



LIFE INSURANCE STAR RATINGS

Report No. 1

September 2008

IN THIS INAUGURAL REPORT WE LOOK AT ...

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- ★ Which insurers came out on top?
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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

1. **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 <http://www.cannex.com.au/life-insurance/>. 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 <http://www.cannex.com.au/life-insurance/>

IMPORTANT NOTICES

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SUPERCEDED



life insurance star ratings

packaged life - Young White Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life		star ratings scores		
		Stepped	Level		In the Event of Trauma	In the Event of TPD	PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★★★★★ "superior value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	65.00	32.26	97.26
★★★★★ "excellent value"									
ING Life	OneCare Comprehensive	●	●	●	●	●	61.24	30.58	91.83
ING Life	OneCare Premier	●	●	●	●	●	60.79	32.76	93.55
ING Life	OneCare Premier with maximiser	●	●	●	●	●	60.00	33.10	93.10
Macquarie Life	FutureWise Life Plus	●	○	●	●	●	58.57	35.00	93.57
Macquarie Life	FutureWise Life	●	○	●	●	●	59.97	32.95	92.92
★★★★ "strong value"									
Aviva	Life Cover & Recovery Money	●	●	●	●	●	62.19	26.68	88.87
★★★ "average value"									
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp	●	●	●	●	●	58.59	27.79	86.37
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	●	●	●	59.22	28.20	87.42
AXA/AC&L	Life Insurance Plan	●	●	●	●	●	59.72	27.86	87.58
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	62.84	22.73	85.58
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	●	●	○	59.87	27.63	87.50
Zurich Australia	Protection Plus & Extended Trauma	●	●	●	●	○	60.72	27.37	88.09
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	●	●	●	61.36	21.11	82.47
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	●	●	64.89	16.20	81.09
CommInsure	Total Care Plan Plus	●	●	●	●	●	51.03	28.38	79.42
CommInsure	Total Care Plan	●	●	●	●	●	51.76	27.86	79.62
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	●	60.63	18.72	79.35
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	●	54.72	25.19	79.91
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	●	58.22	24.06	82.28
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	●	○	○	53.44	23.57	77.01

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4. 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.

5. 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.

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life insurance star ratings

packaged life - Young White Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement 3	Buy Back of Life		star ratings scores		
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5	PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp	●	●	◐	●	◐	59.19	27.79	86.97
Macquarie Life	FutureWise Life	●	○	◐	●	●	52.10	32.95	85.06
★★★★ "excellent value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	◐	●	◐	49.02	32.26	81.29
ING Life	OneCare Comprehensive	●	●	◐	●	●	51.33	30.58	81.91
Macquarie Life	FutureWise Life Plus	●	○	◐	●	●	48.35	35.00	83.35
★★★ "strong value"									
Aviva	Life Cover & Recovery Money	●	●	◐	●	◐	54.07	26.68	80.75
ING Life	OneCare Premier	●	●	◐	●	●	45.87	32.76	78.63
Zurich Australia	Protection Plus & Extended Trauma	●	●	◐	●	○	52.23	27.37	79.60
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	◐	●	○	51.20	27.63	78.83
★★ "average value"									
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	◐	◐	◐	44.79	28.20	72.99
AXA/AC&L	Life Insurance Plan	●	●	◐	◐	◐	49.25	27.86	77.11
CommInsure	Total Care Plan	●	●	●	●	●	47.75	27.86	75.61
ING Life	OneCare Premier with maximiser	●	●	◐	●	●	41.62	33.10	74.72
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	◐	54.23	18.72	72.95
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	◐	51.51	24.06	75.57
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	54.43	22.73	77.16
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	◐	◐	●	49.37	21.11	70.48
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	◐	●	51.97	16.20	68.17
CommInsure	Total Care Plan Plus	●	●	●	●	●	43.91	28.38	72.30
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	46.08	25.19	71.27
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	◐	○	○	45.80	23.57	69.36

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4. 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.
5. 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.

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life insurance star ratings

packaged life - Young Retail/Light manual Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life		star ratings scores		
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5	PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	◐	●	◐	61.11	32.26	93.38
★★★★ "excellent value"									
ING Life	OneCare Premier with maximiser	●	●	◐	●	●	56.49	33.10	89.59
ING Life	OneCare Premier	●	●	◐	●	●	57.16	32.76	89.92
Macquarie Life	FutureWise Life Plus	●	○	◐	●	●	54.80	35.00	89.80
★★★ "strong value"									
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	◐	◐	◐	59.53	28.20	87.73
AXA/AC&L	Life Insurance Plan	●	●	◐	◐	◐	60.01	27.86	87.87
ING Life	OneCare Comprehensive	●	●	◐	●	●	57.54	30.58	88.13
Macquarie Life	FutureWise Life	●	◐	◐	●	●	55.97	32.95	88.92
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	◐	●	○	59.08	27.63	86.71
Zurich Australia	Protection Plus & Extended Trauma	●	●	◐	●	○	59.87	27.37	87.24
★★ "average value"									
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp	●	●	◐	●	◐	58.18	27.79	85.96
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	◐	◐	●	61.61	21.11	82.72
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	61.84	22.73	84.58
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	◐	●	65.00	16.20	81.20
Aviva	Life Cover & Recovery Money	●	●	◐	●	◐	52.27	26.68	78.95
CommInsure	Total Care Plan Plus	●	●	●	●	●	46.93	28.38	75.31
CommInsure	Total Care Plan	●	●	●	●	●	47.52	27.86	75.38
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	51.53	25.19	76.72
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	◐	54.82	24.06	78.88
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	◐	57.09	18.72	75.81
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	◐	○	○	53.76	23.57	77.33

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life insurance star ratings

packaged life - Young Retail/Light manual Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life		star ratings scores		
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5	PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp	●	●	◐	●	◐	59.58	27.79	87.37
Macquarie Life	FutureWise Life	●	○	◐	●	●	49.22	32.95	82.17
★★★★ "excellent value"									
ING Life	OneCare Comprehensive	●	●	◐	●	●	49.05	30.58	79.63
Macquarie Life	FutureWise Life Plus	●	○	◐	●	●	46.09	35.00	81.09
Zurich Australia	Protection Plus & Extended Trauma	●	●	◐	●	○	52.68	27.37	80.05
★★★ "strong value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	◐	●	◐	46.47	32.26	78.74
AXA/AC&L	Life Insurance Plan	●	●	◐	◐	◐	50.90	27.86	78.76
ING Life	OneCare Premier	●	●	◐	●	●	44.38	32.76	77.14
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	◐	●	○	51.71	27.63	79.34
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	54.74	22.73	77.48
★★ "average value"									
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	◐	◐	◐	46.47	28.20	74.67
ING Life	OneCare Premier with maximiser	●	●	◐	●	●	40.67	33.10	73.76
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	◐	49.05	24.06	73.11
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	◐	◐	●	50.74	21.11	71.86
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	◐	●	53.28	16.20	69.49
Aviva	Life Cover & Recovery Money	●	●	◐	●	◐	45.50	26.68	72.17
CommInsure	Total Care Plan	●	●	●	●	●	44.14	27.86	72.00
CommInsure	Total Care Plan Plus	●	●	●	●	●	41.07	28.38	69.46
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	43.98	25.19	69.17
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	◐	51.57	18.72	70.29
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	◐	○	○	47.32	23.57	70.89

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life insurance star ratings

packaged life - Young Professional Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement 3	Buy Back of Life		star ratings scores		
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5	PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	◐	●	◐	39.75	55.31	95.06
ING Life	OneCare Premier with maximiser	●	●	◐	●	●	38.30	56.74	95.04
Macquarie Life	FutureWise Life Plus	●	○	◐	●	●	37.65	60.00	97.65
Macquarie Life	FutureWise Life	●	○	◐	●	●	38.59	56.49	95.08
★★★★ "excellent value"									
ING Life	OneCare Comprehensive	●	●	◐	●	●	39.12	52.43	91.55
ING Life	OneCare Premier	●	●	◐	●	●	38.82	56.15	94.98
★★★ "strong value"									
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp	●	●	◐	●	◐	37.67	47.63	85.30
Aviva	Life Cover & Recovery Money	●	●	◐	●	◐	39.19	45.73	84.92
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	◐	◐	◐	36.17	48.35	84.51
Zurich Australia	Protection Plus & Extended Trauma	●	●	◐	●	○	37.58	46.92	84.50
★★ "average value"									
AXA/AC&L	Life Insurance Plan	●	●	◐	◐	◐	36.47	47.76	84.23
CommInsure	Total Care Plan Plus	●	●	●	●	●	31.35	48.66	80.01
CommInsure	Total Care Plan	●	●	●	●	●	31.80	47.76	79.56
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	38.90	38.97	77.88
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	◐	●	○	37.05	47.37	84.42
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	◐	◐	●	37.69	36.19	73.89
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	◐	●	39.86	27.78	67.64
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	31.80	43.18	74.98
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	◐	33.83	41.25	75.07
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	◐	35.23	32.09	67.32
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	◐	○	○	32.83	40.40	73.23

1. Premiums will be recalculated (and will usually increase) on each 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 replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

4. 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.

5. 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.

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life insurance star ratings

packaged life - Young Professional Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement 3	Buy Back of Life		star ratings scores		
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5	PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Macquarie Life	FutureWise Life	●	○	◐	●	●	32.27	56.49	88.76
Macquarie Life	FutureWise Life Plus	●	○	◐	●	●	29.82	60.00	89.82
★★★★ "excellent value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	◐	●	◐	28.55	55.31	83.86
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp	●	●	◐	●	◐	36.26	47.63	83.89
ING Life	OneCare Comprehensive	●	●	◐	●	●	31.28	52.43	83.71
ING Life	OneCare Premier	●	●	◑	●	●	27.84	56.15	83.99
★★★ "strong value"									
Aviva	Life Cover & Recovery Money	●	●	◐	●	◐	32.62	45.73	78.36
ING Life	OneCare Premier with maximiser	●	●	◑	●	●	25.18	56.74	81.91
★★ "average value"									
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	◐	◐	◐	26.08	48.35	74.42
AXA/AC&L	Life Insurance Plan	●	●	◐	◐	◐	28.66	47.76	76.42
CommInsure	Total Care Plan	●	●	●	●	●	27.97	47.76	75.73
CommInsure	Total Care Plan Plus	●	●	●	●	●	25.72	48.66	74.38
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	◐	28.19	41.25	69.44
Zurich Australia	Protection Plus & Extended Trauma	●	●	◐	●	○	30.86	46.92	77.78
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	◐	●	○	30.25	47.37	77.62
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	32.17	38.97	71.15
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	◐	◐	●	28.91	36.19	65.11
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	◐	●	30.44	27.78	58.22
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	◐	29.65	32.09	61.75
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	25.25	43.18	68.43
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	◐	○	○	26.82	40.40	67.22

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3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. 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.
5. 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.

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life insurance star ratings

packaged life - Young Blue Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life		star ratings scores		
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5	PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	61.93	32.26	94.19
AXA/AC&L	Life Insurance Plan	●	●	●	●	●	65.00	27.86	92.86
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	●	●	●	64.48	28.20	92.69
★★★★★ "excellent value"									
Aviva	Life Cover & Recovery Money	●	●	●	●	●	62.09	26.68	88.77
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	●	●	○	60.72	27.63	88.36
Zurich Australia	Protection Plus & Extended Trauma	●	●	●	●	○	61.49	27.37	88.86
★★★★ "strong value"									
ING Life	OneCare Premier	●	●	●	●	●	53.98	32.76	86.74
ING Life	OneCare Premier with maximiser	●	●	●	●	●	53.44	33.10	86.54
Macquarie Life	FutureWise Life Plus	●	○	●	●	●	51.87	35.00	86.87
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	63.39	22.73	86.13
★★★ "average value"									
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp	●	●	●	●	●	57.63	27.79	85.42
ING Life	OneCare Comprehensive	●	●	●	●	●	54.30	30.58	84.88
Macquarie Life	FutureWise Life	●	○	●	●	●	52.83	32.95	85.78
★★ "satisfactory value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	●	●	●	59.07	21.11	80.18
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	●	●	61.91	16.20	78.11
CommInsure	Total Care Plan	●	●	●	●	●	46.87	27.86	74.73
CommInsure	Total Care Plan Plus	●	●	●	●	●	46.34	28.38	74.73
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	●	56.26	18.72	74.98
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	●	50.79	25.19	75.98
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	●	54.03	24.06	78.09
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	●	○	○	56.87	23.57	80.43

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4. 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.

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life insurance star ratings

packaged life - Young Blue Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life		star ratings scores		
		Stepped	Level		In the Event of Trauma	In the Event of TPD	PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★★★★★ "superior value"									
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp	●	●	●	●	●	60.25	27.79	88.03
AXA/AC&L	Life Insurance Plan	●	●	●	●	●	58.12	27.86	85.98
★★★★★ "excellent value"									
Aviva	Life Cover & Recovery Money	●	●	●	●	●	57.69	26.68	84.37
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	●	●	○	55.54	27.63	83.18
Zurich Australia	Protection Plus & Extended Trauma	●	●	●	●	○	56.51	27.37	83.89
★★★★ "strong value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	48.93	32.26	81.19
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	●	●	●	53.10	28.20	81.30
Macquarie Life	FutureWise Life Plus	●	○	●	●	●	45.31	35.00	80.31
Macquarie Life	FutureWise Life	●	○	●	●	●	47.90	32.95	80.86
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	58.57	22.73	81.31
★★★ "average value"									
ING Life	OneCare Premier with maximiser	●	●	●	●	●	40.70	33.10	73.80
ING Life	OneCare Premier	●	●	●	●	●	43.89	32.76	76.65
ING Life	OneCare Comprehensive	●	●	●	●	●	47.80	30.58	78.38
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	●	50.04	24.06	74.10
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	●	○	○	52.55	23.57	76.12
★★ "satisfactory value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	●	●	●	49.93	21.11	71.04
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	●	●	52.05	16.20	68.25
CommInsure	Total Care Plan	●	●	●	●	●	45.13	27.86	72.99
CommInsure	Total Care Plan Plus	●	●	●	●	●	42.33	28.38	70.71
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	●	44.97	25.19	70.16
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	●	52.55	18.72	71.27

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4. 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.
5. 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.

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life insurance star ratings

packaged life - Mature White Collar Male

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement 3	Buy Back of Life		star ratings scores		
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5	PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	46.77	49.32	96.08
ING Life	OneCare Premier with maximiser	●	●	●	●	●	45.71	50.00	95.71
ING Life	OneCare Premier	●	●	●	●	●	46.84	49.58	96.42
★★★★ "excellent value"									
ING Life	OneCare Comprehensive	●	●	●	●	●	47.32	46.94	94.26
Macquarie Life	FutureWise Life Plus	●	○	●	●	●	44.40	47.60	92.00
★★★ "strong value"									
Aviva	Life Cover & Recovery Money	●	●	●	●	●	47.05	43.19	90.24
CommInsure	Total Care Plan Plus	●	●	●	●	●	44.27	46.64	90.91
CommInsure	Total Care Plan	●	●	●	●	●	44.99	46.00	90.99
Macquarie Life	FutureWise Life	●	○	●	●	●	45.32	45.11	90.43
★★ "average value"									
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp	●	●	●	●	●	43.61	42.83	86.44
AXA/AC&L	Life Insurance Plan	●	●	●	●	●	45.59	42.48	88.07
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	●	●	●	44.76	42.90	87.65
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	●	○	○	45.65	39.67	85.32
Zurich Australia	Protection Plus & Extended Trauma	●	●	●	●	○	44.43	45.43	89.86
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	46.79	39.78	86.57
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	●	●	○	43.36	45.75	89.11
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	●	●	50.00	29.93	79.93
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	●	●	●	44.31	35.91	80.23
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	●	39.19	40.30	79.50
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	●	48.71	32.42	81.13
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	●	44.06	38.93	82.99

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4. 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.

5. 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.

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life insurance star ratings

packaged life - Mature White Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life		star ratings scores		
		Stepped	Level		In the Event of Trauma	In the Event of TPD	PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★★★★★ "superior value"									
ING Life	OneCare Premier	●	●	●	●	●	44.85	49.58	94.44
★★★★ "excellent value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	43.34	49.32	92.66
ING Life	OneCare Comprehensive	●	●	●	●	●	46.40	46.94	93.34
ING Life	OneCare Premier with maximiser	●	●	●	●	●	42.48	50.00	92.48
★★★ "strong value"									
Aviva	Life Cover & Recovery Money	●	●	●	●	●	47.81	43.19	90.99
CommInsure	Total Care Plan Plus	●	●	●	●	●	42.86	46.64	89.50
CommInsure	Total Care Plan	●	●	●	●	●	43.73	46.00	89.73
Macquarie Life	FutureWise Life Plus	●	○	●	●	●	42.76	47.60	90.37
Macquarie Life	FutureWise Life	●	○	●	●	●	44.50	45.11	89.60
★★ "average 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	●	●	●	●	○	43.44	45.43	88.87
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	45.57	39.78	85.36
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	●	●	○	42.48	45.75	88.23
★ "satisfactory value"									
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp	●	●	●	●	●	40.54	42.83	83.37
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	●	●	45.28	29.93	75.21
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	●	●	●	40.29	35.91	76.21
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	●	38.27	40.30	78.58
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	●	50.00	32.42	82.42
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	●	45.38	38.93	84.31
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	●	○	○	43.46	39.67	83.13

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4. 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.

5. 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.

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life insurance star ratings

packaged life - Mature Retail/Light manual Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement 3	Buy Back of Life		star ratings scores		
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5	PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	◐	●	◐	42.84	49.32	92.16
ING Life	OneCare Premier	●	●	◐	●	●	42.94	49.58	92.52
ING Life	OneCare Premier with maximiser	●	●	◐	●	●	42.03	50.00	92.03
★★★★ "excellent value"									
ING Life	OneCare Comprehensive	●	●	◐	●	●	43.33	46.94	90.26
Macquarie Life	FutureWise Life Plus	●	○	◐	●	●	41.25	47.60	88.86
Zurich Australia	Protection Plus & Extended Trauma	●	●	◐	●	○	43.00	45.43	88.43
★★★ "strong value"									
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	◐	◐	◐	44.97	42.90	87.87
AXA/AC&L	Life Insurance Plan	●	●	◐	◐	◐	45.77	42.48	88.25
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	◐	●	○	42.04	45.75	87.80
★★ "average value"									
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp	●	●	◐	●	◐	42.34	42.83	85.17
CommInsure	Total Care Plan Plus	●	●	●	●	●	40.08	46.64	86.72
CommInsure	Total Care Plan	●	●	●	●	●	40.64	46.00	86.64
Macquarie Life	FutureWise Life	●	○	◐	●	●	42.01	45.11	87.12
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	◐	○	○	45.54	39.67	85.21
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	45.09	39.78	84.88
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	◐	◐	●	44.56	35.91	80.48
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	◐	●	50.00	29.93	79.93
Aviva	Life Cover & Recovery Money	●	●	◐	●	◐	39.60	43.19	82.79
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	◐	45.26	32.42	77.69
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	◐	41.13	38.93	80.06
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	36.76	40.30	77.06

1. Premiums will be recalculated (and will usually increase) on each 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 replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. 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.
5. 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.

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life insurance star ratings

packaged life - Mature Retail/Light manual Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life		star ratings scores		
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5	PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
ING Life	OneCare Premier	●	●	◐	●	●	44.84	49.58	94.43
ING Life	OneCare Comprehensive	●	●	◐	●	●	46.17	46.94	93.11
ING Life	OneCare Premier with maximiser	●	●	◐	●	●	42.78	50.00	92.78
★★★★ "excellent value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	◐	●	◐	43.22	49.32	92.54
AXA/AC&L	Life Insurance Plan	●	●	◐	◐	◐	49.28	42.48	91.76
★★★ "strong value"									
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	◐	◐	◐	47.68	42.90	90.58
Macquarie Life	FutureWise Life	●	○	◐	●	●	44.57	45.11	89.67
Macquarie Life	FutureWise Life Plus	●	◐	◐	●	●	43.06	47.60	90.67
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	◐	●	○	44.85	45.75	90.61
Zurich Australia	Protection Plus & Extended Trauma	●	●	◐	●	○	45.77	45.43	91.20
★★ "average value"									
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp	●	●	◐	●	◐	43.06	42.83	85.89
Aviva	Life Cover & Recovery Money	●	●	◐	●	◐	43.27	43.19	86.45
CommInsure	Total Care Plan	●	●	●	●	●	42.58	46.00	88.58
CommInsure	Total Care Plan Plus	●	●	●	●	●	41.87	46.64	88.51
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	◐	○	○	47.16	39.67	86.83
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	47.80	39.78	87.59
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	◐	●	49.21	29.93	79.15
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	◐	◐	●	44.11	35.91	80.02
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	◐	50.00	32.42	82.42
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	38.79	40.30	79.09
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	◐	45.62	38.93	84.55

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4. 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.

5. 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.

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life insurance star ratings

packaged life - Mature Professional Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life		star ratings scores		
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5	PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
ING Life	OneCare Premier	●	●	◐	●	●	28.22	69.42	97.64
ING Life	OneCare Premier with maximiser	●	●	◐	●	●	27.51	70.00	97.51
★★★★★ "excellent value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	◐	●	◐	26.84	69.04	95.89
ING Life	OneCare Comprehensive	●	●	◐	●	●	28.53	65.71	94.24
Macquarie Life	FutureWise Life Plus	●	○	◐	●	●	26.97	66.64	93.62
★★★★ "strong value"									
CommInsure	Total Care Plan	●	●	●	●	●	25.98	64.40	90.38
CommInsure	Total Care Plan Plus	●	●	●	●	●	25.56	65.30	90.86
Macquarie Life	FutureWise Life	●	◐	◐	●	●	27.57	63.15	90.72
Zurich Australia	Protection Plus & Extended Trauma	●	●	◐	●	○	25.88	63.61	89.49
★★★ "average value"									
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp	●	●	◐	●	◐	26.07	59.96	86.04
Aviva	Life Cover & Recovery Money	●	●	◐	●	◐	27.89	60.46	88.35
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	◐	◐	◐	25.67	60.05	85.73
AXA/AC&L	Life Insurance Plan	●	●	◐	◐	◐	26.14	59.47	85.62
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	◐	●	○	25.25	64.05	89.30
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	27.26	55.70	82.96
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	◐	●	28.87	41.91	70.78
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	◐	◐	●	25.59	50.28	75.87
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	21.28	56.43	77.70
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	◐	26.31	45.39	71.71
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	◐	23.86	54.50	78.36
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	◐	○	○	26.36	55.54	81.90

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4. 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.

5. 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.

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life insurance star ratings

packaged life - Mature Professional Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement 3	Buy Back of Life		star ratings scores		
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5	PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
ING Life	OneCare Premier with maximiser	●	●	◐	●	●	26.82	70.00	96.82
ING Life	OneCare Premier	●	●	◐	●	●	28.39	69.42	97.80
★★★★★ "excellent value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	◐	●	◐	26.05	69.04	95.09
ING Life	OneCare Comprehensive	●	●	◐	●	●	29.41	65.71	95.12
Macquarie Life	FutureWise Life Plus	●	○	◐	●	●	27.46	66.64	94.10
★★★★ "strong value"									
CommInsure	Total Care Plan Plus	●	●	●	●	●	25.93	65.30	91.23
Macquarie Life	FutureWise Life	●	○	◐	●	●	28.64	63.15	91.79
★★★ "average value"									
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp	●	●	◐	●	◐	25.36	59.96	85.32
Aviva	Life Cover & Recovery Money	●	●	◐	●	◐	29.79	60.46	90.25
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	◐	◐	◐	25.98	60.05	86.04
AXA/AC&L	Life Insurance Plan	●	●	◐	◐	◐	26.89	59.47	86.36
CommInsure	Total Care Plan	●	●	●	●	●	26.45	64.40	90.86
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	◐	●	○	25.96	64.05	90.01
Zurich Australia	Protection Plus & Extended Trauma	●	●	◐	●	○	26.55	63.61	90.16
★★ "satisfactory value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	◐	◐	●	24.38	50.28	74.66
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	◐	●	27.39	41.91	69.30
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	◐	25.41	54.50	79.91
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	●	●	○	○	◐	27.91	45.39	73.30
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	◐	○	○	26.29	55.54	81.83
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	27.87	55.70	83.57

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4. 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.
5. 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.

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life insurance star ratings

packaged life - Mature Blue Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement 3	Buy Back of Life		star ratings scores		
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5	PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	43.00	49.32	92.31
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
★★★★ "excellent value"									
Aviva	Life Cover & Recovery Money	●	●	●	●	●	47.59	43.19	90.77
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	●	●	○	43.90	45.75	89.66
Zurich Australia	Protection Plus & Extended Trauma	●	●	●	●	○	44.85	45.43	90.28
★★★ "strong value"									
ING Life	OneCare Premier	●	●	●	●	●	39.35	49.58	88.94
ING Life	OneCare Premier with maximiser	●	●	●	●	●	38.66	50.00	88.66
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	●	○	○	48.21	39.67	87.88
★★ "average value"									
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp	●	●	●	●	●	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	●	○	●	●	●	38.88	47.60	86.49
Macquarie Life	FutureWise Life	●	○	●	●	●	39.49	45.11	84.60
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	46.91	39.78	86.69
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	●	●	●	42.61	35.91	78.52
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	●	●	47.05	29.93	76.98
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	●	44.32	32.42	76.74
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	●	36.28	40.30	76.59
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	●	40.43	38.93	79.36

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4. 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.

5. 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.

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life insurance star ratings

packaged life - Mature Blue Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement 3	Buy Back of Life		star ratings scores		
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5	PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Aviva	Life Cover & Recovery Money	●	●	◐	●	◐	48.83	43.19	92.02
AXA/AC&L	Life Insurance Plan	●	●	◐	◐	◐	50.00	42.48	92.48
★★★★★ "excellent value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	◐	●	◐	40.00	49.32	89.32
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	◐	◐	◐	48.40	42.90	91.30
Zurich Australia	Protection Plus & Extended Trauma	●	●	◐	●	○	44.02	45.43	89.45
★★★★ "strong value"									
ING Life	OneCare Premier	●	●	◐	●	●	37.66	49.58	87.24
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	◐	●	○	43.19	45.75	88.94
★★★ "average value"									
CommInsure	Total Care Plan Plus	●	●	●	●	●	37.69	46.64	84.33
CommInsure	Total Care Plan	●	●	●	●	●	38.25	46.00	84.25
ING Life	OneCare Comprehensive	●	●	◐	●	●	38.57	46.94	85.50
ING Life	OneCare Premier with maximiser	●	●	◐	●	●	36.23	50.00	86.23
Macquarie Life	FutureWise Life Plus	●	○	◐	●	●	36.99	47.60	84.59
Macquarie Life	FutureWise Life	●	○	◐	●	●	38.07	45.11	83.17
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	◐	○	○	45.93	39.67	85.60
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	45.84	39.78	85.63
★ "satisfactory value"									
AIG Life	Term Life Plan & TPD & Crisis Recovery Comp	●	●	◐	●	◐	37.59	42.83	80.42
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	◐	◐	●	37.64	35.91	73.56
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	◐	●	41.20	29.93	71.13
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	34.94	40.30	75.25
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	◐	40.82	38.93	79.75
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	◐	44.55	32.42	76.97

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5. 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.

