recovery SA Trauma Recovery Comp Cancer Option SA Trauma Recovery Plan		0	0	27.86 25.95 27.11	25.01 28.97 26.48	52.87 54.93 53.59
MLC Life MLC Life St George Life	Critical Illness Plus SA  Critical Illness Plus SA - with Extra Benefits  SAT Protection Choices	0	0	0	28.23 22.66 21.70	19.45 22.83 16.97	47.68 45.48 38.67
Tower Partner INS Portfolio Zurich Australia Zurich Australia	Stand Alone Medical Catastrophe Insurance Basic SA Trauma Ins Extended SA Trauma Ins		•	0	26.62 29.72 24.60	28.45 19.77 28.61	55.07 49.48 53.21
Zurich Australia	Extended SA Trauma Ins Top Up				23.12	29.30	52.42

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Empty Nester Retail/Light manual Male

	Ta mourance Emply Wester Retail/Light in			standa	rd <b>D</b> oj	otional	O not ava	ilable
	P R O F I L E S U M M A	R Y R	E P	O R	т			
		Premi	ums		ų.	star	ratings sco	ores
Company Name	Product Name	2 Stepped	Cevel 2	Guaranteed Future ∞ Insurability	Trauma Reinstatement	PRICING	FEATURES	TOTAL
**** "superio	r value"							
AMP Life	FlexLifeTime Crisis Std	•	0	•	•	55.88	22.01	77.
AMP Life	FlexLifeTime Crisis Prem	•	0	•	•	43.47	28.25	71.
Macquarie Life	FutureWise Life Trauma Insurance	•	0	•	•	37.83	32.29	70.
Macquarie Life	Trauma Plus	•	0	•	0	36.10	35.00	71
**** "exceller	nt value"							
AIG Life	SA Crisis Recovery Comprehensive	•	•	0	•	39.34	27.28	66
Asgard Capital Mgnt	Trauma Protection	•	0	0	0	42.95	25.77	68
Asgard Capital Mgnt	Critical Trauma Protect	•	0	0	0	44.69	25.01	69
ING Life	OneCare Trauma Cvr Prem	•//	•	<b>/</b> •	•	35.92	30.39	66
*** "strong v	value"	A						
Comminsure	Total Care Plan SATrauma Plus		•	0	•	35.87	28.19	64
NG Life	OneCare Trauma Cvr Comp		•	•	•	37.10	26.77	63
NG Life	Trauma Cvr Prem with Max		•	•	•	34.48	30.98	65
Tower Life Australia	SA Crisis Protection	•	•	•	•	30.64	33.43	64
** "average	value"							
Asteron	Stand Alone Recovery	•	•	•	•	36.00	25.01	61
Asteron	Stand Alone Recovery Plus	•	•	•	•	33.40	29.32	62
Comminsure	Total Care Plan SATrauma	•	•	•	•	36.74	26.68	63
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	•	•	0	•	32.09	28.45	60
Zurich Australia	Extended SA Trauma Ins Top Up	•	•	•	•	31.49	29.30	60
Zurich Australia	Extended SA Trauma Ins	•	•	•	0	33.51	28.61	62
🛔 "satisfac	tory value"							
Aviva	SA Recovery Money	•	•	•	0	27.13	29.53	56
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	•	•	0	•	28.10	28.97	57
XXA/AC&L	SA Trauma Recovery Plan	•	•	0	•	30.78	26.48	57
MLC Life	Critical Illness Plus SA	•	•	•	0	37.19	19.45	56
MLC Life	Critical Illness Plus SA - with Extra Benefits	•	•	•	•	31.06	22.83	53
St George Life	SAT Protection Choices	•	0	0	0	39.51	16.97	56
Zurich Australia	Basic SA Trauma Ins	•	•	•	0	38.99	19.77	58

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Empty Nester Retail/Light manual Female

standard **O**optional O not available SUMMARY R O F R E 0 R **Premiums** star ratings scores Suaranteec Insurability Future -EATURES Stepped PRICING **Company Name Product Name** Level TOTAL 食食食食食 "superior value" 0 AMP Life 46.93 22.01 FlexLifeTime Crisis Std 68.94 0 0 0 Asgard Capital Mgnt Critical Trauma Protect 45.87 25.01 70.88 ING Life OneCare Trauma Cvr Prem 38.79 30.39 69.18 食食食食 "excellent value" 0 28 25 AMP Life FlexI ifeTime Crisis Prem 36.86 65 11 0 0 0 Asgard Capital Mgnt Trauma Protection 40.80 25.77 66.57 ING Life OneCare Trauma Cvr Comp 39.98 26.77 66 75 ING Life Trauma Cvr Prem with Max 36.08 30.98 67 07 0 0 Macquarie Life FutureWise Life Trauma Insurance 34.92 32.29 67.21 0 Macquarie Life Trauma Plus 32.59 67.59 \*\*\* "strong value" 0 AIG Life 0 36.99 27.28 64.27 SA Crisis Recovery Comprehensive 0 28.19 Total Care Plan SATrauma, Plus 33 33 Comminsure 61 51 0 Tower Life Australia SA Crisis Protection 28.36 33.43 61.80 "average value" 0 Asteron Stand Alone Recovery Plus 27.62 29.32 56.94 SA Recovery Money • 28.65 29.53 58 18 Aviva 0 CommInsure Total Care Plan SATrauma 34.10 26.68 60.78 "satisfactory value" 0 27.86 25.01 52.87 Asteron Stand Alone Recovery 0 0 SA Trauma Recovery Comp Cancer Option AXA/AC&L 25.95 28.97 54.93 0 0 AXA/AC&L SA Trauma Recovery Plan 27.11 26.48 53.59 MLC Life Critical Illness Plus SA - with Extra Benefits 22.66 22.83 45.48 Critical Illness Plus SA 0 28.23 MLC Life 19.45 47.68 0 0 0 St George Life SAT Protection Choices 28.38 16.97 45.35 0 0 Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance 26.62 28.45 55.07 0 Zurich Australia Extended SA Trauma Ins 24.60 28.61 53.21 Extended SA Trauma Ins Top Up 0 Zurich Australia 23.12 29.30 52.42 0 Zurich Australia Basic SA Trauma Ins 29.72 19.77 49.48

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time. Premiums will be calculated based on your age at the start of the policy. An ability to increase the sum insured without medical evidence.

An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Empty Nester Professional Male

		-	standard D	optional	O not availa	able
	PROFILE SUMMAR	Y REI	ORT			
		Premiums	_ , =	star	ratings scor	res
Company Name	Product Name	Stepped 2	Guaranteed Future  ✓ Insurability  Trauma Reinstatement	PRICING	FEATURES	TOTAL
**** "superio	r value"					
Macquarie Life Macquarie Life	Trauma Plus FutureWise Life Trauma Insurance	• 0 • 0	• 0 • 0	16.66 17.46	70.00 64.58	86.6 82.0
**** "excelle	nt value"					
AMP Life ING Life ING Life Tower Life Australia	FlexLifeTime Crisis Prem Trauma Cvr Prem with Max OneCare Trauma Cvr Prem SA Crisis Protection	0		20.06 15.91 16.58 14.14	56.49 61.97 60.77 66.87	76. 77. 77. 81.
*** "strong	value"					
AIG Life Asteron CommInsure Tower Partner INS Portfolio Zurich Australia Zurich Australia	SA Crisis Recovery Comprehensive Stand Alone Recovery Plus Total Care Plan SATrauma Plus Stand Alone Medical Catastrophe Insurance Extended SA Trauma Ins Top Up Extended SA Trauma Ins		0 0 0 0 0 0 0 0	18.16 15.41 16.55 14.81 14.53 15.46	54.57 58.63 56.37 56.90 58.60 57.21	72. 74. 72. 71. 73. 72.
** "average				10.10	01.21	- ! =
AMP Life Asgard Capital Mgnt Asgard Capital Mgnt Aviva AXA/AC&L CommInsure ING Life	FlexLifeTime Crisis Std Critical Trauma Protect Trauma Protection SA Recovery Money SA Trauma Recovery Comp Cancer Option Total Care Plan SATrauma OneCare Trauma Cvr Comp	• O • O • O	0 0 0 0 0 0 0 0	25.79 20.63 19.82 12.52 12.97 16.96 17.12	44.01 50.01 51.53 59.06 57.95 53.37 53.54	69. 70. 71. 71. 70. 70.
matisfac	ctory value"					
Asteron AXA/AC&L MLC Life MLC Life	Stand Alone Recovery SA Trauma Recovery Plan Critical Illness Plus SA - with Extra Benefits Critical Illness Plus SA		• • • • • • • • • • • • • • • • • • •	16.61 14.20 14.33 17.16	50.02 52.96 45.65 38.90	66. 67. 59. 56.
St George Life Zurich Australia	SAT Protection Choices  Basic SA Trauma Ins	•	0 0	15.10 17.99	33.94 39.53	49 57

