# LIFE INSURANCE STAR RATINGS

**IN THIS REPORT:** We research & rate the suite of life insurance products to determine who offers the best value from the 15 companies specialising in this market.

#### LIFE INSURANCE - WHO NEEDS IT?

here's no doubt that if you are not going to die, you certainly won't need life insurance. For the rest of us, though, life insurance is a fact of life. Death or disability through accident or illness may not be



the most fun party topics but it is essential to start talking about the issue and following up with professional advice from a licensed financial planner. Personal insurance should no longer be taking a back seat in the popularity stakes, as you and the contribution you make to your family lifestyle are valuable assets and really should be protected.

'Don't want to think about it', 'too complex', 'it'll never happen to me" are some of the most common excuses used to explain the underwhelming rush for personal insurance. Licensed financial planners, however, can make the world of difference in most cases, suggesting relevant strategies and personalising insurance to your own, individual situation which may encompass life insurance, income protection, trauma or total and permanent disablement insurance.

#### **DEATH BY STUPIDITY**

here's no end to foolish behaviour exhibited by humans not thinking things through before acting. Equally foolish is the notion that "it will never happen to me". Both reasons are behind the very existence of insurance for death and trauma.



The Darwin Awards chronicle enterprising demises by people who "do a service to humanity by removing themselves from the gene pool" (i.e. lose the ability to



reproduce either by death or sterilisation in a stupid fashion).

#### Who would have thought ...

- A bloke pruning his own trees would put an operating industrial mulcher at the base of the tree, climb a ladder to the offending branch, slip off the ladder and straight into you guessed it the 'conveniently-placed' mulcher.
- A mum baking a cake for the kids would actually lick the mixer's live electrical cord after it fell into the cake mixture. Sure, she turned the machine off first but forgot about the power point at the wall.
- An airport worker stealing fuel from a plane to use in his car, couldn't get the siphon hose into the plane's fuel tank so he lit a match to see what was happening.
- A man whose Porsche was stuck in traffic across railway lines would run towards the oncoming train waving his arms in an attempt to save his sportscar.

As long as humans inhabit the planet, there will be unfortunate loss of life or limbs. It's just as well there is no stupidity clause in life insurance policies.

#### SURVIVING IS MORE IMPORTANT

ife insurance is as much about surviving illness or accident as it is about actually exiting. Making provision for the family after you are gone is all very well but the real burden can occur just surviving a serious illness or accident.

Apart from the initial hospitalisation, there is likely to be a configuration of complicated financial issues to face, such as ongoing treatment, travel, accommodation, athome care, aids and equipment, home modifications.



YOUR GUIDE TO PRODUCT EXCELLENCE



A serious illness or accident usually means many months off work, drastically

reducing the amount of money coming in. This is further exacerbated by a partner taking time off work to act as a carer.

The financial stress can be alleviated by having proper insurance cover in place. This can be trauma insurance, income protection or TDP – total and permanent disablement – or a package which also includes term life insurance.

Cancer is the leading cause of claims under critical illness insurances in Australia and, according to 2005 figures from Access Economics, 57% of cancer survivors in New South Wales spent at least 5 months off work after their diagnosis. 71% of this group required an average of 40-plus hours of family care at home per week at an average cost of \$681 a week.

Serious illness or accident will blow your out-of-pocket expenses sky high and, more often than not, it is family and friends who bear the brunt financially, physically and emotionally.

Adequate life insurance cover steps in and picks up the tab, leaving you to get on with the most important tasks which are rehabilitation and getting the family back to normal.

#### IRONING OUT THE CONFUSION

or the second year, CANSTAR CANNEX has researched and rated the life insurance suite of products encompassing:

- Term life insurance
- Trauma insurance
- TPD Total & Permanent Disablement
- Packaged Life insurance
- Income Protection

To help educate consumers better, we looked at adviser-based Life Risk Policies to determine which insurers provide the best value across different categories and profiles.

The extensive work done by CANSTAR CANNEX has resulted in a consumer-friendly education tool which will provide much more information and knowledge which will be useful when taking that next step and talking it over with a planner.

#### WHAT WE RESEARCHED

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

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

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

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.

#### PROFILES – WHERE DO I FIT?

t's always interesting to hear the answers people give when asked to name their most valuable asset.

Unsurprisingly, age and lifestyle play key roles in the variety of answers given. In every case your most 'valuable' asset is – stand up and take a bow – yourself!

Think about it. If you are 25, earning \$1,000 per week, that totals to a massive \$3.3M gross income to age 65 and that's without a pay rise! From youth through to retirement, your ability to earn an income largely dictates how comfortable you and your family will be.

Profiles have been broken in to three simple categories which determine our needs for insurance; young, mature and empty nester.

Our **Young profile** is a person just starting out., has minimal debt and is perhaps saving for a house.



At this stage, our Young person may prioritise income protection for injury or sickness more than death cover.

As time goes on an increase in cover without medical

evidence would be well regarded.

Our **Mature profile** is the family man or woman, with an increased income tempered by increased debt, most notably a mortgage.



The Mature family man or woman wants to maintain the family's lifestyle and is looking for life insurance products as a way to protect all that they hold dear.



Our **Empty Nester profile** is enjoying the new-found freedom of the kids moving out. They have minimal debt

and are concentrating on saving for their retirement.

Their needs for life cover are decreasing as debt levels and lifestyles change but they still want to safeguard their income for retirement.

#### DID YOU KNOW?

e obtained over 600,000 quotes from 15 life insurance companies and compared the quotes for the three life stages across five personal insurance categories. This comparative research is way beyond the scope of ordinary consumers, making our report a valuable resource for those serious about comparing insurers and products.

#### **BUT I HAVE SUPER ...**

any people think they are covered by life insurance within their superannuation policy but most Income Protection policies inside super provide for only 2 years' worth of cover. This could be a problem if, say, at 35 years of age you could no longer work because of a serious accident or illness. The cover inside your super policy would provide income until you reach 37. What happens then? It's a long way to retirement age from there with no income support.

A possible strategy a financial planner may suggest? Continue with your current Income Protection policy inside super – it is cheap because of the group cover – but supplement this with a policy outside super. Because super covers you for the first two years, specify a waiting period of two years with your additional policy outside super. This substantially reduces your premiums and, more importantly, gives adequate cover for you and your family.

# UNDER-INSURANCE A GAME OF RUSSIAN ROULETTE

nder-insurance of every kind – house, car, personal – has long been a problem and a drain on the public purse through government compensatory benefits. Research done by TNS for IFSA, the Investment and Financial Services Association, tells us that there are 2.5 million families with dependent children in this country, yet only 4% of those families have 10 years or more of income covered.

The most alarming statistic, however, is that 60% of families have less than one year's income covered. What is the long-term prognosis for these families with mortgage commitments, children's schooling costs, even putting food on the table if income dries up because of death or serious accident to the bread winner?

On the other hand, perhaps this statistic indicates that 60% of families who don't have cover in place have other sources of income through savings or



investments to cover the risk of the unforeseen. In all reality, this seems far fetched. The real reason is more like no-one wants to think about anything bad happening to their family and this is largely behind the prevailing procrastination. In this case, talking to a financial planner will make the world of difference, whatever does or does not happen to your family in the future.

#### **PUTTING THE PUZZLE TOGETHER**



ailoring a life insurance plan for individual situations requires the skill of a financial planner or advisor. The research we conducted in these star ratings does not evaluate the performance by planners but what we did find is that all life insurance policies we looked at can be aligned to give maximum protection when used correctly.

The question is, can you do this yourself? Some people are quite happy working through the maze and educating themselves about such scintillating subjects as the advantages of putting TPD cover in super, or understanding the tax implications of making a claim prior to age 55. It's more than likely, though, that this is not your cup of tea at all and best left to the experts – a licensed financial planner or adviser.

Seeking out specialist advice will certainly make things easier but it's important to remember that the goal is to develop a plan for your individual needs. Licensed professionals are required to undertake ongoing study to ensure they are up to date with the changing advantages and disadvantages of life insurance strategies.

To get the best outcome, make sure you engage with your adviser and ask plenty of questions, such as:

- In or out of super, what are the tax implications and cost savings?
- Why should you pay more for 'Any Occupation' definition in TPD?
- What waiting period is best for my income protection? I currently have some in my super

- Can the sick leave I have accrued help reduce the cost of cover?
- What lifestyle risks should I cover and are there others I should consider?
- Are level premiums better for me?
- How much cover does my spouse need?
- Can I cover the educational needs of my two kids?

#### STEPPED OR LEVEL PREMIUMS?

n this year's life insurance star ratings, we have included level premiums. What is the difference between stepped and level premiums? Stepped is the most widely used in the industry, representing about 70% of all policies written.



A stepped premium is so called because it is recalculated at each policy

renewal and, as the name suggests, usually goes up, according to risk factors such as age.

However in some situations, the premium will actually drop because of your age. Why? Because insurance facts support that your age is less of a risk than the previous year.

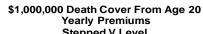
For example, a young man who grows out of being wild and reckless and settles down to family life. This thinking is reflected in the graphs below.

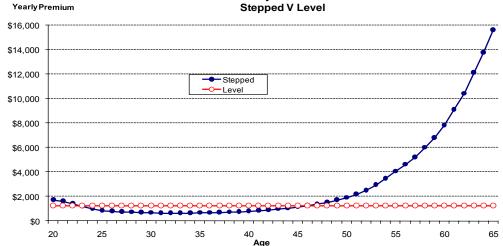
**A level premium**, on the other hand, is calculated on your age at the start of the policy and the premium remains consistently level as you get older.

You may pay more than stepped at the time you take the policy out but the premium does not increase. In saying that, it can, in fact go up if you increase your cover or if the company decides to review the whole contract but this is rare.

The best way to explain the difference is to think of stepped as a variable mortgage and level as fixed. Just as in a home loan situation, which is best and why are questions a planner can answer.

The graphs below show how level and stepped premiums differ. To do this we have used a typical insurance company's rates for a \$1m death cover from age 20 with no increase in cover over the period to 65.







The graphs above shows the total cumulative amount of premiums paid against stepped and level premiums. You will notice that the total amount cumulatively paid for stepped premiums is considerably high in relation to the level premiums. The question is, what is the breakeven point when you should changeover from a stepped premium to a level premium? Getting the timing right could mean a considerable saving for the consumer and this is where the skill of a licensed financial planner comes into play

### **DID YOU KNOW?**

Last year, the life insurance industry paid out over \$3 billion in claims. That's about \$12 million a day paid out to support Australian families.

# HOW SAFE ARE LIFE INSURANCE COMPANIES?

he global financial crisis has, understandably, caused a few jitters among people wondering about the security of big companies in turbulent times. Querying what actually happens to your policy if your insurer closes up shop is commonplace and the answer is very simple.

Life insurance is protected by its own special Act of Parliament. If a company cannot continue to operate, a judicial manager will be appointed to that insurance company. The manager is charged with the key task of arranging for other life companies to take on the existing policies and claims.

In short, if a company was to close, the other life companies take on the policyholders of the exiting company. This arrangement ensures that individual cover remains intact, as set down by The Life Insurance Act.

#### LIFE INSURANCE A DEAD HEAT

fter completing exhaustive research comparing over 600,000 quotes across three life stages, 15 occupations, two premium types and both genders, we found there were two companies that simply could not be separated.

These were ING Life and Zurich.



Life Insurance Australia





For the second year in a row, ING Life continues to stay ahead nationally with its overall combination of consistently strong products and pricing. Although ING Life does not feature in the top two for each category – term life, trauma, TPD, packaged life insurance and income protection – it was a hair's breadth away everywhere and it was this absolute consistency across the board that got it to the line when the points were added up. ING Life also featured prominently in income protection broken up by occupation.

This year though, Zurich has shown it is a serious contender by strengthening key features and adjusting premium prices on its policies. This gave it the edge needed to equal ING Life. Strong performances in term life, TPD and packaged life insurance, as well as income protection by occupation, gave Zurich equal standing with ING Life.

We decided to award both companies our major accolade for offering outstanding value across Australia for the suite of life insurance products. Zurich and ING Life are to be congratulated for this achievement.

There is no doubt about the overall strength of the life insurance industry in Australia, with 7 of the 15 companies researched providing consumers with outstanding products. To recognise and acknowledge this strength, we have awarded two winners in each product category this year.

The following insurers also 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 Australians.