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life insurance star ratings

packaged life - Empty Nester White Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement 3	Buy Back of Life		star ratings scores		
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5	PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Macquarie Life	FutureWise Life	●	○	◐	●	●	65.00	30.54	95.54
Macquarie Life	FutureWise Life Plus	●	○	◐	●	●	63.57	33.13	96.71
★★★★★ "excellent value"									
CommInsure	Total Care Plan Plus	●	●	●	●	●	51.98	33.10	85.08
CommInsure	Total Care Plan	●	●	●	●	●	52.49	32.43	84.92
ING Life	OneCare Premier	●	●	◐	●	●	51.53	34.57	86.09
ING Life	OneCare Premier with maximiser	●	●	◑	●	●	50.73	35.00	85.73
★★★★ "strong value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	◐	●	◐	46.07	33.90	79.97
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	◐	◐	◐	●	59.79	19.74	79.52
Aviva	Life Cover & Recovery Money	●	●	◐	●	◐	50.79	30.46	81.25
ING Life	OneCare Comprehensive	●	●	◐	●	●	52.15	31.81	83.96
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	◑	●	◐	○	○	53.99	28.60	82.59
★★★ "average value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	◐	◐	●	47.12	25.96	73.08
MLC Life	Life Cover Standard & Critical Illness Plus	●	●	○	○	◐	49.18	23.94	73.11
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	◐	46.62	27.40	74.02
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	◐	●	○	45.12	31.60	76.72
Zurich Australia	Protection Plus & Extended Trauma	●	●	◐	●	○	46.16	31.27	77.42
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	48.75	25.39	74.14
★ "satisfactory value"									
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	◐	◐	◐	38.73	29.74	68.47
AXA/AC&L	Life Insurance Plan	●	●	◐	◐	◐	40.16	29.30	69.46
MLC Life	Life Cover Standard & Critical Illness Standard	●	●	○	○	◐	55.10	17.17	72.27
MLC Life	Life Cover Standard & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	45.42	25.37	70.79
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	43.23	28.83	72.06
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	◐	51.90	20.64	72.54

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life insurance star ratings

packaged life - Empty Nester White Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life		star ratings scores		
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5	PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Macquarie Life	FutureWise Life	●	○	◐	●	●	65.00	30.54	95.54
Macquarie Life	FutureWise Life Plus	●	○	◐	●	●	63.06	33.13	96.19
★★★★★ "excellent value"									
ING Life	OneCare Premier with maximiser	●	●	◐	●	●	48.43	35.00	83.43
ING Life	OneCare Premier	●	●	◐	●	●	49.46	34.57	84.03
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	◐	○	○	54.68	28.60	83.28
★★★★ "strong value"									
Aviva	Life Cover & Recovery Money	●	●	◐	●	◐	51.57	30.46	82.03
CommInsure	Total Care Plan Plus	●	●	●	●	●	45.73	33.10	78.83
CommInsure	Total Care Plan	●	●	●	●	●	46.08	32.43	78.51
ING Life	OneCare Comprehensive	●	●	◐	●	●	49.88	31.81	81.70
★★★ "average value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	◐	●	◐	38.93	33.90	72.83
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	40.56	28.83	69.40
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	◐	44.79	27.40	72.19
MLC Life	Life Cover Standard & Critical Illness Standard	●	●	○	○	◐	52.43	17.17	69.60
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	◐	49.77	20.64	70.40
MLC Life	Life Cover Standard & Critical Illness Plus	●	●	○	○	◐	46.93	23.94	70.87
Zurich Australia	Protection Plus & Extended Trauma	●	●	◐	●	○	41.81	31.27	73.08
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	◐	●	○	40.96	31.60	72.56
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	45.36	25.39	70.75
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	◐	◐	●	39.43	25.96	65.39
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	◐	●	49.48	19.74	69.21
AXA/AC&L	Life Insurance Plan	●	●	◐	◐	◐	36.85	29.30	66.15
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	◐	◐	◐	36.29	29.74	66.03
MLC Life	Life Cover Standard & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	42.31	25.37	67.68

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4. 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.
5. 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.

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life insurance star ratings

packaged life - Empty Nester Retail/Light manual Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement 3	Buy Back of Life		star ratings scores		
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5	PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Macquarie Life	FutureWise Life	●	○	◐	●	●	65.00	30.54	95.54
Macquarie Life	FutureWise Life Plus	●	○	◐	●	●	63.68	33.13	96.81
★★★★ "excellent value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	◐	●	60.88	19.74	80.62
ING Life	OneCare Premier	●	●	◐	●	●	47.13	34.57	81.70
ING Life	OneCare Premier with maximiser	●	●	◐	●	●	46.51	35.00	81.51
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	◐	○	○	55.24	28.60	83.84
★★★ "strong value"									
CommInsure	Total Care Plan Plus	●	●	●	●	●	45.73	33.10	78.83
CommInsure	Total Care Plan	●	●	●	●	●	46.10	32.43	78.53
ING Life	OneCare Comprehensive	●	●	◐	●	●	47.61	31.81	79.43
★★ "average value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	◐	●	◐	42.03	33.90	75.93
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	◐	◐	●	48.59	25.96	74.54
Aviva	Life Cover & Recovery Money	●	●	◐	●	◐	43.10	30.46	73.56
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	47.88	25.39	73.27
Zurich Australia	Protection Plus & Extended Trauma	●	●	◐	●	○	45.56	31.27	76.82
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	◐	●	○	44.62	31.60	76.22
★ "satisfactory value"									
AXA/AC&L	Life Insurance Plan	●	●	◐	◐	◐	41.22	29.30	70.52
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	◐	◐	◐	39.83	29.74	69.56
MLC Life	Life Cover Standard & Critical Illness Standard	●	●	○	○	◐	51.34	17.17	68.52
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	◐	48.59	20.64	69.23
MLC Life	Life Cover Standard & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	42.59	25.37	67.96
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	40.68	28.83	69.51
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	◐	43.78	27.40	71.18
MLC Life	Life Cover Standard & Critical Illness Plus	●	●	○	○	◐	46.00	23.94	69.94

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4. 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.

5. 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.

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life insurance star ratings

packaged life - Empty Nester Retail/Light manual Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life		star ratings scores		
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5	PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Macquarie Life	FutureWise Life Plus	●	○	◐	●	●	63.25	33.13	96.39
Macquarie Life	FutureWise Life	●	○	◐	●	●	65.00	30.54	95.54
★★★★★ "excellent value"									
ING Life	OneCare Premier with maximiser	●	●	◐	●	●	44.04	35.00	79.04
ING Life	OneCare Premier	●	●	◐	●	●	44.80	34.57	79.37
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	◐	○	○	56.42	28.60	85.02
★★★★ "strong value"									
Aviva	Life Cover & Recovery Money	●	●	◐	●	◐	41.28	30.46	71.74
CommInsure	Total Care Plan Plus	●	●	●	●	●	39.56	33.10	72.66
CommInsure	Total Care Plan	●	●	●	●	●	39.79	32.43	72.22
ING Life	OneCare Comprehensive	●	●	◐	●	●	45.11	31.81	76.92
Zurich Australia	Protection Plus & Extended Trauma	●	●	◐	●	○	41.54	31.27	72.80
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	◐	●	○	40.79	31.60	72.38
★★★ "average value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	◐	●	◐	35.69	33.90	69.59
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	◐	●	50.80	19.74	70.53
AXA/AC&L	Life Insurance Plan	●	●	◐	◐	◐	38.42	29.30	67.73
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	◐	41.66	27.40	69.07
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	44.64	25.39	70.04
★★ "satisfactory value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	◐	◐	●	41.15	25.96	67.11
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	◐	◐	◐	37.88	29.74	67.61
MLC Life	Life Cover Standard & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	39.39	25.37	64.75
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	37.87	28.83	66.71
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	◐	46.09	20.64	66.73
MLC Life	Life Cover Standard & Critical Illness Plus	●	●	○	○	◐	43.50	23.94	67.44
MLC Life	Life Cover Standard & Critical Illness Standard	●	●	○	○	◐	48.35	17.17	65.52

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4. 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.

5. 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.

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life insurance star ratings

packaged life - Empty Nester Professional Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement 3	Buy Back of Life		star ratings scores		
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5	PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
ING Life	OneCare Premier with maximiser	●	●	◐	●	●	23.81	70.00	93.81
ING Life	OneCare Premier	●	●	◐	●	●	24.20	69.14	93.34
Macquarie Life	FutureWise Life Plus	●	○	◐	●	●	29.32	66.27	95.59
★★★★ "excellent value"									
CommInsure	Total Care Plan Plus	●	●	●	●	●	23.24	66.20	89.44
Macquarie Life	FutureWise Life	●	○	◐	●	●	30.00	61.08	91.08
★★★ "strong value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	◐	●	◐	20.44	67.80	88.24
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
Zurich Australia	Protection Plus & Extended Trauma	●	●	◐	●	○	20.84	62.53	83.37
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	◐	●	○	20.36	63.20	83.56
★★ "average value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	◐	◐	●	21.07	51.92	72.99
AXA/AC&L	Life Insurance Plan	●	●	◐	◐	◐	17.82	58.61	76.42
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	◐	◐	◐	17.19	59.47	76.66
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	17.93	57.67	75.60
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	◐	19.32	54.81	74.12
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	◐	○	○	24.14	57.20	81.34
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	22.02	50.78	72.80
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	◐	●	26.73	39.48	66.21
MLC Life	Life Cover Standard & Critical Illness Plus	●	●	○	○	◐	20.33	47.88	68.21
MLC Life	Life Cover Standard & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	18.80	50.74	69.54
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	◐	21.47	41.28	62.75
MLC Life	Life Cover Standard & Critical Illness Standard	●	●	○	○	◐	22.73	34.34	57.08

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4. 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.
5. 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.

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life insurance star ratings

packaged life - Empty Nester Professional Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement 3	Buy Back of Life		star ratings scores		
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5	PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
ING Life	OneCare Premier	●	●	◐	●	●	23.17	69.14	92.30
ING Life	OneCare Premier with maximiser	●	●	◐	●	●	22.65	70.00	92.65
Macquarie Life	FutureWise Life Plus	●	○	◐	●	●	29.06	66.27	95.33
★★★★ "excellent value"									
CommInsure	Total Care Plan Plus	●	●	●	●	●	20.17	66.20	86.37
ING Life	OneCare Comprehensive	●	●	◐	●	●	23.38	63.63	87.00
Macquarie Life	FutureWise Life	●	○	◐	●	●	30.00	61.08	91.08
★★★ "strong value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	◐	●	◐	17.02	67.80	84.83
Aviva	Life Cover & Recovery Money	●	●	◐	●	◐	23.71	60.92	84.63
CommInsure	Total Care Plan	●	●	●	●	●	20.33	64.87	85.19
★★ "average value"									
AXA/AC&L	Life Insurance Plan	●	●	◐	◐	◐	16.09	58.61	74.70
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	◐	◐	◐	15.85	59.47	75.32
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	16.25	57.67	73.92
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	◐	17.91	54.81	72.72
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	◐	○	○	24.12	57.20	81.32
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	◐	●	○	18.29	63.20	81.49
Zurich Australia	Protection Plus & Extended Trauma	●	●	◐	●	○	18.67	62.53	81.21
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	◐	●	21.82	39.48	61.30
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	◐	◐	●	17.39	51.92	69.31
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	◐	19.85	41.28	61.13
MLC Life	Life Cover Standard & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	16.93	50.74	67.66
MLC Life	Life Cover Standard & Critical Illness Standard	●	●	○	○	◐	20.86	34.34	55.20
MLC Life	Life Cover Standard & Critical Illness Plus	●	●	○	○	◐	18.73	47.88	66.60
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	20.28	50.78	71.06

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5. 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.

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life insurance star ratings

packaged life - Empty Nester Blue Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement 3	Buy Back of Life		star ratings scores		
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5	PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Macquarie Life	FutureWise Life	●	○	◐	●	●	65.00	30.54	95.54
Macquarie Life	FutureWise Life Plus	●	○	◐	●	●	63.81	33.13	96.94
★★★★ "excellent value"									
Aviva	Life Cover & Recovery Money	●	●	◐	●	◐	52.66	30.46	83.12
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	◐	○	○	58.92	28.60	87.52
Zurich Australia	Protection Plus & Extended Trauma	●	●	◐	●	○	47.72	31.27	78.98
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	◐	●	○	46.79	31.60	78.39
★★★ "strong value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	◐	●	56.25	19.74	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	●	●	◐	●	●	41.66	35.00	76.66
ING Life	OneCare Premier	●	●	◐	●	●	42.10	34.57	76.67
★★ "average value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	◐	●	◐	41.78	33.90	75.68
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	◐	◐	●	46.49	25.96	72.44
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	◐	◐	◐	43.89	29.74	73.62
AXA/AC&L	Life Insurance Plan	●	●	◐	◐	◐	45.41	29.30	74.71
ING Life	OneCare Comprehensive	●	●	◐	●	●	42.45	31.81	74.26
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	50.00	25.39	75.39
★ "satisfactory value"									
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	39.70	28.83	68.54
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	◐	47.22	20.64	67.86
MLC Life	Life Cover Standard & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	41.45	25.37	66.82
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	◐	42.66	27.40	70.06
MLC Life	Life Cover Standard & Critical Illness Standard	●	●	○	○	◐	49.71	17.17	66.89
MLC Life	Life Cover Standard & Critical Illness Plus	●	●	○	○	◐	44.68	23.94	68.62

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5. 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.

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life insurance star ratings

packaged life - Empty Nester Blue Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement 3	Buy Back of Life		star ratings scores		
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5	PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Macquarie Life	FutureWise Life Plus	●	○	◐	●	●	63.48	33.13	96.62
Macquarie Life	FutureWise Life	●	○	◐	●	●	65.00	30.54	95.54
★★★★ "excellent value"									
Aviva	Life Cover & Recovery Money	●	●	◐	●	◐	53.98	30.46	84.44
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	◐	○	○	61.47	28.60	90.07
Zurich Australia	Protection Plus & Extended Trauma	●	●	◐	●	○	44.49	31.27	75.76
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	◐	●	○	43.74	31.60	75.34
★★★ "strong value"									
AXA/AC&L	Life Insurance Plan Cancer Option	●	●	◐	◐	◐	43.19	29.74	72.93
AXA/AC&L	Life Insurance Plan	●	●	◐	◐	◐	43.81	29.30	73.11
ING Life	OneCare Premier with maximiser	●	●	◐	●	●	39.25	35.00	74.25
ING Life	OneCare Premier	●	●	◐	●	●	39.78	34.57	74.34
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○	47.56	25.39	72.96
★★ "average value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	◐	●	◐	36.28	33.90	70.18
CommInsure	Total Care Plan	●	●	●	●	●	38.36	32.43	70.80
CommInsure	Total Care Plan Plus	●	●	●	●	●	38.18	33.10	71.28
ING Life	OneCare Comprehensive	●	●	◐	●	●	39.99	31.81	71.80
MLC Life	Life Cover Standard & Critical Illness Plus	●	●	○	○	◐	42.44	23.94	66.38
MLC Life	Life Cover Plus & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	37.16	28.83	66.00
MLC Life	Life Cover Plus & Critical Illness Plus	●	●	○	○	◐	40.76	27.40	68.17
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	○	○	◐	●	45.90	19.74	65.64
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premium	●	○	◐	◐	●	38.78	25.96	64.74
MLC Life	Life Cover Plus & Critical Illness Standard	●	●	○	○	◐	44.94	20.64	65.58
MLC Life	Life Cover Standard & Critical Illness Standard	●	●	○	○	◐	46.99	17.17	64.16
MLC Life	Life Cover Standard & Critical Illness Plus with Extra Benefit	●	●	●	○	◐	38.55	25.37	63.92

1. Premiums will be recalculated (and will usually increase) on each 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 replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.
4. 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.
5. 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.

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life insurance star ratings

term life - Young White Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	63.53	31.65	95.18
Aviva	Life Cover	●	●	●	●	●	65.00	33.33	98.33
★★★★★ "excellent value"									
Asteron	Term Life	●	●	●	●	●	56.81	34.03	90.84
Tower Life Australia	Life Protection Plan	●	●	●	○	●	60.98	32.63	93.61
Zurich Australia	Protection Plus	●	●	●	●	●	56.42	33.75	90.17
★★★★ "strong value"									
AMP Life	Flexible Life Time Prot	●	○	●	●	●	58.80	29.21	88.02
CommInsure	Total Care Plan	●	●	●	●	●	52.72	35.00	87.72
★★★ "average value"									
AXA/AC&L	Life Insurance Plan	●	●	●	●	●	56.02	27.95	83.98
ING Life	OneCare Life Cover	●	●	●	●	●	54.66	31.20	85.86
Macquarie Life	FutureWise Life	●	○	●	○	○	58.97	25.13	84.10
Tower Partner INS Portfolio	Term Insurance	●	●	●	○	●	48.51	31.51	80.02
★ "satisfactory value"									
AIG Life	Term Life Plan	●	●	●	●	●	46.54	29.20	75.74
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	58.04	18.24	76.28
MLC Life	Life Cover Plus	●	●	●	●	●	46.17	28.72	74.89
St George Life	Protection Choices	●	○	●	●	●	49.99	22.82	72.82

1 Premiums will be recalculated (and will usually increase) on each 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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life insurance star ratings

term life - Young White Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Asteron	Term Life	●	●	●	●	●	60.09	34.03	94.12
★★★★ "excellent value"									
Aviva	Life Cover	●	●	◐	●	●	55.17	33.33	88.50
CommInsure	Total Care Plan	●	●	◐	●	●	52.46	35.00	87.46
Zurich Australia	Protection Plus	●	●	●	●	●	54.28	33.75	88.03
★★★ "strong value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	53.23	31.65	84.88
AIG Life	Term Life Plan	●	●	●	●	●	53.76	29.20	82.96
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	65.00	18.24	83.24
★★ "average value"									
AMP Life	Flexible Life Time Prot	●	○	●	●	●	45.84	29.21	75.06
AXA/AC&L	Life Insurance Plan	●	●	◐	●	●	46.91	27.95	74.86
ING Life	OneCare Life Cover	●	●	●	●	●	47.67	31.20	78.87
Macquarie Life	FutureWise Life	●	○	●	○	○	53.66	25.13	78.80
Tower Life Australia	Life Protection Plan	●	●	●	○	●	48.94	32.63	81.57
★ "satisfactory value"									
MLC Life	Life Cover Plus	●	●	●	●	●	39.95	28.72	68.67
St George Life	Protection Choices	●	○	◐	●	●	38.74	22.82	61.56
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●	37.80	31.51	69.31

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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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life insurance star ratings

term life - Young Retail/Light manual Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	63.53	31.65	95.18
Aviva	Life Cover	●	●	●	●	●	65.00	33.33	98.33
★★★★ "excellent value"									
Asteron	Term Life	●	●	●	●	●	56.81	34.03	90.84
Tower Life Australia	Life Protection Plan	●	●	●	○	●	60.98	32.63	93.61
★★★ "strong value"									
AMP Life	Flexible Life Time Prot	●	○	●	●	●	58.80	29.21	88.02
CommInsure	Total Care Plan	●	●	●	●	●	52.72	35.00	87.72
Zurich Australia	Protection Plus	●	●	●	●	●	56.42	33.75	90.17
★★ "average value"									
AXA/AC&L	Life Insurance Plan	●	●	●	●	●	56.02	27.95	83.98
ING Life	OneCare Life Cover	●	●	●	●	●	54.18	31.20	85.39
Macquarie Life	FutureWise Life	●	○	●	○	○	58.97	25.13	84.10
Tower Partner INS Portfolio	Term Insurance	●	●	●	○	●	48.51	31.51	80.02
★ "satisfactory value"									
AIG Life	Term Life Plan	●	●	●	●	●	46.54	29.20	75.74
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	58.04	18.24	76.28
MLC Life	Life Cover Plus	●	●	●	●	●	46.17	28.72	74.89
St George Life	Protection Choices	●	○	●	●	●	53.81	22.82	76.64

1 Premiums will be recalculated (and will usually increase) on each 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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life insurance star ratings

term life - Young Retail/Light manual Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Asteron	Term Life	●	●	●	●	●	60.09	34.03	94.12
★★★★ "excellent value"									
Aviva	Life Cover	●	●	◐	●	●	55.17	33.33	88.50
CommInsure	Total Care Plan	●	●	◐	●	●	52.46	35.00	87.46
Zurich Australia	Protection Plus	●	●	●	●	●	54.28	33.75	88.03
★★★ "strong value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	53.23	31.65	84.88
AIG Life	Term Life Plan	●	●	●	●	●	53.76	29.20	82.96
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	65.00	18.24	83.24
★★ "average value"									
ING Life	OneCare Life Cover	●	●	●	●	●	47.28	31.20	78.49
Macquarie Life	FutureWise Life	●	○	●	○	○	53.66	25.13	78.80
Tower Life Australia	Life Protection Plan	●	●	●	○	●	48.94	32.63	81.57
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot	●	○	●	●	●	45.84	29.21	75.06
AXA/AC&L	Life Insurance Plan	●	●	◐	●	●	46.91	27.95	74.86
MLC Life	Life Cover Plus	●	●	●	●	●	39.95	28.72	68.67
St George Life	Protection Choices	●	○	◐	●	●	41.99	22.82	64.82
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●	37.80	31.51	69.31

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

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

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life insurance star ratings

term life - Young Professional Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Aviva	Life Cover	●	●	●	●	●	40.00	57.13	97.13
★★★★ "excellent value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	39.10	54.26	93.36
Asteron	Term Life	●	●	●	●	●	34.96	58.34	93.30
Tower Life Australia	Life Protection Plan	●	●	●	○	●	37.53	55.93	93.46
★★★ "strong value"									
AMP Life	Flexible Life Time Prot	●	○	●	●	●	36.19	50.08	86.27
CommInsure	Total Care Plan	●	●	●	●	●	32.44	60.00	92.44
ING Life	OneCare Life Cover	●	●	●	●	●	34.54	53.49	88.04
Zurich Australia	Protection Plus	●	●	●	●	●	34.72	57.86	92.58
★★ "average 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	●	○	●	○	○	36.29	43.08	79.37
Tower Partner INS Portfolio	Term Insurance	●	●	●	○	●	29.85	54.01	83.86
★ "satisfactory value"									
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	35.72	31.27	66.98
MLC Life	Life Cover Plus	●	●	●	●	●	28.41	49.23	77.65
St George Life	Protection Choices	●	○	●	●	●	30.77	39.13	69.89

1 Premiums will be recalculated (and will usually increase) on each 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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life insurance star ratings

term life - Young Professional Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Asteron	Term Life	●	●	●	●	●	36.98	58.34	95.32
★★★★★ "excellent value"									
Aviva	Life Cover	●	●	◐	●	●	33.95	57.13	91.08
CommInsure	Total Care Plan	●	●	◐	●	●	32.29	60.00	92.29
Zurich Australia	Protection Plus	●	●	●	●	●	33.40	57.86	91.26
★★★★ "strong value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	32.76	54.26	87.02
AIG Life	Term Life Plan	●	●	●	●	●	35.31	50.06	85.37
ING Life	OneCare Life Cover	●	●	●	●	●	30.07	53.49	83.57
Tower Life Australia	Life Protection Plan	●	●	●	○	●	30.12	55.93	86.05
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot	●	○	●	●	●	28.21	50.08	78.29
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	40.00	31.27	71.27
AXA/AC&L	Life Insurance Plan	●	●	◐	●	●	28.86	47.92	76.78
Macquarie Life	FutureWise Life	●	○	●	○	○	33.02	43.08	76.11
MLC Life	Life Cover Plus	●	●	●	●	●	24.58	49.23	73.82
St George Life	Protection Choices	●	○	◐	●	●	23.84	39.13	62.97
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●	23.26	54.01	77.27

1 Premiums will be recalculated (and will usually increase) on each 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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life insurance star ratings

term life - Young Blue Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	63.53	31.65	95.18
Aviva	Life Cover	●	●	●	●	●	65.00	33.33	98.33
★★★★★ "excellent value"									
Asteron	Term Life	●	●	●	●	●	56.81	34.03	90.84
Tower Life Australia	Life Protection Plan	●	●	●	○	●	60.98	32.63	93.61
Zurich Australia	Protection Plus	●	●	●	●	●	56.42	33.75	90.17
★★★★ "strong value"									
AMP Life	Flexible Life Time Prot	●	○	●	●	●	58.80	29.21	88.02
CommInsure	Total Care Plan	●	●	●	●	●	52.72	35.00	87.72
★★★ "average value"									
AXA/AC&L	Life Insurance Plan	●	●	●	●	●	56.02	27.95	83.98
ING Life	OneCare Life Cover	●	●	●	●	●	54.18	31.20	85.39
Macquarie Life	FutureWise Life	●	○	●	○	○	58.97	25.13	84.10
St George Life	Protection Choices	●	○	●	●	●	61.89	22.82	84.71
Tower Partner INS Portfolio	Term Insurance	●	●	●	○	●	48.51	31.51	80.02
★ "satisfactory value"									
AIG Life	Term Life Plan	●	●	●	●	●	46.54	29.20	75.74
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	58.04	18.24	76.28
MLC Life	Life Cover Plus	●	●	●	●	●	46.17	28.72	74.89

1 Premiums will be recalculated (and will usually increase) on each 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

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life insurance star ratings

term life - Young Blue Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Asteron	Term Life	●	●	●	●	●	60.09	34.03	94.12
★★★★ "excellent value"									
Aviva	Life Cover	●	●	◐	●	●	55.17	33.33	88.50
CommInsure	Total Care Plan	●	●	◐	●	●	52.46	35.00	87.46
Zurich Australia	Protection Plus	●	●	●	●	●	54.28	33.75	88.03
★★★ "strong value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	53.23	31.65	84.88
AIG Life	Term Life Plan	●	●	●	●	●	53.76	29.20	82.96
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	65.00	18.24	83.24
★★ "average value"									
ING Life	OneCare Life Cover	●	●	●	●	●	47.28	31.20	78.49
Macquarie Life	FutureWise Life	●	○	●	○	○	53.66	25.13	78.80
Tower Life Australia	Life Protection Plan	●	●	●	○	●	48.94	32.63	81.57
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot	●	○	●	●	●	45.84	29.21	75.06
AXA/AC&L	Life Insurance Plan	●	●	◐	●	●	46.91	27.95	74.86
MLC Life	Life Cover Plus	●	●	●	●	●	39.95	28.72	68.67
St George Life	Protection Choices	●	○	◐	●	●	45.79	22.82	68.62
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●	37.80	31.51	69.31