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Empty Nester Professional Female

standard **O**optional O not available MMARY R E R O F S U 0 R **Premiums** star ratings scores Reinstateme Suaranteec Insurability Future FEATURES PRICING Stepped **Company Name Product Name** Level TOTAL 黄黄黄黄黄 "superior value" 0 0 16.12 64.58 Macquarie Life FutureWise Life Trauma Insurance 80.70 0 0 Macquarie Life Trauma Plus 15.04 70.00 85.04 食食食食 "excellent value" AMP Life FlexLifeTime Crisis Prem 0 17.01 56.49 73.51 ING Life 17 90 60.77 OneCare Trauma Cvr Prem 78 68 ING Life Trauma Cvr Prem with Max 16.65 61.97 78.62 0 Tower Life Australia SA Crisis Protection 13.09 66 87 79.96 \*\*\* "strong value" 0 13 22 59 06 Aviva SA Recovery Money 72 28 ING Life OneCare Trauma Cvr Comp 18.45 53.54 71.99 "average value" AIG Life SA Crisis Recovery Comprehensive 0 0 17.07 54 57 71 64 Trauma Protection 0 0 0 18 83 Asgard Capital Mgnt 51 53 70.37 0 0 0 Asgard Capital Mgnt Critical Trauma Protect 21.17 50.01 71.18 0 Asteron Stand Alone Recovery Plus 12.75 58.63 71.38 0 AXA/AC&L SA Trauma Recovery Comp Cancer Option 0 11.98 57.95 69.93 CommInsure Total Care Plan SATrauma Plus 0 15.38 56 37 71 75 CommInsure Total Care Plan SATrauma 0 15.74 53.37 69.11 0 0 Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance 12.29 56.90 69.18 0 Zurich Australia Extended SA Trauma Ins Top Up 10.67 58.60 69.27 0 Zurich Australia Extended SA Trauma Ins 11.35 57.21 68.57 "satisfactory value" AMP Life FlexLifeTime Crisis Std 0 21.66 44.01 65.67 Stand Alone Recovery 0 12.86 50.02 62.87 Asteron 0 0 AXA/AC&L SA Trauma Recovery Plan 12.51 52.96 65.47 0 MLC Life Critical Illness Plus SA 13.03 38.90 51.93 MLC Life Critical Illness Plus SA - with Extra Benefits 10.46 45.65 56.11 0 O 0 St George Life **SAT Protection Choices** 10.02 33.94 43.95 0 Zurich Australia Basic SA Trauma Ins 13.72 39.53 53.25

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Empty Nester Blue Collar Male

				standa	rd <b>O</b> c	ptional	O not ava	ilable
	P R O F I L E S U M M A	R Y I	REI	9 O R	Т			
		Pre	miums		Ę	star	ratings sco	ores
Company Name	Product Name	peddets 1	Level	Guaranteed Future ∞ Insurability	Trauma Reinstatement	PRICING	FEATURES	TOTAL
**** "superio	r value"							
AMP Life	FlexLifeTime Crisis Prem	•	0	•	•	43.47	28.25	71.
AMP Life	FlexLifeTime Crisis Std	•	0	•	•	55.88	22.01	77.
Macquarie Life	Trauma Plus	•	0	•	•	36.10	35.00	71.
Macquarie Life	FutureWise Life Trauma Insurance	•	0	•	•	37.83	32.29	70.
**** "excelle	nt value"							
AIG Life	SA Crisis Recovery Comprehensive	•	•	0	•	39.34	27.28	66.6
Asgard Capital Mgnt	Critical Trauma Protect	•	0	0	0	44.69	25.01	69.
Asgard Capital Mgnt	Trauma Protection	•	0	0	0	42.95	25.77	68.
ING Life	OneCare Trauma Cvr Prem	•		•	•	35.92	30.39	66.
*** "strong	value"							
Comminsure	Total Care Plan SATrauma Plus		•	•	•	35.87	28.19	64.0
ING Life	OneCare Trauma Cvr Comp		•	•	•	37.10	26.77	63.8
ING Life	Trauma Cvr Prem with Max		•	•	•	34.48	30.98	65.4
Tower Life Australia	SA Crisis Protection	•	•	•	0	30.64	33.43	64.0
*** "average	e value"							
Asteron	Stand Alone Recovery	•	•	•	•	36.00	25.01	61.0
Asteron	Stand Alone Recovery Plus	•	•	•	•	33.40	29.32	62.7
Comminsure	Total Care Plan SATrauma	•	•	•	•	36.74	26.68	63.4
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	•	•	0	•	32.09	28.45	60.
Zurich Australia	Extended SA Trauma Ins Top Up	•	•	•	O.	31.49	29.30	60.
Zurich Australia	Extended SA Trauma Ins	•	•	•		33.51	28.61	62.
* "satisfac	ctory value"							
Aviva	SA Recovery Money	•	•	•	0	27.13	29.53	56.0
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	•	•	0	•	28.10	28.97	57.0
AXA/AC&L	SA Trauma Recovery Plan	•	•	0	•	30.78	26.48	57.
MLC Life	Critical Illness Plus SA - with Extra Benefits	•	•	•	•	31.06	22.83	53.
MLC Life	Critical Illness Plus SA	•	•	•	0	37.19	19.45	56.
St George Life	SAT Protection Choices	•	0	0	0	39.51	16.97	56.4
Zurich Australia	Basic SA Trauma Ins	•	•	•	0	38.99	19.77	58.