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

#### **Outstanding Value Insurance - Term Life**

- Tower Life Australia
- Zurich

### **Outstanding Value Insurance - Trauma**

- Asteron
- Comminsure

#### **Outstanding Value Insurance – TPD**

- AXA
- Zurich

#### **Outstanding Value Insurance – Packaged Life**

- Macquarie Life
- Zurich

#### **Outstanding Value Insurance – Income Protection**

- AIA
- Comminsure



# HOW TO USE CANSTAR CANNEX STAR RATINGS

he star ratings of life insurance products by CANSTAR 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. CANSTAR 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 www.cancstarcannex.com.au

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. It's important to remember that premiums shown are the average for that profile. After you hit the View Ratings button, you will then bring up a list of star rated products worthy of further investigation with your financial planner.

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

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

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packaged life - Stepped Young White Collar Male

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packaged life - Stepped Young Retail/Light manual Male

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packaged life - Stepped Young Blue Collar Male

standard **O**optional O not available PROFI L E SUMMAR O R **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\* outstanding value 0 0 Accelerate by Tower Accelerate Protection Policy Life Plan \*\*\* AXA Life Insurance Plan Trauma 0 0 0 0 Life Insurance Plan Trauma Plus 0 AXA 0 0 Zurich Australia Protection Plus & Extended Trauma Topup Protection Plus & Extended Trauma 0 0 Zurich Australia \*\* Life Cover TPD Recovery Package Plus 0 0 Asteron Asteron Life Cover TPD Recovery Package 0 0 0 0 Aviva Life Cover & Recovery Money Life Cover & Recovery Money With Severe Illness Benefit 0 0 Aviva 0 0 Protection Plus & Basic Trauma Zurich Australia ★★ Term Life Plan & TPD & Crisis Recovery Comp 0 0 AIA Australia AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus 0 Flexible Life Time Prot & TPD & Crisis Cover Premier 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Standard AMP Life 0 0 ING Life OneCare Premier OneCare Premier with maximiser 0 ING Life 0 Macquarie Life FutureWise Life Macquarie Life FutureWise Life Plus 0 Total Care Plan CommInsure Total Care Plan Plus CommInsure ING Life OneCare Comprehensive 0 Life Cover Plus & Critical Illness Plus with Extra Benefit Partial MLC 0 0 MLC Life Cover Plus & Critical Illness Standard 0 0 MLC Life Cover Plus & Critical Illness Plus Life Protection Plan Linked Crisis & Advanced Cancer 0 0 0 Tower Life Australia Life Protection Plan Linked Crisis 0 0 0 Tower Life Australia 0 0 0 Tower Partner INS Portfolio Term Insurance & TPD Medical Catastrophe

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packaged life - Stepped Young Blue Collar Female

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|-----------------------------|--|---------|---------|-------------------------|---------------------------|------------------------|
|                             | PROFILE SUMM   | A R Y   | R E     | P O R T                 |                           |                        |
|                             |  | Pre     | miums   | , ,                     | Buy Ba                    | ack of Life            |
| Company Name                | Product Name   | Stepped | revel 2 | Trauma<br>Reinstatement | In the Event<br>of Trauma | In the Event<br>of TPD |
| <b>★★★★</b> outstar         | nding value  |         |         |                         |                           |                        |
| Asteron                     | Life Cover TPD Recovery Package                                    | •       | •       | •                       | •                         | •                      |
| Asteron                     | Life Cover TPD Recovery Package Plus                               | •       | •       | •                       | •                         | •                      |
| ****                        |  |         |         |                         |                           |                        |
| Aviva                       | Life Cover & Recovery Money With Severe Illness Benefit            | •       | •       | •                       | •                         | 0                      |
| AXA                         | Life Insurance Plan Trauma   | •       | •       | •                       | 0                         | •                      |
| ***                         |  |         |         |                         |                           |                        |
| AIA Australia               | Term Life Plan & TPD & Crisis Recovery Comp                        | •       |         | •                       | •                         | 0                      |
| Aviva                       | Life Cover & Recovery Money  | •       | •       | 0                       | •                         | •                      |
| Zurich Australia            | Protection Plus & Extended Trauma Topup                            | •       |         | <b>•</b> • •            | •                         | 0                      |
| Zurich Australia            | Protection Plus & Basic Trauma                                     |         |         | 0                       | •                         | 0                      |
| Zurich Australia            | Protection Plus & Extended Trauma                                  | . •     | ) •     | 0                       | •                         | 0                      |
| **                          | <b>~</b>   |         |         |                         |                           |                        |
| Accelerate by Tower         | Accelerate Protection Policy Life Plan                             |         | •       | 0                       | •                         | 0                      |
| AMP Life                    | Flexible Life Time Prot & TPD & Crisis Cover Standard              |         | •       | Ö                       | 0                         | •                      |
| AMP Life                    | Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus  | •       | •       | •                       | •                         | •                      |
| AMP Life                    | Flexible Life Time Prot & TPD & Crisis Cover Premier               | •       | •       | •                       | 0                         | •                      |
| AXA                         | Life Insurance Plan Trauma Plus                                    | •       | •       | •                       | •                         | •                      |
| ING Life                    | OneCare Comprehensive  | •       | •       | •                       | •                         | •                      |
| Macquarie Life              | FutureWise Life  | •       | •       | •                       | •                         |                        |
| Macquarie Life              | FutureWise Life Plus   |         |         | •                       | •                         |                        |
| *                           |  |         |         |                         |                           |                        |
| Comminsure                  | Total Care Plan Plus   | •       | •       | •                       | •                         | •                      |
| CommInsure                  | Total Care Plan  | •       | •       | •                       | •                         | •                      |
| ING Life                    | OneCare Premier  | •       | •       | <b>O</b>                | •                         | •                      |
| ING Life                    | OneCare Premier with maximiser                                     | •       | •       | •                       | •                         | •                      |
| MLC                         | Life Cover Plus & Critical Illness Plus with Extra Benefit Partial | •       | •       | •                       | •                         | •                      |
| MLC                         | Life Cover Plus & Critical Illness Plus                            | •       | •       | 0                       | •                         | •                      |
| MLC                         | Life Cover Plus & Critical Illness Standard                        | •       | •       | 0                       | •                         | •                      |
| Tower Life Australia        | Life Protection Plan Linked Crisis                                 | •       | •       | •                       | •                         | •                      |
| Tower Life Australia        | Life Protection Plan Linked Crisis & Advanced Cancer               | •       | •       | •                       | 0                         | •                      |
| Tower Partner INS Portfolio | Term Insurance & TPD Medical Catastrophe                           | •       | •       | •                       | 0                         | 0                      |

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packaged life - Stepped Mature White Collar Male

standard **O**optional O not available PROFI L E SUMMAR O R **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\*\* outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Protection Plus & Extended Trauma Topup 0 0 Zurich Australia \*\*\* Accelerate Protection Policy Life Plan 0 0 Accelerate by Tower Protection Plus & Basic Trauma 0 0 Zurich Australia \*\* 0 AXA Life Insurance Plan Trauma 0 0 0 AXA Life Insurance Plan Trauma Plus ING Life OneCare Premier 0 ING Life OneCare Premier with maximiser 0 FutureWise Life Plus 0 Macquarie Life 食食 0 0 Term Life Plan & TPD & Crisis Recovery Comp AIA Australia Life Cover TPD Recovery Package 0 0 Asteron Asteron Life Cover TPD Recovery Package Plus 0 Life Cover & Recovery Money With Severe Illness Benefit 0 Aviva ING Life OneCare Comprehensive 0 FutureWise Life 0 Macquarie Life Flexible Life Time Prot & TPD & Crisis Cover Premier 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus AMP Life 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Standard 0 Life Cover & Recovery Money 0 Aviva Total Care Plan CommInsure Total Care Plan Plus CommInsure 0 0 MLC Life Cover Plus & Critical Illness Standard 0 0 MLC Life Cover Plus & Critical Illness Plus 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial Life Protection Plan Linked Crisis & Advanced Cancer 0 0 0 Tower Life Australia Life Protection Plan Linked Crisis 0 0 0 Tower Life Australia 0 0 0 Tower Partner INS Portfolio Term Insurance & TPD Medical Catastrophe

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packaged life - Stepped Mature White Collar Female

| pao                         | nagoa me otoppoa mataro trimo coma  |         |         | standard                     | Doptional C               | not available          |
|-----------------------------|---|---------|---------|------------------------------|---------------------------|------------------------|
|                             | PROFILE SUMM  | A R Y   | R E     | P O R T                      |                           |                        |
|                             |   | Pre     | miums   | , į                          | Buy Ba                    | ack of Life            |
| Company Name                | Product Name  | Stepped | revel 2 | Trauma<br>Reinstatement<br>α | In the Event<br>of Trauma | In the Event<br>of TPD |
| <b>★★★★</b> outstar         | nding value   |         |         |                              |                           |                        |
| Zurich Australia            | Protection Plus & Extended Trauma   | •       | •       | •                            | •                         | 0                      |
| Zurich Australia            | Protection Plus & Extended Trauma Topup                                   | •       | •       | •                            | •                         | 0                      |
| ***                         |   |         |         |                              |                           |                        |
| Accelerate by Tower         | Accelerate Protection Policy Life Plan                                    | •       | •       | •                            | •                         | 0                      |
| AXA                         | Life Insurance Plan Trauma  | •       | •       | •                            | 0                         | •                      |
| Zurich Australia            | Protection Plus & Basic Trauma  | •       | •       | 0                            | •                         | 0                      |
| ***                         |   |         |         |                              |                           |                        |
| Aviva                       | Life Cover & Recovery Money With Severe Illness Benefit                   | •       |         | 0                            | •                         | 0                      |
| AXA                         | Life Insurance Plan Trauma Plus   | •       |         | • 0                          | •                         | •                      |
| ING Life                    | OneCare Comprehensive   |         |         | 0                            | •                         | •                      |
| Macquarie Life              | FutureWise Life Plus  |         | •       | •                            | •                         | •                      |
| **                          | •   |         |         |                              |                           |                        |
| Asteron                     | Life Cover TPD Recovery Package Plus                                      | •       | •       | •                            | •                         | 0                      |
| Asteron                     | Life Cover TPD Recovery Package   |         | •       | •                            | •                         | •                      |
| Aviva                       | Life Cover & Recovery Money   | •       | •       | •                            | •                         | •                      |
| ING Life                    | OneCare Premier   | •       | •       | •                            | •                         | •                      |
| Macquarie Life              | FutureWise Life   |         | •       |                              |                           |                        |
| *                           | ~//   |         |         |                              |                           |                        |
| AIA Australia               | Term Life Plan & TPD & C <mark>ris</mark> is Rec <mark>o</mark> very Comp | •       | •       | •                            | •                         | 0                      |
| AMP Life                    | Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus         | •       | •       | •                            | •                         | •                      |
| AMP Life                    | Flexible Life Time Prot & TPD & Crisis Cover Premier                      | •       | •       | •                            | 0                         | •                      |
| AMP Life                    | Flexible Life Time Prot & TPD & Crisis Cover Standard                     | •       | •       | 0                            | 0                         | •                      |
| CommInsure                  | Total Care Plan Plus  | •       | •       | •                            | •                         | •                      |
| CommInsure                  | Total Care Plan   | •       | •       | •                            | •                         | •                      |
| ING Life                    | OneCare Premier with maximiser  |         | •       | •                            | •                         | •                      |
| MLC                         | Life Cover Plus & Critical Illness Standard                               |         | •       | 0                            | •                         | •                      |
| MLC                         | Life Cover Plus & Critical Illness Plus with Extra Benefit Partial        | •       | •       |                              | •                         | •                      |
| MLC                         | Life Cover Plus & Critical Illness Plus                                   | •       | •       | <u> </u>                     | •                         |                        |
| Tower Life Australia        | Life Protection Plan Linked Crisis  | •       | •       |                              | 0                         | 0                      |
| Tower Life Australia        | Life Protection Plan Linked Crisis & Advanced Cancer                      |         |         |                              | 0                         |                        |
| Tower Partner INS Portfolio | Term Insurance & TPD Medical Catastrophe                                  | •       | •       | •                            | 0                         | 0                      |

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packaged life - Stepped Mature Retail/Light manual Male

standard **O**optional O not available SUMMAR PROFI L E O R **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\*\* outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Topup Protection Plus & Extended Trauma 0 0 Zurich Australia \*\*\* Accelerate Protection Policy Life Plan 0 0 Accelerate by Tower Protection Plus & Basic Trauma 0 0 Zurich Australia \*\* 0 Life Cover TPD Recovery Package 0 Asteron 0 0 Asteron Life Cover TPD Recovery Package Plus AXA Life Insurance Plan Trauma Plus 0 0 Life Insurance Plan Trauma 0 0 AXA \*\* Term Life Plan & TPD & Crisis Recovery Comp 0 0 AIA Australia 0 0 Life Cover & Recovery Money Aviva Life Cover & Recovery Money With Severe Illness Benefit 0 Aviva ING Life OneCare Comprehensive 0 OneCare Premier with maximiser 0 ING Life ING Life OneCare Premier 0 FutureWise Life Plus Macquarie Life 0 FutureWise Life 0 Macquarie Life 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Standard AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier 0 Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus 0 AMP Life Total Care Plan CommInsure CommInsure Total Care Plan Plus 0 MLC Life Cover Plus & Critical Illness Plus 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC Life Cover Plus & Critical Illness Standard Life Protection Plan Linked Crisis 0 0 0 Tower Life Australia Life Protection Plan Linked Crisis & Advanced Cancer 0 0 0 Tower Life Australia Term Insurance & TPD Medical Catastrophe 0 0 0 Tower Partner INS Portfolio