1 Premiums will be recalculated (and will usually increase) on each 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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life insurance star ratings

term life - Mature White Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	Funeral Benefit	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★★★★★ "superior value"									
CommInsure	Total Care Plan	●	●	●	●	●	45.82	50.00	95.82
Tower Life Australia	Life Protection Plan	●	●	●	○	●	50.00	47.43	97.43
★★★★★ "excellent value"									
Asteron	Term Life	●	●	●	●	●	46.63	47.68	94.31
Aviva	Life Cover	●	●	●	●	●	45.04	47.21	92.26
Zurich Australia	Protection Plus	●	●	●	●	●	45.58	47.68	93.26
★★★★ "strong value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	44.84	45.42	90.26
Tower Partner INS Portfolio	Term Insurance	●	●	●	○	●	44.94	45.32	90.26
★★★ "average value"									
AIG Life	Term Life Plan	●	●	●	●	●	43.76	40.45	84.21
AMP Life	Flexible Life Time Prot	●	○	●	●	●	42.66	40.85	83.51
AXA/AC&L	Life Insurance Plan	●	●	●	●	●	47.24	39.82	87.05
ING Life	OneCare Life Cover	●	●	●	●	●	43.36	44.40	87.77
Macquarie Life	FutureWise Life	●	○	●	○	○	45.87	35.73	81.60
MLC Life	Life Cover Plus	●	●	●	●	●	40.55	41.05	81.60
★ "satisfactory value"									
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	43.53	26.04	69.57
St George Life	Protection Choices	●	○	●	●	●	38.89	33.06	71.95

1 Premiums will be recalculated (and will usually increase) on each 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

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life insurance star ratings

term life - Mature White Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Tower Life Australia	Life Protection Plan	●	●	●	○	●	50.00	47.43	97.43
★★★★★ "excellent value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	44.44	45.42	89.86
Asteron	Term Life	●	●	●	●	●	47.46	47.68	95.14
Aviva	Life Cover	●	●	◐	●	●	45.77	47.21	92.98
CommInsure	Total Care Plan	●	●	◐	●	●	45.94	50.00	95.94
Zurich Australia	Protection Plus	●	●	●	●	●	42.18	47.68	89.86
★★★ "strong value"									
AIG Life	Term Life Plan	●	●	●	●	●	46.68	40.45	87.14
AXA/AC&L	Life Insurance Plan	●	●	◐	●	●	47.44	39.82	87.25
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●	42.65	45.32	87.98
★★ "average value"									
AMP Life	Flexible Life Time Prot	●	○	●	●	●	40.01	40.85	80.86
ING Life	OneCare Life Cover	●	●	●	●	●	40.11	44.40	84.52
Macquarie Life	FutureWise Life	●	○	●	○	○	45.71	35.73	81.45
MLC Life	Life Cover Plus	●	●	●	●	●	41.21	41.05	82.25
★ "satisfactory value"									
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	43.65	26.04	69.69
St George Life	Protection Choices	●	○	◐	●	●	38.14	33.06	71.20

1 Premiums will be recalculated (and will usually increase) on each 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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life insurance star ratings

term life - Mature Retail/Light manual Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	Funeral Benefit	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★★★★★ "superior value"									
CommInsure	Total Care Plan	●	●	●	●	●	45.82	50.00	95.82
Tower Life Australia	Life Protection Plan	●	●	●	○	●	50.00	47.43	97.43
★★★★★ "excellent value"									
Asteron	Term Life	●	●	●	●	●	46.63	47.68	94.31
Aviva	Life Cover	●	●	●	●	●	45.04	47.21	92.26
Zurich Australia	Protection Plus	●	●	●	●	●	45.58	47.68	93.26
★★★★ "strong value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	44.84	45.42	90.26
Tower Partner INS Portfolio	Term Insurance	●	●	●	○	●	44.94	45.32	90.26
★★★ "average value"									
AIG Life	Term Life Plan	●	●	●	●	●	43.76	40.45	84.21
AMP Life	Flexible Life Time Prot	●	○	●	●	●	42.66	40.85	83.51
AXA/AC&L	Life Insurance Plan	●	●	●	●	●	47.24	39.82	87.05
ING Life	OneCare Life Cover	●	●	●	●	●	42.95	44.40	87.35
Macquarie Life	FutureWise Life	●	○	●	○	○	45.87	35.73	81.60
MLC Life	Life Cover Plus	●	●	●	●	●	40.55	41.05	81.60
★ "satisfactory value"									
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	43.53	26.04	69.57
St George Life	Protection Choices	●	○	●	●	●	40.54	33.06	73.59

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life insurance star ratings

term life - Mature Retail/Light manual Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Tower Life Australia	Life Protection Plan	●	●	●	○	●	50.00	47.43	97.43
★★★★★ "excellent value"									
Asteron	Term Life	●	●	●	●	●	47.46	47.68	95.14
Aviva	Life Cover	●	●	◐	●	●	45.77	47.21	92.98
CommInsure	Total Care Plan	●	●	◐	●	●	45.94	50.00	95.94
★★★★ "strong value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	◐	●	●	44.44	45.42	89.86
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●	42.65	45.32	87.98
Zurich Australia	Protection Plus	●	●	●	●	●	42.18	47.68	89.86
★★★ "average value"									
AIG Life	Term Life Plan	●	●	●	●	●	46.68	40.45	87.14
AXA/AC&L	Life Insurance Plan	◐	●	◐	●	●	47.44	39.82	87.25
ING Life	OneCare Life Cover	●	●	●	●	●	39.74	44.40	84.14
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot	●	○	●	●	●	40.01	40.85	80.86
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	43.65	26.04	69.69
Macquarie Life	FutureWise Life	●	○	●	○	○	45.71	35.73	81.45
MLC Life	Life Cover Plus	●	●	●	●	●	41.21	41.05	82.25
St George Life	Protection Choices	●	○	◐	●	●	39.57	33.06	72.62

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life insurance star ratings

term life - Mature Professional Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	Funeral Benefit	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
CommInsure	Total Care Plan	●	●	◐	●	●	27.49	70.00	97.49
Tower Life Australia	Life Protection Plan	●	●	●	○	●	30.00	66.41	96.41
★★★★★ "excellent value"									
Asteron	Term Life	●	●	●	●	●	27.98	66.75	94.73
Zurich Australia	Protection Plus	●	●	●	●	●	27.35	66.75	94.10
★★★★ "strong value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	26.90	63.59	90.49
Aviva	Life Cover	●	●	◐	●	●	27.03	66.10	93.12
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●	26.96	63.45	90.41
★★★ "average value"									
ING Life	OneCare Life Cover	●	●	●	●	●	26.79	62.16	88.95
★★ "satisfactory value"									
AIG Life	Term Life Plan	●	●	●	●	●	27.83	56.64	84.47
AMP Life	Flexible Life Time Prot	●	○	●	●	●	25.60	57.19	82.79
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	26.12	36.45	62.57
AXA/AC&L	Life Insurance Plan	●	●	◐	●	●	28.34	55.74	84.09
Macquarie Life	FutureWise Life	●	○	●	○	○	27.52	50.02	77.55
MLC Life	Life Cover Plus	●	●	●	●	●	24.33	57.46	81.79
St George Life	Protection Choices	●	○	◐	●	●	23.33	46.28	69.61

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life insurance star ratings

term life - Mature Professional Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
CommInsure	Total Care Plan	●	●	◐	●	●	27.57	70.00	97.57
Tower Life Australia	Life Protection Plan	●	●	●	○	●	30.00	66.41	96.41
★★★★★ "excellent value"									
Asteron	Term Life	●	●	●	●	●	28.48	66.75	95.22
Aviva	Life Cover	●	●	◐	●	●	27.46	66.10	93.56
Zurich Australia	Protection Plus	●	●	●	●	●	25.31	66.75	92.06
★★★★ "strong value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	26.66	63.59	90.25
AIG Life	Term Life Plan	●	●	●	●	●	29.75	56.64	86.39
ING Life	OneCare Life Cover	●	●	●	●	●	24.77	62.16	86.94
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●	25.59	63.45	89.04
★★★ "average value"									
AXA/AC&L	Life Insurance Plan	●	●	◐	●	●	28.46	55.74	84.21
MLC Life	Life Cover Plus	●	●	●	●	●	24.73	57.46	82.19
★★ "satisfactory value"									
AMP Life	Flexible Life Time Prot	●	○	●	●	●	24.01	57.19	81.20
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	26.19	36.45	62.64
Macquarie Life	FutureWise Life	●	○	●	○	○	27.43	50.02	77.45
St George Life	Protection Choices	●	○	◐	●	●	22.88	46.28	69.16

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life insurance star ratings

term life - Mature Blue Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
CommInsure	Total Care Plan	●	●	◐	●	●	45.82	50.00	95.82
Tower Life Australia	Life Protection Plan	●	●	●	○	●	50.00	47.43	97.43
★★★★★ "excellent value"									
Asteron	Term Life	●	●	●	●	●	46.63	47.68	94.31
Aviva	Life Cover	●	●	◐	●	●	45.04	47.21	92.26
Zurich Australia	Protection Plus	●	●	●	●	●	45.58	47.68	93.26
★★★★ "strong value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	44.84	45.42	90.26
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●	44.94	45.32	90.26
★★★ "average value"									
AIG Life	Term Life Plan	●	●	●	●	●	43.76	40.45	84.21
AMP Life	Flexible Life Time Prot	◐	○	●	●	●	42.66	40.85	83.51
AXA/AC&L	Life Insurance Plan	●	●	◐	●	●	47.24	39.82	87.05
ING Life	OneCare Life Cover	●	●	●	●	●	42.95	44.40	87.35
Macquarie Life	FutureWise Life	●	○	●	○	○	45.87	35.73	81.60
MLC Life	Life Cover Plus	●	●	●	●	●	40.55	41.05	81.60
★ "satisfactory value"									
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	43.53	26.04	69.57
St George Life	Protection Choices	●	○	◐	●	●	45.73	33.06	78.79

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life insurance star ratings

term life - Mature Blue Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
CommInsure	Total Care Plan	●	●	◐	●	●	45.94	50.00	95.94
Tower Life Australia	Life Protection Plan	●	●	●	○	●	50.00	47.43	97.43
★★★★★ "excellent value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	44.44	45.42	89.86
Asteron	Term Life	●	●	●	●	●	47.46	47.68	95.14
Aviva	Life Cover	●	●	◐	●	●	45.77	47.21	92.98
Zurich Australia	Protection Plus	●	●	◐	●	●	42.18	47.68	89.86
★★★★ "strong value"									
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●	42.65	45.32	87.98
★★★ "average value"									
AIG Life	Term Life Plan	●	●	●	●	●	46.68	40.45	87.14
AXA/AC&L	Life Insurance Plan	◐	●	◐	●	●	47.44	39.82	87.25
ING Life	OneCare Life Cover	●	●	●	●	●	39.74	44.40	84.14
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot	●	○	●	●	●	40.01	40.85	80.86
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	43.65	26.04	69.69
Macquarie Life	FutureWise Life	●	○	●	○	○	45.71	35.73	81.45
MLC Life	Life Cover Plus	●	●	●	●	●	41.21	41.05	82.25
St George Life	Protection Choices	●	○	◐	●	●	44.65	33.06	77.71

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life insurance star ratings

term life - Empty Nester White Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	Funeral Benefit	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Tower Life Australia	Life Protection Plan	●	●	●	○	●	55.64	29.87	85.50
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●	56.70	30.82	87.52
★★★★ "excellent value"									
AIG Life	Term Life Plan	●	●	●	●	●	53.05	31.66	84.71
Aviva	Life Cover	●	●	◐	●	●	51.29	33.39	84.68
★★★ "strong value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	50.96	30.09	81.05
Asteron	Term Life	●	●	●	●	●	46.08	35.00	81.08
ING Life	OneCare Life Cover	●	●	●	●	●	50.99	31.53	82.52
Zurich Australia	Protection Plus	●	●	●	●	●	47.43	33.67	81.11
★★ "average value"									
CommInsure	Total Care Plan	●	●	◐	●	●	47.61	33.03	80.64
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot	●	○	●	●	●	47.61	30.06	77.68
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	59.12	19.20	78.32
AXA/AC&L	Life Insurance Plan	●	●	◐	●	●	47.80	28.21	76.01
Macquarie Life	FutureWise Life	●	○	●	○	○	53.26	24.77	78.03
MLC Life	Life Cover Standard	●	●	○	●	●	50.21	23.12	73.33
MLC Life	Life Cover Plus	●	●	●	●	●	42.80	28.52	71.32
St George Life	Protection Choices	●	○	◐	●	●	47.29	20.31	67.60

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life insurance star ratings

term life - Empty Nester White Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Aviva	Life Cover	●	●	◐	●	●	53.99	33.39	87.38
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●	55.59	30.82	86.41
★★★★★ "excellent value"									
AIG Life	Term Life Plan	●	●	●	●	●	53.22	31.66	84.89
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	64.25	19.20	83.45
CommInsure	Total Care Plan	●	●	◐	●	●	50.56	33.03	83.59
Tower Life Australia	Life Protection Plan	●	●	●	○	●	55.47	29.87	85.33
★★★★ "strong value"									
Asteron	Term Life	●	●	●	●	●	45.51	35.00	80.51
ING Life	OneCare Life Cover	●	●	●	●	●	48.69	31.53	80.22
★★★ "average value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	48.77	30.09	78.87
AMP Life	Flexible Life Time Prot	●	○	●	●	●	47.24	30.06	77.30
Macquarie Life	FutureWise Life	●	○	●	○	○	53.53	24.77	78.30
MLC Life	Life Cover Standard	●	●	○	●	●	53.20	23.12	76.32
Zurich Australia	Protection Plus	●	●	●	●	●	45.63	33.67	79.30
★ "satisfactory value"									
AXA/AC&L	Life Insurance Plan	●	●	◐	●	●	45.33	28.21	73.54
MLC Life	Life Cover Plus	●	●	●	●	●	45.45	28.52	73.97
St George Life	Protection Choices	●	○	◐	●	●	43.24	20.31	63.54

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life insurance star ratings

term life - Empty Nester Retail/Light manual Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Tower Life Australia	Life Protection Plan	●	●	●	○	●	55.64	29.87	85.50
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●	56.70	30.82	87.52
★★★★ "excellent value"									
AIG Life	Term Life Plan	●	●	●	●	●	53.05	31.66	84.71
Aviva	Life Cover	●	●	◐	●	●	51.29	33.39	84.68
★★★ "strong value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	50.96	30.09	81.05
Asteron	Term Life	●	●	●	●	●	46.08	35.00	81.08
ING Life	OneCare Life Cover	●	●	●	●	●	50.50	31.53	82.03
Zurich Australia	Protection Plus	●	●	●	●	●	47.43	33.67	81.11
★★ "average value"									
CommInsure	Total Care Plan	●	●	◐	●	●	47.61	33.03	80.64
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot	●	○	●	●	●	47.61	30.06	77.68
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	59.12	19.20	78.32
AXA/AC&L	Life Insurance Plan	●	●	◐	●	●	47.80	28.21	76.01
Macquarie Life	FutureWise Life	●	○	●	○	○	53.26	24.77	78.03
MLC Life	Life Cover Standard	●	●	○	●	●	50.21	23.12	73.33
MLC Life	Life Cover Plus	●	●	●	●	●	42.80	28.52	71.32
St George Life	Protection Choices	●	○	◐	●	●	48.41	20.31	68.72

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life insurance star ratings

term life - Empty Nester Retail/Light manual Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	Funeral Benefit	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Aviva	Life Cover	●	●	◐	●	●	53.99	33.39	87.38
Tower Life Australia	Life Protection Plan	●	●	●	○	●	55.47	29.87	85.33
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●	55.59	30.82	86.41
★★★★ "excellent value"									
AIG Life	Term Life Plan	●	●	●	●	●	53.22	31.66	84.89
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	64.25	19.20	83.45
CommInsure	Total Care Plan	●	●	◐	●	●	50.56	33.03	83.59
★★★ "strong value"									
Asteron	Term Life	●	●	●	●	●	45.51	35.00	80.51
ING Life	OneCare Life Cover	●	●	●	●	●	48.22	31.53	79.75
★★ "average value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	48.77	30.09	78.87
AMP Life	Flexible Life Time Prot	●	○	●	●	●	47.24	30.06	77.30
Macquarie Life	FutureWise Life	●	○	●	○	○	53.53	24.77	78.30
MLC Life	Life Cover Standard	●	●	○	●	●	53.20	23.12	76.32
Zurich Australia	Protection Plus	●	●	●	●	●	45.63	33.67	79.30
★ "satisfactory value"									
AXA/AC&L	Life Insurance Plan	●	●	◐	●	●	45.33	28.21	73.54
MLC Life	Life Cover Plus	●	●	●	●	●	45.45	28.52	73.97
St George Life	Protection Choices	●	○	◐	●	●	47.01	20.31	67.32

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life insurance star ratings

term life - Empty Nester Professional Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Asteron	Term Life	●	●	●	●	●	20.14	70.00	90.14
Aviva	Life Cover	●	●	◐	●	●	22.41	66.78	89.19
★★★★ "excellent value"									
AIG Life	Term Life Plan	●	●	●	●	●	24.47	63.33	87.80
CommInsure	Total Care Plan	●	●	◐	●	●	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	●	●	●	○	●	24.31	59.73	84.04
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●	24.78	61.64	86.42
★★ "average value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	22.27	60.19	82.46
AMP Life	Flexible Life Time Prot	●	○	●	●	●	20.81	60.12	80.93
★ "satisfactory value"									
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	25.84	38.39	64.23
AXA/AC&L	Life Insurance Plan	●	●	◐	●	●	20.89	56.41	77.30
Macquarie Life	FutureWise Life	●	○	●	○	○	23.27	49.54	72.81
MLC Life	Life Cover Plus	●	●	●	●	●	18.70	57.04	75.75
MLC Life	Life Cover Standard	●	●	○	●	●	21.94	46.24	68.18
St George Life	Protection Choices	●	○	◐	●	●	20.66	40.61	61.28

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life insurance star ratings

term life - Empty Nester Professional Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Asteron	Term Life	●	●	●	●	●	19.85	70.00	89.85
Aviva	Life Cover	●	●	◐	●	●	23.55	66.78	90.33
★★★★ "excellent value"									
AIG Life	Term Life Plan	●	●	●	●	●	24.54	63.33	87.86
CommInsure	Total Care Plan	●	●	◐	●	●	22.05	66.05	88.11
Zurich Australia	Protection Plus	●	●	●	●	●	19.90	67.35	87.25
★★★ "strong value"									
ING Life	OneCare Life Cover	●	●	●	●	●	21.88	63.06	84.94
Tower Life Australia	Life Protection Plan	●	●	●	○	●	24.19	59.73	83.92
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●	24.25	61.64	85.89
★★ "average value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	21.27	60.19	81.46
AMP Life	Flexible Life Time Prot	●	○	●	●	●	20.61	60.12	80.73
★ "satisfactory value"									
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	28.03	38.39	66.42
AXA/AC&L	Life Insurance Plan	●	●	◐	●	●	19.77	56.41	76.18
Macquarie Life	FutureWise Life	●	○	●	○	○	23.35	49.54	72.89
MLC Life	Life Cover Standard	●	●	○	●	●	23.21	46.24	69.44
MLC Life	Life Cover Plus	●	●	●	●	●	19.82	57.04	76.87
St George Life	Protection Choices	●	○	◐	●	●	18.86	40.61	59.47

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life insurance star ratings

term life - Empty Nester Blue Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Tower Life Australia	Life Protection Plan	●	●	●	○	●	55.64	29.87	85.50
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●	56.70	30.82	87.52
★★★★ "excellent value"									
AIG Life	Term Life Plan	●	●	●	●	●	53.05	31.66	84.71
Aviva	Life Cover	●	●	◐	●	●	51.29	33.39	84.68
★★★ "strong value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	50.96	30.09	81.05
Asteron	Term Life	●	●	●	●	●	46.08	35.00	81.08
ING Life	OneCare Life Cover	●	●	●	●	●	50.50	31.53	82.03
Zurich Australia	Protection Plus	●	●	●	●	●	47.43	33.67	81.11
★★ "average value"									
CommInsure	Total Care Plan	●	●	◐	●	●	47.61	33.03	80.64
★ "satisfactory value"									
AMP Life	Flexible Life Time Prot	●	○	●	●	●	47.61	30.06	77.68
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	59.12	19.20	78.32
AXA/AC&L	Life Insurance Plan	●	●	◐	●	●	47.80	28.21	76.01
Macquarie Life	FutureWise Life	●	○	●	○	○	53.26	24.77	78.03
MLC Life	Life Cover Plus	●	●	●	●	●	42.80	28.52	71.32
MLC Life	Life Cover Standard	●	●	○	●	●	50.21	23.12	73.33
St George Life	Protection Choices	●	○	◐	●	●	52.50	20.31	72.81

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life insurance star ratings

term life - Empty Nester Blue Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Aviva	Life Cover	●	●	◐	●	●	53.99	33.39	87.38
Tower Life Australia	Life Protection Plan	●	●	●	○	●	55.47	29.87	85.33
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●	55.59	30.82	86.41
★★★★ "excellent value"									
AIG Life	Term Life Plan	●	●	●	●	●	53.22	31.66	84.89
Asgard Capital Mgmt	Life Protection	●	○	●	○	○	64.25	19.20	83.45
CommInsure	Total Care Plan	●	●	◐	●	●	50.56	33.03	83.59
★★★ "strong value"									
Asteron	Term Life	●	●	●	●	●	45.51	35.00	80.51
ING Life	OneCare Life Cover	●	●	●	●	●	48.22	31.53	79.75
★★ "average value"									
Accelerate By Tower	Accelerate Protection Policy Life Plan	●	○	●	●	●	48.77	30.09	78.87
AMP Life	Flexible Life Time Prot	●	○	●	●	●	47.24	30.06	77.30
Macquarie Life	FutureWise Life	●	○	●	○	○	53.53	24.77	78.30
Zurich Australia	Protection Plus	●	●	●	●	●	45.63	33.67	79.30
★ "satisfactory value"									
AXA/AC&L	Life Insurance Plan	●	●	◐	●	●	45.33	28.21	73.54
MLC Life	Life Cover Standard	●	●	○	●	●	53.20	23.12	76.32
MLC Life	Life Cover Plus	●	●	●	●	●	45.45	28.52	73.97
St George Life	Protection Choices	●	○	◐	●	●	50.20	20.31	70.51

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life insurance star ratings

income protection - Young White Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	56.54	27.09	83.63
AIG Life	Disability Income Plan	●	●	●	○	○	65.00	25.08	90.08
ING Life	OneCare Income Sec. Std	●	●	●	●	●	54.57	31.05	85.62
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●	59.73	26.00	85.73
CommInsure	Income Care	●	●	●	○	●	57.18	30.93	88.11
★★★★ "excellent value"									
CommInsure	Income Care Plus	●	●	●	●	●	48.20	31.49	79.69
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	54.57	27.51	82.08
AIG Life	Disability Income PLUS Optional	●	●	●	●	○	56.74	25.45	82.19
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●	54.15	26.44	80.59
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	●	●	●	54.66	23.39	78.05
★★★ "strong value"									
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	●	●	●	45.93	27.82	73.75
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	48.05	27.40	75.46
St George Life	Disability Income	●	○	●	○	○	49.15	23.54	72.69
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	51.14	24.53	75.67
ING Life	OneCare Income Sec. Prof	●	●	●	●	●	40.66	32.16	72.81
Asteron	IP Shield	●	●	●	○	●	49.64	24.30	73.93
ING Life	OneCare Income Sec, Comp	●	●	●	●	●	43.64	32.44	76.08
★★ "average value"									
Tower Life Australia	Income Protection Indem	●	●	●	●	●	43.28	26.32	69.60
Asteron	Income Protector	●	●	●	●	●	44.42	27.38	71.81
Asteron	Income Protector Extra	●	●	●	●	●	41.62	27.74	69.36
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	42.57	28.29	70.87
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	43.26	26.21	69.46
AXA/AC&L	Income Insurance Plus Indemnity	●	●	●	●	●	43.35	25.29	68.64
MLC Life	IP Plus Indemnity	●	●	●	○	●	50.63	19.69	70.31
★ "satisfactory value"									
Asteron	Income Advantage Extra	●	●	●	●	●	37.49	27.84	65.33
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	40.73	26.22	66.95
St George Life	Disability Income Plus	●	○	●	●	○	26.15	25.64	51.79
Asteron	Income Advantage	●	●	●	●	●	39.42	27.48	66.90
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	43.98	23.61	67.59
AXA/AC&L	Income Insurance Plus Prof Indemnity	●	●	●	●	●	39.86	25.31	65.17
Tower Life Australia	Income Protection Plus Indemnity	●	●	●	●	●	37.66	26.87	64.53
MLC Life	IP Standard	●	●	○	○	●	59.30	6.45	65.75

1 Premiums will be recalculated (and will usually increase) on each 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.

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life insurance star ratings

income protection - Young White Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★ "satisfactory 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

SUPERCEDED

1 Premiums will be recalculated (and will usually increase) on each 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.
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life insurance star ratings

income protection - Young White Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★★★★★ "superior value"									
CommInsure	Income Care	●	●	●	○	●	59.02	30.93	89.96
AIG Life	Disability Income Plan	●	●	●	○	○	65.00	25.08	90.08
★★★★★ "excellent value"									
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	51.91	27.09	79.00
ING Life	OneCare Income Sec. Std	●	●	●	●	●	50.89	31.05	81.95
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●	51.64	26.00	77.64
CommInsure	Income Care Plus	●	●	●	●	●	43.78	31.49	75.27
AIG Life	Disability Income PLUS Optional	●	●	●	●	○	56.23	25.45	81.68
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	50.89	27.51	78.40
★★★★ "strong value"									
ING Life	OneCare Income Sec. Comp	●	●	●	●	●	39.90	32.44	72.34
St George Life	Disability Income	●	○	●	○	○	50.36	23.54	73.90
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	●	●	●	43.38	27.82	71.20
Tower Life Australia	Income Protection Indem	●	●	●	●	●	45.19	26.32	71.51
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	49.57	24.53	74.10
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	●	●	●	50.89	23.39	74.27
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	43.83	27.40	71.23
Asteron	IP Shield	●	●	●	○	●	47.85	24.30	72.15
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●	46.65	26.44	73.09
★★★ "average value"									
Asteron	Income Protector	●	●	●	●	●	42.52	27.38	69.91
ING Life	OneCare Income Sec. Prof	●	●	●	●	●	36.98	32.16	69.13
MLC Life	IP Plus Indemnity	●	●	●	○	●	50.12	19.69	69.81
Aviva	IP Excell Indemnity	●	●	●	●	●	42.21	25.95	68.16
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	39.98	28.29	68.27
★ "satisfactory value"									
Asteron	Income Advantage	●	●	●	●	●	37.48	27.48	64.97
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	43.36	23.61	66.97
Asteron	Income Protector Extra	●	●	●	●	●	39.69	27.74	67.43
MLC Life	IP Plus with Extra Benefit Indemnity	●	●	●	●	●	41.09	20.40	61.49
Aviva	IP Gold Indemnity	●	●	●	●	●	35.60	26.28	61.88
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	40.24	26.21	66.45
Tower Life Australia	Income Protection Plus Indemnity	●	●	●	●	●	39.15	26.87	66.01
AXA/AC&L	Income Insurance Plus Prof Indemnity	●	●	●	●	●	38.20	25.31	63.50
MLC Life	IP Standard	●	●	○	○	●	59.31	6.45	65.76
AXA/AC&L	Income Insurance Plus Indemnity	●	●	●	●	●	41.69	25.29	66.98

1 Premiums will be recalculated (and will usually increase) on each 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.