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



trauma insurance - Empty Nester Blue Collar Female

standard **O**optional O not available S U M M A R Y R E R O F 0 R **Premiums** star ratings scores Suaranteec Insurability Future -EATURES Stepped PRICING **Company Name Product Name** Level TOTAL 食食食食食 "superior value" 0 AMP Life 46.93 22.01 FlexLifeTime Crisis Std 68.94 0 0 0 Asgard Capital Mgnt Critical Trauma Protect 45.87 25.01 70.88 ING Life OneCare Trauma Cvr Prem 38.79 30.39 69.18 食食食食 "excellent value" 0 28 25 AMP Life FlexI ifeTime Crisis Prem 36.86 65 11 0 0 0 Asgard Capital Mgnt Trauma Protection 40.80 25.77 66.57 ING Life Trauma Cvr Prem with Max 36.08 30.98 67 07 ING Life 26 77 OneCare Trauma Cvr Comp 39 98 66 75 0 0 Macquarie Life Trauma Plus 32.59 35.00 67.59 0 FutureWise Life Trauma Insurance Macquarie Life 34.92 67.21 "strong value" \*\*\* 0 AIG Life SA Crisis Recovery Comprehensive 0 36.99 27.28 64.27 0 Total Care Plan SATrauma, Plus 33 33 28 19 Comminsure 61 51 0 Tower Life Australia SA Crisis Protection 28.36 33.43 61.80 "average value" 0 Asteron Stand Alone Recovery Plus 27.62 29.32 56.94 SA Recovery Money • 28.65 29.53 58 18 Aviva 0 CommInsure Total Care Plan SATrauma 34.10 26.68 60.78 "satisfactory value" 0 27.86 25.01 52.87 Asteron Stand Alone Recovery 0 0 AXA/AC&L SA Trauma Recovery Comp Cancer Option 25.95 28.97 54.93 0 0 AXA/AC&L SA Trauma Recovery Plan 27.11 26.48 53.59 MLC Life Critical Illness Plus SA - with Extra Benefits 22.66 22.83 45.48 MLC Life Critical Illness Plus SA 0 28.23 19.45 47.68 0 0 0 St George Life SAT Protection Choices 28.38 16.97 45.35 0 0 Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance 26.62 55.07 28.45 0 Zurich Australia Basic SA Trauma Ins 29.72 19.77 49.48 Extended SA Trauma Ins Top Up 0 Zurich Australia 23.12 29.30 52.42 Zurich Australia Extended SA Trauma Ins 24.60 28.61 53.21

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



TPD insurance - Young White Collar Male

E P P P P P P P P P P P P P P P P P P P	•	Planning Benefit	Star  9 NO  62.69  58.15 65.00	32.20 35.00 28.16	94.8 93.1
Level 5 Guaranteed	•	•	62.69 58.15	32.20 35.00	101AL
2	•	•	62.69 58.15	32.20 35.00	94.8
•			58.15	35.00	
•			58.15	35.00	
•	• (	O ●			93.1
	• (	<b>○</b>			93.1
•	•	•	65.00	28.16	
					93.1
	• (	•	61.90	29.60	91.5
0		0	57.51	34.45	91.9
0	• (	0	57.49	31.02	88.5
•	• (	•	52.12	34.96	87.0
•	• (	•	51.93	28.16	80.0
•	• (	•	52.14	25.69	77.8
				57.49 52.12	<ul> <li>57.49 31.02</li> <li>52.12 34.96</li> <li>51.93 28.16</li> </ul>

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Young White Collar Female

			Prem	iums		#	sta	r rating sco	ores
Company	y Name	Product Name	2 Stepped	Pevel 2	Guaranteed Future ∞ Insurability	Financial Planning Benefit	PRICING	FEATURES	TOTAL
****	"superior v	alue"							
AMP Life Tower Life Australi	ia	Stand Alone TPD Stand Alone TPD Plan	 •	0	•	0	62.69 60.27	32.20 35.00	94.8 95.2
***	"excellent \	value"							
Macquarie Life Zurich Australia		FutureWise TPD Standalone Stand Alone TPD	 •	0 •	:	0	57.51 65.00	34.45 28.16	91.9 93.1
***	"strong val	ue"							
Aviva		SA Recovery Money TPD	 		•	•	52.12	34.96	87.0
**	"average va	ilue"							
ING Life		OneCare Stand Alone TPD	 •	•	•	•	55.35	29.60	84.9
*	"satisfactor	y value"							
Asgard Capital Mg	nt	Standalone TPD	•	0	•	0	47.61	31.02	78.6
Asteron		Stand Alone TPD	•	•	•		51.93	28.16	80.0
MLC Life		TPD Stand Alone Insurance		•			52.14	25.69	77.8

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Young Retail/Light manual Male

		Prei	miums	≡ E	star	rating sco	ores
Company Name	Product Name	padde)S 1	Level  Guaranteed  Future	<ul> <li>Insurability</li> <li>Financial</li> <li>Planning Benefit</li> </ul>	PRICING	FEATURES	TOTAL
**** "supe	erior value"						
Zurich Australia	Stand Alone TPD	•	• •	•	65.00	28.16	93.1
*** "exce	ellent value"						
AMP Life	Stand Alone TPD	•	0 •	•	59.50	30.78	90.2
*** "stro	ng value"						
ING Life Macquarie Life	OneCare Stand Alone TPD FutureWise TPD Standalone	•		• 0	52.54 48.09	29.60 34.45	82.1 82.5
** "aver	age value"						
Tower Life Australia	Stand Alone TPD Plan		•, •	0	44.74	35.00	79.7
m "satis	sfactory value"						
Asgard Capital Mgnt	Standalone TPD		0 •	0	45.67	29.60	75.2
Asteron	Stand Alone TPD		• •	•	48.74	28.16	76.9
Aviva	SA Recovery Money TPD		• •		32.56	34.96	67.5
MLC Life	TPD Stand Alone Insurance	)	• • .		45.90	25.69	71.5

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Young Retail/Light manual Female

				Prem	iums		#	sta	r rating sco	ores
Company N	ame	Product Name		Stepped	Level	Guaranteed Future ∽ Insurability	Financial Planning Benefit	PRICING	FEATURES	TOTAL
****	superior va	ilue"								
AMP Life Zurich Australia		Stand Alone TPD Stand Alone TPD			0 •			59.50 65.00	30.78 28.16	90.2 93.1
***	excellent v	alue"								
Macquarie Life Tower Life Australia		FutureWise TPD Standalone Stand Alone TPD Plan			O •		0	48.09 46.48	34.45 35.00	82.5 81.4
***	strong valu	re"								
Asteron ING Life		Stand Alone TPD OneCare Stand Alone TPD	{				•	48.74 46.56	28.16 29.60	76.9 76.1
**	average va	lue"								
MLC Life		TPD Stand Alone Insurance		<b>9</b> .)).	•	•	•	45.90	25.69	71.5
•	satisfactor	y value"								
Asgard Capital Mgnt Aviva		Standalone TPD SA Recovery Money TPD		) )	0	•	0	37.53 32.56	29.60 34.96	67.1 67.5

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Young Professional Male

				Premi	ums		Ħ	sta	r rating sco	ores
Company Nar	ne	Product Name		Level Stepped Guaranteed Future Financial Planning Benefit PRICING	FEATURES	TOTAL				
***** "sı	perior value"									
Macquarie Life	FutureWise TPD St	andalone		<b>.</b>	0	•	0	39.24	59.06	98.3
<b>★★★</b> "ex	cellent value"									
Aviva	SA Recovery Mone	y TPD		•	•	•	•	33.33	59.93	93.
Tower Life Australia	Stand Alone TPD P	lan	<u>9</u>	<b>.</b>	. •	•		34.63	60.00	94.
<b>★★★</b> "st	rong value"									
AMP Life	Stand Alone TPD			<b>.</b>	0		•	37.33	55.21	92
<b>★★</b> "a\	erage value"									
ING Life	OneCare Stand Alo	ne TPD			•,	•	•	40.00	50.74	90
in "sa	tisfactory value"									
Asgard Capital Mgnt	Standalone TPD				0	•	0	34.24	53.18	87
Asteron	Stand Alone TPD			<b>)</b>	•			32.08	45.84	77
MLC Life	TPD Stand Alone Ir	surance		<u>.</u>	•			31.05	44.03	75
Zurich Australia	Stand Alone TPD			<b>7</b>				39.64	48.27	87

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



		Pr	emiums		≝	star	rating sco	res
Company Name	Product Name	Stepped	Level Guaranteed	Future  Linancial	Flanning benefit	PRICING	FEATURES	TOTAL
**** "sup	erior value"							
Macquarie Life Tower Life Australia	FutureWise TPD Standalone Stand Alone TPD Plan	•	0 •	• C		39.60 36.22	59.06 60.00	98.6 96.2
*** "exc	ellent value"							
AMP Life Aviva	Stand Alone TPD SA Recovery Money TPD	•	 •	•		37.67 33.63	55.21 59.93	92.8 93.5
*** "stro	ng value"							
ING Life Zurich Australia	OneCare Stand Alone TPD Stand Alone TPD	•				36.18 40.00	50.74 48.27	86.9 88.2
** "ave	rage value"							
Asgard Capital Mgnt	Standalone TPD		0	• 0	)	28.61	53.18	81.8
"sati	sfactory value"							
Asteron MLC Life	Stand Alone TPD TPD Stand Alone Insurance		:		)	32.37 31.33	45.84 44.03	78.: 75.:

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Young Blue Collar Male

			Prem	iums		#	sta	r rating sco	ores
Company	/ Name	Product Name	Stepped	Level	Guaranteed Future ∞ Insurability	Financial Planning Benefit	PRICING	FEATURES	TOTAL
****	"superior va	ilue"							
Zurich Australia		Stand Alone TPD	•	•	•	•	65.00	26.73	91.
***	"excellent v	alue"							
Asgard Capital Mg	nt	Standalone TPD	•	0	•	0	52.81	31.02	83.
***	"strong valu	ie"							
AMP Life Asteron		Stand Alone TPD Stand Alone TPD	•	0		•	50.66 55.01	32.20 28.16	82. 83.
**	"average va	lue"							
Aviva Tower Life Australi	a	SA Recovery Money TPD Stand Alone TPD Plan		•	•	•	47.76 46.45	34.96 35.00	82. 81.
*	"satisfactor	y value"							
ING Life Macquarie Life MLC Life		OneCare Stand Alone TPD FutureWise TPD Standalone TPD Stand Alone Insurance		0		• • • • •	46.37 43.84 42.19	29.60 34.45 25.69	75. 78. 67.

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Young Blue Collar Female

			Pren	niums		#	sta	r rating sco	ores
Company	Name	Product Name	Stepped	revel 2	Guaranteed Future ∽ Insurability	Financial Planning Benefit	PRICING	FEATURES	TOTAL
****	"superior va	alue"							
Zurich Australia		Stand Alone TPD	•	•	•	•	65.00	26.73	91.
***	"excellent v	alue"							
Asteron		Stand Alone TPD	•	•	•	•	55.01	28.16	83.
Tower Life Australia	1	Stand Alone TPD Plan	•	•	•	0	48.28	35.00	83.
***	"strong valu	ie"							
AMP Life		Stand Alone TPD	•	0		•	50.66	32.20	82.
**	"average va	lue"							
Asgard Capital Mgn	nt	Standalone TPD		0	•	0	43.37	31.02	74.
Aviva		SA Recovery Money TPD		V.	•	•	47.76	34.96	82.
Macquarie Life		FutureWise TPD Standalone		0		0	43.84	34.45	78.
*	"satisfactor	y value"							
ING Life		OneCare Stand Alone TPD	•	•	•	•	40.87	29.60	70.
MLC Life		TPD Stand Alone Insurance	•	•	•	•	42.19	25.69	67.

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Mature White Collar Male

17 2	Jinsurance - Mature Write Collar Male		standar	d <b>©</b> opt	ional	O not avai	lable
	PROFILE SUMM	ARY RE	P O R	Т			
		Premiums		g I	star	rating sco	res
Company Name	Product Name	peddets 1	Guaranteed Future Insurability	Financial Planning Benefit	PRICING	FEATURES	TOTAL
**** "superi	ior value"						
Aviva Comminsure	SA Recovery Money TPD Total Care Plan Stand Alone TPD		0	•	37.73 41.88	49.95 48.84	87.68 90.72
*** "excelle	ent value"						
AMP Life Macquarie Life St George Life	Stand Alone TPD FutureWise TPD Standalone Stand Alone TPD	• C	•	• 0 0	39.59 37.35 50.00	46.01 49.22 35.45	85.60 86.57 85.45
*** "strong	g value"						
Asgard Capital Mgnt Tower Life Australia	Standalone TPD Stand Alone TPD Plan	•		0	38.63 33.18	44.32 50.00	82.95 83.18
** "averag	ge value"						
AXA/AC&L Zurich Australia	TPD Insurance Plan Stand Alone TPD		<b>D</b>	•	35.51 42.04	47.38 40.22	82.88 82.27
* "satisfa	actory value"						
AIG Life Asteron ING Life	Permanent Disablement StandAlone Stand Alone TPD OneCare Stand Alone TPD		0	•	28.61 37.19 34.39	44.83 40.23 42.28	73.45 77.42 76.68
MLC Life Tower Partner INS Portfolio	TPD Stand Alone Insurance Stand Alone TPD Insurance		0	0	35.46 35.41	36.69 45.51	72.15 80.93

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Mature White Collar Female

IPU	insurance - Mature White Collar Female	;		standa	ard <b>©</b> op	tional	O not avai	ilable
	PROFILE SUMMA	RY	R E F	OR	T			
			Premiums		Ħ	star	rating sco	res
Company Name	Product Name	-	Level 5	Guaranteed Future ∞ Insurability	Financial Planning Benefit	PRICING	FEATURES	TOTAL
**** "superior	r value"							
Aviva Commlnsure	SA Recovery Money TPD Total Care Plan Stand Alone TPD		•	•	•	44.88 49.78	49.95 48.84	94. 98.
**** "exceller	it value"							
AMP Life Macquarie Life	Stand Alone TPD FutureWise TPD Standalone	:	0		•	47.08 44.42	46.01 49.22	93. 93.
*** "strong v	value"							
AXA/AC&L Tower Life Australia Zurich Australia	TPD Insurance Plan Stand Alone TPD Plan Stand Alone TPD				• 0 •	42.23 42.53 50.00	47.38 50.00 40.22	89. 92. 90.
"average	value"							
Asgard Capital Mgnt ING Life	Standalone TPD OneCare Stand Alone TPD		0		0	43.25 46.31	44.32 42.28	87. 88.
* "satisfac	tory value"							
AIG Life Asteron	Permanent Disablement StandAlone Stand Alone TPD		•	0	•	34.03 44.22	44.83 40.23	78. 84.
MLC Life St George Life Tower Partner INS Portfolio	TPD Stand Alone Insurance Stand Alone TPD Stand Alone TPD Insurance		0	0	0	42.17 39.96 36.31	36.69 35.45 45.51	78. 75. 81.

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Mature Retail/Light manual Male

	D insurance - Mature Retail/Light manuar	viaic	stand	ard <b>€</b> o	ptional	O not ava	ilable
	PROFILE SUMMA	R Y R	E P O F	t T			
		Premiur	ns	<b>ĕ</b>	sta	r rating sco	ores
Company Name	Product Name	peddets 1	Cevel Guaranteed Future o Insurability	Financial Planning Benefit	PRICING	FEATURES	TOTAL
**** "supe	ior value"						
Tower Partner INS Portfolio	Stand Alone TPD Insurance	•	• 0	0	50.00	43.48	93.4
*** "excel	lent value"						
AMP Life	Stand Alone TPD	•	0	•	41.17	43.97	85.
Zurich Australia	Stand Alone TPD	•	• •	•	46.22	40.22	86.
*** "stron	g value"						
AXA/AC&L	TPD Insurance Plan	•	• 0	•	35.80	45.35	81.
Macquarie Life	FutureWise TPD Standalone	•	0	0	33.96	49.22	83.
** "avera	ge value"						
Asteron	Stand Alone TPD		• •	•	38.68	40.23	78.
Comminsure	Total Care Plan Stand Alone TPD		• 0	•	30.26	48.84	79.
St George Life	Stand Alone TPD		0 0	0	44.65	35.45	80.
Tower Life Australia	Stand Alone TPD Plan	•	• •	0	27.88	50.00	77.
"satis	actory value"						
AIG Life	Permanent Disablement StandAlone	•	• 0	•	25.50	44.83	70.
Asgard Capital Mgnt	Standalone TPD	•	0	0	33.93	42.29	76.
Aviva	SA Recovery Money TPD		• •	•	24.48	49.95	74.
ING Life	OneCare Stand Alone TPD		• •	•	31.24	42.28	73.
MLC Life	TPD Stand Alone Insurance		• •	•	34.25	36.69	70.