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packaged life - Stepped Mature Retail/Light manual Female

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packaged life - Stepped Mature Professional Male

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packaged life - Stepped Mature Professional Female

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packaged life - Stepped Mature Blue Collar Male

| pao  | magea me cropped matare zide comar  |          |            | standard                | <b>●</b> optional      | O not available        |
|--|---|----------|------------|-------------------------|------------------------|------------------------|
|  | PROFILE SUMM  | A R Y    | R E        | P O R T                 |                        |                        |
|  |   | Pre      | miums      | Ę ,                     | Buy I                  | Back of Life           |
| Company Name   | Product Name  | Stepped  | revel<br>2 | Trauma<br>Reinstatement | In the Event of Trauma | In the Event<br>of TPD |
| **** outstar   | nding value   |          |            |                         |                        |                        |
| Zurich Australia<br>Zurich Australia                           | Protection Plus & Extended Trauma Topup Protection Plus & Extended Trauma   | •        | •          | <b>0</b>                | •                      | 0<br>0                 |
| ***  |   |          |            |                         |                        |                        |
| Asteron<br>Asteron<br>AXA<br>AXA                               | Life Cover TPD Recovery Package Plus Life Cover TPD Recovery Package Life Insurance Plan Trauma Plus Life Insurance Plan Trauma   |          | į          | 0<br>0<br>0             | •<br>•<br>•<br>•<br>•  | 0<br>0<br>0            |
| ***  |   |          |            |                         |                        |                        |
| Accelerate by Tower AIA Australia Aviva Aviva Zurich Australia | Accelerate Protection Policy Life Plan  Term Life Plan & TPD & Crisis Recovery Comp  Life Cover & Recovery Money  Life Cover & Recovery Money With Severe Illness Benefit  Protection Plus & Basic Trauma |          |            | 0<br>0<br>0<br>0        |                        | 0<br>0<br>0            |
| **   |   |          |            |                         |                        |                        |
| ING Life ING Life ING Life Macquarie Life Macquarie Life       | OneCare Premier OneCare Comprehensive OneCare Premier with maximiser FutureWise Life Plus FutureWise Life   | :        | :          | 0<br>0<br>0<br>0        |                        |                        |
| *  |   |          |            |                         |                        |                        |
| AMP Life AMP Life AMP Life CommInsure                          | Flexible Life Time Prot & TPD & Crisis Cover Standard Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus Flexible Life Time Prot & TPD & Crisis Cover Premier Total Care Plan              | •<br>s • | •          | 0<br>0<br>0             | 0<br>0<br>0            |                        |
| Comminsure<br>MLC<br>MLC                                       | Total Care Plan Plus  Life Cover Plus & Critical Illness Plus with Extra Benefit Partial  Life Cover Plus & Critical Illness Plus   | •        | •          | 0                       | •                      | 0                      |
| MLC<br>Tower Life Australia<br>Tower Life Australia            | Life Cover Plus & Critical Illness Standard  Life Protection Plan Linked Crisis & Advanced Cancer  Life Protection Plan Linked Crisis   |          | •          | 0<br>0                  | 0                      | 0                      |
| Tower Partner INS Portfolio                                    | Term Insurance & TPD Medical Catastrophe  | •        | •          | •                       | 0                      | 0                      |

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packaged life - Stepped Mature Blue Collar Female

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packaged life - Stepped Empty Nester White Collar Male

standard **O**optional O not available SUMMA PROFI ORT **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\*\* outstanding value 0 Macquarie Life FutureWise Life Plus FutureWise Life 0 Macquarie Life \*\*\* Flexible Life Time Prot & TPD & Crisis Cover Standard 0 0 AMP Life 0 ING Life OneCare Premier with maximiser OneCare Premier 0 ING Life \*\* 0 0 AIA Australia Term Life Plan & TPD & Crisis Recovery Comp CommInsure Total Care Plan Total Care Plan Plus CommInsure ING Life OneCare Comprehensive 0 0 0 Protection Plus & Extended Trauma Zurich Australia ★★ Accelerate Protection Policy Life Plan 0 0 Accelerate by Tower Aviva Life Cover & Recovery Money 0 0 Life Cover & Recovery Money With Severe Illness Benefit 0 0 Aviva Tower Life Australia Life Protection Plan Linked Crisis 0 0 Life Protection Plan Linked Crisis & Advanced Cancer 0 Tower Life Australia 0 Term Insurance & TPD Medical Catastrophe 0 0 0 Tower Partner INS Portfolio Protection Plus & Extended Trauma Topup 0 0 Zurich Australia Zurich Australia Protection Plus & Basic Trauma 0 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier 0 Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus 0 AMP Life Life Cover TPD Recovery Package Plus 0 0 Asteron Life Cover TPD Recovery Package 0 Asteron 0 0 0 0 AXA Life Insurance Plan Trauma 0 0 **AXA** Life Insurance Plan Trauma Plus Life Cover Standard & Critical Illness Standard 0 0 0 MLC Life Cover Standard & Critical Illness Plus with Extra Benefit Partial • 0 0 MLC 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial MLC Life Cover Plus & Critical Illness Standard 0 0 0 0 MLC Life Cover Plus & Critical Illness Plus MLC Life Cover Standard & Critical Illness Plus 0 0

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packaged life - Stepped Empty Nester White Collar Female

standard O not available **O**optional SUMMA ORT **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\* outstanding value 0 Macquarie Life FutureWise Life Plus FutureWise Life 0 Macquarie Life \*\*\* Life Cover & Recovery Money With Severe Illness Benefit 0 0 Aviva 0 ING Life OneCare Premier OneCare Premier with maximiser 0 ING Life ING Life OneCare Comprehensive • 食食食 AIA Australia Term Life Plan & TPD & Crisis Recovery Comp 0 0 Life Cover & Recovery Money 0 0 Aviva Total Care Plan CommInsure Total Care Plan Plus Comminsure Tower Partner INS Portfolio Term Insurance & TPD Medical Catastrophe 0 0 Zurich Australia Protection Plus & Extended Trauma Topup 0 0 Protection Plus & Extended Trauma 0 0 Zurich Australia 0 Accelerate by Tower Accelerate Protection Policy Life Plan 0 Flexible Life Time Prot & TPD & Crisis Cover Standard 0 AMP Life Life Protection Plan Linked Crisis 0 0 Tower Life Australia Life Protection Plan Linked Crisis & Advanced Cancer 0 0 Tower Life Australia Zurich Australia Protection Plus & Basic Trauma 0 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier 0 Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus 0 AMP Life Life Cover TPD Recovery Package 0 Asteron Life Cover TPD Recovery Package Plus Asteron 0 0 0 0 AXA Life Insurance Plan Trauma Plus 0 0 **AXA** Life Insurance Plan Trauma Life Cover Standard & Critical Illness Plus 0 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial • 0 MLC 0 0 MLC Life Cover Plus & Critical Illness Plus MLC Life Cover Plus & Critical Illness Standard 0 0 0 0 0 MLC Life Cover Standard & Critical Illness Standard MLC Life Cover Standard & Critical Illness Plus with Extra Benefit Partial 0

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



packaged life - Stepped Empty Nester Retail/Light manual Male

SUMMAR PROFI 0 R T **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\* outstanding value 0 Macquarie Life FutureWise Life FutureWise Life Plus 0 Macquarie Life \*\*\* Flexible Life Time Prot & TPD & Crisis Cover Standard 0 AMP Life 0 0 Zurich Australia Protection Plus & Extended Trauma Protection Plus & Extended Trauma Topup 0 0 Zurich Australia \*\* Term Life Plan & TPD & Crisis Recovery Comp 0 0 AIA Australia ING Life OneCare Premier 0 ING Life OneCare Premier with maximiser 0 食食 Accelerate Protection Policy Life Plan 0 0 Accelerate by Tower Flexible Life Time Prot & TPD & Crisis Cover Premier 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus 0 AMP Life Asteron Life Cover TPD Recovery Package 0 Life Cover TPD Recovery Package Plus 0 0 Asteron Life Cover & Recovery Money With Severe Illness Benefit 0 0 Aviva Life Cover & Recovery Money 0 Aviva OneCare Comprehensive 0 ING Life Term Insurance & TPD Medical Catastrophe 0 0 Tower Partner INS Portfolio Zurich Australia Protection Plus & Basic Trauma 0 0 AXA Life Insurance Plan Trauma 0 0 0 0 Life Insurance Plan Trauma Plus AXA CommInsure Total Care Plan Plus CommInsure Total Care Plan 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC Life Cover Plus & Critical Illness Plus Life Cover Standard & Critical Illness Plus 0 0 MLC Life Cover Standard & Critical Illness Plus with Extra Benefit Partial • 0 MLC 0 0 Life Cover Plus & Critical Illness Standard MLC MLC Life Cover Standard & Critical Illness Standard 0 0 0 0 0 0 Tower Life Australia Life Protection Plan Linked Crisis & Advanced Cancer

Life Protection Plan Linked Crisis

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Tower Life Australia

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standard

**O**optional

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MLC

MLC

### life insurance star ratings

packaged life - Stepped Empty Nester Retail/Light manual Female

standard **O**optional O not available SUMMAR 0 R T **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\* outstanding value 0 Macquarie Life FutureWise Life Plus FutureWise Life 0 Macquarie Life \*\*\* Protection Plus & Extended Trauma 0 0 Zurich Australia 0 0 Zurich Australia Protection Plus & Extended Trauma Topup AIA Australia Term Life Plan & TPD & Crisis Recovery Comp 0 0 Life Cover & Recovery Money With Severe Illness Benefit • 0 Aviva Aviva Life Cover & Recovery Money 0 0 OneCare Premier with maximiser 0 ING Life ING Life OneCare Comprehensive 0 0 ING Life OneCare Premier Tower Partner INS Portfolio Term Insurance & TPD Medical Catastrophe 0 0 Zurich Australia Protection Plus & Basic Trauma 0 0 \*\* Accelerate Protection Policy Life Plan 0 0 Accelerate by Tower Flexible Life Time Prot & TPD & Crisis Cover Premier AMP Life 0 Flexible Life Time Prot & TPD & Crisis Cover Standard 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus 0 AMP Life 0 0 Asteron Life Cover TPD Recovery Package Life Cover TPD Recovery Package Plus 0 Asteron 0 Life Insurance Plan Trauma Plus 0 0 AXA Life Insurance Plan Trauma 0 0 0 Life Protection Plan Linked Crisis & Advanced Cancer Tower Life Australia 0 0 0 Tower Life Australia Life Protection Plan Linked Crisis 0 0 Total Care Plan Plus CommInsure CommInsure Total Care Plan Life Cover Standard & Critical Illness Plus 0 0 MLC MLC Life Cover Standard & Critical Illness Plus with Extra Benefit Partial 0 • MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial MLC Life Cover Plus & Critical Illness Plus 0 0

Life Cover Standard & Critical Illness Standard

Life Cover Plus & Critical Illness Standard

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packaged life - Stepped Empty Nester Professional Male

standard **O**optional O not available SUMMAR PROFI O R **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\*\* outstanding value 0 Macquarie Life FutureWise Life Plus 0 Protection Plus & Extended Trauma Topup 0 Zurich Australia \*\*\* 0 ING Life OneCare Premier with maximiser 0 ING Life OneCare Premier Protection Plus & Extended Trauma 0 0 Zurich Australia \*\* Accelerate Protection Policy Life Plan 0 0 Accelerate by Tower AIA Australia Term Life Plan & TPD & Crisis Recovery Comp 0 0 Life Cover TPD Recovery Package Plus 0 Asteron Life Cover & Recovery Money With Severe Illness Benefit 0 0 Aviva Comminsure Total Care Plan Plus ING Life OneCare Comprehensive 0 Macquarie Life FutureWise Life 0 \*\* Life Cover TPD Recovery Package 0 0 Asteron Life Cover & Recovery Money 0 0 Aviva Life Insurance Plan Trauma 0 AXA Life Insurance Plan Trauma Plus 0 0 AXA CommInsure Total Care Plan Life Protection Plan Linked Crisis & Advanced Cancer 0 0 0 Tower Life Australia Life Protection Plan Linked Crisis 0 0 Tower Life Australia \* Flexible Life Time Prot & TPD & Crisis Cover Premier 0 0 AMP Life AMP Life Flexible Life Time Prot & TPD & Crisis Cover Standard 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus 0 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC Life Cover Standard & Critical Illness Standard Life Cover Plus & Critical Illness Standard 0 0 MLC 0 MLC Life Cover Standard & Critical Illness Plus 0 0 0 0 MLC Life Cover Plus & Critical Illness Plus MLC Life Cover Standard & Critical Illness Plus with Extra Benefit Partial 0 0 0 0 0 Tower Partner INS Portfolio Term Insurance & TPD Medical Catastrophe Zurich Australia Protection Plus & Basic Trauma 0 0