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life insurance star ratings

income protection - Young White Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★ "satisfactory value"									
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	37.75	26.22	63.97
Asteron	Income Advantage Extra	●	●	●	●	●	35.55	27.84	63.39
St George Life	Disability Income Plus	●	○	●	●	○	26.49	25.64	52.13

SUPERCEDED

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life insurance star ratings

income protection - Young Retail/Light manual Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
AXA/AC&L	Income Insurance Plus Prof Indemnity	●	●	◐	◐	●	52.82	27.86	80.68
AIG Life	Disability Income Plan	●	●	◐	○	○	65.00	24.97	89.97
ING Life	OneCare Income Sec. Std	●	●	◐	●	◐	54.34	29.42	83.77
ING Life	OneCare Income Sec. Prof	●	●	◐	●	◐	53.87	26.61	80.48
AIG Life	Disability Income PLUS Optional	●	●	◐	●	○	56.30	25.34	81.64
★★★★ "excellent value"									
AXA/AC&L	Income Insurance Plan Indemnity	●	●	◐	◐	●	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	●	○	◐	●	●	50.38	27.86	78.24
AMP Life	Flex Lt Inc. Cont. Standard	●	●	◐	○	◐	51.90	25.91	77.80
ING Life	OneCare Income Sec. Special Risk	●	●	◐	○	◐	54.34	23.08	77.42
Macquarie Life	FutureWise Income Insurance Indemnity	◐	○	◐	●	◐	53.27	23.73	77.00
CommInsure	Income Care	●	●	◐	○	◐	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	●	○	◐	●	●	42.53	28.18	70.71
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	◐	46.62	26.35	72.97
CommInsure	Income Care Plus	●	●	◐	●	◐	39.65	30.35	70.00
★★ "average value"									
Asteron	IP Shield	●	●	◐	○	◐	38.77	25.01	63.77
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	◐	●	◐	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	●	●	◐	●	◐	38.79	26.47	65.27
★ "satisfactory value"									
Asteron	Income Protector Extra	●	●	◐	●	◐	32.64	27.71	60.34
Aviva	IP Excell Indemnity	●	●	◐	●	◐	30.33	26.24	56.57
MLC Life	IP Standard	●	●	○	○	●	52.54	5.19	57.73
MLC Life	IP Plus with Extra Benefit Indemnity	●	●	◐	●	●	37.29	18.51	55.81
Asteron	Income Protector	●	●	◐	●	◐	34.37	27.35	61.72
St George Life	Disability Income Plus	●	○	●	●	○	19.64	23.12	42.76
Tower Life Australia	Income Protection Plus Indemnity	●	●	◐	●	◐	33.56	27.03	60.59
MLC Life	IP Plus Indemnity	●	●	◐	○	●	44.32	17.79	62.10
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	◐	●	○	29.00	24.90	53.91
Aviva	IP Gold Indemnity	●	●	◐	●	◐	25.40	26.58	51.98
Asteron	Income Advantage Extra	●	●	◐	●	◐	38.44	23.87	62.32

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life insurance star ratings

income protection - Young Retail/Light manual Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★ "satisfactory value"									
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	27.16	24.91	52.07
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	35.45	25.50	60.95
St George Life	Disability Income	●	○	●	○	○	37.58	21.71	59.29

SUPERCEDED

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life insurance star ratings

income protection - Young Retail/Light manual Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
1	2	3	4	5					
★★★★★ "superior value"									
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	52.47	27.86	80.33
ING Life	OneCare Income Sec. Std	●	●	●	●	●	54.36	29.42	83.78
AIG Life	Disability Income Plan	●	●	●	○	○	65.00	24.97	89.97
AIG Life	Disability Income PLUS Optional	●	●	●	●	○	55.90	25.34	81.25
★★★★★ "excellent value"									
ING Life	OneCare Income Sec. Prof	●	●	●	●	●	49.85	26.61	76.46
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	54.36	23.08	77.44
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	47.08	27.07	74.15
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●	49.71	25.91	75.62
CommInsure	Income Care	●	●	●	○	●	48.94	29.78	78.73
AXA/AC&L	Income Insurance Plus Prof Indemnity	●	●	●	●	●	51.50	27.86	79.36
ING Life	OneCare Income Sec. Comp	●	●	●	●	●	42.28	31.06	73.34
★★★★ "strong value"									
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	●	●	●	49.36	23.73	73.09
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	44.16	28.18	72.33
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●	44.71	26.35	71.06
Tower Life Australia	Income Protection Indem	●	●	●	●	●	43.18	26.47	69.65
★★★ "average value"									
Tower Life Australia	Income Protection Plus Indemnity	●	●	●	●	●	37.26	27.03	64.29
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	41.79	23.84	65.64
CommInsure	Income Care Plus	●	●	●	●	●	35.65	30.35	66.00
AXA/AC&L	Income Insurance Plus Indemnity	●	●	●	●	●	39.39	27.85	67.23
★★ "satisfactory value"									
Asteron	Income Protector	●	●	●	●	●	32.67	27.35	60.01
Aviva	IP Excell Indemnity	●	●	●	●	●	29.97	26.24	56.21
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	28.64	24.90	53.54
Asteron	IP Shield	●	●	●	○	●	37.00	25.01	62.01
MLC Life	IP Plus with Extra Benefit Indemnity	●	●	●	●	●	36.58	18.51	55.09
St George Life	Disability Income Plus	●	○	●	●	○	20.13	23.12	43.25
Asteron	Income Advantage Extra	●	●	●	●	●	36.68	23.87	60.56
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	26.77	24.91	51.68
MLC Life	IP Standard	●	●	○	○	●	52.23	5.19	57.42
St George Life	Disability Income	●	○	●	○	○	38.78	21.71	60.49
Asteron	Income Protector Extra	●	●	●	●	●	30.96	27.71	58.67
MLC Life	IP Plus Indemnity	●	●	●	○	●	43.74	17.79	61.52
Aviva	IP Gold Indemnity	●	●	●	●	●	24.94	26.58	51.51

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life insurance star ratings

income protection - Young Retail/Light manual Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★ "satisfactory value"									
Asteron	Income Advantage	●	●	🌓	●	🌓	38.72	23.51	62.23
Zurich Australia	Income Replacement Plus - Indemnity	●	●	🌓	●	🌓	35.15	25.50	60.65
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	🌓	●	🌓	38.29	25.02	63.32

SUPERCEDED

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life insurance star ratings

income protection - Young Professional Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★★★★★ "superior value"									
ING Life	OneCare Income Sec, Comp	●	●	●	●	●	29.38	55.61	84.99
CommInsure	Income Care	●	●	●	○	●	34.78	53.03	87.81
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	37.18	46.44	83.62
ING Life	OneCare Income Sec. Std	●	●	●	●	●	36.24	53.23	89.47
★★★★★ "excellent value"									
AIG Life	Disability Income PLUS Optional	●	●	●	●	○	35.07	43.63	78.70
CommInsure	Income Care Plus	●	●	●	●	●	29.14	53.98	83.12
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	31.73	46.98	78.71
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	36.24	47.17	83.40
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●	35.68	44.57	80.26
ING Life	OneCare Income Sec. Prof	●	●	●	●	●	27.48	55.12	82.60
AIG Life	Disability Income Plan	●	●	●	○	○	40.00	42.99	82.99
★★★★ "strong value"									
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	26.57	48.50	75.07
Asteron	Income Protector Extra	●	●	●	●	●	27.88	45.25	73.13
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	●	●	●	28.58	47.69	76.27
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●	32.45	45.32	77.77
Asteron	Income Protector	●	●	●	●	●	29.67	44.64	74.32
Tower Life Australia	Income Protection Indem	●	●	●	●	●	28.15	45.12	73.27
★★★ "average value"									
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	26.58	44.94	71.53
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	28.17	44.93	73.09
Tower Life Australia	Income Protection Plus Indemnity	●	●	●	●	●	24.59	46.06	70.64
St George Life	Disability Income	●	○	●	○	○	32.59	40.35	72.94
Aviva	IP Excell Indemnity	●	●	●	●	●	26.15	44.48	70.64
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	30.23	42.04	72.27
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	●	●	●	32.75	40.09	72.84
Asteron	IP Shield	●	●	●	○	●	32.98	39.35	72.33
★★ "satisfactory value"									
AXA/AC&L	Income Insurance Plus Prof Indemnity	●	●	●	●	●	23.64	43.38	67.02
MLC Life	IP Plus with Extra Benefit Indemnity	●	●	●	●	●	27.94	34.98	62.92
Asteron	Income Advantage Extra	●	●	●	●	●	23.63	45.42	69.06
St George Life	Disability Income Plus	●	○	●	●	○	17.51	43.96	61.46
AXA/AC&L	Income Insurance Plus Indemnity	●	●	●	●	●	25.68	43.35	69.03
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	26.48	40.47	66.96
MLC Life	IP Standard	●	●	○	○	●	38.89	11.06	49.94

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life insurance star ratings

income protection - Young Professional Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★ "satisfactory value"									
Asteron	Income Advantage	●	●	●	●	●	24.82	44.81	69.63
Aviva	IP Gold Indemnity	●	●	●	●	●	22.44	45.05	67.49
MLC Life	IP Plus Indemnity	●	●	●	○	●	33.46	33.75	67.21

SUPERCEDED

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life insurance star ratings

income protection - Young Professional Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
ING Life	OneCare Income Sec. Std	●	●	●	●	●	34.24	53.23	87.48
CommInsure	Income Care	●	●	●	○	●	35.85	53.03	88.88
AIG Life	Disability Income Plan	●	●	●	○	○	40.00	42.99	82.99
ING Life	OneCare Income Sec, Comp	●	●	●	●	●	27.12	55.61	82.73
★★★★★ "excellent value"									
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	34.24	47.17	81.41
CommInsure	Income Care Plus	●	●	●	●	●	26.43	53.98	80.41
ING Life	OneCare Income Sec. Prof	●	●	●	●	●	25.20	55.12	80.32
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	34.14	46.44	80.58
AIG Life	Disability Income PLUS Optional	●	●	●	●	○	34.72	43.63	78.35
★★★★ "strong value"									
Tower Life Australia	Income Protection Indem	●	●	●	●	●	27.98	45.12	73.09
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●	28.57	45.32	73.89
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	24.98	48.50	73.48
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	●	●	●	27.05	47.69	74.74
Asteron	Income Protector	●	●	●	●	●	28.52	44.64	73.17
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●	31.55	44.57	76.13
St George Life	Disability Income	●	○	●	○	○	33.25	40.35	73.60
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	28.91	46.98	75.88
★★★ "average value"									
Aviva	IP Excell Indemnity	●	●	●	●	●	26.33	44.48	70.82
Tower Life Australia	Income Protection Plus Indemnity	●	●	●	●	●	24.29	46.06	70.34
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	24.69	44.94	69.64
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	26.28	44.93	71.21
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	●	●	●	30.46	40.09	70.55
Asteron	IP Shield	●	●	●	○	●	31.97	39.35	71.32
Asteron	Income Protector Extra	●	●	●	●	●	26.68	45.25	71.93
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	29.15	42.04	71.20
★★ "satisfactory value"									
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	26.02	40.47	66.49
MLC Life	IP Standard	●	●	○	○	●	39.11	11.06	50.17
AXA/AC&L	Income Insurance Plus Prof Indemnity	●	●	●	●	●	22.52	43.38	65.90
Asteron	Income Advantage	●	●	●	●	●	23.57	44.81	68.38
MLC Life	IP Plus Indemnity	●	●	●	○	●	33.24	33.75	67.00
St George Life	Disability Income Plus	●	○	●	●	○	17.62	43.96	61.57
Asteron	Income Advantage Extra	●	●	●	●	●	22.38	45.42	67.80

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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.

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life insurance star ratings

income protection - Young Professional Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★ "satisfactory 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

SUPERCEDED

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life insurance star ratings

income protection - Young Blue Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
ING Life	OneCare Income Sec. Std	●	●	●	●	●	59.77	29.81	89.59
AIG Life	Disability Income Plan	●	●	●	○	○	65.00	24.90	89.90
CommInsure	Income Care	●	●	●	○	●	58.13	31.35	89.48
★★★★☆ "excellent value"									
ING Life	OneCare Income Sec, Comp	●	●	●	●	●	48.47	31.55	80.02
AIG Life	Disability Income PLUS Optional	●	●	●	●	○	57.92	25.30	83.22
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	●	●	●	56.07	23.50	79.57
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	59.77	23.14	82.92
CommInsure	Income Care Plus	●	●	●	●	●	50.16	31.94	82.10
★★★☆☆ "strong value"									
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	41.77	28.68	70.46
Tower Life Australia	Income Protection Indem	●	●	●	●	●	43.78	26.08	69.86
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	44.17	27.72	71.89
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●	47.58	24.91	72.49
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	46.92	23.61	70.53
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●	51.61	24.45	76.06
★★☆☆☆ "average value"									
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	39.45	27.42	66.87
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	39.84	28.05	67.89
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	●	●	●	41.89	26.92	68.81
Aviva	IP Excell Indemnity	●	●	●	●	●	41.59	25.99	67.58
★☆☆☆☆ "satisfactory value"									
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	30.88	24.85	55.73
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	32.23	24.84	57.07
Tower Life Australia	Income Protection Plus Indemnity	●	●	●	●	●	39.00	26.66	65.66
Asteron	Income Protector	●	●	●	●	●	35.19	27.68	62.87
MLC Life	IP Plus Indemnity	●	●	●	○	●	43.74	18.17	61.91
MLC Life	IP Plus with Extra Benefit Indemnity	●	●	●	●	●	36.86	18.93	55.79
Asteron	Income Protector Extra	●	●	●	●	●	34.16	28.06	62.22
Aviva	IP Gold Indemnity	●	●	●	●	●	36.10	26.34	62.44
Asteron	IP Shield	●	●	●	○	●	38.05	25.18	63.23
AXA/AC&L	Income Insurance Plus Indemnity	●	●	●	●	●	37.03	29.50	66.53

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life insurance star ratings

income protection - Young Blue Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2						
★★★★★ "superior value"									
ING Life	OneCare Income Sec. Std	●	●	◐	●	◐	65.00	29.81	94.81
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	◐	●	●	64.07	27.72	91.79
CommInsure	Income Care	●	●	◐	○	◐	62.16	31.35	93.51
★★★★★ "excellent value"									
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	◐	●	●	55.50	28.05	83.55
ING Life	OneCare Income Sec. Comp	●	●	◐	●	◐	51.32	31.55	82.87
AIG Life	Disability Income Plan	●	●	◐	○	○	60.89	24.90	85.79
ING Life	OneCare Income Sec. Special Risk	●	●	◐	○	◐	65.00	23.14	88.14
★★★★ "strong value"									
AMP Life	Flex Lt Inc. Cont. Standard	●	●	◐	○	◐	57.39	24.45	81.83
AIG Life	Disability Income PLUS Optional	●	●	◐	●	○	54.08	25.30	79.37
Tower Life Australia	Income Protection Indem	●	●	◐	●	◐	55.66	26.08	81.74
CommInsure	Income Care Plus	●	●	◐	●	◐	46.19	31.94	78.13
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	◐	52.49	24.91	77.40
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	◐	●	◐	54.41	23.50	77.91
★★★ "average value"									
Tower Life Australia	Income Protection Plus Indemnity	●	●	◐	●	◐	48.52	26.66	75.18
Asteron	IP Shield	●	●	◐	○	◐	48.79	25.18	73.97
★★ "satisfactory value"									
Aviva	IP Excell Indemnity	●	●	◐	●	◐	42.11	25.99	68.10
MLC Life	IP Plus with Extra Benefit Indemnity	●	●	◐	●	●	34.13	18.93	53.06
MLC Life	IP Plus Indemnity	●	●	◐	○	●	40.65	18.17	58.81
Asteron	Income Protector Extra	●	●	◐	●	◐	41.85	28.06	69.91
Zurich Australia	Income Replacement Plus - Indemnity	●	●	◐	●	◐	41.78	27.42	69.20
AXA/AC&L	Income Insurance Plan Indemnity	●	●	◐	◐	●	43.25	28.68	71.93
Aviva	IP Gold Indemnity	●	●	◐	●	◐	36.01	26.34	62.35
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	◐	●	◐	47.35	23.61	70.96
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	◐	●	○	30.71	24.84	55.55
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	◐	●	○	29.41	24.85	54.25
Asteron	Income Protector	●	●	◐	●	◐	43.62	27.68	71.31
AXA/AC&L	Income Insurance Plus Indemnity	●	●	◐	◐	●	37.68	29.50	67.18
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	◐	●	◐	44.70	26.92	71.61

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life insurance star ratings

income protection - Mature White Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★★★★★ "superior value"									
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	49.63	39.30	88.93
ING Life	OneCare Income Sec. Std	●	●	●	●	●	49.63	44.36	93.99
CommInsure	Income Care	●	●	●	○	●	46.62	44.19	90.81
★★★★★ "excellent value"									
AIG Life	Disability Income Plan	●	●	●	○	○	49.99	35.83	85.82
CommInsure	Income Care Plus	●	●	●	●	●	41.01	44.98	85.99
ING Life	OneCare Income Sec. Prof	●	●	●	●	●	38.84	45.94	84.78
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	●	●	●	45.74	39.74	85.48
ING Life	OneCare Income Sec. Comp	●	●	●	●	●	42.15	46.34	88.50
★★★★ "strong value"									
Tower Life Australia	Income Protection Indem	●	●	●	●	●	45.23	37.60	82.83
Asteron	IP Shield	●	●	●	○	●	48.45	34.71	83.16
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	41.87	40.42	82.29
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	44.50	38.70	83.20
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●	44.96	37.15	82.11
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	47.18	35.04	82.22
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●	42.71	37.77	80.48
Asteron	Income Protector	●	●	●	●	●	42.67	39.12	81.79
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	●	●	●	49.94	33.41	83.35
★★★ "average value"									
AIG Life	Disability Income PLUS Optional	●	●	●	●	○	43.82	36.36	80.18
Aviva	IP Excell Indemnity	●	●	●	●	●	43.26	37.07	80.33
Asteron	Income Protector Extra	●	●	●	●	●	39.64	39.63	79.27
★★ "satisfactory value"									
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	40.69	33.73	74.42
MLC Life	IP Plus Indemnity	●	●	●	○	●	41.54	28.13	69.67
MLC Life	IP Standard	●	●	○	○	●	50.00	9.21	59.21
St George Life	Disability Income	●	○	●	○	○	37.06	33.63	70.69
Tower Life Australia	Income Protection Plus Indemnity	●	●	●	●	●	38.87	38.38	77.25
Asteron	Income Advantage	●	●	●	●	●	37.32	39.26	76.58
AXA/AC&L	Income Insurance Plus Prof Indemnity	●	●	●	●	●	36.33	36.15	72.48
St George Life	Disability Income Plus	●	○	●	●	○	19.08	36.63	55.71
Aviva	IP Gold Indemnity	●	●	●	●	●	35.90	37.54	73.44
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	39.05	37.44	76.49
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	36.48	37.45	73.94
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	37.25	39.15	76.40

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life insurance star ratings

income protection - Mature White Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5	star ratings scores		
		Stepped 1	Level 2				PRICING	FEATURES	TOTAL
★ "satisfactory 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

SUPERCEDED

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life insurance star ratings

income protection - Mature White Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★★★★★ "superior value"									
AIG Life	Disability Income Plan	●	●	●	○	○	49.92	35.83	85.74
ING Life	OneCare Income Sec. Std	●	●	●	●	●	41.27	44.36	85.63
CommInsure	Income Care	●	●	●	○	●	46.03	44.19	90.22
★★★★★ "excellent value"									
Asteron	Income Protector	●	●	●	●	●	41.27	39.12	80.39
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	41.27	39.30	80.57
Asteron	IP Shield	●	●	●	○	●	46.96	34.71	81.67
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	●	●	●	42.87	39.74	82.61
Aviva	IP Excell Indemnity	●	●	●	●	●	43.48	37.07	80.55
ING Life	OneCare Income Sec. Comp	●	●	●	●	●	34.87	46.34	81.22
AIG Life	Disability Income PLUS Optional	●	●	●	●	○	43.67	36.36	80.03
Tower Life Australia	Income Protection Indem	●	●	●	●	●	42.63	37.60	80.23
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	46.41	35.04	81.45
CommInsure	Income Care Plus	●	●	●	●	●	35.67	44.98	80.65
★★★★ "strong value"									
ING Life	OneCare Income Sec. Prof	●	●	●	●	●	32.07	45.94	78.01
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	39.17	40.42	79.59
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	●	●	●	46.39	33.41	79.80
★★★ "average value"									
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	38.01	38.70	76.71
Asteron	Income Protector Extra	●	●	●	●	●	38.29	39.63	77.92
AXA/AC&L	Income Insurance Plus Indemnity	●	●	●	●	●	40.30	36.12	76.42
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●	39.77	37.15	76.91
★ "satisfactory value"									
Tower Life Australia	Income Protection Plus Indemnity	●	●	●	●	●	36.56	38.38	74.94
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	38.88	33.73	72.61
MLC Life	IP Plus Indemnity	●	●	●	○	●	41.43	28.13	69.55
Asteron	Income Advantage Extra	●	●	●	●	●	34.03	39.77	73.80
Aviva	IP Gold Indemnity	●	●	●	●	●	35.95	37.54	73.49
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	31.76	39.15	70.90
Asteron	Income Advantage	●	●	●	●	●	36.02	39.26	75.28
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	36.58	37.44	74.02
MLC Life	IP Plus with Extra Benefit Indemnity	●	●	●	●	●	33.33	29.15	62.48
St George Life	Disability Income	●	○	●	○	○	39.25	33.63	72.88
AXA/AC&L	Income Insurance Plus Prof Indemnity	●	●	●	●	●	35.62	36.15	71.77
MLC Life	IP Standard	●	●	○	○	●	50.00	9.21	59.21

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life insurance star ratings

income protection - Mature White Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★ "satisfactory value"									
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	34.14	37.45	71.59
St George Life	Disability Income Plus	●	○	●	●	○	20.16	36.63	56.79
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●	37.34	37.77	75.11

SUPERCEDED

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life insurance star ratings

income protection - Mature Retail/Light manual Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
ING Life	OneCare Income Sec, Comp	●	●	●	●	●	38.56	44.37	82.93
ING Life	OneCare Income Sec. Std	●	●	●	●	●	45.53	42.03	87.56
ING Life	OneCare Income Sec. Prof	●	●	●	●	●	50.00	38.01	88.01
AIG Life	Disability Income Plan	●	●	●	○	○	46.37	35.67	82.04
AXA/AC&L	Income Insurance Plus Prof Indemnity	●	●	●	●	●	46.76	39.81	86.57
★★★★★ "excellent value"									
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	45.53	32.97	78.50
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	●	●	●	43.96	33.91	77.87
CommInsure	Income Care	●	●	●	○	●	35.28	42.55	77.83
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	41.94	38.68	80.62
★★★★ "strong value"									
Tower Life Australia	Income Protection Indem	●	●	●	●	●	38.19	37.82	76.00
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	37.26	39.80	77.07
CommInsure	Income Care Plus	●	●	●	●	●	30.93	43.36	74.29
AIG Life	Disability Income PLUS Optional	●	●	●	●	○	40.58	36.21	76.79
AXA/AC&L	Income Insurance Plus Indemnity	●	●	●	●	●	36.42	39.78	76.20
★★★ "average value"									
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●	35.17	37.01	72.18
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	35.69	34.06	69.76
Asteron	IP Shield	●	●	●	○	●	34.44	35.72	70.16
Tower Life Australia	Income Protection Plus Indemnity	●	●	●	●	●	32.76	38.61	71.37
Asteron	Income Protector	●	●	●	●	●	30.24	39.07	69.31
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●	33.38	37.64	71.02
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	31.14	40.26	71.40
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	●	●	●	35.02	35.75	70.77
★★ "satisfactory value"									
MLC Life	IP Plus with Extra Benefit Indemnity	●	●	●	●	●	27.80	26.45	54.25
Aviva	IP Excell Indemnity	●	●	●	●	●	27.94	37.49	65.43
MLC Life	IP Standard	●	●	○	○	●	40.51	7.42	47.93
Asteron	Income Advantage	●	●	●	●	●	35.08	33.59	68.67
MLC Life	IP Plus Indemnity	●	●	●	○	●	33.55	25.41	58.96
Asteron	Income Advantage Extra	●	●	●	●	●	33.15	34.10	67.26
Aviva	IP Gold Indemnity	●	●	●	●	●	23.05	37.97	61.02
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	22.21	35.59	57.80
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	23.81	35.58	59.39
St George Life	Disability Income Plus	●	○	●	●	○	13.71	33.03	46.74

1 Premiums will be recalculated (and will usually increase) on each 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.