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Mature Retail/Light manual Female

	modranos matare retain Light mandari		not available
	P R O F I L E S U M M A	RY REPORT	
		Premiums ⊭ star rati	ing scores
Company Name	Product Name	Cuaranteed Future Insurability Financial Planning Benefit	FEATURES
**** "superio	or value"		
Tower Partner INS Portfolio Zurich Australia	Stand Alone TPD Insurance Stand Alone TPD		13.48 90. 10.22 90.2
*** "excelle	ent value"		
AMP Life Macquarie Life	Stand Alone TPD FutureWise TPD Standalone		13.97 88. 19.22 85.
*** "strong	value"		
Asteron AXA/AC&L Tower Life Australia	Stand Alone TPD TPD Insurance Plan Stand Alone TPD Plan	<b>● ● ●</b> 38.73 4	40.23 82. 45.35 84. 50.00 82.
"averag	e value"		
CommInsure ING Life	Total Care Plan Stand Alone TPD OneCare Stand Alone TPD	. 🌧 🕶	18.84 81. 12.28 80.
"satisfa	ctory value"		
AIG Life	Permanent Disablement StandAlone		14.83 72.
Asgard Capital Mgnt Aviva	Standalone TPD SA Recovery Money TPD		12.29 76. 19.95 76.
MLC Life	TPD Stand Alone Insurance		19.95 76. 36.69 73.
St George Life	Stand Alone TPD		35.45 73.

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Mature Professional Male

IFD	Insurance - Mature Professional Male				stand	lard <b>O</b> d	ptional	O not ava	ilable
	PROFILE SUMMA	R Y	R	E F	9 O F	R T			
			Premi	iums		E E	sta	r rating sco	ores
Company Name	Product Name		Stepped	Level	Guaranteed Future ∞ Insurability	Financial Planning Benefit	PRICING	FEATURES	TOTAL
**** "superio	or value"								
Aviva	SA Recovery Money TPD		•	•	•	•	24.69	69.92	94.
Macquarie Life	FutureWise TPD Standalone		•	0	•	0	26.28	68.90	95.
**** "excelle	nt value"								
Comminsure	Total Care Plan Stand Alone TPD		•	•	0	•	25.13	68.37	93.
Tower Life Australia	Stand Alone TPD Plan		•	•	•	0	19.91	70.00	89.
*** "strong	value"								
AMP Life	Stand Alone TPD		• ,	0	•	•	23.75	64.41	88.
AXA/AC&L	TPD Insurance Plan		•		0	•	21.30	66.33	87.
*** "average	e value"								
Asgard Capital Mgnt	Standalone TPD		•	0	•	0	23.18	62.05	85.
Tower Partner INS Portfolio	Stand Alone TPD Insurance		•	•	•	0	21.25	63.72	84.
Zurich Australia	Stand Alone TPD		•	•	•	•	25.96	56.31	82.
* "satisfac	ctory value"								
AIG Life	Permanent Disablement StandAlone		•	•	0	•	18.03	62.77	80.
Asteron	Stand Alone TPD		•	•	•	•	23.26	53.48	76.
ING Life	OneCare Stand Alone TPD		•	•	•	•	22.82	59.20	82
MLC Life	TPD Stand Alone Insurance		•	•	•	•	21.27	51.37	72
St George Life	Stand Alone TPD		•	0	0	0	30.00	49.63	79.

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Mature Professional Female

TPU	insurance - Mature Professional Female			• stand	dard <b>O</b>	optional	O not ava	ilable
	PROFILE SUMMAF	RY	R E	POF	ч т			
		Pr	emiums		_ ≝	sta	r rating sco	ores
Company Name	Product Name	Stepped	Level	Guaranteed Future ∞ Insurability	Financial Planning Benefit	PRICING	FEATURES	TOTAL
<b>★★★★</b> "superio	r value"							
Aviva	SA Recovery Money TPD	•	•	•	•	28.17	69.92	98
Macquarie Life	FutureWise TPD Standalone	•	0	•	0	30.00	68.90	98
**** "exceller	nt value"							
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•	28.66	68.37	97
Tower Life Australia	Stand Alone TPD Plan	•	•	•	0	24.49	70.00	94
*** "strong \	value"							
AMP Life	Stand Alone TPD	•	0	•	•	27.11	64.41	91
AXA/AC&L	TPD Insurance Plan			0	•	24.32	66.33	90
** "average	value"							
Asgard Capital Mgnt	Standalone TPD		0	•	0	24.91	62.05	86
NG Life	OneCare Stand Alone TPD		•	•	•	29.46	59.20	88
📩 "satisfac	tory value"							
AIG Life	Permanent Disablement StandAlone	•	•	0	•	20.58	62.77	83
Asteron	Stand Alone TPD			•		26.55	53.48	80
MLC Life	TPD Stand Alone Insurance					24.28	51.37	75
St George Life	Stand Alone TPD			0		23.01	49.63	72
Tower Partner INS Portfolio Zurich Australia	Stand Alone TPD Insurance Stand Alone TPD			•	0	20.91	63.72	84

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Mature Blue Collar Male

					stand	ard $lackbox{0}$	optional	O not ava	ilable
	PROFILE SUMMA	R Y	R	E	POF	г т			
			Prem	iums		#	sta	r rating sco	ores
Company Name	Product Name		Stepped	Level	Guaranteed Future ∞ Insurability	Financial Planning Benefit	PRICING	FEATURES	TOTAL
**** "supe	erior value"								
St George Life	Stand Alone TPD		•	0	0	0	50.00	35.45	85.4
Tower Partner INS Portfolio	Stand Alone TPD Insurance		•	•	0	0	47.73	45.51	93.2
**** "exce	llent value"								
Aviva	SA Recovery Money TPD		•	•	•	•	29.01	49.95	78.9
AXA/AC&L	TPD Insurance Plan		•	•	•	•	33.31	45.35	78.6
*** "stron	ng value"								
Asgard Capital Mgnt	Standalone TPD		•	0	•	0	30.98	44.32	75.3
Asteron	Stand Alone TPD		•		•	•	34.34	40.23	74.5
Zurich Australia	Stand Alone TPD		•	•	•	•	35.58	38.19	73.7
** "avera	age value"								
AMP Life	Stand Alone TPD			0	•	•	26.66	46.01	72.6
CommInsure	Total Care Plan Stand Alone TPD	<i></i>		•	0		23.22	48.84	72.0
Macquarie Life	FutureWise TPD Standalone		•	0	•	0	23.91	49.22	73.1
Tower Life Australia	Stand Alone TPD Plan		•	•	•	0	22.68	50.00	72.6
"satis	factory value"								
AIG Life	Permanent Disablement StandAlone		•	•	0	•	17.79	44.83	62.6
ING Life	OneCare Stand Alone TPD		•	•	•		21.03	42.28	63.3
MLC Life	TPD Stand Alone Insurance		•	•	•	•	24.36	36.69	61.0