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packaged life - Stepped Empty Nester Professional Female

standard O not available **O**optional SUMMAR PROFI ORT **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\* outstanding value 0 Macquarie Life FutureWise Life Plus \*\*\* ING Life OneCare Premier 0 OneCare Premier with maximiser 0 ING Life Macquarie Life FutureWise Life • Protection Plus & Extended Trauma 0 0 Zurich Australia 0 Zurich Australia Protection Plus & Extended Trauma Topup 0 食食食 AIA Australia Term Life Plan & TPD & Crisis Recovery Comp 0 0 Life Cover TPD Recovery Package Plus 0 0 Asteron Life Cover & Recovery Money With Severe Illness Benefit 0 0 Aviva 0 ING Life OneCare Comprehensive ★★ Accelerate Protection Policy Life Plan 0 0 Accelerate by Tower Life Cover TPD Recovery Package 0 0 Asteron Life Cover & Recovery Money 0 0 Aviva Life Insurance Plan Trauma Plus 0 Total Care Plan CommInsure Total Care Plan Plus CommInsure Life Protection Plan Linked Crisis & Advanced Cancer 0 0 Tower Life Australia Tower Life Australia Life Protection Plan Linked Crisis 0 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier 0 Flexible Life Time Prot & TPD & Crisis Cover Standard 0 AMP Life AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus 0 0 AXA Life Insurance Plan Trauma 0 Life Cover Standard & Critical Illness Standard 0 0 0 MLC 0 0 MLC Life Cover Standard & Critical Illness Plus Life Cover Plus & Critical Illness Standard 0 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial • 0 MLC 0 0 MLC Life Cover Plus & Critical Illness Plus MLC Life Cover Standard & Critical Illness Plus with Extra Benefit Partial 0 0 0 0 0 Tower Partner INS Portfolio Term Insurance & TPD Medical Catastrophe Zurich Australia Protection Plus & Basic Trauma 0 0

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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packaged life - Stepped Empty Nester Blue Collar Male

standard **O**optional O not available SUMMAR PROFI O R **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\* outstanding value 0 Macquarie Life FutureWise Life Plus FutureWise Life 0 Macquarie Life \*\*\* Life Cover TPD Recovery Package Plus 0 0 Asteron Life Cover TPD Recovery Package 0 0 Asteror Life Cover & Recovery Money 0 0 Aviva Life Cover & Recovery Money With Severe Illness Benefit • 0 Aviva \*\* AIA Australia Term Life Plan & TPD & Crisis Recovery Comp 0 0 Tower Partner INS Portfolio Term Insurance & TPD Medical Catastrophe 0 0 0 Zurich Australia Protection Plus & Extended Trauma 0 0 0 Protection Plus & Extended Trauma Topup Zurich Australia ★★ Accelerate Protection Policy Life Plan 0 0 Accelerate by Tower AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier 0 Flexible Life Time Prot & TPD & Crisis Cover Standard 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus AMP Life 0 OneCare Premier with maximiser ING Life 0 0 ING Life O 0 Protection Plus & Basic Trauma Zurich Australia AXA Life Insurance Plan Trauma Plus 0 0 0 AXA Life Insurance Plan Trauma Total Care Plan CommInsure CommInsure Total Care Plan Plus 0 ING Life OneCare Comprehensive 0 0 0 MLC Life Cover Standard & Critical Illness Standard 0 0 MLC Life Cover Plus & Critical Illness Standard 0 0 MLC Life Cover Standard & Critical Illness Plus Life Cover Plus & Critical Illness Plus with Extra Benefit Partial • 0 MLC 0 Life Cover Standard & Critical Illness Plus with Extra Benefit Partial 0 MLC MLC Life Cover Plus & Critical Illness Plus 0 0 0 0 0 Tower Life Australia Life Protection Plan Linked Crisis & Advanced Cancer Tower Life Australia Life Protection Plan Linked Crisis 0 0

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



packaged life - Stepped Empty Nester Blue Collar Female

standard O not available **O**optional SUMMAR PROFI O R **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\* outstanding value 0 Macquarie Life FutureWise Life FutureWise Life Plus 0 Macquarie Life \*\*\* Life Cover & Recovery Money With Severe Illness Benefit 0 0 Aviva 0 0 Aviva Life Cover & Recovery Money 0 AIA Australia Term Life Plan & TPD & Crisis Recovery Comp 0 0 0 Asteron Life Cover TPD Recovery Package Plus Asteron Life Cover TPD Recovery Package 0 0 Tower Partner INS Portfolio Term Insurance & TPD Medical Catastrophe 0 0 Zurich Australia Protection Plus & Extended Trauma 0 0 0 0 Protection Plus & Extended Trauma Topup Zurich Australia ★★ Accelerate Protection Policy Life Plan 0 0 Accelerate by Tower AXA Life Insurance Plan Trauma Plus 0 0 Life Insurance Plan Trauma 0 0 AXA ING Life OneCare Premier 0 ING Life OneCare Comprehensive 0 OneCare Premier with maximiser 0 ING Life O 0 Zurich Australia Protection Plus & Basic Trauma AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus 0 Flexible Life Time Prot & TPD & Crisis Cover Premier 0 AMP Life O Flexible Life Time Prot & TPD & Crisis Cover Standard 0 AMP Life Total Care Plan CommInsure CommInsure Total Care Plan Plus 0 0 MLC Life Cover Plus & Critical Illness Standard 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial Life Cover Plus & Critical Illness Plus 0 0 MLC Life Cover Standard & Critical Illness Plus 0 0 0 MLC 0 0 MLC Life Cover Standard & Critical Illness Plus with Extra Benefit Partial MLC Life Cover Standard & Critical Illness Standard 0 0 0 0 0 0 Tower Life Australia Life Protection Plan Linked Crisis & Advanced Cancer Tower Life Australia Life Protection Plan Linked Crisis 0 0

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



term life - Stepped Young White Collar Male

**O**optional standard O not available S U M M A R Y REP 0 **Premiums Funeral Benefit** Stepped **Company Name Product Name** \*\*\*\* outstanding value Aviva Life Cover \*\*\* Accelerate by Tower Accelerate Protection Policy Life Plan Zurich Australia Protection Plus 食食食 AMP Life Flexible Life Time Prot Tower Life Australia Life Protection Plan \*\* Asteron Term Life AXA Life Insurance Plan ING Life OneCare Life Cover Macquarie Life FutureWise Life St George Life Protection Choices 0 AIA Australia Life Cover Benefit 0 0 Asgard Capital Mgnt Life Protection 0 CommInsure Total Care Plan MLC Life Cover Plus Tower Partner INS Portfolio Term Insurance 0

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<sup>1</sup> Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time. 2 Premiums will be calculated based on your age at the start of the policy.
3 An ability to increase the sum insured without medical evidence.
4 An additional payment to fund financial planning advice following the payment of a claim 5 An advanced payment amount to help fund the expenses associated with a funeral.

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term life - Stepped Young White Collar Female

|                             | termine - Stepped Toding Write Gonal Termale |               | standard                           | <b>●</b> opti | ●optional Onot avail          |                 |
|-----------------------------|--|---------------|------------------------------------|---------------|-------------------------------|-----------------|
|                             | PROFILE SUMM                                 | ARY           | R E P O R                          | т             |                               |                 |
| Company Name                | Product Name                                 | Stepped ped 1 | Level suming Cuaranteed Guaranteed | 3             | Financial<br>Planning Benefit | Funeral Benefit |
| ★★★★★ outstand              | ding value                                   |               |                                    |               |                               |                 |
| Asteron                     | Term Life                                    | •             | •                                  | <b>D</b>      | •                             | •               |
| Zurich Australia            | Protection Plus                              | •             |                                    | <b>.</b>      | •                             | •               |
| ***                         |  |               |                                    |               |                               |                 |
| Aviva                       | Life Cover                                   | •             | •                                  | D             | •                             | •               |
| ***                         |  |               |                                    |               |                               |                 |
| AIA Australia               | Life Cover Benefit                           | •             |                                    | •             | •                             | •               |
| Asgard Capital Mgnt         | Life Protection                              | •             | <b>O</b>                           |               | 0                             | C               |
| Comminsure                  | Total Care Plan                              |               | ••••                               | D             |                               | <b>.</b>        |
| <b>*</b> *                  |  |               |                                    |               |                               |                 |
| Accelerate by Tower         | Accelerate Protection Policy Life Plan       | •             | •                                  | •             | •                             | •               |
| NG Life                     | OneCare Life Cover                           | <b>/•</b> .\/ | •                                  | •             | •                             | •               |
| Macquarie Life              | FutureWise Life                              |               |                                    |               | •                             | •               |
| ower Life Australia         | Life Protection Plan                         |               | •                                  | <b>.</b>      | •                             | •               |
| <b>k</b>                    |  |               |                                    |               |                               |                 |
| AMP Life                    | Flexible Life Time Prot                      | •             | •                                  | •             | •                             | •               |
| AXA                         | Life Insurance Plan                          | •             | •                                  | D             | •                             | •               |
| <b>/ILC</b>                 | Life Cover Plus                              | •             |                                    | <b>.</b>      | •                             | 9               |
| St George Life              | Protection Choices                           | •             |                                    | D             |                               | •               |
| Tower Partner INS Portfolio | Term Insurance                               | •             | •                                  | D             | 0                             | •               |

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



term life - Stepped Young Retail/Light manual Male

**O**optional standard O not available S U M M A R Y REP 0 Premiums **Funeral Benefit** Stepped **Company Name Product Name** \*\*\*\* outstanding value Aviva Life Cover \*\*\* Accelerate by Tower Accelerate Protection Policy Life Plan Zurich Australia Protection Plus ★★★ Tower Life Australia Life Protection Plan 食食 AIA Australia Life Cover Benefit Asteron Term Life AXA Life Insurance Plan ING Life OneCare Life Cover Macquarie Life FutureWise Life St George Life Protection Choices 0 0 0 Asgard Capital Mgnt Life Protection Life Cover Plus 0 Tower Partner INS Portfolio Term Insurance

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time. 2 Premiums will be calculated based on your age at the start of the policy.
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term life - Stepped Young Retail/Light manual Female

**O**optional standard O not available S U M M A R Y REP ORT Premiums Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** \*\*\*\* outstanding value Asteron Term Life Zurich Australia Protection Plus Aviva Life Cover \*\*\* AIA Australia Life Cover Benefit 0 Asgard Capital Mgnt Life Protection CommInsure Total Care Plan \*\* Accelerate by Tower Accelerate Protection Policy Life Plan ING Life OneCare Life Cover Macquarie Life FutureWise Life Tower Life Australia Life Protection Plan AMP Life Flexible Life Time Prot AXA Life Insurance Plan MLC Life Cover Plus 0 0 St George Life **Protection Choices** Tower Partner INS Portfolio Term Insurance 0