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life insurance star ratings

income protection - Mature Retail/Light manual Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★ "satisfactory value"									
Asteron	Income Protector Extra	●	●	●	●	●	28.60	39.58	68.18
St George Life	Disability Income	●	○	●	○	○	26.73	31.01	57.73
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	31.99	36.43	68.43

SUPERCEDED

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life insurance star ratings

income protection - Mature Retail/Light manual Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★★★★★ "superior value"									
ING Life	OneCare Income Sec. Prof	●	●	●	●	●	44.77	38.01	82.78
AIG Life	Disability Income Plan	●	●	●	○	○	50.00	35.67	85.67
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	44.56	38.68	83.23
AXA/AC&L	Income Insurance Plus Prof Indemnity	●	●	●	●	●	49.73	39.81	89.54
ING Life	OneCare Income Sec. Std	●	●	●	●	●	44.34	42.03	86.38
★★★★★ "excellent value"									
AIG Life	Disability Income PLUS Optional	●	●	●	●	○	43.69	36.21	79.90
CommInsure	Income Care	●	●	●	○	●	37.51	42.55	80.06
Tower Life Australia	Income Protection Indem	●	●	●	●	●	41.28	37.82	79.10
ING Life	OneCare Income Sec. Comp	●	●	●	●	●	37.43	44.37	81.80
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	39.13	39.80	78.93
★★★★ "strong value"									
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	44.34	32.97	77.32
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●	38.24	37.01	75.25
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	●	●	●	43.99	33.91	77.89
AXA/AC&L	Income Insurance Plus Indemnity	●	●	●	●	●	38.64	39.78	78.42
★★★ "average value"									
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	32.67	40.26	72.92
Asteron	IP Shield	●	●	●	○	●	35.90	35.72	71.63
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	●	●	●	37.75	35.75	73.50
CommInsure	Income Care Plus	●	●	●	●	●	28.96	43.36	72.31
Tower Life Australia	Income Protection Plus Indemnity	●	●	●	●	●	35.37	38.61	73.98
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●	35.89	37.64	73.53
★★ "satisfactory value"									
Asteron	Income Advantage Extra	●	●	●	●	●	34.55	34.10	68.65
Asteron	Income Protector Extra	●	●	●	●	●	29.76	39.58	69.35
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	24.13	35.59	59.72
MLC Life	IP Plus with Extra Benefit Indemnity	●	●	●	●	●	29.86	26.45	56.31
Aviva	IP Excell Indemnity	●	●	●	●	●	30.13	37.49	67.61
St George Life	Disability Income	●	○	●	○	○	30.63	31.01	61.64
St George Life	Disability Income Plus	●	○	●	●	○	15.68	33.03	48.71
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	36.80	34.06	70.86
MLC Life	IP Plus Indemnity	●	●	●	○	●	36.09	25.41	61.50
MLC Life	IP Standard	●	●	○	○	●	43.66	7.42	51.08
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	34.45	36.43	70.89
Asteron	Income Protector	●	●	●	●	●	31.49	39.07	70.56

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life insurance star ratings

income protection - Mature Retail/Light manual Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★ "satisfactory value"									
Asteron	Income Advantage	●	●	●	●	●	36.58	33.59	70.17
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	25.88	35.58	61.46
Aviva	IP Gold Indemnity	●	●	●	●	●	24.80	37.97	62.77

SUPERCEDED

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life insurance star ratings

income protection - Mature Professional Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
ING Life	OneCare Income Sec. Std	●	●	●	●	●	29.74	62.11	91.84
ING Life	OneCare Income Sec. Prof	●	●	●	●	●	23.37	64.31	87.68
ING Life	OneCare Income Sec, Comp	●	●	●	●	●	25.33	64.88	90.21
★★★★ "excellent value"									
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	22.96	56.59	79.54
Tower Life Australia	Income Protection Indem	●	●	●	●	●	25.73	52.64	78.36
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	25.65	54.18	79.83
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	●	●	●	25.05	55.64	80.69
CommInsure	Income Care Plus	●	●	●	●	●	21.65	62.98	84.63
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	29.74	55.03	84.76
CommInsure	Income Care	●	●	●	○	●	24.92	61.87	86.78
★★★ "strong value"									
Asteron	Income Protector Extra	●	●	●	●	●	23.30	52.80	76.10
Tower Life Australia	Income Protection Plus Indemnity	●	●	●	●	●	22.14	53.73	75.87
AIG Life	Disability Income Plan	●	●	●	○	○	27.09	50.16	77.25
Aviva	IP Excell Indemnity	●	●	●	●	●	23.78	51.90	75.67
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●	23.59	52.00	75.60
Asteron	Income Protector	●	●	●	●	●	25.06	52.09	77.15
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	21.50	54.81	76.30
★★ "average value"									
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●	22.42	52.88	75.30
Asteron	Income Advantage	●	●	●	●	●	21.20	52.28	73.48
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	●	●	●	26.46	46.77	73.23
Asteron	Income Advantage Extra	●	●	●	●	●	20.05	52.99	73.04
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	20.97	52.44	73.40
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	22.43	52.42	74.85
Asteron	IP Shield	●	●	●	○	●	28.39	45.91	74.30
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	24.18	49.05	73.24
Aviva	IP Gold Indemnity	●	●	●	●	●	19.77	52.56	72.33
AIG Life	Disability Income PLUS Optional	●	●	●	●	○	23.77	50.90	74.67
★ "satisfactory value"									
St George Life	Disability Income	●	○	●	○	○	21.41	47.08	68.49
MLC Life	IP Plus Indemnity	●	●	●	○	●	24.99	39.38	64.37
AXA/AC&L	Income Insurance Plus Prof Indemnity	●	●	●	●	●	18.64	50.61	69.25
MLC Life	IP Plus with Extra Benefit Indemnity	●	●	●	●	●	20.21	40.81	61.02
St George Life	Disability Income Plus	●	○	●	●	○	11.05	51.28	62.33

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life insurance star ratings

income protection - Mature Professional Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★ "satisfactory value"									
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	21.59	47.22	68.80
MLC Life	IP Standard	●	●	○	○	●	30.00	12.90	42.90
AXA/AC&L	Income Insurance Plus Indemnity	●	●	●	●	●	21.05	50.57	71.62

SUPERCEDED

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life insurance star ratings

income protection - Mature Professional Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
CommInsure	Income Care	●	●	●	○	●	24.54	61.87	86.41
ING Life	OneCare Income Sec. Comp	●	●	●	●	●	21.00	64.88	85.89
ING Life	OneCare Income Sec. Std	●	●	●	●	●	24.81	62.11	86.92
★★★★ "excellent value"									
AIG Life	Disability Income Plan	●	●	●	○	○	26.99	50.16	77.14
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	21.45	56.59	78.03
CommInsure	Income Care Plus	●	●	●	●	●	18.78	62.98	81.76
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	24.81	55.03	79.84
ING Life	OneCare Income Sec. Prof	●	●	●	●	●	19.33	64.31	83.64
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	●	●	●	23.46	55.64	79.10
★★★ "strong value"									
Asteron	Income Protector Extra	●	●	●	●	●	22.49	52.80	75.29
Tower Life Australia	Income Protection Indem	●	●	●	●	●	23.00	52.64	75.64
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	21.86	54.18	76.05
Tower Life Australia	Income Protection Plus Indemnity	●	●	●	●	●	19.74	53.73	73.47
Asteron	IP Shield	●	●	●	○	●	27.52	45.91	73.43
AIG Life	Disability Income PLUS Optional	●	●	●	●	○	23.63	50.90	74.53
Aviva	IP Excell Indemnity	●	●	●	●	●	23.88	51.90	75.78
Asteron	Income Protector	●	●	●	●	●	24.22	52.09	76.31
★★ "average value"									
Aviva	IP Gold Indemnity	●	●	●	●	●	19.77	52.56	72.33
Asteron	Income Advantage	●	●	●	●	●	20.42	52.28	72.70
Asteron	Income Advantage Extra	●	●	●	●	●	19.30	52.99	72.29
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	20.98	52.42	73.40
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●	21.32	52.00	73.32
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	18.28	54.81	73.09
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	19.59	52.44	72.03
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	23.71	49.05	72.76
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●	20.03	52.88	72.90
★ "satisfactory value"									
St George Life	Disability Income	●	○	●	○	○	22.59	47.08	69.67
AXA/AC&L	Income Insurance Plus Prof Indemnity	●	●	●	●	●	18.21	50.61	68.82
St George Life	Disability Income Plus	●	○	●	●	○	11.62	51.28	62.90
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	20.57	47.22	67.79
AXA/AC&L	Income Insurance Plus Indemnity	●	●	●	●	●	20.59	50.57	71.17
MLC Life	IP Plus with Extra Benefit Indemnity	●	●	●	●	●	20.07	40.81	60.88

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life insurance star ratings

income protection - Mature Professional Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★ "satisfactory value"									
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	●	●	●	24.53	46.77	71.30
MLC Life	IP Standard	●	●	○	○	●	30.00	12.90	42.90
MLC Life	IP Plus Indemnity	●	●	●	○	●	24.90	39.38	64.28

SUPERCEDED

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life insurance star ratings

income protection - Mature Blue Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★★★★★ "superior value"									
ING Life	OneCare Income Sec, Comp	●	●	●	●	●	42.81	45.07	87.88
ING Life	OneCare Income Sec. Std	●	●	●	●	●	50.00	42.59	92.59
CommInsure	Income Care	●	●	●	○	●	42.98	44.78	87.76
★★★★★ "excellent value"									
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	●	●	●	49.26	33.57	82.83
AIG Life	Disability Income Plan	●	●	●	○	○	49.29	35.57	84.86
Tower Life Australia	Income Protection Indem	●	●	●	●	●	43.61	37.25	80.87
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	50.00	33.06	83.06
CommInsure	Income Care Plus	●	●	●	●	●	38.22	45.63	83.85
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	40.79	40.98	81.77
★★★★ "strong value"									
Aviva	IP Excell Indemnity	●	●	●	●	●	40.29	37.12	77.41
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	●	●	●	40.94	38.45	79.40
AXA/AC&L	Income Insurance Plus Indemnity	●	●	●	●	●	36.26	42.14	78.39
AIG Life	Disability Income PLUS Optional	●	●	●	●	○	43.66	36.14	79.79
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	39.07	39.60	78.67
★★★ "average value"									
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	37.96	39.17	77.13
Tower Life Australia	Income Protection Plus Indemnity	●	●	●	●	●	38.19	38.09	76.28
★★ "satisfactory value"									
Asteron	IP Shield	●	●	●	○	●	37.79	35.97	73.76
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	31.05	35.48	66.53
Asteron	Income Protector Extra	●	●	●	●	●	32.82	40.08	72.90
MLC Life	IP Plus Indemnity	●	●	●	○	●	37.90	25.95	63.85
Asteron	Income Protector	●	●	●	●	●	34.10	39.54	73.64
MLC Life	IP Plus with Extra Benefit Indemnity	●	●	●	●	●	31.69	27.04	58.73
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●	38.31	34.92	73.23
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	34.00	40.07	74.07
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	40.99	33.72	74.72
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●	36.57	35.59	72.16
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	29.33	35.50	64.83
Aviva	IP Gold Indemnity	●	●	●	●	●	33.91	37.63	71.54

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life insurance star ratings

income protection - Mature Blue Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★★★★★ "superior value"									
ING Life	OneCare Income Sec, Comp	●	●	●	●	●	42.40	45.07	87.47
ING Life	OneCare Income Sec. Std	●	●	●	●	●	50.00	42.59	92.59
CommInsure	Income Care	●	●	●	○	●	43.72	44.78	88.51
★★★★★ "excellent value"									
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	45.93	39.60	85.53
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	50.00	33.06	83.06
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	●	●	●	44.96	38.45	83.41
AIG Life	Disability Income Plan	●	●	●	○	○	49.42	35.57	84.99
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	42.98	40.98	83.96
Tower Life Australia	Income Protection Indem	●	●	●	●	●	48.51	37.25	85.76
★★★★ "strong value"									
Asteron	IP Shield	●	●	●	○	●	44.55	35.97	80.53
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	41.48	39.17	80.65
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	●	●	●	48.35	33.57	81.92
AXA/AC&L	Income Insurance Plus Indemnity	●	●	●	●	●	37.90	42.14	80.04
Tower Life Australia	Income Protection Plus Indemnity	●	●	●	●	●	41.98	38.09	80.07
★★★ "average value"									
Asteron	Income Protector	●	●	●	●	●	39.34	39.54	78.89
CommInsure	Income Care Plus	●	●	●	●	●	34.17	45.63	79.80
Aviva	IP Excell Indemnity	●	●	●	●	●	42.10	37.12	79.22
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●	44.52	34.92	79.44
AIG Life	Disability Income PLUS Optional	●	●	●	●	○	43.74	36.14	79.88
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	39.20	40.07	79.27
★ "satisfactory value"									
MLC Life	IP Plus Indemnity	●	●	●	○	●	37.97	25.95	63.92
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	41.02	33.72	74.75
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	30.26	35.50	65.75
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●	41.98	35.59	77.56
MLC Life	IP Plus with Extra Benefit Indemnity	●	●	●	●	●	31.71	27.04	58.74
Aviva	IP Gold Indemnity	●	●	●	●	●	35.15	37.63	72.78
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	32.03	35.48	67.52
Asteron	Income Protector Extra	●	●	●	●	●	37.59	40.08	77.67

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life insurance star ratings

income protection - Empty Nester White Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
★★★★★ "superior value"									
CommInsure	Income Care	●	●	●	○	●	52.42	30.93	83.36
AIG Life	Disability Income Plan	●	●	●	○	○	65.00	25.08	90.08
★★★★★ "excellent value"									
AIG Life	Disability Income PLUS Optional	●	●	●	●	○	52.36	25.45	77.81
CommInsure	Income Care Plus	●	●	●	●	●	44.68	31.49	76.17
ING Life	OneCare Income Sec. Std	●	●	●	●	●	44.79	31.05	75.84
★★★★ "strong value"									
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	39.47	28.29	67.76
Asteron	IP Shield	●	●	●	○	●	47.93	24.30	72.23
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	●	●	●	46.33	23.39	69.72
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	44.79	27.51	72.30
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	45.98	26.21	72.19
ING Life	OneCare Income Sec. Prof	●	●	●	●	●	35.49	32.16	67.65
Asteron	Income Protector	●	●	●	●	●	42.02	27.38	69.40
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	44.05	26.22	70.27
Aviva	IP Excell Indemnity	●	●	●	●	●	45.17	25.95	71.12
ING Life	OneCare Income Sec. Comp	●	●	●	●	●	38.64	32.44	71.08
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	●	●	●	43.28	27.82	71.10
★★★ "average value"									
Asteron	Income Protector Extra	●	●	●	●	●	38.94	27.74	66.68
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
MLC Life	IP Standard	●	●	○	○	●	39.32	6.45	45.76
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	35.40	27.09	62.50
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	29.54	27.40	56.94
AXA/AC&L	Income Insurance Plus Indemnity	●	●	●	●	●	35.15	25.29	60.43
St George Life	Disability Income	●	○	●	○	○	35.54	23.54	59.08
MLC Life	IP Plus Indemnity	●	●	●	○	●	32.44	19.69	52.13
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	40.43	24.53	64.95
Asteron	Income Advantage Extra	●	●	●	●	●	34.55	27.84	62.38
Tower Life Australia	Income Protection Plus Indemnity	●	●	●	●	●	34.98	26.87	61.85
St George Life	Disability Income Plus	●	○	●	●	○	18.18	25.64	43.82
Asteron	Income Advantage	●	●	●	●	●	36.60	27.48	64.08
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	38.14	23.61	61.74
MLC Life	IP Plus with Extra Benefit Indemnity	●	●	●	●	●	26.01	20.40	46.41

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life insurance star ratings

income protection - Empty Nester White Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★ "satisfactory value"									
Aviva	IP Gold Indemnity	●	●	●	●	●	37.18	26.28	63.46

SUPERCEDED

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life insurance star ratings

income protection - Empty Nester White Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★★★★★ "superior value"									
CommInsure	Income Care	●	●	●	○	●	56.34	30.93	87.28
AIG Life	Disability Income Plan	●	●	●	○	○	65.00	25.08	90.08
★★★★★ "excellent value"									
AIG Life	Disability Income PLUS Optional	●	●	●	●	○	52.30	25.45	77.75
ING Life	OneCare Income Sec. Std	●	●	●	●	●	46.34	31.05	77.39
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	46.34	27.51	73.85
CommInsure	Income Care Plus	●	●	●	●	●	45.00	31.49	76.49
Tower Life Australia	Income Protection Indem	●	●	●	●	●	51.37	26.32	77.69
★★★★ "strong value"									
Aviva	IP Excell Indemnity	●	●	●	●	●	45.22	25.95	71.16
Asteron	IP Shield	●	●	●	○	●	46.36	24.30	70.66
ING Life	OneCare Income Sec. Comp	●	●	●	●	●	39.99	32.44	72.44
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	43.09	26.21	69.30
Tower Life Australia	Income Protection Plus Indemnity	●	●	●	●	●	43.96	26.87	70.83
★★★ "average value"									
ING Life	OneCare Income Sec. Prof	●	●	●	●	●	36.72	32.16	68.88
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	●	●	●	43.51	23.39	66.90
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	36.99	28.29	65.29
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	38.99	27.09	66.09
Asteron	Income Protector Extra	●	●	●	●	●	37.63	27.74	65.37
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	41.28	26.22	67.50
Asteron	Income Protector	●	●	●	●	●	40.62	27.38	68.00
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	●	●	●	40.58	27.82	68.40
★★ "satisfactory value"									
Asteron	Income Advantage	●	●	●	●	●	35.35	27.48	62.84
MLC Life	IP Standard	●	●	○	○	●	39.24	6.45	45.69
AXA/AC&L	Income Insurance Plus Prof Indemnity	●	●	●	●	●	29.70	25.31	55.01
St George Life	Disability Income Plus	●	○	●	●	○	19.38	25.64	45.02
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
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	32.52	27.40	59.92
Asteron	Income Advantage Extra	●	●	●	●	●	33.37	27.84	61.20
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	39.80	24.53	64.32
Aviva	IP Gold Indemnity	●	●	●	●	●	37.17	26.28	63.45
MLC Life	IP Plus Indemnity	●	●	●	○	●	32.36	19.69	52.05
St George Life	Disability Income	●	○	●	○	○	37.91	23.54	61.45

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life insurance star ratings

income protection - Empty Nester White Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★ "satisfactory value"									
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	36.32	23.61	59.93

SUPERCEDED

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life insurance star ratings

income protection - Empty Nester Retail/Light manual Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★★★★★ "superior value"									
AIG Life	Disability Income PLUS Optional	●	●	●	●	○	52.32	24.03	76.36
AIG Life	Disability Income Plan	●	●	●	○	○	65.00	23.66	88.66
★★★★ "excellent value"									
CommInsure	Income Care	●	●	●	○	●	37.85	29.78	67.63
AXA/AC&L	Income Insurance Plus Prof Indemnity	●	●	●	●	●	37.62	27.86	65.48
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	34.44	27.07	61.52
CommInsure	Income Care Plus	●	●	●	●	●	32.20	30.35	62.55
ING Life	OneCare Income Sec. Std	●	●	●	●	●	39.21	29.42	68.63
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	●	●	●	38.67	23.73	62.40
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	39.21	23.08	62.29
ING Life	OneCare Income Sec. Prof	●	●	●	●	●	44.21	26.61	70.81
ING Life	OneCare Income Sec. Comp	●	●	●	●	●	33.80	31.06	64.86
★★★ "strong value"									
Asteron	IP Shield	●	●	●	○	●	33.03	25.01	58.04
MLC Life	IP Plus Indemnity	●	●	●	○	●	40.41	17.79	58.20
AXA/AC&L	Income Insurance Plus Indemnity	●	●	●	●	●	29.93	27.85	57.78
Asteron	Income Advantage	●	●	●	●	●	33.74	23.51	57.25
★★ "average value"									
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	28.71	25.50	54.21
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	31.80	23.84	55.64
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	28.47	27.86	56.34
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	●	●	●	31.50	25.02	56.52
Asteron	Income Protector Extra	●	●	●	●	●	27.34	27.71	55.04
MLC Life	IP Standard	●	●	○	○	●	48.97	5.19	54.17
Asteron	Income Advantage Extra	●	●	●	●	●	31.84	23.87	55.71
Asteron	Income Protector	●	●	●	●	●	28.94	27.35	56.28
★ "satisfactory value"									
MLC Life	IP Plus with Extra Benefit Indemnity	●	●	●	●	●	32.39	18.51	50.91
St George Life	Disability Income Plus	●	○	●	●	○	12.60	23.12	35.72
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	26.73	24.90	51.63
St George Life	Disability Income	●	○	●	○	○	24.65	21.71	46.36
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	25.60	24.91	50.51
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	23.75	28.18	51.92
Aviva	IP Excell Indemnity	●	●	●	●	●	27.57	26.24	53.81
Aviva	IP Gold Indemnity	●	●	●	●	●	22.65	26.58	49.23

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life insurance star ratings

income protection - Empty Nester Retail/Light manual Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★★★★★ "superior value"									
ING Life	OneCare Income Sec. Std	●	●	●	●	●	44.23	29.42	73.66
AIG Life	Disability Income Plan	●	●	●	○	○	65.00	23.66	88.66
AIG Life	Disability Income PLUS Optional	●	●	●	●	○	52.28	24.03	76.31
★★★★★ "excellent value"									
CommInsure	Income Care Plus	●	●	●	●	●	32.41	30.35	62.76
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	44.23	23.08	67.32
AXA/AC&L	Income Insurance Plus Prof Indemnity	●	●	●	●	●	37.04	27.86	64.91
CommInsure	Income Care	●	●	●	○	●	40.64	29.78	70.43
ING Life	OneCare Income Sec. Prof	●	●	●	●	●	45.80	26.61	72.40
ING Life	OneCare Income Sec. Comp	●	●	●	●	●	38.16	31.06	69.23
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	35.75	27.86	63.61
★★★★ "strong value"									
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	●	●	●	36.29	23.73	60.02
MLC Life	IP Plus Indemnity	●	●	●	○	●	40.35	17.79	58.14
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	29.81	28.18	57.99
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	33.91	27.07	60.98
AXA/AC&L	Income Insurance Plus Indemnity	●	●	●	●	●	29.46	27.85	57.31
★★★ "average value"									
Asteron	Income Advantage	●	●	●	●	●	32.59	23.51	56.10
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	●	●	●	31.60	25.02	56.62
Asteron	IP Shield	●	●	●	○	●	31.91	25.01	56.92
Asteron	Income Advantage Extra	●	●	●	●	●	30.76	23.87	54.63
Asteron	Income Protector	●	●	●	●	●	27.94	27.35	55.29
★★ "satisfactory value"									
Aviva	IP Excell Indemnity	●	●	●	●	●	27.53	26.24	53.77
St George Life	Disability Income	●	○	●	○	○	26.31	21.71	48.02
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	25.85	24.91	50.77
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	26.99	24.90	51.90
Aviva	IP Gold Indemnity	●	●	●	●	●	22.60	26.58	49.18
St George Life	Disability Income Plus	●	○	●	●	○	13.44	23.12	36.56
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	30.27	23.84	54.12
MLC Life	IP Plus with Extra Benefit Indemnity	●	●	●	●	●	32.32	18.51	50.84
Asteron	Income Protector Extra	●	●	●	●	●	26.39	27.71	54.10
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	28.80	25.50	54.30
MLC Life	IP Standard	●	●	○	○	●	48.93	5.19	54.13

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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.

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life insurance star ratings

income protection - Empty Nester Professional Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★★★★★ "superior value"									
ING Life	OneCare Income Sec. Std	●	●	●	●	●	23.07	62.11	85.18
ING Life	OneCare Income Sec. Comp	●	●	●	●	●	19.92	64.88	84.80
CommInsure	Income Care	●	●	●	○	●	23.87	61.87	85.73
★★★★★ "excellent value"									
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	22.53	52.42	74.95
AIG Life	Disability Income PLUS Optional	●	●	●	●	○	24.18	50.90	75.08
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	●	●	●	20.25	55.64	75.89
ING Life	OneCare Income Sec. Prof	●	●	●	●	●	18.30	64.31	82.61
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	23.07	55.03	78.10
AIG Life	Disability Income Plan	●	●	●	○	○	30.00	50.16	80.16
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	18.47	56.59	75.06
CommInsure	Income Care Plus	●	●	●	●	●	20.07	62.98	83.05
★★★★ "strong value"									
Asteron	Income Protector Extra	●	●	●	●	●	18.91	52.80	71.70
Asteron	Income Protector	●	●	●	●	●	20.39	52.09	72.48
Aviva	IP Excell Indemnity	●	●	●	●	●	21.23	51.90	73.13
Tower Life Australia	Income Protection Indem	●	●	●	●	●	19.83	52.64	72.46
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	21.59	52.44	74.03
★★★ "average value"									
Tower Life Australia	Income Protection Plus Indemnity	●	●	●	●	●	16.98	53.73	70.71
Aviva	IP Gold Indemnity	●	●	●	●	●	17.48	52.56	70.05
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	17.39	54.18	71.57
★ "satisfactory value"									
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	14.51	54.81	69.31
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	●	●	●	20.99	46.77	67.76
MLC Life	IP Plus Indemnity	●	●	●	○	●	17.02	39.38	56.40
MLC Life	IP Plus with Extra Benefit Indemnity	●	●	●	●	●	13.65	40.81	54.46
Asteron	Income Advantage Extra	●	●	●	●	●	15.45	52.99	68.44
St George Life	Disability Income Plus	●	○	●	●	○	8.94	51.28	60.22
Asteron	IP Shield	●	●	●	○	●	23.25	45.91	69.16
AXA/AC&L	Income Insurance Plus Indemnity	●	●	●	●	●	15.32	50.57	65.89
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	17.28	47.22	64.50
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	17.62	49.05	66.67
Asteron	Income Advantage	●	●	●	●	●	16.36	52.28	68.65
MLC Life	IP Standard	●	●	○	○	●	20.61	12.90	33.51
AXA/AC&L	Income Insurance Plus Prof Indemnity	●	●	●	●	●	13.16	50.61	63.77

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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.