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Mature Blue Collar Female

	IPD insurance - Mature Blu	ie Collar Female		standa	rd <b>D</b> op	tional	O not avai	ilable
	P R O F I L E	S U M M A R Y	R E	P O R	T			
			Premiums		Ĕ	sta	r rating sco	ores
Company Nar	ne Prod	uct Name	stepped Level	Guaranteed Future ∽ Insurability	Financial Planning Benefit	PRICING	FEATURES	TOTAL
**** "sı	perior value"							
Tower Partner INS Portfo	lio Stand Alone TPD Insurance		• •	0	0	50.00	45.51	95.
**** "ex	cellent value"							
Aviva	SA Recovery Money TPD		• •	•	•	35.26	49.95	85.
AXA/AC&L	TPD Insurance Plan		• •	•	•	40.48	45.35	85.
<b>★★★</b> "st	rong value"							
Asteron	Stand Alone TPD		• •		•	41.74	40.23	81.
St George Life	Stand Alone TPD		• 0	<u> </u>	0	47.59	35.45	83.
Zurich Australia	Stand Alone TPD				•	43.24	38.19	81.
** "av	erage value"							
AMP Life	Stand Alone TPD		• 0	•	•	32.40	46.01	78.
Asgard Capital Mgnt	Standalone TPD		• 0	•	0	35.43	44.32	79.
Macquarie Life	FutureWise TPD Standalone		• 0	•	0	29.05	49.22	78.
Tower Life Australia	Stand Alone TPD Plan		• •	•	0	29.75	50.00	79.
👚 "sa	tisfactory value"							
AIG Life	Permanent Disablement Stan	dAlone	• •	0	•	21.62	44.83	66.
CommInsure	Total Care Plan Stand Alone	TPD	• •	0	•	28.20	48.84	77.
ING Life	OneCare Stand Alone TPD		•			29.03	42.28	71.
MLC Life	TPD Stand Alone Insurance		•	•	•	29.60	36.69	66.

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Empty Nester White Collar Male

	PROFILE SUMMA	RY	R	E	POR				
			Prem	niums		∉	sta	r rating sco	ores
Company Name	Product Name		Stepped 1	Fevel 2	Guaranteed Future ∞ Insurability	Financial Planning Benefit	PRICING	FEATURES	TOTAL
**** "superio	or value"								
Asgard Capital Mgnt	Standalone TPD		•	0	•	0	65.00	31.02	96.
**** "excelle	nt value"								
AMP Life Aviva	Stand Alone TPD SA Recovery Money TPD		•	0 •	•	•	40.65 39.33	32.20 34.96	72. 74.
*** "strong	value"								
CommInsure St George Life Zurich Australia	Total Care Plan Stand Alone TPD Stand Alone TPD Stand Alone TPD		•	0	0	0	36.60 46.37 42.87	34.18 24.82 28.16	70. 71. 71.
** "averag	e value"								
Macquarie Life Tower Life Australia	FutureWise TPD Standalone Stand Alone TPD Plan			0	:	0	35.30 34.44	34.45 35.00	69. 69.
* "satisfa	ctory value"								
Asteron AXA/AC&L	Stand Alone TPD TPD Insurance Plan		:	•	•	•	30.24 30.38	28.16 33.16	58. 63.
ING Life MLC Life	OneCare Stand Alone TPD TPD Stand Alone Insurance		•	•	•		33.89 35.88	29.60 25.69	63
MLC Life Tower Partner INS Portfolio	Stand Alone Insurance Stand Alone TPD Insurance		•	•	ŏ	0	35.88 33.01	25.69 31.86	61 64

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Empty Nester White Collar Female

	rinsdrance - Empty Nester Write Gonar i emak		standard	<b>●</b> optional	O not ava	ailable
	PROFILE SUMMARY	RE	P O R	т		
		Premiums		≝ s	tar rating sco	ores
Company Name	Product Name	Stepped Level	Guaranteed Future	Planning Benefit	FEATURES	TOTAL
**** "superio	or value"					
AMP Life	Stand Alone TPD	• 0	•	61.32	32.20	93.
Aviva	SA Recovery Money TPD	• •	•	<b>•</b> 59.63	34.96	94
**** "excelle	nt value"					
Tower Life Australia	Stand Alone TPD Plan	• •	•	O 56.75	35.00	91
Zurich Australia	Stand Alone TPD	• •	•	<b>6</b> 5.00	28.16	93
*** "strong	value"					
Asgard Capital Mgnt	Standalone TPD	• 0		O 59.51	31.02	90
CommInsure	Total Care Plan Stand Alone TPD	•/ •	0	54.88	34.18	89
NG Life	OneCare Stand Alone TPD		• • • • • • • • • • • • • • • • • • • •	59.48	29.60	89
** "averag	e value"					
Macquarie Life	FutureWise TPD Standalone	• 0	•	O 53.54	34.45	87
🖢 "satisfa	ctory value"	•				
Asteron	Stand Alone TPD	• •	•	<b>4</b> 5.85	28.16	74
AXA/AC&L	TPD Insurance Plan	• •	0	<b>4</b> 6.06	33.16	79
MLC Life	TPD Stand Alone Insurance	• •	•	54.40	25.69	80
St George Life	Stand Alone TPD	• 0		O 54.33	24.82	79
Tower Partner INS Portfolio	Stand Alone TPD Insurance	• •	0	O 45.93	31.86	77

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Empty Nester Retail/Light manual Male

			Prem	iums			sta	r rating sco	ores
Company Name	Product Name		Stepped T	Cevel 5	Guaranteed Future ∞ Insurability	Financial Planning Benefit	PRICING	FEATURES	TOTAL
<b>★★★★</b> "superi	or value"								
Asgard Capital Mgnt	Standalone TPD		•	0	•	0	65.00	29.60	94.
**** "excelle	ent value"								
Tower Partner INS Portfolio	Stand Alone TPD Insurance	•	•	•	0	0	53.32	30.44	83.
Zurich Australia	Stand Alone TPD	9	•	•	•	•	53.48	28.16	81
<b>★★★</b> "strong	value"								
AMP Life	Stand Alone TPD		•	0		•	47.95	30.78	78
Macquarie Life	FutureWise TPD Standalone	9		0		0	37.44	34.45	71
St George Life	Stand Alone TPD		2	0	0	0	46.97	24.82	71
🏫 "averaç	ge value"								
AXA/AC&L	TPD Insurance Plan		• )	•	•	•	34.83	31.74	66
MLC Life	TPD Stand Alone Insurance			•	•	•	39.32	25.69	65
Tower Life Australia	Stand Alone TPD Plan	,	•	•	•	0	32.85	35.00	67
📩 "satisfa	actory value"								
Asteron	Stand Alone TPD		•	•	•	•	35.70	28.16	63
Aviva	SA Recovery Money TPD	9	•	•	•	•	28.56	34.96	63
Comminsure	Total Care Plan Stand Alone TPD	9	•	•	0	•	29.75	34.18	63
NG Life	OneCare Stand Alone TPD			•	•	•	34.83	29.60	64

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Empty Nester Retail/Light manual Female

	PROFILE SUMM		E F	OR	Т			
		Premi	ums	Guaranteed Future Insurability	ij	stai	r rating sco	res
Company Name	Product Name	peddets 1			Financial Planning Benefit	PRICING	FEATURES	TOTAL
**** "superi	or value"							
Zurich Australia	Stand Alone TPD	•	•	•	•	65.00	28.16	93.
**** "excelle	ent value"							
AMP Life	Stand Alone TPD	•	0	•	•	57.99	30.78	88.
Tower Partner INS Portfolio	Stand Alone TPD Insurance	•	•	•	0	59.46	30.44	89.9
*** "strong	value"							
ING Life	OneCare Stand Alone TPD	•	•		•	49.05	29.60	78.0
Macquarie Life	FutureWise TPD Standalone	•	0		0	45.53	34.45	79.9
Tower Life Australia	Stand Alone TPD Plan	<u></u>	9.1	•	0	43.42	35.00	78.4
** "averag	ge value"							
Asgard Capital Mgnt	Standalone TPD		0	•	0	47.59	29.60	77.
AXA/AC&L	TPD Insurance Plan		•	•	•	42.32	31.74	74.
MLC Life	TPD Stand Alone Insurance	•	. •		•	47.79	25.69	73.4
w "satisfa	actory value"							
Asteron	Stand Alone TPD	<u> </u>	•	•	•	43.39	28.16	71.
Aviva	SA Recovery Money TPD	•	•	•	•	34.71	34.96	69.
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•	35.77	34.18	69.
St George Life	Stand Alone TPD	•	0	0	0	48.06	24.82	72.8