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



term life - Stepped Young Professional Male

| term                        | me - Stepped Tourig T Tolessional Wale |               | • sta             | andard <b>D</b> op                     | tional O not                       | available       |
|-----------------------------|--|---------------|-------------------|--|------------------------------------|-----------------|
|                             | PROFILE SUMMA                          | ARY           | R E P O           | R T                                    |                                    |                 |
| Company Name                | Product Name                           | Stepped 1     | iums<br>Ieve<br>1 | Guaranteed<br>Future Insurability<br>∞ | Financial<br>Planning Benefit<br>5 | Funeral Benefit |
| <b>★★★★</b> outstand        | ing value                              |               |                   |  |                                    |                 |
| Aviva                       | Life Cover                             | •             | •                 | •                                      | •                                  | •               |
| ***                         |  |               |                   |  |                                    |                 |
| Zurich Australia            | Protection Plus                        | •             | •                 | •                                      | •                                  | •               |
| ***                         |  |               |                   |  |                                    |                 |
| Accelerate by Tower         | Accelerate Protection Policy Life Plan | •             | •                 | •                                      | •                                  | •               |
| Tower Life Australia        | Life Protection Plan                   | •             |                   | •                                      | •                                  |                 |
| **                          |  |               |                   |  |                                    |                 |
| AMP Life                    | Flexible Life Time Prot                |               | •                 | •                                      | •                                  | •               |
| Asteron                     | Term Life                              | •             |                   | •                                      | •                                  | •               |
| AXA                         | Life Insurance Plan                    | •             | •                 | 0                                      | •                                  | •               |
| ING Life                    | OneCare Life Cover                     | <b>/•</b> .\/ | •                 | •                                      | •                                  | •               |
| Macquarie Life              | FutureWise Life                        |               | •                 | •                                      | •                                  | •               |
| St George Life              | Protection Choices                     |               | 0                 | •                                      | •                                  | •               |
| *                           |  |               |                   |  |                                    |                 |
| AIA Australia               | Life Cover Benefit                     | •             | •                 | •                                      | •                                  | •               |
| Asgard Capital Mgnt         | Life Protection                        | •             | 0                 | •                                      | 0                                  | С               |
| Comminsure                  | Total Care Plan                        | •             | •                 | 0                                      | •                                  | •               |
| MLC                         | Life Cover Plus                        | •             | •                 | •                                      | •                                  | •               |
| Tower Partner INS Portfolio | Term Insurance                         | •             | _                 | 0                                      | 0                                  |                 |

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term life - Stepped Young Professional Female

|                             | ,, ,                                   | <b>●</b> s                                    | tandard <b>①</b>                       | optional O not availat     |
|-----------------------------|--|---|--|----------------------------|
|                             | P R O F I L E S U M M                  | ARY REPO                                      | RT                                     |                            |
|                             |  | Premiums                                      | lity                                   | Ę g                        |
| Company Name                | Product Name                           | Deddels 1 2                                   | Guaranteed<br>Future Insurability<br>∞ | Financial Planning Benefit |
| <b>★★★★</b> outstand        | ling value                             |   |  |                            |
| Asteron                     | Term Life                              | •   |  | •                          |
| Zurich Australia            | Protection Plus                        | <u></u>                                       | · · · · · · · · · · · · · · · · · · ·  |                            |
| ***                         |  |   |  |                            |
| Aviva                       | Life Cover                             | •   | •                                      | • (                        |
| ***                         |  |   |  |                            |
| AIA Australia               | Life Cover Benefit                     | •   | •                                      | • (                        |
| Asgard Capital Mgnt         | Life Protection                        | • 0   | •                                      | 0 (                        |
| Comminsure                  | Total Care Plan                        |   |  |                            |
| **                          |  |   |  |                            |
| Accelerate by Tower         | Accelerate Protection Policy Life Plan | •   | •                                      | • (                        |
| ING Life                    | OneCare Life Cover                     | <b>/</b> •••••••••••••••••••••••••••••••••••• | •                                      | •                          |
| Macquarie Life              | FutureWise Life                        |   | •                                      | •                          |
| Tower Life Australia        | Life Protection Plan                   |   |  |                            |
| *                           |  |   |  |                            |
| AMP Life                    | Flexible Life Time Prot                | •   | •                                      | •                          |
| AXA                         | Life Insurance Plan                    | •   | •                                      | •                          |
| MLC                         | Life Cover Plus                        | •   | •                                      | •                          |
| St George Life              | Protection Choices                     | • 0   | •                                      | •                          |
| Tower Partner INS Portfolio | Term Insurance                         | •   | •                                      | 0                          |

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term life - Stepped Young Blue Collar Male

|   |  |                |          |  | otional O not                 | available       |
|---|--|----------------|----------|--|-------------------------------|-----------------|
|   | PROFILE SUMMA  |                |          | R T                                    |                               |                 |
| Company Name                            | Product Name   | Stepped 1      | iums<br> | Guaranteed<br>Future Insurability<br>ω | Financial<br>Planning Benefit | Funeral Benefit |
| <b>★★★★</b> outstand                    | ling value   |                |          |  |                               |                 |
| Aviva                                   | Life Cover   | •              | •        |  | •                             | •               |
| ***                                     |  |                |          |  |                               |                 |
| Accelerate by Tower<br>Zurich Australia | Accelerate Protection Policy Life Plan Protection Plus | •              | •        |  |                               | •               |
| ***                                     |  |                |          |  |                               |                 |
| AMP Life                                | Flexible Life Time Prot                                | •              |          | •                                      | •                             | •               |
| Tower Life Australia                    | Life Protection Plan                                   | •              |          | •                                      | •                             | •               |
| **                                      |  |                |          |  |                               |                 |
| Asteron                                 | Term Life  | •              |          | •                                      | •                             | •               |
| AXA                                     | Life Insurance Plan                                    |                | <u> </u> | 0                                      | •                             | •               |
| ING Life                                | OneCare Life Cover                                     | /. <b>9</b> ,/ | •        | •                                      | <u>•</u>                      | •               |
| Macquarie Life                          | FutureWise Life  | •              | •        |  | <u>•</u>                      | •               |
| St George Life                          | Protection Choices                                     |                | 0        | <b>O</b>                               |                               | •               |
| *                                       |  |                |          |  |                               |                 |
| AIA Australia                           | Life Cover Benefit                                     | •              | •        |  |                               |                 |
| Asgard Capital Mgnt                     | Life Protection  | •              | 0        |  | 0                             | С               |
| Comminsure                              | Total Care Plan  | •              |          | 0                                      | •                             | •               |
| MLC                                     | Life Cover Plus  | •              | •        |  | •                             | •               |
| Tower Partner INS Portfolio             | Term Insurance   |                |          |  | 0                             |                 |

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term life - Stepped Young Blue Collar Female

|  | PROFILE SUMM   |                      | PORT                           |   |
|--|--|----------------------|--------------------------------|---|
| Company Name   | Product Name   | Premiums  podd eyy 1 | Cuaranteed Future Insurability | Financial<br>Planning Benefit<br>A<br>Funeral Benefit |
| ★★★★★ outstand   | ling value   |                      |                                |   |
| Asteron<br>Zurich Australia  | Term Life<br>Protection Plus   | •                    |                                | •   |
| ***  |  |                      |                                |   |
| Aviva  | Life Cover   | • •                  | •                              | • •   |
| ***  |  |                      |                                |   |
| AIA Australia<br>Asgard Capital Mgnt<br>CommInsure                       | Life Cover Benefit<br>Life Protection<br>Total Care Plan                                       |                      | •<br>•<br>•                    | 0 C   |
| **   |  |                      |                                |   |
| Accelerate by Tower<br>NG Life<br>Macquarie Life<br>Tower Life Australia | Accelerate Protection Policy Life Plan OneCare Life Cover FutureWise Life Life Protection Plan |                      |                                |   |
| *  |  |                      |                                |   |
| AMP Life  AXA  MLC  St George Life  Tower Partner INS Portfolio          | Flexible Life Time Prot Life Insurance Plan Life Cover Plus Protection Choices Term Insurance  |                      |                                |   |

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term life - Stepped Mature White Collar Male

|  | ne - Stepped Mature Writte Collar Male   |                        | • st             | andard <b>O</b> o                      | optional O not                | available       |
|--|--|------------------------|------------------|--|-------------------------------|-----------------|
|  | PROFILE SUMMA  | RY                     | REPO             | R T                                    |                               |                 |
| Company Name   | Product Name   | Premin<br>Stepped<br>1 | ums<br>  Fever   | Guaranteed<br>Future Insurability<br>∞ | Financial<br>Planning Benefit | Funeral Benefit |
| <b>★★★★</b> outstand   | ing value  |                        |                  |  |                               |                 |
| Zurich Australia   | Protection Plus  | •                      | •                | •                                      | •                             | •               |
| ***  |  |                        |                  |  |                               |                 |
| AIA Australia  | Life Cover Benefit   | •                      | •                | •                                      | •                             | •               |
| ***  |  |                        |                  |  |                               |                 |
| Accelerate by Tower<br>Asteron<br>Aviva<br>AXA<br>Tower Life Australia | Accelerate Protection Policy Life Plan Term Life Life Cover Life Insurance Plan Life Protection Plan |                        |                  | 0                                      |                               | •               |
| **   |  |                        |                  |  |                               |                 |
| CommInsure<br>Macquarie Life   | Total Care Plan<br>FutureWise Life   |                        | •                | <b>O</b>                               | •                             | •               |
| *  |  |                        |                  |  |                               |                 |
| AMP Life<br>Asgard Capital Mgnt<br>ING Life<br>MLC<br>St George Life   | Flexible Life Time Prot Life Protection OneCare Life Cover Life Cover Plus Protection Choices        |                        | •<br>0<br>•<br>0 | 0                                      | 0                             | 0               |

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term life - Stepped Mature White Collar Female

|                             | me - Stepped Watare Winte Conar i em   | G. 6               | • sta                       | andard Do                              | optional O not                | available       |
|-----------------------------|--|--------------------|-----------------------------|--|-------------------------------|-----------------|
|                             | PROFILE SUMM                           | ARY                | REPO                        | R T                                    |                               |                 |
| Company Name                | Product Name                           | Stepped<br>Stepped | iums<br>Pevel<br>Povel<br>2 | Guaranteed<br>Future insurability<br>ω | Financial<br>Planning Benefit | Funeral Benefit |
| <b>★★★★</b> outstand        | ling value                             |                    |                             |  |                               |                 |
| Zurich Australia            | Protection Plus                        | •                  | •                           | •                                      | •                             | •               |
| ***                         |  |                    |                             |  |                               |                 |
| AIA Australia               | Life Cover Benefit                     | •                  | •                           | •                                      | •                             | •               |
| ***                         |  |                    |                             |  |                               |                 |
| Asteron                     | Term Life                              | •                  | •                           | •                                      | •                             | •               |
| Aviva                       | Life Cover                             |                    |                             | 0                                      | <u>•</u>                      | •               |
| AXA                         | Life Insurance Plan                    |                    | <i>*</i> )                  | 0                                      |                               |                 |
| Tower Life Australia        | Life Protection Plan                   |                    |                             |  |                               |                 |
| Accelerate by Tower         | Accelerate Protection Policy Life Plan |                    |                             |  | •                             |                 |
| Comminsure                  | Total Care Plan                        |                    | •                           | Ō                                      | •                             | •               |
| Macquarie Life              | FutureWise Life                        |                    | •                           | ě                                      | •                             | •               |
| *                           | $\mathcal{C}$                          |                    |                             |  |                               |                 |
| AMP Life                    | Flexible Life Time Prot                | •                  | •                           | •                                      | •                             | •               |
| Asgard Capital Mgnt         | Life Protection                        | •                  | 0                           | •                                      | 0                             | С               |
| ING Life                    | OneCare Life Cover                     | •                  | •                           | •                                      | •                             | •               |
| MLC                         | Life Cover Plus                        | •                  | •                           | •                                      | •                             | •               |
| St George Life              | Protection Choices                     | •                  | 0                           | •                                      | •                             | •               |
| Tower Partner INS Portfolio | Term Insurance                         | _                  | _                           | •                                      | 0                             | _               |

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term life - Stepped Mature Retail/Light manual Male

**O**optional standard O not available S U M M A R Y 0 Premiums **Funeral Benefit** Stepped **Company Name Product Name** \*\*\*\* outstanding value Zurich Australia Protection Plus \*\*\* AIA Australia Life Cover Benefit \*\*\* Accelerate by Tower Accelerate Protection Policy Life Plan Term Life Asteron Life Cover AXA Life Insurance Plan Tower Life Australia Life Protection Plan \*\* 0 CommInsure Total Care Plan Macquarie Life FutureWise Life AMP Life Flexible Life Time Prot 0 0 Asgard Capital Mgnt Life Protection ING Life OneCare Life Cover MLC Life Cover Plus 0 0 St George Life **Protection Choices** Tower Partner INS Portfolio Term Insurance 0

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term life - Stepped Mature Retail/Light manual Female

**O**optional standard O not available SUMMARY REP 0 **Premiums** Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** \*\*\*\* outstanding value Zurich Australia Protection Plus \*\*\* AIA Australia Life Cover Benefit \*\*\* Asteron Term Life Life Cover Aviva Life Insurance Plan Tower Life Australia Life Protection Plan \*\* Accelerate Protection Policy Life Plan Accelerate by Tower CommInsure Total Care Plan Macquarie Life FutureWise Life AMP Life Flexible Life Time Prot 0 0 Asgard Capital Mgnt Life Protection ING Life OneCare Life Cover MLC Life Cover Plus 0 0 St George Life **Protection Choices** Tower Partner INS Portfolio Term Insurance 0