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life insurance star ratings

income protection - Empty Nester Professional Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★ "satisfactory value"									
St George Life	Disability Income	●	○	●	○	○	17.46	47.08	64.54

SUPERCEDED

1 Premiums will be recalculated (and will usually increase) on each 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.
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life insurance star ratings

income protection - Empty Nester Professional Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★★★★★ "superior value"									
CommInsure	Income Care	●	●	●	○	●	25.65	61.87	87.51
ING Life	OneCare Income Sec. Std	●	●	●	●	●	23.88	62.11	85.99
ING Life	OneCare Income Sec. Comp	●	●	●	●	●	20.62	64.88	85.51
★★★★★ "excellent value"									
AIG Life	Disability Income Plan	●	●	●	○	○	30.00	50.16	80.16
AIG Life	Disability Income PLUS Optional	●	●	●	●	○	24.15	50.90	75.05
CommInsure	Income Care Plus	●	●	●	●	●	20.21	62.98	83.19
ING Life	OneCare Income Sec. Prof	●	●	●	●	●	18.94	64.31	83.25
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	23.88	55.03	78.91
Tower Life Australia	Income Protection Indem	●	●	●	●	●	23.65	52.64	76.28
★★★★ "strong value"									
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	20.24	52.44	72.67
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	17.31	56.59	73.90
Aviva	IP Excell Indemnity	●	●	●	●	●	21.26	51.90	73.15
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	●	●	●	18.99	55.64	74.63
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	21.13	52.42	73.54
Tower Life Australia	Income Protection Plus Indemnity	●	●	●	●	●	20.24	53.73	73.97
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	19.14	54.18	73.32
★★★ "average value"									
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	15.96	54.81	70.77
Asteron	Income Protector	●	●	●	●	●	19.71	52.09	71.80
Asteron	Income Protector Extra	●	●	●	●	●	18.27	52.80	71.06
★★ "satisfactory value"									
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	16.45	47.22	63.67
St George Life	Disability Income Plus	●	○	●	●	○	9.52	51.28	60.80
Asteron	Income Advantage	●	●	●	●	●	15.80	52.28	68.08
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	●	●	●	19.71	46.77	66.48
Asteron	IP Shield	●	●	●	○	●	22.50	45.91	68.41
Aviva	IP Gold Indemnity	●	●	●	●	●	17.48	52.56	70.04
St George Life	Disability Income	●	○	●	○	○	18.61	47.08	65.69
Asteron	Income Advantage Extra	●	●	●	●	●	14.91	52.99	67.91
AXA/AC&L	Income Insurance Plus Indemnity	●	●	●	●	●	15.06	50.57	65.64
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	17.33	49.05	66.39
MLC Life	IP Plus with Extra Benefit Indemnity	●	●	●	●	●	13.60	40.81	54.41
AXA/AC&L	Income Insurance Plus Prof Indemnity	●	●	●	●	●	12.94	50.61	63.55
MLC Life	IP Standard	●	●	○	○	●	20.58	12.90	33.48

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life insurance star ratings

income protection - Empty Nester Professional Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			



"satisfactory value"

MLC Life

IP Plus Indemnity



16.98

39.38

56.35

SUPERCEDED

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life insurance star ratings

income protection - Empty Nester Blue Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★★★★★ "superior value"									
ING Life	OneCare Income Sec. Std	●	●	●	●	●	62.01	29.81	91.82
CommInsure	Income Care	●	●	●	○	●	65.00	31.35	96.35
★★★★★ "excellent value"									
CommInsure	Income Care Plus	●	●	●	●	●	55.96	31.94	87.90
ING Life	OneCare Income Sec. Comp	●	●	●	●	●	53.71	31.55	85.27
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	●	●	●	64.40	23.50	87.91
★★★★ "strong value"									
Asteron	IP Shield	●	●	●	○	●	56.28	25.18	81.46
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	62.01	23.14	85.15
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	●	●	●	55.99	26.92	82.91
Aviva	IP Excell Indemnity	●	●	●	●	●	58.33	25.99	84.32
★★★ "average value"									
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	53.59	23.61	77.19
Asteron	Income Protector	●	●	●	●	●	50.09	27.68	77.77
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	51.44	27.42	78.86
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	51.54	28.68	80.23
★★ "satisfactory value"									
AXA/AC&L	Income Insurance Plus Indemnity	●	●	●	●	●	45.31	29.50	74.80
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	40.97	28.05	69.02
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	48.15	27.72	75.87
Aviva	IP Gold Indemnity	●	●	●	●	●	48.46	26.34	74.80
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	47.75	24.85	72.60
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	49.49	24.84	74.33
Asteron	Income Protector Extra	●	●	●	●	●	47.98	28.06	76.03

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life insurance star ratings

income protection - Empty Nester Blue Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution	star ratings scores		
		Stepped	Level				PRICING	FEATURES	TOTAL
		1	2	3	4	5			
★★★★★ "superior value"									
ING Life	OneCare Income Sec. Std	●	●	●	●	●	65.00	29.81	94.81
CommInsure	Income Care	●	●	●	○	●	60.98	31.35	92.33
★★★★★ "excellent value"									
Accelerate By Tower	Accelerate Standard Income Plan - Indemnity	●	○	●	●	●	56.08	27.72	83.80
ING Life	OneCare Income Sec. Special Risk	●	●	●	○	●	65.00	23.14	88.14
ING Life	OneCare Income Sec. Comp	●	●	●	●	●	56.22	31.55	87.77
★★★★ "strong value"									
Aviva	IP Excell Indemnity	●	●	●	●	●	51.51	25.99	77.50
Asteron	IP Shield	●	●	●	○	●	52.35	25.18	77.53
CommInsure	Income Care Plus	●	●	●	●	●	49.19	31.94	81.13
Zurich Australia	Income Replacement Plus - Basic Option Indem	●	●	●	●	●	51.82	26.92	78.74
Macquarie Life	FutureWise Income Insurance Indemnity	●	○	●	●	●	53.64	23.50	77.14
★★★ "average value"									
Accelerate By Tower	Accelerate Comp Income Plan - Indemnity	●	○	●	●	●	47.54	28.05	75.59
Zurich Australia	Income Replacement Plus - Indemnity	●	●	●	●	●	47.49	27.42	74.91
★★ "satisfactory value"									
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○	44.07	24.84	68.91
Asteron	Income Protector Extra	●	●	●	●	●	43.87	28.06	71.93
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○	42.51	24.85	67.36
Asteron	Income Protector	●	●	●	●	●	46.00	27.68	73.68
AXA/AC&L	Income Insurance Plus Indemnity	●	●	●	●	●	39.64	29.50	69.14
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	○	●	●	●	45.07	23.61	68.67
Aviva	IP Gold Indemnity	●	●	●	●	●	42.62	26.34	68.96
AXA/AC&L	Income Insurance Plan Indemnity	●	●	●	●	●	45.28	28.68	73.96

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life insurance star ratings

trauma insurance - Young White Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4	star ratings scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	●	48.17	29.35	77.52
CommInsure	Total Care Plan SATrauma	●	●	●	●	46.80	30.14	76.94
Macquarie Life	Trauma Plus	●	○	●	●	41.42	35.00	76.42
★★★★ "excellent value"								
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	43.05	29.81	72.85
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	53.21	21.49	74.70
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●	44.32	31.18	75.50
Macquarie Life	FutureWise Life Trauma Insurance	●	○	●	●	44.75	31.26	76.02
★★★ "strong value"								
Asteron	Stand Alone Recovery Plus	●	●	●	●	36.60	33.98	70.58
AXA/AC&L	SA Trauma Recovery Plan	●	●	○	●	42.76	28.22	70.98
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	●	41.63	29.35	70.98
Tower Life Australia	SA Crisis Protection	●	●	●	●	36.89	33.81	70.70
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●	43.65	27.69	71.34
★★ "average value"								
Asteron	Stand Alone Recovery	●	●	●	●	37.68	31.04	68.72
Aviva	SA Recovery Money	●	●	●	●	34.72	31.04	65.76
ING Life	Trauma Cvr Prem with Max	●	●	●	●	32.77	34.24	67.01
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	34.67	30.27	64.94
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	33.96	33.67	67.63
St George Life	SAT Protection Choices	●	○	○	○	49.54	15.54	65.08
Zurich Australia	Extended SA Trauma Ins	●	●	●	●	37.40	30.22	67.62
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●	35.52	30.75	66.27
★ "satisfactory value"								
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	29.44	20.52	49.96
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	37.52	21.27	58.78
MLC Life	Critical Illness Plus SA - with Extra Benefits	●	●	●	●	29.68	27.13	56.81
MLC Life	Critical Illness Plus SA	●	●	●	○	38.43	22.13	60.56
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	42.32	18.27	60.59

1. Premiums will be recalculated (and will usually increase) on each 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 ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

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life insurance star ratings

trauma insurance - Young White Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement	star ratings scores		
		Stepped	Level			PRICING	FEATURES	TOTAL
		1	2			3	4	

★★★★★ "superior value"								
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	55.93	21.49	77.42
CommInsure	Total Care Plan SATrauma	●	●	●	●	46.31	30.14	76.44
Macquarie Life	FutureWise Life Trauma Insurance	●	○	●	●	44.77	31.26	76.04
★★★★ "excellent value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	●	46.18	29.35	75.53
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	45.30	29.81	75.10
Tower Life Australia	SA Crisis Protection	●	●	●	●	38.56	33.81	72.37
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●	46.39	27.69	74.08
★★★ "strong value"								
Asteron	Stand Alone Recovery	●	●	●	●	39.94	31.04	70.98
Asteron	Stand Alone Recovery Plus	●	●	●	●	36.20	33.98	70.18
Aviva	SA Recovery Money	●	●	●	●	37.52	31.04	68.57
AXA/AC&L	SA Trauma Recovery Plan	●	●	○	●	41.35	28.22	69.57
Macquarie Life	Trauma Plus	●	○	●	●	36.96	35.00	71.96
★★ "average value"								
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	44.52	21.27	65.78
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●	36.82	31.18	68.00
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	38.25	30.27	68.52
St George Life	SAT Protection Choices	●	○	○	○	49.58	15.54	65.12
Zurich Australia	Extended SA Trauma Ins	●	●	●	●	37.65	30.22	67.87
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●	35.75	30.75	66.50
★ "satisfactory value"								
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	36.34	20.52	56.85
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	●	32.74	29.35	62.09
ING Life	Trauma Cvr Prem with Max	●	●	●	●	23.84	34.24	58.08
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	29.24	33.67	62.90
MLC Life	Critical Illness Plus SA	●	●	●	○	40.59	22.13	62.72
MLC Life	Critical Illness Plus SA - with Extra Benefits	●	●	●	●	28.59	27.13	55.72
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	43.99	18.27	62.26

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

trauma insurance - Young Retail/Light manual Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4	star ratings scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	●	48.17	29.35	77.52
CommInsure	Total Care Plan SATrauma	●	●	●	●	46.80	30.14	76.94
Macquarie Life	Trauma Plus	●	○	●	●	41.42	35.00	76.42
★★★★ "excellent value"								
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	53.21	21.49	74.70
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	43.05	29.81	72.85
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●	44.32	31.18	75.50
Macquarie Life	FutureWise Life Trauma Insurance	●	○	●	●	44.75	31.26	76.02
★★★ "strong value"								
Asteron	Stand Alone Recovery Plus	●	●	●	●	36.60	33.98	70.58
AXA/AC&L	SA Trauma Recovery Plan	●	●	○	●	42.76	28.22	70.98
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	●	41.63	29.35	70.98
Tower Life Australia	SA Crisis Protection	●	●	●	●	36.89	33.81	70.70
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●	43.65	27.69	71.34
★★ "average value"								
Asteron	Stand Alone Recovery	●	●	●	●	37.68	31.04	68.72
Aviva	SA Recovery Money	●	●	●	●	34.72	31.04	65.76
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	33.96	33.67	67.63
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	34.67	30.27	64.94
ING Life	Trauma Cvr Prem with Max	●	●	●	●	32.77	34.24	67.01
St George Life	SAT Protection Choices	●	○	○	○	49.54	15.54	65.08
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●	35.52	30.75	66.27
Zurich Australia	Extended SA Trauma Ins	●	●	●	●	37.40	30.22	67.62
★ "satisfactory value"								
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	29.44	20.52	49.96
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	37.52	21.27	58.78
MLC Life	Critical Illness Plus SA	●	●	●	○	38.43	22.13	60.56
MLC Life	Critical Illness Plus SA - with Extra Benefits	●	●	●	●	29.68	27.13	56.81
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	42.32	18.27	60.59

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

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life insurance star ratings

trauma insurance - Young Retail/Light manual Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement	star ratings scores		
		Stepped	Level			PRICING	FEATURES	TOTAL
		1	2			3	4	
★★★★★ "superior value"								
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	55.93	21.49	77.42
CommInsure	Total Care Plan SATrauma	●	●	●	●	46.31	30.14	76.44
Macquarie Life	FutureWise Life Trauma Insurance	●	○	●	●	44.77	31.26	76.04
★★★★ "excellent value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	●	46.18	29.35	75.53
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	45.30	29.81	75.10
Tower Life Australia	SA Crisis Protection	●	●	●	●	38.56	33.81	72.37
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●	46.39	27.69	74.08
★★★ "strong value"								
Asteron	Stand Alone Recovery Plus	●	●	●	●	36.20	33.98	70.18
Asteron	Stand Alone Recovery	●	●	●	●	39.94	31.04	70.98
Aviva	SA Recovery Money	●	●	●	●	37.52	31.04	68.57
AXA/AC&L	SA Trauma Recovery Plan	●	●	○	●	41.35	28.22	69.57
Macquarie Life	Trauma Plus	●	○	●	●	36.96	35.00	71.96
★★ "average value"								
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	44.52	21.27	65.78
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●	36.82	31.18	68.00
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	38.25	30.27	68.52
St George Life	SAT Protection Choices	●	○	○	○	49.58	15.54	65.12
Zurich Australia	Extended SA Trauma Ins	●	●	●	●	37.65	30.22	67.87
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●	35.75	30.75	66.50
★ "satisfactory value"								
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	36.34	20.52	56.85
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	●	32.74	29.35	62.09
ING Life	Trauma Cvr Prem with Max	●	●	●	●	23.84	34.24	58.08
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	29.24	33.67	62.90
MLC Life	Critical Illness Plus SA	●	●	●	○	40.59	22.13	62.72
MLC Life	Critical Illness Plus SA - with Extra Benefits	●	●	●	●	28.59	27.13	55.72
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	43.99	18.27	62.26

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life insurance star ratings

trauma insurance - Young Professional Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4	star ratings scores		
		Stepped	Level			PRICING	FEATURES	TOTAL
		1	2					
★★★★★ "superior value"								
Macquarie Life	FutureWise Life Trauma Insurance	●	○	●	●	27.54	53.60	81.14
Macquarie Life	Trauma Plus	●	○	●	●	25.49	60.00	85.49
★★★★ "excellent value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	●	29.64	50.31	79.95
Asteron	Stand Alone Recovery Plus	●	●	●	●	22.52	58.26	80.78
CommInsure	Total Care Plan SATrauma	●	●	●	●	28.80	51.67	80.47
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●	27.27	53.45	80.73
Tower Life Australia	SA Crisis Protection	●	●	●	●	22.70	57.96	80.66
★★★ "strong value"								
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	26.49	51.09	77.59
ING Life	Trauma Cvr Prem with Max	●	●	●	●	20.16	58.70	78.86
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	20.90	57.72	78.61
★★ "average value"								
Asteron	Stand Alone Recovery	●	●	●	●	23.19	53.22	76.40
Aviva	SA Recovery Money	●	●	●	●	21.36	53.22	74.58
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	●	25.62	50.31	75.93
AXA/AC&L	SA Trauma Recovery Plan	●	●	○	●	26.31	48.38	74.69
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	21.33	51.90	73.23
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●	26.86	47.47	74.33
Zurich Australia	Extended SA Trauma Ins	●	●	●	●	23.02	51.80	74.82
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●	21.86	52.72	74.57
★ "satisfactory value"								
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	32.74	36.85	69.59
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	18.12	35.17	53.29
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	23.09	36.46	59.54
MLC Life	Critical Illness Plus SA	●	●	●	○	23.65	37.93	61.58
MLC Life	Critical Illness Plus SA - with Extra Benefits	●	●	●	●	18.26	46.51	64.77
St George Life	SAT Protection Choices	●	○	○	○	30.48	26.64	57.12
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	26.04	31.33	57.37

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life insurance star ratings

trauma insurance - Young Professional Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4	star ratings scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
Macquarie Life	FutureWise Life Trauma Insurance	●	○	●	●	27.55	53.60	81.15
Macquarie Life	Trauma Plus	●	○	●	●	22.75	60.00	82.75
Tower Life Australia	SA Crisis Protection	●	●	●	●	23.73	57.96	81.69
★★★★ "excellent value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	●	28.42	50.31	78.73
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	27.88	51.09	78.97
Asteron	Stand Alone Recovery	●	●	●	●	24.58	53.22	77.79
Asteron	Stand Alone Recovery Plus	●	●	●	●	22.28	58.26	80.54
CommInsure	Total Care Plan SATrauma	●	●	●	●	28.50	51.67	80.16
★★★ "strong value"								
Aviva	SA Recovery Money	●	●	●	●	23.09	53.22	76.31
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●	22.66	53.45	76.11
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	17.99	57.72	75.71
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●	28.55	47.47	76.02
★★ "average value"								
AXA/AC&L	SA Trauma Recovery Plan	●	●	○	●	25.45	48.38	73.83
ING Life	Trauma Cvr Prem with Max	●	●	●	●	14.67	58.70	73.37
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	23.54	51.90	75.44
Zurich Australia	Extended SA Trauma Ins	●	●	●	●	23.17	51.80	74.97
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●	22.00	52.72	74.71
★ "satisfactory value"								
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	34.42	36.85	71.27
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	22.36	35.17	57.53
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	27.40	36.46	63.85
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	●	20.15	50.31	70.46
MLC Life	Critical Illness Plus SA - with Extra Benefits	●	●	●	●	17.60	46.51	64.10
MLC Life	Critical Illness Plus SA	●	●	●	○	24.98	37.93	62.91
St George Life	SAT Protection Choices	●	○	○	○	30.51	26.64	57.15
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	27.07	31.33	58.40

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life insurance star ratings

trauma insurance - Young Blue Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4	star ratings scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	●	48.17	29.35	77.52
CommInsure	Total Care Plan SATrauma	●	●	●	●	46.80	30.14	76.94
Macquarie Life	Trauma Plus	●	○	●	●	41.42	35.00	76.42
★★★★ "excellent value"								
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	53.21	21.49	74.70
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	43.05	29.81	72.85
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●	44.32	31.18	75.50
Macquarie Life	FutureWise Life Trauma Insurance	●	○	●	●	44.75	31.26	76.02
★★★ "strong value"								
Asteron	Stand Alone Recovery Plus	●	●	●	●	36.60	33.98	70.58
AXA/AC&L	SA Trauma Recovery Plan	●	●	○	●	42.76	28.22	70.98
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	●	41.63	29.35	70.98
Tower Life Australia	SA Crisis Protection	●	●	●	●	36.89	33.81	70.70
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●	43.65	27.69	71.34
★★ "average value"								
Asteron	Stand Alone Recovery	●	●	●	●	37.68	31.04	68.72
Aviva	SA Recovery Money	●	●	●	●	34.72	31.04	65.76
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	33.96	33.67	67.63
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	34.67	30.27	64.94
ING Life	Trauma Cvr Prem with Max	●	●	●	●	32.77	34.24	67.01
St George Life	SAT Protection Choices	●	○	○	○	49.54	15.54	65.08
Zurich Australia	Extended SA Trauma Ins	●	●	●	●	37.40	30.22	67.62
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●	35.52	30.75	66.27
★ "satisfactory value"								
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	37.52	21.27	58.78
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	29.44	20.52	49.96
MLC Life	Critical Illness Plus SA - with Extra Benefits	●	●	●	●	29.68	27.13	56.81
MLC Life	Critical Illness Plus SA	●	●	●	○	38.43	22.13	60.56
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	42.32	18.27	60.59

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

trauma insurance - Young Blue Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement	star ratings scores		
		Stepped	Level			PRICING	FEATURES	TOTAL
		1	2			3	4	
★★★★★ "superior value"								
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	55.93	21.49	77.42
CommInsure	Total Care Plan SATrauma	●	●	●	●	46.31	30.14	76.44
Macquarie Life	FutureWise Life Trauma Insurance	●	○	●	●	44.77	31.26	76.04
★★★★☆ "excellent value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	●	46.18	29.35	75.53
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	45.30	29.81	75.10
Tower Life Australia	SA Crisis Protection	●	●	●	●	38.56	33.81	72.37
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●	46.39	27.69	74.08
★★★☆☆ "strong value"								
Asteron	Stand Alone Recovery	●	●	●	●	39.94	31.04	70.98
Asteron	Stand Alone Recovery Plus	●	●	●	●	36.20	33.98	70.18
Aviva	SA Recovery Money	●	●	●	●	37.52	31.04	68.57
AXA/AC&L	SA Trauma Recovery Plan	●	●	○	●	41.35	28.22	69.57
Macquarie Life	Trauma Plus	●	○	●	●	36.96	35.00	71.96
★★☆☆☆ "average value"								
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	44.52	21.27	65.78
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●	36.82	31.18	68.00
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	38.25	30.27	68.52
St George Life	SAT Protection Choices	●	○	○	○	49.58	15.54	65.12
Zurich Australia	Extended SA Trauma Ins	●	●	●	●	37.65	30.22	67.87
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●	35.75	30.75	66.50
★☆☆☆☆ "satisfactory value"								
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	36.34	20.52	56.85
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	●	32.74	29.35	62.09
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	29.24	33.67	62.90
ING Life	Trauma Cvr Prem with Max	●	●	●	●	23.84	34.24	58.08
MLC Life	Critical Illness Plus SA	●	●	●	○	40.59	22.13	62.72
MLC Life	Critical Illness Plus SA - with Extra Benefits	●	●	●	●	28.59	27.13	55.72
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	43.99	18.27	62.26

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

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life insurance star ratings

trauma insurance - Mature White Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4	star ratings scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
Asteron	Stand Alone Recovery Plus	●	●	●	🌓	31.05	47.14	78.19
Macquarie Life	Trauma Plus	●	○	●	🌓	28.84	50.00	78.84
★★★★ "excellent value"								
Asteron	Stand Alone Recovery	●	●	●	🌓	32.98	42.79	75.77
ING Life	Trauma Cvr Prem with Max	●	●	●	●	27.26	48.19	75.46
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	28.85	47.44	76.29
Macquarie Life	FutureWise Life Trauma Insurance	●	○	●	🌓	30.35	45.58	75.93
Tower Life Australia	SA Crisis Protection	●	●	●	🌓	25.91	48.74	74.66
★★★ "strong value"								
Aviva	SA Recovery Money	●	●	●	🌓	28.98	44.24	73.21
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	🌓	30.70	42.59	73.28
AXA/AC&L	SA Trauma Recovery Plan	●	●	○	🌓	32.15	40.58	72.73
CommInsure	Total Care Plan SATrauma Plus	●	●	🌓	●	29.43	44.09	73.52
CommInsure	Total Care Plan SATrauma	●	●	🌓	●	30.61	42.56	73.17
★★ "average value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	🌓	29.20	41.33	70.53
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	38.78	32.53	71.30
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	29.85	42.19	72.04
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	29.56	42.96	72.53
Zurich Australia	Extended SA Trauma Ins	●	●	●	🌓	27.38	43.25	70.63
★ "satisfactory value"								
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	29.55	31.28	60.83
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	33.05	29.96	63.00
MLC Life	Critical Illness Plus SA	●	●	●	○	26.88	30.56	57.44
MLC Life	Critical Illness Plus SA - with Extra Benefits	●	●	●	●	20.81	37.40	58.21
St George Life	SAT Protection Choices	●	○	○	○	25.14	22.37	47.51
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	🌓	29.43	39.88	69.31
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	31.76	27.77	59.53
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	🌓	25.76	44.01	69.77

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life insurance star ratings

trauma insurance - Mature White Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4	star ratings scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
Asteron	Stand Alone Recovery Plus	●	●	●	●	34.94	47.14	82.08
Asteron	Stand Alone Recovery	●	●	●	●	35.94	42.79	78.72
Macquarie Life	Trauma Plus	●	○	●	●	28.87	50.00	78.87
★★★★ "excellent value"								
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	30.89	47.44	78.34
Macquarie Life	FutureWise Life Trauma Insurance	●	○	●	●	31.84	45.58	77.42
★★★ "strong value"								
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	43.07	32.53	75.60
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	33.69	42.96	76.65
Tower Life Australia	SA Crisis Protection	●	●	●	●	28.00	48.74	76.74
★★ "average value"								
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	33.26	42.19	75.45
Aviva	SA Recovery Money	●	●	●	●	29.68	44.24	73.91
AXA/AC&L	SA Trauma Recovery Plan	●	●	○	●	34.15	40.58	74.73
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	●	31.27	42.59	73.86
CommInsure	Total Care Plan SATrauma	●	●	●	●	32.55	42.56	75.11
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●	30.96	44.09	75.05
ING Life	Trauma Cvr Prem with Max	●	●	●	●	27.13	48.19	75.32
★ "satisfactory value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	●	27.07	41.33	68.40
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	38.96	29.96	68.91
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	34.43	31.28	65.71
MLC Life	Critical Illness Plus SA - with Extra Benefits	●	●	●	●	19.98	37.40	57.38
MLC Life	Critical Illness Plus SA	●	●	●	○	28.67	30.56	59.23
St George Life	SAT Protection Choices	●	○	○	○	23.89	22.37	46.26
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●	29.18	39.88	69.06
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●	25.53	44.01	69.53
Zurich Australia	Extended SA Trauma Ins	●	●	●	●	27.12	43.25	70.37
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	32.64	27.77	60.40

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life insurance star ratings

trauma insurance - Mature Retail/Light manual Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4	star ratings scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
Asteron	Stand Alone Recovery Plus	●	●	●	●	31.05	47.14	78.19
Macquarie Life	Trauma Plus	●	○	●	●	28.84	50.00	78.84
★★★★ "excellent value"								
Asteron	Stand Alone Recovery	●	●	●	●	32.98	42.79	75.77
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	28.85	47.44	76.29
ING Life	Trauma Cvr Prem with Max	●	●	●	●	27.26	48.19	75.46
Macquarie Life	FutureWise Life Trauma Insurance	●	○	●	●	30.35	45.58	75.93
Tower Life Australia	SA Crisis Protection	●	●	●	●	25.91	48.74	74.66
★★★ "strong value"								
Aviva	SA Recovery Money	●	●	●	●	28.98	44.24	73.21
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	●	30.70	42.59	73.28
AXA/AC&L	SA Trauma Recovery Plan	●	●	○	●	32.15	40.58	72.73
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●	29.43	44.09	73.52
CommInsure	Total Care Plan SATrauma	●	●	●	●	30.61	42.56	73.17
★★ "average value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	●	29.20	41.33	70.53
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	38.78	32.53	71.30
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	29.85	42.19	72.04
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	29.56	42.96	72.53
Zurich Australia	Extended SA Trauma Ins	●	●	●	●	27.38	43.25	70.63
★ "satisfactory value"								
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	33.05	29.96	63.00
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	29.55	31.28	60.83
MLC Life	Critical Illness Plus SA - with Extra Benefits	●	●	●	●	20.81	37.40	58.21
MLC Life	Critical Illness Plus SA	●	●	●	○	26.88	30.56	57.44
St George Life	SAT Protection Choices	●	○	○	○	29.70	22.37	52.07
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●	29.43	39.88	69.31
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	31.76	27.77	59.53
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●	25.76	44.01	69.77

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life insurance star ratings

trauma insurance - Mature Retail/Light manual Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4	star ratings scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL

★★★★★ "superior value"								
Asteron	Stand Alone Recovery Plus	●	●	●	●	34.94	47.14	82.08
Asteron	Stand Alone Recovery	●	●	●	●	35.94	42.79	78.72
Macquarie Life	Trauma Plus	●	○	●	●	28.87	50.00	78.87
★★★★ "excellent value"								
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	33.69	42.96	76.65
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	30.89	47.44	78.34
Macquarie Life	FutureWise Life Trauma Insurance	●	○	●	●	31.84	45.58	77.42
Tower Life Australia	SA Crisis Protection	●	●	●	●	28.00	48.74	76.74
★★★ "strong value"								
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	43.07	32.53	75.60
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	33.26	42.19	75.45
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●	30.96	44.09	75.05
CommInsure	Total Care Plan SATrauma	●	●	●	●	32.55	42.56	75.11
ING Life	Trauma Cvr Prem with Max	●	●	●	●	27.13	48.19	75.32
★★ "average value"								
Aviva	SA Recovery Money	●	●	●	●	29.68	44.24	73.91
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	●	31.27	42.59	73.86
AXA/AC&L	SA Trauma Recovery Plan	●	●	○	●	34.15	40.58	74.73
★ "satisfactory value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	●	27.07	41.33	68.40
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	34.43	31.28	65.71
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	38.96	29.96	68.91
MLC Life	Critical Illness Plus SA - with Extra Benefits	●	●	●	●	19.98	37.40	57.38
MLC Life	Critical Illness Plus SA	●	●	●	○	28.67	30.56	59.23
St George Life	SAT Protection Choices	●	○	○	○	31.06	22.37	53.43
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●	29.18	39.88	69.06
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●	25.53	44.01	69.53
Zurich Australia	Extended SA Trauma Ins	●	●	●	●	27.12	43.25	70.37
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	32.64	27.77	60.40