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Empty Nester Professional Male

110	msurance - Empty Nester i Toressionar			stand	dard <b>O</b> d	optional	O not ava	ilable
	PROFILE SUMMA	A R Y	R E	P O I	R T			
			Premium	s	ĕ =	sta	ar rating sco	ores
Company Name	Product Name		Stepped	Guaranteed Future	ř	PRICING	FEATURES	TOTAL
**** "superio	r value"							
Asgard Capital Mgnt	Standalone TPD		• (	•	0	30.00	62.05	92.
Aviva	SA Recovery Money TPD		•	•	•	19.87	69.92	89.
**** "excelle	nt value"							
Comminsure	Total Care Plan Stand Alone TPD		•	0	•	16.89	68.37	85
Macquarie Life	FutureWise TPD Standalone		• (	•	0	18.93	68.90	87
Tower Life Australia	Stand Alone TPD Plan		•		0	15.90	70.00	85
*** "strong	value"							
AMP Life	Stand Alone TPD		•		•	18.76	64.41	83
AXA/AC&L	TPD Insurance Plan			0	•	14.02	66.33	80
Tower Partner INS Portfolio	Stand Alone TPD Insurance			0	0	15.24	63.72	78
** "average	e value"							
ING Life	OneCare Stand Alone TPD		•	•	•	17.35	59.20	76
Zurich Australia	Stand Alone TPD		•	•	•	20.39	56.31	76
** "satisfac	ctory value"							
Asteron	Stand Alone TPD		•	•	•	14.57	53.48	68
MLC Life	TPD Stand Alone Insurance		•	•	•	16.56	51.37	67
St George Life	Stand Alone TPD		• (	0	0	21.40	49.63	71

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Empty Nester Professional Female

11 8	insurance - Empty Nester Professional Femal			stand	ard <b>©</b> o	ptional	O not ava	ilable
	PROFILE SUMMARY	Y R	E F	9 O R	Т			
		Premi	iums		≝	sta	r rating sco	ores
Company Name	Product Name	peddets 1		Guaranteed Future ∽ Insurability	Financial Planning Benefit	PRICING	FEATURES	TOTAL
***** "superio	r value"							
Aviva	SA Recovery Money TPD	•	•	•	•	29.23	69.92	99
Macquarie Life	FutureWise TPD Standalone	•	0	•	0	27.86	68.90	96
**** "exceller	nt value"							
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•	24.58	68.37	92
Tower Life Australia	Stand Alone TPD Plan	•	•	•		25.42	70.00	95
*** "strong	value"							
AMP Life	Stand Alone TPD	• ,	0	•	•	27.47	64.41	91
Asgard Capital Mgnt	Standalone TPD	•	0		0	26.66	62.05	88
ING Life	OneCare Stand Alone TPD		•	•	•	29.55	59.20	88
** "average	e value"							
AXA/AC&L	TPD Insurance Plan		•	•	•	20.63	66.33	86
Tower Partner INS Portfolio	Stand Alone TPD Insurance	•	•	•	0	20.57	63.72	84
Zurich Australia	Stand Alone TPD	•	•	•	•	30.00	56.31	86
🐈 "satisfac	tory value"							
Asteron	Stand Alone TPD	•	•	•	•	21.44	53.48	74
MLC Life	TPD Stand Alone Insurance	•	•	•	•	24.37	51.37	75
St George Life	Stand Alone TPD	•	0	0	0	24.33	49.63	73

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Empty Nester Blue Collar Male

	PROFILE SUMM	A R Y	R E I	POR	Т			
		Pre	miums		Ħ	sta	tar rating scores	
Company Name	Product Name	Stepped	Pevel 2	Guaranteed Future ∞ Insurability	Financial Planning Benefit	PRICING	FEATURES	TOTAL
**** "supe	rior value"							
Asgard Capital Mgnt	Standalone TPD	•	0	•	0	65.00	31.02	96.0
**** "exce	llent value"							
St George Life	Stand Alone TPD	•	0	0	0	55.36	24.82	80.
Tower Partner INS Portfolio	Stand Alone TPD Insurance	•	•	•	0	55.75	31.86	87.6
*** "stror	ng value"							
Aviva	SA Recovery Money TPD	•			•	37.25	34.96	72.
Zurich Australia	Stand Alone TPD	•		•	•	44.87	26.73	71.
** "avera	age value"							
AMP Life	Stand Alone TPD		0	•	•	33.76	32.20	65.
Asteron	Stand Alone TPD	•	•	•	•	34.67	28.16	62.
AXA/AC&L	TPD Insurance Plan	<b>/</b>	•	0	•	35.48	31.74	67.
Macquarie Life	FutureWise TPD Standalone	•	ō	•	. O	29.15	34.45	63.
Tower Life Australia	Stand Alone TPD Plan				0	29.23	35.00	64.2
* "satis	factory value"							
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•	24.93	34.18	59.
ING Life	OneCare Stand Alone TPD	•		•		25.54	29.60	55.
MLC Life	TPD Stand Alone Insurance		•	•	•	30.50	25.69	56.

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Empty Nester Blue Collar Female

			Premiums		#	star	rating sco	res
Company Name	Product Name		Level 5	Guaranteed Future ∞ Insurability	Financial Planning Benefit	PRICING	FEATURES	TOTAL
**** "superio	r value"							
Tower Partner INS Portfolio	Stand Alone TPD Insurance		• •	•	0	65.00	31.86	96.8
**** "exceller	nt value"							
Aviva Zurich Australia	SA Recovery Money TPD Stand Alone TPD				•	47.32 57.00	34.96 26.73	82. 83.
*** "strong	value"							
Asgard Capital Mgnt St George Life	Standalone TPD Stand Alone TPD		• 0	0	0	49.74 54.81	31.02 24.82	80.7 79.6
** "average	value"							
AMP Life AXA/AC&L Tower Life Australia	Stand Alone TPD TPD Insurance Plan Stand Alone TPD Plan		0	• • • • • • • • • • • • • • • • • • •	•	42.68 45.08 40.38	32.20 31.74 35.00	74. 76. 75.
* "satisfac	etory value"							
Asteron	Stand Alone TPD		• •	•	•	44.04	28.16	72.
Comminsure	Total Care Plan Stand Alone TPD	<b>/</b>	· · · · · ·	0		31.32 37.61	34.18 29.60	65.
ING Life Macquarie Life	OneCare Stand Alone TPD FutureWise TPD Standalone				0	37.06	29.60 34.45	67. 71.
MLC Life	TPD Stand Alone Insurance		<u> </u>			38.75	25.69	64

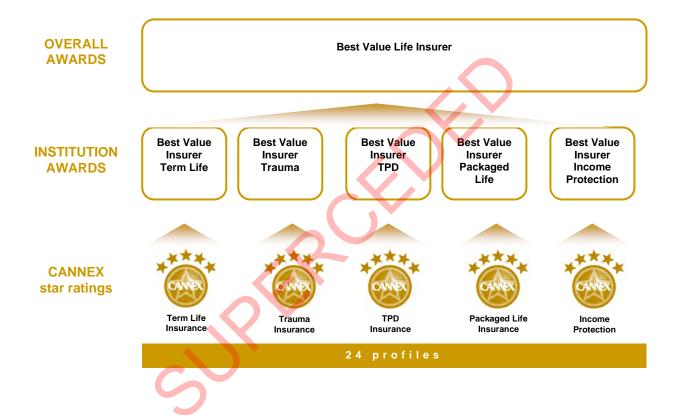
Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



#### CANNEX life insurance star ratings - methodology

#### **AWARDS**

Institution-based awards are determined by product performance across the 24 star-rated profiles.