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term life - Stepped Mature Professional Male

|                             | me - Stepped Mature I Toressional Male |                   | standard                                 | <b>●</b> optional | O not a                            | vailable        |
|-----------------------------|--|-------------------|--|-------------------|------------------------------------|-----------------|
|                             | PROFILE SUMMA                          | ARY R             | E P O R T                                | ·                 |                                    |                 |
| Company Name                | Product Name                           | Stephen Stephen 1 | C Level C Guaranteed Future Insurability | 3                 | Financial<br>Planning Benefit<br>A | Funeral Benefit |
| <b>★★★★</b> outstand        | ling value                             |                   |  |                   |                                    |                 |
| Zurich Australia            | Protection Plus                        | •                 | • •                                      | )                 | •                                  | •               |
| ***                         |  |                   |  |                   |                                    |                 |
| AIA Australia               | Life Cover Benefit                     | •                 | • •                                      |                   | •                                  | •               |
| ***                         |  |                   |  |                   |                                    |                 |
| Accelerate by Tower         | Accelerate Protection Policy Life Plan | •                 | • •                                      | )                 | •                                  |                 |
| Asteron                     | Term Life                              | •                 |  | <u>)</u>          | •                                  | 9               |
| Aviva                       | Life Cover                             | •                 | •  | )                 | •                                  | 9               |
| AXA                         | Life Insurance Plan                    | •                 | •  | )                 | •                                  |                 |
| Tower Life Australia        | Life Protection Plan                   |                   |  |                   | •                                  |                 |
| **                          |  |                   |  |                   |                                    |                 |
| Comminsure                  | Total Care Plan                        | <b>/•</b> \/      | • (                                      | )                 | •                                  | •               |
| ING Life                    | OneCare Life Cover                     |                   | •  | )                 | •                                  |                 |
| Macquarie Life              | FutureWise Life                        | •                 | •  | )                 | •                                  | •               |
| *                           |  |                   |  |                   |                                    |                 |
| AMP Life                    | Flexible Life Time Prot                | •                 | •  | )                 | •                                  |                 |
| Asgard Capital Mgnt         | Life Protection                        | •                 | 0  | )                 | 0                                  | C               |
| MLC                         | Life Cover Plus                        | •                 | •  | )                 | •                                  |                 |
| St George Life              | Protection Choices                     | •                 | 0  | )                 | •                                  |                 |
| Tower Partner INS Portfolio | Term Insurance                         | •                 | • (                                      | `                 | 0                                  | •               |

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term life - Stepped Mature Professional Female

| tom   | me - diepped Matare i Toressional i em                                       | ui o  | standard                                  | <b>●</b> optional ○ not            | available       |
|---|--|---|---|------------------------------------|-----------------|
|   | PROFILE SUMM   | ARY R   | E P O R T                                 |                                    |                 |
| Company Name  | Product Name   | Premium:<br>pedd<br>pedd<br>pedd<br>pedd<br>pedd<br>pedd<br>pedd<br>ped | Level  N  Guaranteed  Future Insurability | د<br>Financial<br>Planning Benefit | Funeral Benefit |
| <b>★★★★</b> outstand                                | ling value   |   |   |                                    |                 |
| Zurich Australia                                    | Protection Plus  | •   | •   | •                                  | •               |
| ***   |  |   |   |                                    |                 |
| AIA Australia                                       | Life Cover Benefit   | •   | • •                                       | •                                  | •               |
| ***   |  |   |   |                                    |                 |
| Asteron<br>Aviva<br>AXA                             | Term Life<br>Life Cover<br>Life Insurance Plan                               | •   |   |                                    |                 |
| ower Life Australia                                 | Life Protection Plan   | •   | •   |                                    |                 |
| **  |  |   |   |                                    |                 |
| Accelerate by Tower<br>CommInsure<br>Macquarie Life | Accelerate Protection Policy Life Plan<br>Total Care Plan<br>FutureWise Life |   |   |                                    |                 |
| *   |  |   |   |                                    |                 |
| AMP Life<br>Asgard Capital Mgnt<br>ING Life         | Flexible Life Time Prot Life Protection OneCare Life Cover                   | / •<br>   | 0   |                                    |                 |
| MLC<br>St George Life                               | Life Cover Plus Protection Choices   |   | 0 0                                       |                                    |                 |
| Tower Partner INS Portfolio                         |  |   | • 0                                       |                                    |                 |

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term life - Stepped Mature Blue Collar Male

| tomi   | me - Stepped Mature Blue Gollar Male   |           | • stan | dard <b>Ū</b> oŗ                       | otional O not                 | available       |
|--|--|-----------|--------|--|-------------------------------|-----------------|
|  | PROFILE SUMMA  | RY        | REPO   | R T                                    |                               |                 |
| Company Name   | Product Name   | Stepped 1 |        | Guaranteed<br>Future Insurability<br>c | Financial<br>Planning Benefit | Funeral Benefit |
| <b>★★★★</b> outstand   | ling value   |           |        |  |                               |                 |
| Zurich Australia   | Protection Plus  | •         | •      | •                                      | •                             | •               |
| ***  |  |           |        |  |                               |                 |
| AIA Australia  | Life Cover Benefit   | •         | •      | •                                      | •                             | •               |
| ***  |  |           |        |  |                               |                 |
| Accelerate by Tower<br>Asteron<br>Aviva<br>AXA<br>Tower Life Australia | Accelerate Protection Policy Life Plan<br>Term Life<br>Life Cover<br>Life Insurance Plan<br>Life Protection Plan |           |        | •<br>•<br>•<br>•                       |                               |                 |
| **   |  |           |        |  |                               |                 |
| Comminsure<br>Macquarie Life   | Total Care Plan<br>FutureWise Life   | 3         | •      | •                                      | :                             | •               |
| ★<br>AMP Life  | Flexible Life Time Prot  | •         | •      | •                                      | •                             | •               |
| Asgard Capital Mgnt  | Life Protection  | •         | 0      | •                                      | 0                             | C               |
| NG Life<br>MLC   | OneCare Life Cover Life Cover Plus   |           |        |  |                               |                 |
| St George Life   | Protection Choices   | •         |        |  | •                             |                 |
| Fower Partner INS Portfolio  | Term Insurance   |           |        | 0                                      | 0                             |                 |

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term life - Stepped Mature Blue Collar Female

|                             | me - Stepped Mature Blue Gonal I ema   |            | standar                               | rd <b>D</b> op      | otional O not                 | available       |
|-----------------------------|--|------------|---------------------------------------|---------------------|-------------------------------|-----------------|
|                             | PROFILE SUMM                           | ARY        | R E P O R                             | Т                   |                               |                 |
| Company Name                | Product Name                           | Stepped 1  | C C C C C C C C C C C C C C C C C C C | Future Insurability | Financial<br>Planning Benefit | Funeral Benefit |
| ★★★★★ outstand              | ding value                             |            |                                       |                     |                               |                 |
| Zurich Australia            | Protection Plus                        | •          | •                                     | •                   | •                             | •               |
| ***                         |  |            |                                       |                     |                               |                 |
| AIA Australia               | Life Cover Benefit                     | •          | •                                     | •                   | •                             | •               |
| ***                         |  |            |                                       |                     |                               |                 |
| Asteron                     | Term Life                              | •          | •                                     | •                   | •                             | •               |
| Aviva                       | Life Cover                             | •          |                                       | •                   | •                             | •               |
| AXA                         | Life Insurance Plan                    | •          | <b>*</b>                              | •                   | •                             | •               |
| Tower Life Australia        | Life Protection Plan                   | •          | •                                     | <u></u>             |                               |                 |
| **                          |  |            |                                       |                     |                               |                 |
| Accelerate by Tower         | Accelerate Protection Policy Life Plan |            |                                       | •                   | •                             | •               |
| Comminsure                  | Total Care Plan                        |            | •                                     | •                   | •                             | •               |
| Macquarie Life              | FutureWise Life                        | 9          | · •                                   | •                   | •                             | •               |
| *                           |  |            |                                       |                     |                               |                 |
| AMP Life                    | Flexible Life Time Prot                | <b>/</b> • | •                                     | •                   | •                             | •               |
| Asgard Capital Mgnt         | Life Protection                        | •          | 0                                     | •                   | 0                             | C               |
| NG Life                     | OneCare Life Cover                     | •          | •                                     | •                   | •                             | •               |
| MLC                         | Life Cover Plus                        | •          | •                                     | ullet               | •                             | •               |
| St George Life              | Protection Choices                     | •          | 0                                     | •                   | •                             | 9               |
| Tower Partner INS Portfolio | Term Insurance                         | •          | •                                     | 0                   | 0                             | •               |

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term life - Stepped Empty Nester White Collar Male

**O**optional standard O not available S U M M A R Y 0 **Premiums Funeral Benefit** Stepped **Company Name Product Name** \*\*\*\* outstanding value Zurich Australia Protection Plus \*\*\* Tower Life Australia Life Protection Plan Tower Partner INS Portfolio Term Insurance \*\* Accelerate by Tower Accelerate Protection Policy Life Plan 食食 **Asgard Capital Mgnt** Life Protection AXA Life Insurance Plan CommInsure 0 Total Care Plan ING Life OneCare Life Cover Macquarie Life FutureWise Life Term Life Asteron 0 MLC Life Cover Standard MLC Life Cover Plus 0 St George Life **Protection Choices** 

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term life - Stepped Empty Nester White Collar Female

standard Optional O not available S U M M A R Y REP 0 **Premiums** Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** \*\*\*\* outstanding value Zurich Australia Protection Plus \*\*\* AIA Australia Life Cover Benefit Life Cover Aviva Life Protection Plan Tower Life Australia 食食食 0 Asgard Capital Mgnt Life Protection Tower Partner INS Portfolio 0 Term Insurance \*\* Accelerate Protection Policy Life Plan Accelerate by Tower CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Life Cover Standard 0 AMP Life Flexible Life Time Prot Asteron 0 AXA Life Insurance Plan ING Life OneCare Life Cover MLC Life Cover Plus St George Life Protection Choices 0 0

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term life - Stepped Empty Nester Retail/Light manual Male

**O**optional standard O not available S U M M A R Y REP ORT Premiums Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** \*\*\*\* outstanding value Tower Life Australia Life Protection Plan Zurich Australia Protection Plus \*\*\* AIA Australia Life Cover Benefit Tower Partner INS Portfolio 0 Term Insurance 食食食 Accelerate by Tower Accelerate Protection Policy Life Plan Aviva Life Cover \*\* 0 Asgard Capital Mgnt Life Protection Life Insurance Plan CommInsure Total Care Plan ING Life OneCare Life Cover Macquarie Life FutureWise Life AMP Life Flexible Life Time Prot Term Life Asteron MLC Life Cover Plus MLC Life Cover Standard 0 St George Life Protection Choices 0 0

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term life - Stepped Empty Nester Retail/Light manual Female

**O**optional standard O not available SUMMARY REP ORT **Premiums** Future Insurability Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** \*\*\*\* outstanding value Zurich Australia Protection Plus \*\*\* AIA Australia Life Cover Benefit Life Cover Aviva Life Protection Plan Tower Life Australia 食食食 0 Asgard Capital Mgnt Life Protection 0 Tower Partner INS Portfolio Term Insurance \*\* Accelerate Protection Policy Life Plan Accelerate by Tower CommInsure Total Care Plan Macquarie Life FutureWise Life AMP Life Flexible Life Time Prot Asteron Term Life 0 AXA Life Insurance Plan ING Life OneCare Life Cover 0 MLC Life Cover Standard MLC Life Cover Plus St George Life Protection Choices 0 0

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term life - Stepped Empty Nester Professional Male

**O**optional standard O not available S U M M A R Y 0 Premiums Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** \*\*\*\* outstanding value Tower Life Australia Life Protection Plan Zurich Australia Protection Plus \*\*\* AIA Australia Life Cover Benefit Tower Partner INS Portfolio 0 Term Insurance 食食食 Accelerate by Tower Accelerate Protection Policy Life Plan Aviva Life Cover ING Life OneCare Life Cover \*\* 0 Asgard Capital Mgnt Life Protection Life Insurance Plan CommInsure Total Care Plan 0 FutureWise Life Macquarie Life AMP Life Flexible Life Time Prot Term Life Asteron MLC Life Cover Plus MLC Life Cover Standard 0 St George Life Protection Choices 0 0

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term life - Stepped Empty Nester Professional Female

standard Optional O not available S U M M A R Y REP 0 **Premiums** Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** \*\*\*\* outstanding value Zurich Australia Protection Plus \*\*\* AIA Australia Life Cover Benefit Life Cover Aviva Life Protection Plan Tower Life Australia 食食食 0 Asgard Capital Mgnt Life Protection Tower Partner INS Portfolio 0 Term Insurance \*\* Accelerate Protection Policy Life Plan Accelerate by Tower CommInsure Total Care Plan Macquarie Life FutureWise Life AMP Life Flexible Life Time Prot Asteron Term Life AXA Life Insurance Plan OneCare Life Cover ING Life MLC Life Cover Plus MLC Life Cover Standard 0 St George Life Protection Choices 0 0