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life insurance star ratings

trauma insurance - Mature Professional Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4	star ratings scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
Asteron	Stand Alone Recovery Plus	●	●	●	●	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
★★★★ "excellent 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	●	●	●	●	19.79	59.90	79.69
Aviva	SA Recovery Money	●	●	●	●	17.39	61.93	79.32
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●	17.66	61.73	79.39
★★ "average value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	●	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	●	●	○	●	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	●	●	○	●	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
★ "satisfactory value"								
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	23.27	45.54	68.80
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	19.83	41.94	61.77
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	17.73	43.79	61.52
MLC Life	Critical Illness Plus SA	●	●	●	○	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	●	○	○	○	15.09	31.31	46.40
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	19.06	38.87	57.93

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life insurance star ratings

trauma insurance - Mature Professional Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4	star ratings scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
Asteron	Stand Alone Recovery Plus	●	●	●	●	20.96	66.00	86.96
Macquarie Life	Trauma Plus	●	○	●	●	17.32	70.00	87.32
Tower Life Australia	SA Crisis Protection	●	●	●	●	16.80	68.24	85.04
★★★★ "excellent value"								
Asteron	Stand Alone Recovery	●	●	●	●	21.56	59.90	81.46
ING Life	Trauma Cvr Prem with Max	●	●	●	●	16.28	67.47	83.75
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	18.54	66.42	84.96
Macquarie Life	FutureWise Life Trauma Insurance	●	○	●	●	19.11	63.81	82.92
★★★ "strong value"								
Aviva	SA Recovery Money	●	●	●	●	17.81	61.93	79.74
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●	18.58	61.73	80.31
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	20.22	60.15	80.36
★★ "average value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	●	16.24	57.86	74.10
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	19.96	59.06	79.02
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	●	18.76	59.62	78.38
AXA/AC&L	SA Trauma Recovery Plan	●	●	○	●	20.49	56.81	77.30
CommInsure	Total Care Plan SATrauma	●	●	●	●	19.53	59.58	79.11
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●	17.51	55.84	73.34
Zurich Australia	Extended SA Trauma Ins	●	●	●	●	16.27	60.55	76.83
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●	15.32	61.61	76.93
★ "satisfactory value"								
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	25.84	45.54	71.38
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	20.66	43.79	64.45
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	23.37	41.94	65.31
MLC Life	Critical Illness Plus SA - with Extra Benefits	●	●	●	●	11.99	52.36	64.35
MLC Life	Critical Illness Plus SA	●	●	●	○	17.20	42.78	59.98
St George Life	SAT Protection Choices	●	○	○	○	14.34	31.31	45.65
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	19.58	38.87	58.46

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life insurance star ratings

trauma insurance - Mature Blue Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4	star ratings scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
Asteron	Stand Alone Recovery Plus	●	●	●	●	31.05	47.14	78.19
Macquarie Life	Trauma Plus	●	○	●	●	28.84	50.00	78.84
★★★★ "excellent value"								
Asteron	Stand Alone Recovery	●	●	●	●	32.98	42.79	75.77
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	28.85	47.44	76.29
ING Life	Trauma Cvr Prem with Max	●	●	●	●	27.26	48.19	75.46
Macquarie Life	FutureWise Life Trauma Insurance	●	○	●	●	30.35	45.58	75.93
Tower Life Australia	SA Crisis Protection	●	●	●	●	25.91	48.74	74.66
★★★ "strong value"								
Aviva	SA Recovery Money	●	●	●	●	28.98	44.24	73.21
AXA/AC&L	SA Trauma Recovery Plan	●	●	○	●	32.15	40.58	72.73
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	●	30.70	42.59	73.28
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●	29.43	44.09	73.52
CommInsure	Total Care Plan SATrauma	●	●	●	●	30.61	42.56	73.17
★★ "average value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	●	29.20	41.33	70.53
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	29.85	42.19	72.04
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	38.78	32.53	71.30
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	29.56	42.96	72.53
Zurich Australia	Extended SA Trauma Ins	●	●	●	●	27.38	43.25	70.63
★ "satisfactory value"								
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	29.55	31.28	60.83
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	33.05	29.96	63.00
MLC Life	Critical Illness Plus SA	●	●	●	○	26.88	30.56	57.44
MLC Life	Critical Illness Plus SA - with Extra Benefits	●	●	●	●	20.81	37.40	58.21
St George Life	SAT Protection Choices	●	○	○	○	32.20	22.37	54.57
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●	29.43	39.88	69.31
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	31.76	27.77	59.53
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●	25.76	44.01	69.77

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

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

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life insurance star ratings

trauma insurance - Mature Blue Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4	star ratings scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
Asteron	Stand Alone Recovery	●	●	●	●	35.94	42.79	78.72
Asteron	Stand Alone Recovery Plus	●	●	●	●	34.94	47.14	82.08
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	30.89	47.44	78.34
Macquarie Life	Trauma Plus	●	○	●	●	28.87	50.00	78.87
★★★★ "excellent value"								
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	33.69	42.96	76.65
Macquarie Life	FutureWise Life Trauma Insurance	●	○	●	●	31.84	45.58	77.42
Tower Life Australia	SA Crisis Protection	●	●	●	●	28.00	48.74	76.74
★★★ "strong value"								
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	33.26	42.19	75.45
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	43.07	32.53	75.60
CommInsure	Total Care Plan SATrauma	●	●	●	●	32.55	42.56	75.11
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●	30.96	44.09	75.05
ING Life	Trauma Cvr Prem with Max	●	●	●	●	27.13	48.19	75.32
★★ "average value"								
Aviva	SA Recovery Money	●	●	●	●	29.68	44.24	73.91
AXA/AC&L	SA Trauma Recovery Plan	●	●	○	●	34.15	40.58	74.73
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	●	31.27	42.59	73.86
★ "satisfactory value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	●	27.07	41.33	68.40
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	34.43	31.28	65.71
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	38.96	29.96	68.91
MLC Life	Critical Illness Plus SA - with Extra Benefits	●	●	●	●	19.98	37.40	57.38
MLC Life	Critical Illness Plus SA	●	●	●	○	28.67	30.56	59.23
St George Life	SAT Protection Choices	●	○	○	○	33.67	22.37	56.04
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●	29.18	39.88	69.06
Zurich Australia	Extended SA Trauma Ins	●	●	●	●	27.12	43.25	70.37
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	32.64	27.77	60.40
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●	25.53	44.01	69.53

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life insurance star ratings

trauma insurance - Empty Nester White Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4	star ratings scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	43.47	28.25	71.72
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	55.88	22.01	77.89
★★★★★ "excellent value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	◐	39.34	27.28	66.62
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	42.95	25.77	68.72
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	44.69	25.01	69.70
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	35.92	30.39	66.31
Macquarie Life	FutureWise Life Trauma Insurance	●	◐	●	◐	37.83	32.29	70.12
Macquarie Life	Trauma Plus	●	○	●	◐	36.10	35.00	71.10
★★★★ "strong value"								
CommInsure	Total Care Plan SATrauma Plus	●	●	◐	●	35.87	28.19	64.05
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	37.10	26.77	63.87
ING Life	Trauma Cvr Prem with Max	●	●	●	●	34.48	30.98	65.46
Tower Life Australia	SA Crisis Protection	●	●	●	◐	30.64	33.43	64.08
★★★ "average value"								
Asteron	Stand Alone Recovery Plus	●	●	●	◐	33.40	29.32	62.71
Asteron	Stand Alone Recovery	●	●	●	◐	36.00	25.01	61.00
CommInsure	Total Care Plan SATrauma	●	●	◐	●	36.74	26.68	63.43
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	◐	32.09	28.45	60.54
Zurich Australia	Extended SA Trauma Ins	●	●	●	◐	33.51	28.61	62.11
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	◐	31.49	29.30	60.79
★★ "satisfactory value"								
Aviva	SA Recovery Money	●	●	●	◐	27.13	29.53	56.66
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	◐	28.10	28.97	57.08
AXA/AC&L	SA Trauma Recovery Plan	●	●	○	◐	30.78	26.48	57.26
MLC Life	Critical Illness Plus SA - with Extra Benefits	●	●	●	●	31.06	22.83	53.89
MLC Life	Critical Illness Plus SA	●	●	●	○	37.19	19.45	56.64
St George Life	SAT Protection Choices	●	○	○	○	32.72	16.97	49.69
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	38.99	19.77	58.76

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life insurance star ratings

trauma insurance - Empty Nester White Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement	star ratings scores		
		Stepped	Level			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	46.93	22.01	68.94
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	45.87	25.01	70.88
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	38.79	30.39	69.18
Macquarie Life	Trauma Plus	●	○	●	◐	32.59	35.00	67.59
★★★★ "excellent value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	◐	36.99	27.28	64.27
AMP Life	FlexLifeTime Crisis Prem	●	◐	●	●	36.86	28.25	65.11
Asgard Capital Mgmt	Trauma Protection	●	◐	○	○	40.80	25.77	66.57
ING Life	Trauma Cvr Prem with Max	●	●	●	●	36.08	30.98	67.07
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	39.98	26.77	66.75
Macquarie Life	FutureWise Life Trauma Insurance	●	◐	●	◐	34.92	32.29	67.21
★★★ "strong value"								
CommInsure	Total Care Plan SATrauma Plus	●	●	◐	●	33.33	28.19	61.51
Tower Life Australia	SA Crisis Protection	●	●	●	◐	28.36	33.43	61.80
★★ "average value"								
Asteron	Stand Alone Recovery Plus	●	●	●	◐	27.62	29.32	56.94
Aviva	SA Recovery Money	●	●	●	◐	28.65	29.53	58.18
CommInsure	Total Care Plan SATrauma	●	●	◐	●	34.10	26.68	60.78
★ "satisfactory value"								
Asteron	Stand Alone Recovery	●	●	●	◐	27.86	25.01	52.87
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	◐	25.95	28.97	54.93
AXA/AC&L	SA Trauma Recovery Plan	●	●	○	◐	27.11	26.48	53.59
MLC Life	Critical Illness Plus SA	●	●	●	○	28.23	19.45	47.68
MLC Life	Critical Illness Plus SA - with Extra Benefits	●	●	●	●	22.66	22.83	45.48
St George Life	SAT Protection Choices	●	○	○	○	21.70	16.97	38.67
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	◐	26.62	28.45	55.07
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	29.72	19.77	49.48
Zurich Australia	Extended SA Trauma Ins	●	●	●	◐	24.60	28.61	53.21
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	◐	23.12	29.30	52.42

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life insurance star ratings

trauma insurance - Empty Nester Retail/Light manual Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4	star ratings scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	55.88	22.01	77.89
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	43.47	28.25	71.72
Macquarie Life	FutureWise Life Trauma Insurance	●	○	●	●	37.83	32.29	70.12
Macquarie Life	Trauma Plus	●	○	●	●	36.10	35.00	71.10
★★★★ "excellent value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	●	39.34	27.28	66.62
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	42.95	25.77	68.72
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	44.69	25.01	69.70
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	35.92	30.39	66.31
★★★ "strong value"								
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●	35.87	28.19	64.05
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	37.10	26.77	63.87
ING Life	Trauma Cvr Prem with Max	●	●	●	●	34.48	30.98	65.46
Tower Life Australia	SA Crisis Protection	●	●	●	●	30.64	33.43	64.08
★★ "average value"								
Asteron	Stand Alone Recovery	●	●	●	●	36.00	25.01	61.00
Asteron	Stand Alone Recovery Plus	●	●	●	●	33.40	29.32	62.71
CommInsure	Total Care Plan SATrauma	●	●	●	●	36.74	26.68	63.43
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●	32.09	28.45	60.54
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●	31.49	29.30	60.79
Zurich Australia	Extended SA Trauma Ins	●	●	●	●	33.51	28.61	62.11
★ "satisfactory value"								
Aviva	SA Recovery Money	●	●	●	●	27.13	29.53	56.66
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	●	28.10	28.97	57.08
AXA/AC&L	SA Trauma Recovery Plan	●	●	○	●	30.78	26.48	57.26
MLC Life	Critical Illness Plus SA	●	●	●	○	37.19	19.45	56.64
MLC Life	Critical Illness Plus SA - with Extra Benefits	●	●	●	●	31.06	22.83	53.89
St George Life	SAT Protection Choices	●	○	○	○	39.51	16.97	56.47
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	38.99	19.77	58.76

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life insurance star ratings

trauma insurance - Empty Nester Retail/Light manual Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement	star ratings scores		
		Stepped	Level			PRICING	FEATURES	TOTAL
		1	2			3	4	
★★★★★ "superior value"								
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	46.93	22.01	68.94
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	45.87	25.01	70.88
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	38.79	30.39	69.18
★★★★ "excellent value"								
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	36.86	28.25	65.11
Asgard Capital Mgmt	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
Macquarie Life	FutureWise Life Trauma Insurance	●	○	●	●	34.92	32.29	67.21
Macquarie Life	Trauma Plus	●	○	●	●	32.59	35.00	67.59
★★★ "strong value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	●	36.99	27.28	64.27
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●	33.33	28.19	61.51
Tower Life Australia	SA Crisis Protection	●	●	●	●	28.36	33.43	61.80
★★ "average value"								
Asteron	Stand Alone Recovery Plus	●	●	●	●	27.62	29.32	56.94
Aviva	SA Recovery Money	●	●	●	●	28.65	29.53	58.18
CommInsure	Total Care Plan SATrauma	●	●	●	●	34.10	26.68	60.78
★ "satisfactory value"								
Asteron	Stand Alone Recovery	●	●	●	●	27.86	25.01	52.87
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	●	25.95	28.97	54.93
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	●	●	●	○	28.23	19.45	47.68
St George Life	SAT Protection Choices	●	○	○	○	28.38	16.97	45.35
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●	26.62	28.45	55.07
Zurich Australia	Extended SA Trauma Ins	●	●	●	●	24.60	28.61	53.21
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●	23.12	29.30	52.42
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	29.72	19.77	49.48

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life insurance star ratings

trauma insurance - Empty Nester Professional Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4	star ratings scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
Macquarie Life	Trauma Plus	●	○	●	●	16.66	70.00	86.66
Macquarie Life	FutureWise Life Trauma Insurance	●	○	●	●	17.46	64.58	82.04
★★★★★ "excellent value"								
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	20.06	56.49	76.56
ING Life	Trauma Cvr Prem with Max	●	●	●	●	15.91	61.97	77.88
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	16.58	60.77	77.35
Tower Life Australia	SA Crisis Protection	●	●	●	●	14.14	66.87	81.01
★★★★ "strong value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	●	18.16	54.57	72.72
Asteron	Stand Alone Recovery Plus	●	●	●	●	15.41	58.63	74.05
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●	16.55	56.37	72.92
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●	14.81	56.90	71.71
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●	14.53	58.60	73.14
Zurich Australia	Extended SA Trauma Ins	●	●	●	●	15.46	57.21	72.68
★★★ "average value"								
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	25.79	44.01	69.80
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	20.63	50.01	70.64
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	19.82	51.53	71.36
Aviva	SA Recovery Money	●	●	●	●	12.52	59.06	71.58
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	●	12.97	57.95	70.92
CommInsure	Total Care Plan SATrauma	●	●	●	●	16.96	53.37	70.33
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	17.12	53.54	70.66
★★ "satisfactory value"								
Asteron	Stand Alone Recovery	●	●	●	●	16.61	50.02	66.63
AXA/AC&L	SA Trauma Recovery Plan	●	●	○	●	14.20	52.96	67.16
MLC Life	Critical Illness Plus SA - with Extra Benefits	●	●	●	●	14.33	45.65	59.99
MLC Life	Critical Illness Plus SA	●	●	●	○	17.16	38.90	56.06
St George Life	SAT Protection Choices	●	○	○	○	15.10	33.94	49.04
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	17.99	39.53	57.53

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life insurance star ratings

trauma insurance - Empty Nester Professional Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4	star ratings scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
Macquarie Life	FutureWise Life Trauma Insurance	●	○	●	●	16.12	64.58	80.70
Macquarie Life	Trauma Plus	●	○	●	●	15.04	70.00	85.04
★★★★ "excellent value"								
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	17.01	56.49	73.51
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	17.90	60.77	78.68
ING Life	Trauma Cvr Prem with Max	●	●	●	●	16.65	61.97	78.62
Tower Life Australia	SA Crisis Protection	●	●	●	●	13.09	66.87	79.96
★★★ "strong value"								
Aviva	SA Recovery Money	●	●	●	●	13.22	59.06	72.28
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	18.45	53.54	71.99
★★ "average value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	●	17.07	54.57	71.64
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	18.83	51.53	70.37
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	21.17	50.01	71.18
Asteron	Stand Alone Recovery Plus	●	●	●	●	12.75	58.63	71.38
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	●	11.98	57.95	69.93
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●	15.38	56.37	71.75
CommInsure	Total Care Plan SATrauma	●	●	●	●	15.74	53.37	69.11
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●	12.29	56.90	69.18
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●	10.67	58.60	69.27
Zurich Australia	Extended SA Trauma Ins	●	●	●	●	11.35	57.21	68.57
★ "satisfactory value"								
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	21.66	44.01	65.67
Asteron	Stand Alone Recovery	●	●	●	●	12.86	50.02	62.87
AXA/AC&L	SA Trauma Recovery Plan	●	●	○	●	12.51	52.96	65.47
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
St George Life	SAT Protection Choices	●	○	○	○	10.02	33.94	43.95
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	13.72	39.53	53.25

1. Premiums will be recalculated (and will usually increase) on each 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 ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

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life insurance star ratings

trauma insurance - Empty Nester Blue Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement	star ratings scores		
		Stepped	Level			PRICING	FEATURES	TOTAL
		1	2			3	4	

★★★★★ "superior value"								
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	43.47	28.25	71.72
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	55.88	22.01	77.89
Macquarie Life	Trauma Plus	●	○	●	●	36.10	35.00	71.10
Macquarie Life	FutureWise Life Trauma Insurance	●	○	●	●	37.83	32.29	70.12
★★★★ "excellent value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	●	39.34	27.28	66.62
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	44.69	25.01	69.70
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	42.95	25.77	68.72
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	35.92	30.39	66.31
★★★ "strong value"								
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●	35.87	28.19	64.05
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	37.10	26.77	63.87
ING Life	Trauma Cvr Prem with Max	●	●	●	●	34.48	30.98	65.46
Tower Life Australia	SA Crisis Protection	●	●	●	●	30.64	33.43	64.08
★★ "average value"								
Asteron	Stand Alone Recovery	●	●	●	●	36.00	25.01	61.00
Asteron	Stand Alone Recovery Plus	●	●	●	●	33.40	29.32	62.71
CommInsure	Total Care Plan SATrauma	●	●	●	●	36.74	26.68	63.43
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●	32.09	28.45	60.54
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●	31.49	29.30	60.79
Zurich Australia	Extended SA Trauma Ins	●	●	●	●	33.51	28.61	62.11
★ "satisfactory value"								
Aviva	SA Recovery Money	●	●	●	●	27.13	29.53	56.66
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	●	28.10	28.97	57.08
AXA/AC&L	SA Trauma Recovery Plan	●	●	○	●	30.78	26.48	57.26
MLC Life	Critical Illness Plus SA - with Extra Benefits	●	●	●	●	31.06	22.83	53.89
MLC Life	Critical Illness Plus SA	●	●	●	○	37.19	19.45	56.64
St George Life	SAT Protection Choices	●	○	○	○	39.51	16.97	56.47
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	38.99	19.77	58.76

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

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

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life insurance star ratings

trauma insurance - Empty Nester Blue Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement	star ratings scores		
		Stepped	Level			PRICING	FEATURES	TOTAL
		1	2			3	4	
★★★★★ "superior value"								
AMP Life	FlexLifeTime Crisis Std	●	○	●	●	46.93	22.01	68.94
Asgard Capital Mgmt	Critical Trauma Protect	●	○	○	○	45.87	25.01	70.88
ING Life	OneCare Trauma Cvr Prem	●	●	●	●	38.79	30.39	69.18
★★★★ "excellent value"								
AMP Life	FlexLifeTime Crisis Prem	●	○	●	●	36.86	28.25	65.11
Asgard Capital Mgmt	Trauma Protection	●	○	○	○	40.80	25.77	66.57
ING Life	Trauma Cvr Prem with Max	●	●	●	●	36.08	30.98	67.07
ING Life	OneCare Trauma Cvr Comp	●	●	●	●	39.98	26.77	66.75
Macquarie Life	Trauma Plus	●	○	●	●	32.59	35.00	67.59
Macquarie Life	FutureWise Life Trauma Insurance	●	○	●	●	34.92	32.29	67.21
★★★ "strong value"								
AIG Life	SA Crisis Recovery Comprehensive	●	●	○	●	36.99	27.28	64.27
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●	33.33	28.19	61.51
Tower Life Australia	SA Crisis Protection	●	●	●	●	28.36	33.43	61.80
★★ "average value"								
Asteron	Stand Alone Recovery Plus	●	●	●	●	27.62	29.32	56.94
Aviva	SA Recovery Money	●	●	●	●	28.65	29.53	58.18
CommInsure	Total Care Plan SATrauma	●	●	●	●	34.10	26.68	60.78
★ "satisfactory value"								
Asteron	Stand Alone Recovery	●	●	●	●	27.86	25.01	52.87
AXA/AC&L	SA Trauma Recovery Comp Cancer Option	●	●	○	●	25.95	28.97	54.93
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	●	●	●	○	28.23	19.45	47.68
St George Life	SAT Protection Choices	●	○	○	○	28.38	16.97	45.35
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●	26.62	28.45	55.07
Zurich Australia	Basic SA Trauma Ins	●	●	●	○	29.72	19.77	49.48
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●	23.12	29.30	52.42
Zurich Australia	Extended SA Trauma Ins	●	●	●	●	24.60	28.61	53.21

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life insurance star ratings

TPD insurance - Young White Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
AMP Life	Stand Alone TPD	●	○	●	●	62.69	32.20	94.89
★★★★ "excellent value"								
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	58.15	35.00	93.15
Zurich Australia	Stand Alone TPD	●	●	●	●	65.00	28.16	93.16
★★★ "strong value"								
ING Life	OneCare Stand Alone TPD	●	●	●	●	61.90	29.60	91.50
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	57.51	34.45	91.96
★★ "average value"								
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	57.49	31.02	88.52
Aviva	SA Recovery Money TPD	●	●	●	●	52.12	34.96	87.08
★ "satisfactory value"								
Asteron	Stand Alone TPD	●	●	●	●	51.93	28.16	80.09
MLC Life	TPD Stand Alone Insurance	●	●	●	●	52.14	25.69	77.83

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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

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life insurance star ratings

TPD insurance - Young White Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
AMP Life	Stand Alone TPD	●	○	●	●	62.69	32.20	94.89
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	60.27	35.00	95.27
★★★★ "excellent value"								
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	57.51	34.45	91.96
Zurich Australia	Stand Alone TPD	●	●	●	●	65.00	28.16	93.16
★★★ "strong value"								
Aviva	SA Recovery Money TPD	●	●	●	●	52.12	34.96	87.08
★★ "average value"								
ING Life	OneCare Stand Alone TPD	●	●	●	●	55.35	29.60	84.95
★ "satisfactory value"								
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	47.61	31.02	78.64
Asteron	Stand Alone TPD	●	●	●	●	51.93	28.16	80.09
MLC Life	TPD Stand Alone Insurance	●	●	●	●	52.14	25.69	77.83

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life insurance star ratings

TPD insurance - Young Retail/Light manual Male

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped	Level			PRICING	FEATURES	TOTAL
		1	2					
★★★★★ "superior value"								
Zurich Australia	Stand Alone TPD	●	●	●	●	65.00	28.16	93.16
★★★★ "excellent value"								
AMP Life	Stand Alone TPD	●	○	●	●	59.50	30.78	90.28
★★★ "strong value"								
ING Life	OneCare Stand Alone TPD	●	●	●	●	52.54	29.60	82.14
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	48.09	34.45	82.54
★★ "average value"								
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	44.74	35.00	79.74
★ "satisfactory value"								
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	45.67	29.60	75.27
Asteron	Stand Alone TPD	●	●	●	●	48.74	28.16	76.90
Aviva	SA Recovery Money TPD	●	●	●	●	32.56	34.96	67.52
MLC Life	TPD Stand Alone Insurance	●	●	●	●	45.90	25.69	71.59

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4. An additional payment to fund financial planning advice following the payment of a claim

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life insurance star ratings

TPD insurance - Young Retail/Light manual Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
AMP Life	Stand Alone TPD	●	○	●	●	59.50	30.78	90.28
Zurich Australia	Stand Alone TPD	●	●	●	●	65.00	28.16	93.16
★★★★ "excellent value"								
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	48.09	34.45	82.54
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	46.48	35.00	81.48
★★★ "strong value"								
Asteron	Stand Alone TPD	●	●	●	●	48.74	28.16	76.90
ING Life	OneCare Stand Alone TPD	●	●	●	●	46.56	29.60	76.15
★★ "average value"								
MLC Life	TPD Stand Alone Insurance	●	●	●	●	45.90	25.69	71.59
★ "satisfactory value"								
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	37.53	29.60	67.13
Aviva	SA Recovery Money TPD	●	●	●	●	32.56	34.96	67.52

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4. An additional payment to fund financial planning advice following the payment of a claim

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life insurance star ratings

TPD insurance - Young Professional Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped	Level			PRICING	FEATURES	TOTAL
		1	2					
★★★★★ "superior value"								
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	39.24	59.06	98.30
★★★★★ "excellent value"								
Aviva	SA Recovery Money TPD	●	●	●	●	33.33	59.93	93.26
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	34.63	60.00	94.63
★★★★ "strong value"								
AMP Life	Stand Alone TPD	●	○	●	●	37.33	55.21	92.54
★★★ "average value"								
ING Life	OneCare Stand Alone TPD	●	●	●	●	40.00	50.74	90.74
★ "satisfactory value"								
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	34.24	53.18	87.42
Asteron	Stand Alone TPD	●	●	●	●	32.08	45.84	77.92
MLC Life	TPD Stand Alone Insurance	●	●	●	●	31.05	44.03	75.08
Zurich Australia	Stand Alone TPD	●	●	●	●	39.64	48.27	87.91

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life insurance star ratings

TPD insurance - Young Professional Female

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped	Level			PRICING	FEATURES	TOTAL
		1	2			3	4	
★★★★★ "superior value"								
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	39.60	59.06	98.66
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	36.22	60.00	96.22
★★★★ "excellent value"								
AMP Life	Stand Alone TPD	●	○	●	●	37.67	55.21	92.88
Aviva	SA Recovery Money TPD	●	●	●	●	33.63	59.93	93.57
★★★ "strong value"								
ING Life	OneCare Stand Alone TPD	●	●	●	●	36.18	50.74	86.92
Zurich Australia	Stand Alone TPD	●	●	●	●	40.00	48.27	88.27
★★ "average value"								
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	28.61	53.18	81.80
★ "satisfactory value"								
Asteron	Stand Alone TPD	●	●	●	●	32.37	45.84	78.21
MLC Life	TPD Stand Alone Insurance	●	●	●	●	31.33	44.03	75.37

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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