#### AWARDS TO PRODUCTS - METHODOLOGY



The *life insurance* star ratings consist of 5 separate insurance product types – Term Life, Trauma, TPD, Packaged Life and Income Protection. The rating process for each of these product types employs a separate star ratings methodology consistent with the pricing and features model of the CANNEX star ratings.

#### TOTAL STAR RATINGS SCORE (T) = w1PRICING SCORE (P) + w2FEATURES SCORE (F)



Life insurance products are rated across 4 profession groups and 3 age groups so that consumers can identify their demographic and create a short list of 5 star products that may be suitable for their needs.

Star Ratings Weights		
	Price	Features
Young		
Professional	40%	60%
Managerial	65%	35%
Light Manual	65%	35%
Blue Collar	65%	35%
Mature		
Professional	30%	70%
Managerial	50%	50%
Light Manual	50%	50%
Blue Collar	50%	50%
Empty Nester		
Professional	30%	70%
Managerial	65%	35%
Light Manual	65%	35%
Blue Collar	65%	35%



#### **PRICING SCORE**

The insurance premium for risk is used as the main point of cost comparison. The research used here was based on Term based contacts. Peer products are compared and the product with the lowest cost is awarded the highest pricing score. All other peer products are awarded a relative score based on how much more expensive they are (i.e. if a product costs twice as much as the cheapest, it will earn half the pricing score of the cheapest product).

The premiums are based on a non-smoker with stepped premium. Five different occupations are used to represent premium score of a specific occupation group. More than 300,000 premiums are analysed in CANNEX life insurance star ratings.

SUM INSURED - Star	SUM INSURED - Star Ratings							
Age Group	Age	Term	Trauma	TPD	Income Protection			
Young	20-35	\$1,000,000	\$300,000	\$1,000,000	\$50,000			
Mature	36-50	\$1,500,000	\$500,000	\$1,500,000	\$100,000			
<b>Empty Nester</b>	51-65	\$500,000	\$200,000	\$500,000	\$150,000			

#### **FEATURE SCORE**

CANNEX life insurance star ratings assessed over 50,000 benefits and options across different products. Below is how CANNEX weighted these benefits and options:

TERM LIFE - FEATURE WEIGHTS			
	Young & Mature	Empty Nester	Descriptions
Death Policy Benefits and Options	50%	40%	•
Benefits & Options	50%	50%	What is covered by the policy
GFI	25%	0%	Increase Sum Insured w/o Medical Evidence
Other	25%	50%	Financial Planning Benefit, Funeral Benefit, Accommodation Benefit, etc.
Policy Terms	25%	30%	
Coverage Terms	20%	20%	Min & Max Entry Ages, Expiry Age.
Death Policy Terms	20%	20%	Availability of accident only contract
Premiums	20%	20%	Availability of stepped and level premiums
Sum Insured	20%	20%	Restrictions on sum insured
Terminal Illness	20%	20%	Diagnosis of a terminal illness may result in an early payment
Standard Company Terms offered	25%	30%	Interim cover, Exclusions, Loyalty Bonus etc.

AUMA INSURANCE - FEATURE	WEIGHTS		
	Young & Mature	Empty Nester	Descriptions
Policy Terms	30%	20%	Min & Max Entry Ages, Expiry Age, Premium Options
Std Company Terms	20%	10%	Interim cover, Sum Insured Restrictions, Exclusions, etc.
Trauma Events	50%	70%	
Cancer	15%	30%	Trauma claim due to cancer
Coronary	15%	30%	Trauma claim due to coronary conditions
Stroke	15%	30%	Trauma claim due to stroke
The Rest	55%	10%	Up to 65 other conditions e.g. burns, coma, paralysis, etc



PD INSURANCE - FEATURE WEIGHTS		
	All Profiles	Descriptions
TPD Definitions	20%	
TPD Any	45%	Total and Permanent Disability based on Any Occupation
TPD AODL	11%	Total and Permanent Disability based on Activities of Daily Living
TPD Loss of sight and Limbs	11%	Total and Permanent Disability as a result of the loss of sight or limbs
TPD Home Duties	11%	Total and Permanent Disability for Home Duties Occupations
TPD Other	11%	Total and Permanent Disability for special risk occupations
TPD Definition Restrictions	11%	Restrictions on Total and Permanent Disability e.g. survival period
Policy Terms	15%	Availability of stepped and level premiums
Benefits and Options	20%	What is covered by the policy eg. Financial Planning Benefit, Accommodation Benefit, etc.
Company Terms	15%	Interim cover, Sum Insured Restrictions, Exclusions, etc.
Policy parameters	10%	Min & Max Entry Ages, Expiry Age
# of own occupation quotes	20%	Availability of cover based on own occupations

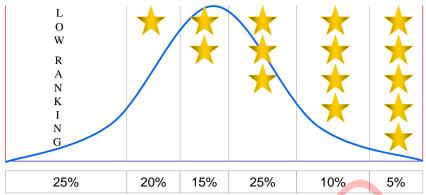
COME PROTECTION - FEATURE WEIGHTS			
	Professional/ Managerial	Light Manual/Blue Collar	Descriptions
Std Company Terms	10%	10%	Interim cover, Exclusions, Loyalty Bonus etc.
Claims Terms	30%	30%	
Claim Payment	10%	10%	When & how claims are paid
Benefit offsets	35%	35%	Benefit payments my be offset against other income payments or lump sum payments
occupation Definition	35%	20%	How own and any occupation definitions is applied to the policy
Pre disability Income	10%	15%	Calculation of income prior to the occurrence of disability/claim
Waiting Period.	10%	20%	Assessment of waiting period start date
Benefits and options	30%	30%	
Claims escalation	60%	40%	Benefit payments can be made to increase with CPI when on a claim
Day X cover	20%	40%	Ability to have a shorter waiting period for accidents
others	20%	20%	Accommodation Benefit, Rehab, Specified Injury etc.
Policy Terms	15%	15%	Min & Max Entry Ages, Expiry Age, Premium Options, Benefit Periods etc.
# of Agreed Quotes	15%	15%	Availability of cover based on agreed value

PACKAGED LIFE - FEATURE WEIGHTS				
	Young	Mature	Empty Nester	Descriptions
Death Policy Benefits and Options	5%	20%	20%	What is covered by the policy
Policy Terms	5%	10%	10%	Min & Max Entry Ages, Expiry Age, Premium Options, etc.
Standard Company Terms offered	5%	10%	10%	Interim cover, Exclusions, Loyalty Bonus etc.
TPD Definition Attached to Term	30%	20%	15%	Disability Definitions
TPD Policy Parameters as a Rider to Term	30%	20%	15%	Min & Max Entry Ages, Expiry Age, Premium Options, etc.
Trauma Attached to Term	25%	20%	30%	What is covered by the policy



#### **HOW ARE THE STARS AWARDED?**

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores according to the following guidelines. As you can see, only the products that obtain a score in the top 5% of the score distribution receive a 5 star rating and only the top 75% of the score range receive a star rating.



The results are reflected in a consumer-friendly 5-star concept. The star ratings from the **CANNEX** *life insurance star ratings* are described as follows:

Superior Product
Excellent Product
Strong Product

Average ProductSatisfactory Product

#### DOES CANNEX RATE OTHER PRODUCT AREAS?

**YES.** CANNEX also rates the suite of banking and insurance products listed below. These star ratings use similar methodologies. This guarantees the quality and transparency of all our star ratings. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANNEX website at <a href="https://www.cannex.com.au">www.cannex.com.au</a> if you would like to view the latest CANNEX star ratings reports of interest.



Reward programs



#### IMPORTANT NOTICES

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