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term life - Stepped Empty Nester Blue Collar Male

**O**optional standard O not available S U M M A R Y REP 0 Premiums Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** \*\*\*\* outstanding value Tower Life Australia Life Protection Plan Zurich Australia Protection Plus \*\*\* AIA Australia Life Cover Benefit Tower Partner INS Portfolio 0 Term Insurance 食食食 Accelerate by Tower Accelerate Protection Policy Life Plan Aviva Life Cover \*\* 0 Asgard Capital Mgnt Life Protection Life Insurance Plan CommInsure Total Care Plan ING Life OneCare Life Cover Macquarie Life FutureWise Life AMP Life Flexible Life Time Prot Term Life Asteron 0 MLC Life Cover Standard MLC Life Cover Plus St George Life Protection Choices 0 0

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time. 2 Premiums will be calculated based on your age at the start of the policy.
3 An ability to increase the sum insured without medical evidence.
4 An additional payment to fund financial planning advice following the payment of a claim 5 An advanced payment amount to help fund the expenses associated with a funeral.



term life - Stepped Empty Nester Blue Collar Female

**O**optional standard O not available S U M M A R Y 0 Premiums Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** \*\*\*\* outstanding value Zurich Australia Protection Plus \*\*\* AIA Australia Life Cover Benefit Life Cover Aviva Life Protection Plan Tower Life Australia 食食食 0 Asgard Capital Mgnt Life Protection Tower Partner INS Portfolio 0 Term Insurance \*\* Accelerate Protection Policy Life Plan Accelerate by Tower CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Life Cover Standard 0 AMP Life Flexible Life Time Prot Asteron 0 AXA Life Insurance Plan ING Life OneCare Life Cover MLC Life Cover Plus St George Life Protection Choices 0 0

<sup>1</sup> Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time. 2 Premiums will be calculated based on your age at the start of the policy.
3 An ability to increase the sum insured without medical evidence.
4 An additional payment to fund financial planning advice following the payment of a claim 5 An advanced payment amount to help fund the expenses associated with a funeral.



income protection - Stepped Young White Collar Male

|                             | The procession Copped roung trince           |                                       | stan     | dard <b>©</b> op       | tional O no      | available                        |
|-----------------------------|--|---------------------------------------|----------|------------------------|------------------|----------------------------------|
|                             | PROFILE SUMM                                 | A R Y                                 | REPO     | R T                    |                  |                                  |
|                             |  | Prem                                  | iums     |                        |                  |                                  |
|                             |  |                                       |          | aims                   | ury              | ion                              |
| Company Name                | Product Name                                 | pe                                    | _        | g<br>CE                | Specified Injury | nuat                             |
|                             |  | Stepped                               | Level    | asin                   | cifie            | eran                             |
|                             |  | ්<br>1                                | 2        | Increasing Claims<br>ω | ed S             | Superannuation<br>n Contribution |
|                             |  |                                       |          |                        |                  | 5                                |
| **** outstand               | ling value                                   |                                       |          |                        |                  |                                  |
| ING Life                    | OneCare Income Sec. Std                      | •                                     | •        | •                      | •                | 0                                |
| AIA Australia               | Disability Income Plan                       | •                                     | •        |                        | 0                | 0                                |
| Comminsure                  | Income Care                                  | · · · · · · · · · · · · · · · · · · · | <u> </u> | •                      | 0                |                                  |
| ****                        |  |                                       |          |                        |                  |                                  |
| AIA Australia               | Disability Income PLUS Optional              | •                                     | •        | 0                      | •                | 0                                |
| Accelerate by Tower         | Accelerate Standard Income Plan - Indemnity  | •                                     |          | 0                      | •                | •                                |
| AMP Life                    | Flex Lt Inc. Cont. Standard                  | •                                     |          | •                      | 0                | •                                |
| ***                         |  |                                       |          |                        |                  |                                  |
| AMP Life                    | Flex Lt Inc. Cont. Advances                  | • 1                                   | •        | •                      | •                | 0                                |
| CommInsure                  | Income Care Plus                             |                                       |          | •                      | •                | •                                |
| AXA                         | Income Insurance Plan Indemnity              |                                       | •        | •                      | •                | •                                |
| Macquarie Life              | FutureWise Income Insurance Indemnity        | •                                     | •        | •                      | •                | •                                |
| Asteron                     | IP Shield                                    | •                                     | <u> </u> | •                      | 0                |                                  |
| **                          |  |                                       |          |                        |                  |                                  |
| Asteron                     | Income Protector                             |                                       | •        | •                      | •                | •                                |
| St George Life              | Disability Income Indemnity                  | •                                     | 0        | •                      |                  | 0                                |
| Asteron                     | Income Protector Extra                       | •                                     |          | 0                      | •                | 0                                |
| ING Life                    | OneCare Income Sec, Comp                     | •                                     |          | 0                      | •                | •                                |
| Zurich Australia            | Income Replacement Indem                     |                                       |          | 0                      |                  | 0                                |
| ING Life                    | OneCare Income Sec. Prof                     |                                       |          | 0                      |                  | 0                                |
| Accelerate by Tower         | Accelerate Comp Income Plan - Indemnity      |                                       |          | O                      | <u> </u>         | <u></u>                          |
| *                           |  |                                       |          |                        |                  |                                  |
| Tower Life Australia        | Income Protection Indem                      | •                                     | •        | •                      | •                | •                                |
| Aviva                       | IP Gold Indemn <mark>it</mark> y             | •                                     | •        | •                      | •                | •                                |
| St George Life              | Disability Income Plus Indemnity             | •                                     | 0        | •                      | •                | 0                                |
| Tower Partner INS Portfolio | Disability Income Insurance - Gold Indemnity | •                                     | •        |                        |                  | 0                                |
| AXA                         | Income Insurance Prof Indemnity              | •                                     |          |                        | 0                | •                                |
| AXA                         | Income Insurance Plus Indemnity              | •                                     |          | 0                      | 0                | •                                |
| Macquarie Life              | FutureWise Income Insurance Extra Indemnity  |                                       |          | 0                      |                  | 0                                |
| Tower Partner INS Portfolio | Disability Income Insurance - Plat Indemnity |                                       |          | 0                      |                  | Ō                                |
| MLC                         | IP Plus with Extra Benefit Indemnity         |                                       |          | 0                      |                  |                                  |
| Aviva                       | IP Excell Indemnity                          |                                       |          |                        |                  | 0                                |
| Tower Life Australia        | Income Protection Plus Indemnity             |                                       |          | 0                      |                  | 0                                |
| Asteron                     | Income Advantage                             |                                       |          |                        |                  | <u>0</u>                         |
| MLC                         | IP Plus Indemnity                            |                                       | 0        |                        | Ŏ                |                                  |
| MLC                         | IP Standard                                  | •                                     | 0        | 0                      | 0                | •                                |

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



# life insurance star ratings income protection - Stepped Young White Collar Male

| Incom        | e protection - Stepped Young White Co | niar Maie             | standard Do     | optional O not available |
|--------------|---------------------------------------|-----------------------|-----------------|--------------------------|
|              | PROFILE SUMMA                         | R Y R E F             | PORT            |                          |
|              |                                       | Premiums              | su              | > c                      |
| Company Name | Product Name                          | Stepped<br>1<br>Level | ncreasing Claim | Specified Injury         |
| *            |                                       |                       |                 |                          |
| Asteron      | Income Advantage Extra                | • •                   | 0               | • 0                      |



<sup>1</sup> Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index
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income protection - Stepped Young White Collar Female

standard **O**optional O not available REP R SUMMA 0 **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\*\* outstanding value 0 0 0 CommInsure Income Care 0 0 0 AIA Australia Disability Income Plan \*\*\* 0 0 ING Life OneCare Income Sec. Std 0 0 AIA Australia Disability Income PLUS Optional Accelerate Standard Income Plan - Indemnity Accelerate by Tower 0 0 0 St George Life Disability Income Indemnity 0 0 Asteron IP Shield 0 0 0 AXA Income Insurance Plan Indemnity 0 0 Macquarie Life FutureWise Income Insurance Indemnity 0 0 0 AMP Life Flex Lt Inc. Cont. Standard CommInsure Income Care Plus 0 0 \*\* 0 AMP Life Flex Lt Inc. Cont. Advances 0 Asteron Income Advantage Accelerate Comp Income Plan - Indemnity 0 Accelerate by Tower IP Excell Indemnity 0 Aviva 0 0 0 IP Plus Indemnity MLC 0 0 Asteron Income Protector 0 0 ING Life OneCare Income Sec, Comp 0 0 Zurich Australia Income Replacement Indem 0 0 Income Protector Extra Asteron 0 Tower Life Australia Income Protection Indem 0 ING Life OneCare Income Sec. Prof 0 0 MLC IP Standard 0 0 0 0 0 St George Life Disability Income Plus Indemnity 0 0 Tower Life Australia Income Protection Plus Indemnity 0 0 Asteron Income Advantage Extra 0 0 AXA Income Insurance Prof Indemnity Aviva IP Gold Indemnity 0 0 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity 0 0 0 0 Income Insurance Plus Indemnity Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity 0

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



|             | income | protec    | tion - Ste     | pped You      | ing V | Vhite | Co | llar Femal |         | standard <b>D</b> o <sub>l</sub> | ptional O not    | available                        |
|-------------|--------|-----------|----------------|---------------|-------|-------|----|------------|---------|----------------------------------|------------------|----------------------------------|
|             | Р      | R O       | F I L          | E S           | U     | M M   | A  | R Y        | R E P   | ORT                              |                  |                                  |
|             |        |           |                |               |       |       |    | Pren       | niums   | Su                               |                  | _                                |
| Company Nar | ne     |           | Pro            | duct Name     |       |       |    | Stepped 1  | revel 5 | Increasing Claim                 | Specified Injury | Superannuation<br>o Contribution |
| *           |        |           |                |               |       |       |    |            |         |                                  |                  |                                  |
| MLC         |        | IP Plus w | ith Extra Bene | fit Indemnity |       |       |    | •          | •       | 0                                | •                | •                                |



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



income protection - Stepped Young Retail/Light manual Male

standard **O**optional O not available SUMMARY R 0 **Premiums** Claims Superannuation Specified Injury Contribution **Company Name Product Name** \*\*\*\* outstanding value 0 0 0 AIA Australia Disability Income Plan 0 0 ING Life OneCare Income Sec. Prof ING Life 0 OneCare Income Sec. Std. \*\*\* 0 AXA Income Insurance Prof Indemnity 0 0 AIA Australia Disability Income PLUS Optional Comminsure Income Care 0 0 0 食食食 • Macquarie Life FutureWise Income Insurance Indemnity 0 0 AMP Life Flex Lt Inc. Cont. Standard Accelerate Standard Income Plan - Indemnity 0 Accelerate by Tower 食食 0 AMP Life Flex Lt Inc. Cont. Advances 0 Asteron Income Advantage Extra Macquarie Life FutureWise Income Insurance Extra Indemnity 0 Income Insurance Plan Indemnity 0 0 AXA 0 CommInsure Income Care Plus 0 Accelerate Comp Income Plan - Indemnity Accelerate by Tower 0 0 Asteron Income Advantage 0 0 ING Life OneCare Income Sec, Comp St George Life Disability Income Plus Indemnity 0 0 0 Tower Life Australia Income Protection Indem 0 0 0 St George Life Disability Income Indemnity 0 IP Plus with Extra Benefit Indemnity 0 0 0 Tower Life Australia Income Protection Plus Indemnity 0 0 Aviva IP Excell Indemnity 0 Asteron Income Protector 0 0 Zurich Australia Income Replacement Indem IP Standard 0 0 0 MLC 0 0 Asteron Income Protector Extra **AXA** Income Insurance Plus Indemnity 0 0 0 Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity MLC IP Plus Indemnity 0 0 0 0 0 Asteron IP Shield

Disability Income Insurance - Gold Indemnity

Tower Partner INS Portfolio

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



| incom        | e protection - Stepped Young Retail/Lig |             | standard <b>●</b> optional On       | not available                               |
|--------------|---|-------------|-------------------------------------|---|
|              | PROFILE SUMMA                           | RY REP      | ORT                                 |   |
|              |   | Premiums    | s E                                 | _   |
| Company Name | Product Name                            | Stepped 1 2 | Increasing Claims  Specified Injury | Superannuation<br><sub>o</sub> Contribution |
| *            |   |             |                                     |   |
| Aviva        | IP Gold Indemnity                       | • •         | 0 •                                 | 0   |