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life insurance star ratings

TPD insurance - Young Blue Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped	Level			PRICING	FEATURES	TOTAL
		1	2			3	4	
★★★★★ "superior value"								
Zurich Australia	Stand Alone TPD	●	●	●	●	65.00	26.73	91.73
★★★★ "excellent value"								
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	52.81	31.02	83.83
★★★ "strong value"								
AMP Life	Stand Alone TPD	●	○	●	●	50.66	32.20	82.86
Asteron	Stand Alone TPD	●	●	●	●	55.01	28.16	83.17
★★ "average value"								
Aviva	SA Recovery Money TPD	●	●	●	●	47.76	34.96	82.72
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	46.45	35.00	81.45
★ "satisfactory value"								
ING Life	OneCare Stand Alone TPD	●	●	●	●	46.37	29.60	75.96
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	43.84	34.45	78.29
MLC Life	TPD Stand Alone Insurance	●	●	●	●	42.19	25.69	67.87

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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

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life insurance star ratings

TPD insurance - Young Blue Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
Zurich Australia	Stand Alone TPD	●	●	●	●	65.00	26.73	91.73
★★★★ "excellent value"								
Asteron	Stand Alone TPD	●	●	●	●	55.01	28.16	83.17
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	48.28	35.00	83.28
★★★ "strong value"								
AMP Life	Stand Alone TPD	●	○	●	●	50.66	32.20	82.86
★★ "average value"								
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	43.37	31.02	74.40
Aviva	SA Recovery Money TPD	●	●	●	●	47.76	34.96	82.72
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	43.84	34.45	78.29
★ "satisfactory value"								
ING Life	OneCare Stand Alone TPD	●	●	●	●	40.87	29.60	70.47
MLC Life	TPD Stand Alone Insurance	●	●	●	●	42.19	25.69	67.87

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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

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life insurance star ratings

TPD insurance - Mature White Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped	Level			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
Aviva	SA Recovery Money TPD	●	●	●	●	37.73	49.95	87.68
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●	41.88	48.84	90.72
★★★★ "excellent value"								
AMP Life	Stand Alone TPD	●	○	●	●	39.59	46.01	85.60
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	37.35	49.22	86.57
St George Life	Stand Alone TPD	●	○	○	○	50.00	35.45	85.45
★★★ "strong value"								
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	38.63	44.32	82.95
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	33.18	50.00	83.18
★★ "average value"								
AXA/AC&L	TPD Insurance Plan	●	●	◐	●	35.51	47.38	82.88
Zurich Australia	Stand Alone TPD	●	●	●	●	42.04	40.22	82.27
★ "satisfactory value"								
AIG Life	Permanent Disablement StandAlone	●	●	○	●	28.61	44.83	73.45
Asteron	Stand Alone TPD	●	●	●	●	37.19	40.23	77.42
ING Life	OneCare Stand Alone TPD	●	●	●	●	34.39	42.28	76.68
MLC Life	TPD Stand Alone Insurance	●	●	●	●	35.46	36.69	72.15
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	◐	○	35.41	45.51	80.93

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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

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life insurance star ratings

TPD insurance - Mature White Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
Aviva	SA Recovery Money TPD	●	●	●	●	44.88	49.95	94.82
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●	49.78	48.84	98.61
★★★★ "excellent value"								
AMP Life	Stand Alone TPD	●	○	●	●	47.08	46.01	93.09
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	44.42	49.22	93.64
★★★ "strong value"								
AXA/AC&L	TPD Insurance Plan	●	●	○	●	42.23	47.38	89.61
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	42.53	50.00	92.53
Zurich Australia	Stand Alone TPD	●	●	●	●	50.00	40.22	90.22
★★ "average value"								
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	43.25	44.32	87.57
ING Life	OneCare Stand Alone TPD	●	●	●	●	46.31	42.28	88.59
★ "satisfactory value"								
AIG Life	Permanent Disablement StandAlone	●	●	○	●	34.03	44.83	78.86
Asteron	Stand Alone TPD	●	●	●	●	44.22	40.23	84.45
MLC Life	TPD Stand Alone Insurance	●	●	●	●	42.17	36.69	78.86
St George Life	Stand Alone TPD	●	○	○	○	39.96	35.45	75.42
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	○	○	36.31	45.51	81.82

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life insurance star ratings

TPD insurance - Mature Retail/Light manual Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	◐	○	50.00	43.48	93.48
★★★★ "excellent value"								
AMP Life	Stand Alone TPD	●	○	●	●	41.17	43.97	85.15
Zurich Australia	Stand Alone TPD	●	●	●	●	46.22	40.22	86.44
★★★ "strong value"								
AXA/AC&L	TPD Insurance Plan	●	●	◐	●	35.80	45.35	81.15
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	33.96	49.22	83.18
★★ "average value"								
Asteron	Stand Alone TPD	●	●	●	●	38.68	40.23	78.91
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●	30.26	48.84	79.09
St George Life	Stand Alone TPD	●	○	○	○	44.65	35.45	80.10
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	27.88	50.00	77.88
★ "satisfactory value"								
AIG Life	Permanent Disablement StandAlone	●	●	○	●	25.50	44.83	70.34
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	33.93	42.29	76.22
Aviva	SA Recovery Money TPD	●	●	●	●	24.48	49.95	74.42
ING Life	OneCare Stand Alone TPD	●	●	●	●	31.24	42.28	73.53
MLC Life	TPD Stand Alone Insurance	●	●	●	●	34.25	36.69	70.94

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life insurance star ratings

TPD insurance - Mature Retail/Light manual Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped	Level			PRICING	FEATURES	TOTAL
		1	2					
★★★★★ "superior value"								
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	◐	○	46.63	43.48	90.11
Zurich Australia	Stand Alone TPD	●	●	●	●	50.00	40.22	90.22
★★★★ "excellent value"								
AMP Life	Stand Alone TPD	●	○	●	●	44.54	43.97	88.52
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	36.74	49.22	85.96
★★★ "strong value"								
Asteron	Stand Alone TPD	●	●	●	●	41.85	40.23	82.08
AXA/AC&L	TPD Insurance Plan	●	●	◐	●	38.73	45.35	84.08
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	32.55	50.00	82.55
★★ "average value"								
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●	32.72	48.84	81.55
ING Life	OneCare Stand Alone TPD	●	●	●	●	38.35	42.28	80.63
★ "satisfactory value"								
AIG Life	Permanent Disablement StandAlone	●	●	○	●	27.59	44.83	72.43
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	34.54	42.29	76.83
Aviva	SA Recovery Money TPD	●	●	●	●	26.48	49.95	76.43
MLC Life	TPD Stand Alone Insurance	●	●	●	●	37.05	36.69	73.75
St George Life	Stand Alone TPD	●	○	○	○	37.79	35.45	73.24

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life insurance star ratings

TPD insurance - Mature Professional Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
Aviva	SA Recovery Money TPD	●	●	●	●	24.69	69.92	94.61
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	26.28	68.90	95.19
★★★★ "excellent value"								
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●	25.13	68.37	93.50
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	19.91	70.00	89.91
★★★ "strong value"								
AMP Life	Stand Alone TPD	●	○	●	●	23.75	64.41	88.16
AXA/AC&L	TPD Insurance Plan	●	●	○	●	21.30	66.33	87.63
★★ "average value"								
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	23.18	62.05	85.23
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	○	○	21.25	63.72	84.97
Zurich Australia	Stand Alone TPD	●	●	●	●	25.96	56.31	82.28
★ "satisfactory value"								
AIG Life	Permanent Disablement StandAlone	●	●	○	●	18.03	62.77	80.80
Asteron	Stand Alone TPD	●	●	●	●	23.26	53.48	76.74
ING Life	OneCare Stand Alone TPD	●	●	●	●	22.82	59.20	82.01
MLC Life	TPD Stand Alone Insurance	●	●	●	●	21.27	51.37	72.64
St George Life	Stand Alone TPD	●	○	○	○	30.00	49.63	79.63

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life insurance star ratings

TPD insurance - Mature Professional Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped	Level			PRICING	FEATURES	TOTAL
		1	2					
★★★★★ "superior value"								
Aviva	SA Recovery Money TPD	●	●	●	●	28.17	69.92	98.10
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	30.00	68.90	98.90
★★★★ "excellent value"								
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●	28.66	68.37	97.03
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	24.49	70.00	94.49
★★★ "strong value"								
AMP Life	Stand Alone TPD	●	○	●	●	27.11	64.41	91.52
AXA/AC&L	TPD Insurance Plan	●	●	○	●	24.32	66.33	90.64
★★ "average value"								
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	24.91	62.05	86.95
ING Life	OneCare Stand Alone TPD	●	●	●	●	29.46	59.20	88.66
★ "satisfactory value"								
AIG Life	Permanent Disablement StandAlone	●	●	○	●	20.58	62.77	83.35
Asteron	Stand Alone TPD	●	●	●	●	26.55	53.48	80.03
MLC Life	TPD Stand Alone Insurance	●	●	●	●	24.28	51.37	75.65
St George Life	Stand Alone TPD	●	○	○	○	23.01	49.63	72.65
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	○	○	20.91	63.72	84.62
Zurich Australia	Stand Alone TPD	●	●	●	●	29.63	56.31	85.95

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life insurance star ratings

TPD insurance - Mature Blue Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped	Level			PRICING	FEATURES	TOTAL
		1	2			3	4	
★★★★★ "superior value"								
St George Life	Stand Alone TPD	●	○	○	○	50.00	35.45	85.45
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	◐	○	47.73	45.51	93.24
★★★★ "excellent value"								
Aviva	SA Recovery Money TPD	●	●	●	●	29.01	49.95	78.96
AXA/AC&L	TPD Insurance Plan	●	●	◐	●	33.31	45.35	78.65
★★★ "strong value"								
Asgard Capital Mgmt	Standalone TPD	●	◐	●	○	30.98	44.32	75.30
Asteron	Stand Alone TPD	●	●	●	●	34.34	40.23	74.57
Zurich Australia	Stand Alone TPD	●	●	●	●	35.58	38.19	73.77
★★ "average value"								
AMP Life	Stand Alone TPD	●	○	●	●	26.66	46.01	72.66
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●	23.22	48.84	72.05
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	23.91	49.22	73.12
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	22.68	50.00	72.68
★ "satisfactory value"								
AIG Life	Permanent Disablement StandAlone	●	●	○	●	17.79	44.83	62.62
ING Life	OneCare Stand Alone TPD	●	●	●	●	21.03	42.28	63.32
MLC Life	TPD Stand Alone Insurance	●	●	●	●	24.36	36.69	61.05

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life insurance star ratings

TPD insurance - Mature Blue Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	◐	○	50.00	45.51	95.51
★★★★ "excellent value"								
Aviva	SA Recovery Money TPD	●	●	●	●	35.26	49.95	85.20
AXA/AC&L	TPD Insurance Plan	●	●	◐	●	40.48	45.35	85.82
★★★ "strong value"								
Asteron	Stand Alone TPD	●	◐	●	●	41.74	40.23	81.97
St George Life	Stand Alone TPD	●	◐	◐	○	47.59	35.45	83.04
Zurich Australia	Stand Alone TPD	●	●	●	●	43.24	38.19	81.44
★★ "average value"								
AMP Life	Stand Alone TPD	●	○	●	●	32.40	46.01	78.40
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	35.43	44.32	79.75
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	29.05	49.22	78.27
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	29.75	50.00	79.75
★ "satisfactory value"								
AIG Life	Permanent Disablement StandAlone	●	●	○	●	21.62	44.83	66.45
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●	28.20	48.84	77.03
ING Life	OneCare Stand Alone TPD	●	●	●	●	29.03	42.28	71.32
MLC Life	TPD Stand Alone Insurance	●	●	●	●	29.60	36.69	66.30

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life insurance star ratings

TPD insurance - Empty Nester White Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped	Level			PRICING	FEATURES	TOTAL
		1	2					
★★★★★ "superior value"								
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	65.00	31.02	96.02
★★★★ "excellent value"								
AMP Life	Stand Alone TPD	●	○	●	●	40.65	32.20	72.85
Aviva	SA Recovery Money TPD	●	●	●	●	39.33	34.96	74.29
★★★ "strong value"								
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●	36.60	34.18	70.78
St George Life	Stand Alone TPD	●	○	○	○	46.37	24.82	71.19
Zurich Australia	Stand Alone TPD	●	●	●	●	42.87	28.16	71.03
★★ "average value"								
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	35.30	34.45	69.75
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	34.44	35.00	69.44
★ "satisfactory value"								
Asteron	Stand Alone TPD	●	●	●	●	30.24	28.16	58.41
AXA/AC&L	TPD Insurance Plan	●	●	◐	●	30.38	33.16	63.55
ING Life	OneCare Stand Alone TPD	●	●	●	●	33.89	29.60	63.49
MLC Life	TPD Stand Alone Insurance	●	●	●	●	35.88	25.69	61.57
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	◐	○	33.01	31.86	64.87

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life insurance star ratings

TPD insurance - Empty Nester White Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
AMP Life	Stand Alone TPD	●	○	●	●	61.32	32.20	93.52
Aviva	SA Recovery Money TPD	●	●	●	●	59.63	34.96	94.59
★★★★ "excellent value"								
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	56.75	35.00	91.75
Zurich Australia	Stand Alone TPD	●	●	●	●	65.00	28.16	93.16
★★★ "strong value"								
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	59.51	31.02	90.53
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●	54.88	34.18	89.07
ING Life	OneCare Stand Alone TPD	●	●	●	●	59.48	29.60	89.08
★★ "average value"								
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	53.54	34.45	87.99
★ "satisfactory value"								
Asteron	Stand Alone TPD	●	●	●	●	45.85	28.16	74.01
AXA/AC&L	TPD Insurance Plan	●	●	◐	●	46.06	33.16	79.23
MLC Life	TPD Stand Alone Insurance	●	●	●	●	54.40	25.69	80.09
St George Life	Stand Alone TPD	●	○	○	○	54.33	24.82	79.14
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	◐	○	45.93	31.86	77.79

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life insurance star ratings

TPD insurance - Empty Nester Retail/Light manual Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	65.00	29.60	94.60
★★★★ "excellent value"								
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	◐	○	53.32	30.44	83.76
Zurich Australia	Stand Alone TPD	●	●	●	●	53.48	28.16	81.64
★★★ "strong value"								
AMP Life	Stand Alone TPD	●	○	●	●	47.95	30.78	78.74
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	37.44	34.45	71.90
St George Life	Stand Alone TPD	●	○	○	○	46.97	24.82	71.79
★★ "average value"								
AXA/AC&L	TPD Insurance Plan	●	●	◐	●	34.83	31.74	66.57
MLC Life	TPD Stand Alone Insurance	●	●	●	●	39.32	25.69	65.01
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	32.85	35.00	67.85
★ "satisfactory value"								
Asteron	Stand Alone TPD	●	●	●	●	35.70	28.16	63.86
Aviva	SA Recovery Money TPD	●	●	●	●	28.56	34.96	63.52
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●	29.75	34.18	63.94
ING Life	OneCare Stand Alone TPD	●	●	●	●	34.83	29.60	64.43

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

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life insurance star ratings

TPD insurance - Empty Nester Retail/Light manual Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
Zurich Australia	Stand Alone TPD	●	●	●	●	65.00	28.16	93.16
★★★★ "excellent value"								
AMP Life	Stand Alone TPD	●	○	●	●	57.99	30.78	88.77
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	◐	○	59.46	30.44	89.90
★★★ "strong value"								
ING Life	OneCare Stand Alone TPD	●	◐	●	●	49.05	29.60	78.64
Macquarie Life	FutureWise TPD Standalone	●	○	◐	○	45.53	34.45	79.98
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	43.42	35.00	78.42
★★ "average value"								
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	47.59	29.60	77.19
AXA/AC&L	TPD Insurance Plan	●	●	◐	●	42.32	31.74	74.07
MLC Life	TPD Stand Alone Insurance	●	●	●	●	47.79	25.69	73.48
★ "satisfactory value"								
Asteron	Stand Alone TPD	●	●	●	●	43.39	28.16	71.55
Aviva	SA Recovery Money TPD	●	●	●	●	34.71	34.96	69.67
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●	35.77	34.18	69.95
St George Life	Stand Alone TPD	●	○	○	○	48.06	24.82	72.87

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life insurance star ratings

TPD insurance - Empty Nester Professional Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	30.00	62.05	92.05
Aviva	SA Recovery Money TPD	●	●	●	●	19.87	69.92	89.79
★★★★ "excellent value"								
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●	16.89	68.37	85.26
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	18.93	68.90	87.83
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	15.90	70.00	85.90
★★★ "strong value"								
AMP Life	Stand Alone TPD	●	○	●	●	18.76	64.41	83.17
AXA/AC&L	TPD Insurance Plan	●	●	●	●	14.02	66.33	80.35
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○	15.24	63.72	78.96
★★ "average value"								
ING Life	OneCare Stand Alone TPD	●	●	●	●	17.35	59.20	76.55
Zurich Australia	Stand Alone TPD	●	●	●	●	20.39	56.31	76.70
★ "satisfactory value"								
Asteron	Stand Alone TPD	●	●	●	●	14.57	53.48	68.05
MLC Life	TPD Stand Alone Insurance	●	●	●	●	16.56	51.37	67.93
St George Life	Stand Alone TPD	●	○	○	○	21.40	49.63	71.04

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life insurance star ratings

TPD insurance - Empty Nester Professional Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped	Level			PRICING	FEATURES	TOTAL
		1	2					
★★★★★ "superior value"								
Aviva	SA Recovery Money TPD	●	●	●	●	29.23	69.92	99.15
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	27.86	68.90	96.77
★★★★ "excellent value"								
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●	24.58	68.37	92.95
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	25.42	70.00	95.42
★★★ "strong value"								
AMP Life	Stand Alone TPD	●	○	●	●	27.47	64.41	91.87
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	26.66	62.05	88.71
ING Life	OneCare Stand Alone TPD	●	●	●	●	29.55	59.20	88.75
★★ "average value"								
AXA/AC&L	TPD Insurance Plan	●	●	○	●	20.63	66.33	86.96
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	○	○	20.57	63.72	84.29
Zurich Australia	Stand Alone TPD	●	●	●	●	30.00	56.31	86.31
★ "satisfactory value"								
Asteron	Stand Alone TPD	●	●	●	●	21.44	53.48	74.92
MLC Life	TPD Stand Alone Insurance	●	●	●	●	24.37	51.37	75.74
St George Life	Stand Alone TPD	●	○	○	○	24.33	49.63	73.97

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

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life insurance star ratings

TPD insurance - Empty Nester Blue Collar Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
Asgard Capital Mgmt	Standalone TPD	●	○	●	○	65.00	31.02	96.02
★★★★ "excellent value"								
St George Life	Stand Alone TPD	●	○	○	○	55.36	24.82	80.18
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	◐	○	55.75	31.86	87.61
★★★ "strong value"								
Aviva	SA Recovery Money TPD	●	●	●	●	37.25	34.96	72.21
Zurich Australia	Stand Alone TPD	●	●	●	●	44.87	26.73	71.60
★★ "average value"								
AMP Life	Stand Alone TPD	●	○	●	●	33.76	32.20	65.97
Asteron	Stand Alone TPD	●	●	●	●	34.67	28.16	62.83
AXA/AC&L	TPD Insurance Plan	●	●	◐	●	35.48	31.74	67.22
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	29.15	34.45	63.60
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	29.23	35.00	64.23
★ "satisfactory value"								
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●	24.93	34.18	59.11
ING Life	OneCare Stand Alone TPD	●	●	●	●	25.54	29.60	55.14
MLC Life	TPD Stand Alone Insurance	●	●	●	●	30.50	25.69	56.19

1. Premiums will be recalculated (and will usually increase) on each 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

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life insurance star ratings

TPD insurance - Empty Nester Blue Collar Female

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit	star rating scores		
		Stepped 1	Level 2			PRICING	FEATURES	TOTAL
★★★★★ "superior value"								
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	◐	○	65.00	31.86	96.86
★★★★ "excellent value"								
Aviva	SA Recovery Money TPD	●	●	●	●	47.32	34.96	82.28
Zurich Australia	Stand Alone TPD	●	●	●	●	57.00	26.73	83.74
★★★ "strong value"								
Asgard Capital Mgmt	Standalone TPD	●	◐	●	○	49.74	31.02	80.76
St George Life	Stand Alone TPD	●	◐	◐	○	54.81	24.82	79.63
★★ "average value"								
AMP Life	Stand Alone TPD	●	◐	●	●	42.68	32.20	74.88
AXA/AC&L	TPD Insurance Plan	●	●	◐	●	45.08	31.74	76.82
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○	40.38	35.00	75.38
★ "satisfactory value"								
Asteron	Stand Alone TPD	●	●	●	●	44.04	28.16	72.20
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●	31.32	34.18	65.51
ING Life	OneCare Stand Alone TPD	●	●	●	●	37.61	29.60	67.21
Macquarie Life	FutureWise TPD Standalone	●	○	●	○	37.06	34.45	71.51
MLC Life	TPD Stand Alone Insurance	●	●	●	●	38.75	25.69	64.44

1. Premiums will be recalculated (and will usually increase) on each 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

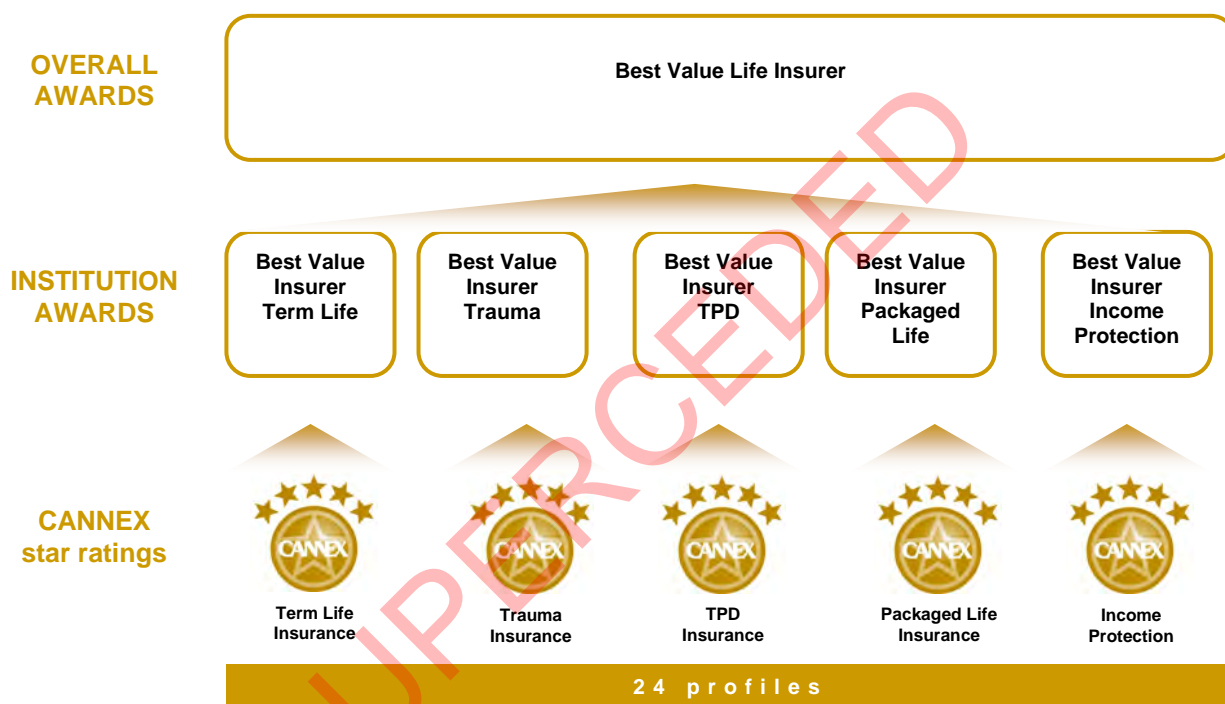
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CANNEX life insurance star ratings - methodology

AWARDS

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





AWARDS TO PRODUCTS - METHODOLOGY

Occupation
Category



Professional



White Collar



Retail/Light Manual



Blue Collar

Age

Young

Mature

Empty Nester

Cover

Term Life

TPD

Trauma

Income Protection

Packaged Life

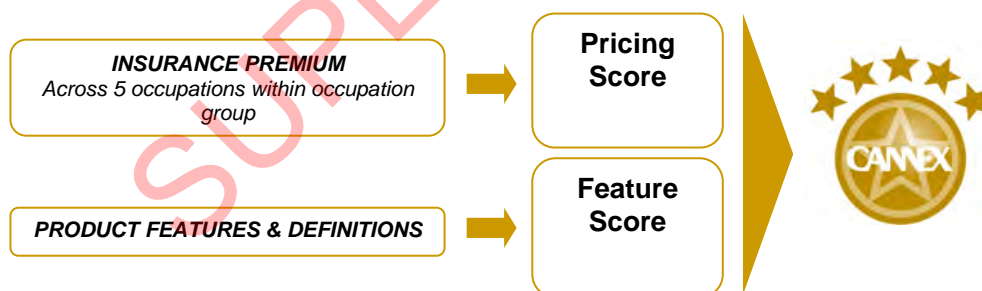
Gender

Male

Female

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 CANEX star ratings.

$$\text{TOTAL STAR RATINGS SCORE (T)} = w_1 \text{PRICING SCORE (P)} + w_2 \text{FEATURES SCORE (F)}$$



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 contracts. 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 CANEX life insurance star ratings.

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
Empty Nester	51-65	\$500,000	\$200,000	\$500,000	\$150,000

FEATURE SCORE

CANEX life insurance star ratings assessed over 50,000 benefits and options across different products. Below is how CANEX 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.

TRAUMA 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



TPD 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

INCOME 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 may 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

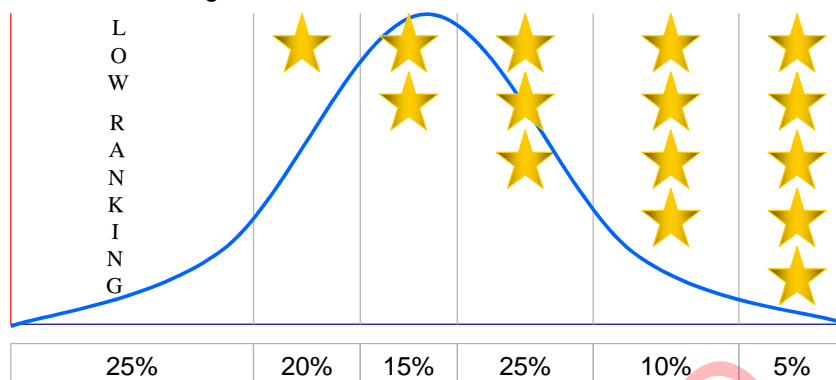
PACKAGED LIFE - FEATURE WEIGHTS

	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 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 | ★★ Average Product |
| ★★★★ Excellent Product | ★ Satisfactory Product |
| ★★★ Strong 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 www.cannex.com.au if you would like to view the latest CANNEX star ratings reports of interest.

Business banking
Car insurance
Credit cards
Deposit accounts
Health insurance
Home & Contents
Life Insurance
Low-doc home loans
Margin lending
Mortgages
Package banking
Personal loans
Reward programs



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