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



income protection - Stepped Young Retail/Light manual Female

standard **O**optional O not available SUMMARY Е 0 R **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\*\* outstanding value 0 0 ING Life OneCare Income Sec. Std 0 0 0 AIA Australia Disability Income Plan \*\*\* 0 0 ING Life OneCare Income Sec. Prof 0 0 0 CommInsure Income Care 0 0 AIA Australia Disability Income PLUS Optional Accelerate Standard Income Plan - Indemnity 0 Accelerate by Tower 食食食 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 Macquarie Life FutureWise Income Insurance Indemnity AXA 0 0 Income Insurance Prof Indemnity 0 0 AXA Income Insurance Plan Indemnity ING Life OneCare Income Sec, Comp 0 Accelerate by Tower Accelerate Comp Income Plan - Indemnity 0 食食 0 • Asteron Income Advantage Income Advantage Extra 0 Asteron Macquarie Life FutureWise Income Insurance Extra Indemnity 0 0 0 Asteron IP Shield 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 CommInsure Income Care Plus 0 0 Tower Life Australia Income Protection Indem \* 0 0 Income Protector Extra Asteron Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity 0 0 0 0 St George Life Disability Income Indemnity 0 0 IP Gold Indemnity 0 0 Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity 0 0 Tower Life Australia Income Protection Plus Indemnity 0 0 Zurich Australia Income Replacement Indem 0 0 St George Life Disability Income Plus Indemnity Income Protector 0 Asteron 0 0 0 0 MLC IP Standard MLC IP Plus with Extra Benefit Indemnity 0 0 0 0 MLC 0 IP Plus Indemnity

Aviva

IP Excell Indemnity

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<sup>1</sup> Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
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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income protection - Stepped Young Retail/Light manual Female standard **O**optional O not available S U M M A R Y **Premiums** Specified Injury **Company Name Product Name** AXA Income Insurance Plus Indemnity



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



income protection - Stepped Young Professional Male

|                             | no protoction stopped realign release        |   | st                                    | andard <b>D</b> opt    | ional O no                            | t available                     |
|-----------------------------|--|---|---------------------------------------|------------------------|---------------------------------------|---------------------------------|
|                             | PROFILE SUMM                                 | A R Y                                   | R E P O                               | R T                    |                                       |                                 |
|                             |  | Prem                                    | niums                                 | (0                     |                                       |                                 |
|                             |  |   |                                       | aims                   | ury                                   | ion                             |
| Company Name                | Product Name                                 | 9                                       |                                       | Increasing Claims<br>ω | Specified Injury                      | Superannuation<br>Contribution  |
| Company Hamo                | 1 Todast Hamo                                | Stepped                                 | Level                                 | sinç                   | ijijec                                | ranr                            |
|                             |  |   |                                       | crea                   | bec                                   | ed n                            |
|                             |  | 1                                       | 2                                     | <u>ou</u> 3            | <i>v</i> 4                            | <b>σ</b> 5                      |
|                             |  |   |                                       |                        |                                       |                                 |
| **** outstand               | ling value                                   |   |                                       |                        |                                       |                                 |
| Comminsure                  | Income Care                                  | <u>•</u>                                | •                                     | 0                      | 0                                     | 0                               |
| AIA Australia               | Disability Income PLUS Optional              |   |                                       | <u>©</u>               |                                       | 0                               |
| ING Life                    | OneCare Income Sec. Std                      | <u> </u>                                | <u> </u>                              | 0                      |                                       | 0                               |
| ***                         |  |   |                                       |                        |                                       |                                 |
| ING Life                    | OneCare Income Sec. Prof                     | •                                       | •                                     | 0                      | •                                     | 0                               |
| ING Life                    | OneCare Income Sec, Comp                     | • | •                                     | Õ                      | •                                     | Ō                               |
| AIA Australia               | Disability Income Plan                       | • |                                       | Ō                      | 0                                     | Õ                               |
| Comminsure                  | Income Care Plus                             | • |                                       | 0                      | •                                     | 0                               |
| ***                         |  |   |                                       |                        |                                       |                                 |
|                             | Assolute Observation Discourse Discourse its |   |                                       |                        |                                       |                                 |
| Accelerate by Tower         | Accelerate Standard Income Plan - Indemnity  |   |                                       |                        |                                       |                                 |
| Asteron                     | Income Protector Extra                       |   | )                                     | <u>6</u>               |                                       | <u>0</u>                        |
| Asteron                     | IP Shield                                    |   | · · · · · · · · · · · · · · · · · · · |                        |                                       | 0                               |
| Asteron                     | Income Advantage Extra                       |   |                                       |                        |                                       | 0                               |
| Asteron                     | Income Advantage                             |   |                                       |                        |                                       |                                 |
| Asteron                     | Income Protector                             |   |                                       |                        |                                       | · · · · · · · · · · · · · · · · |
| **                          |  |   |                                       |                        |                                       |                                 |
| Zurich Australia            | Income Replacement Indem                     | •                                       | •                                     | 0                      | •                                     | •                               |
| Tower Life Australia        | Income Protection Indem                      | •                                       | •                                     | •                      | •                                     | •                               |
| Macquarie Life              | FutureWise Income Insurance Indemnity        | •                                       | •                                     | •                      | •                                     | •                               |
| Aviva                       | IP Excell Indemnity                          | •                                       | •                                     | •                      | •                                     | •                               |
| Accelerate by Tower         | Accelerate Comp Income Plan - Indemnity      | •                                       | •                                     | •                      | •                                     | •                               |
| AMP Life                    | Flex Lt Inc. Cont. Advances                  | •                                       | •                                     | •                      | •                                     | •                               |
| AXA                         | Income Insurance Plan Indemnity              | •                                       | •                                     | •                      | 0                                     | •                               |
| AMP Life                    | Flex Lt Inc. Cont. Standard                  | •                                       | •                                     | 0                      | 0                                     | •                               |
| *                           |  |   |                                       |                        |                                       |                                 |
| MLC                         | IP Standard                                  | 0                                       | 0                                     | 0                      | 0                                     | •                               |
| AXA                         | Income Insurance Plus Indemnity              | •                                       | •                                     | •                      | 0                                     | •                               |
| Tower Partner INS Portfolio | Disability Income Insurance - Plat Indemnity | •                                       | •                                     | Ō                      | •                                     | Ō                               |
| Aviva                       | IP Gold Indemnity                            | •                                       | •                                     | •                      | •                                     | •                               |
| MLC                         | IP Plus Indemnity                            | •                                       | •                                     | •                      | 0                                     | •                               |
| Tower Life Australia        | Income Protection Plus Indemnity             | •                                       | •                                     | •                      | •                                     | •                               |
| MLC                         | IP Plus with Extra Benefit Indemnity         | 0                                       | 0                                     | 0                      | •                                     | •                               |
| AXA                         | Income Insurance Prof Indemnity              | •                                       | •                                     | 0                      | 0                                     | •                               |
| Tower Partner INS Portfolio | Disability Income Insurance - Gold Indemnity | •                                       | •                                     | 0                      | •                                     | 0                               |
|                             |  |   |                                       |                        | · · · · · · · · · · · · · · · · · · · |                                 |
| St George Life              | Disability Income Indemnity                  | •                                       | 0                                     | _                      | 0                                     |                                 |

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



| income         | protection - Stepped Young Profession |             | standard <b>①</b> optiona | al Onot available                              |
|----------------|---------------------------------------|-------------|---------------------------|--|
| P              | ROFILE SUMMA                          | R Y R E P O | ORT                       |  |
|                |                                       | Premiums    | S                         |  |
| Company Name   | Product Name                          | Stepped 1 2 | Increasing Claim:         | Specified Injury  Superannuation  Contribution |
| *              |                                       |             |                           |  |
| St George Life | Disability Income Plus Indemnity      | • 0         | •                         | • 0  |



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



income protection - Stepped Young Professional Female

|                             | ne protostion stopped realign release        |   | star                                    | ndard <b>D</b> op      | tional Ono       | t available                    |
|-----------------------------|--|---|---|------------------------|------------------|--------------------------------|
|                             | PROFILE SUMM                                 | A R Y                                   | REPO                                    | R T                    |                  |                                |
|                             |  | Premi                                   | iums                                    |                        |                  |                                |
|                             |  | 7.75                                    |   | aims                   | Δ                | io E                           |
| Company Name                | Product Name                                 | p                                       | _                                       | Increasing Claims<br>α | Specified Injury | Superannuation<br>Contribution |
|                             |  | Stepped                                 | Level                                   | ısinç                  | ifiec            | rant                           |
|                             |  | ı i                                     | 2                                       | 3 crea                 | oeds 4           | ed no                          |
|                             |  |   | 2                                       | = ຳ                    | <i>0</i> , 4     | σ <sub>5</sub>                 |
|                             |  |   |   |                        |                  |                                |
| **** outstand               | ling value                                   |   |   |                        |                  |                                |
| ING Life                    | OneCare Income Sec. Std                      | •                                       |   | 0                      |                  | •                              |
| AIA Australia               | Disability Income PLUS Optional              | •                                       | ·                                       | 0                      | •                | 0                              |
| Comminsure                  | Income Care                                  | <u> </u>                                | • |                        | 0                | 0                              |
| ***                         |  |   |   |                        |                  |                                |
| AIA Australia               | Disability Income Plan                       | •                                       | •                                       | 0                      | 0                | 0                              |
| ***                         |  |   |   |                        |                  |                                |
| ING Life                    | OneCare Income Sec. Prof                     | •                                       |   | 0                      | •                | 0                              |
| Asteron                     | Income Protector Extra                       | • |   | ŏ                      | •                | Ō                              |
| ING Life                    | OneCare Income Sec, Comp                     |   | •                                       | 0                      | •                | 0                              |
| Asteron                     | Income Advantage                             |   |   | 0                      | •                | 0                              |
| Asteron                     | IP Shield                                    |   | •                                       | 0                      | 0                | 0                              |
| Asteron                     | Income Protector                             |   | •                                       | 0                      | •                | 0                              |
| Asteron                     | Income Advantage Extra                       |   | •                                       | 0                      | •                | 0                              |
| CommInsure                  | Income Care Plus                             |   | •                                       | 0                      | •                | •                              |
| Accelerate by Tower         | Accelerate Standard Income Plan - Indemnity  | •                                       | •                                       | •                      | •                | •                              |
| **                          |  |   |   |                        |                  |                                |
| Zurich Australia            | Income Replacement Indem                     | •                                       | •                                       | 0                      | •                | •                              |
| AXA                         | Income Insurance Plan Indemnity              | •                                       | •                                       | 0                      | •                | •                              |
| Macquarie Life              | FutureWise Income Insurance Indemnity        | •                                       | •                                       | 0                      | •                | 0                              |
| St George Life              | Disability Income Indemnity                  | •                                       | 0                                       | •                      | 0                | O                              |
| Accelerate by Tower         | Accelerate Comp Income Plan - Indemnity      | •                                       | •                                       | 0                      | •                | •                              |
| AMP Life                    | Flex Lt Inc. Cont. Standard                  | •                                       | •                                       | 0                      | 0                | •                              |
| Aviva                       | IP Excell Indemnity                          | •                                       | •                                       | •                      | •                | •                              |
| Tower Life Australia        | Income Protection Indem                      | •                                       | •                                       | 0                      | •                | •                              |
| *                           |  |   |   |                        |                  |                                |
| Tower Partner INS Portfolio | Disability Income Insurance - Plat Indemnity | •                                       | •                                       | 0                      | •                | 0                              |
| AMP Life                    | Flex Lt Inc. Cont. Advances                  | •                                       | •                                       | •                      | •                | •                              |
| MLC                         | IP Standard                                  | •                                       | •                                       | 0                      | 0                | •                              |
| St George Life              | Disability Income Plus Indemnity             | •                                       | 0                                       | •                      | •                | 0                              |
| AXA                         | Income Insurance Plus Indemnity              | •                                       | •                                       | •                      | 0                | •                              |
| MLC                         | IP Plus with Extra Benefit Indemnity         | •                                       | •                                       | •                      | •                | •                              |
| Tower Life Australia        | Income Protection Plus Indemnity             | •                                       | •                                       | •                      | •                | •                              |
| Macquarie Life              | FutureWise Income Insurance Extra Indemnity  | •                                       | •                                       | •                      | •                | •                              |
| Tower Partner INS Portfolio | Disability Income Insurance - Gold Indemnity | •                                       | •                                       | •                      | •                | 0                              |
| AXA                         | Income Insurance Prof Indemnity              | •                                       | •                                       | •                      | 0                | •                              |
| Aviva                       | IP Gold Indemnity                            | •                                       | •                                       | •                      | •                | 0                              |

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



| income       | e protection - Stepped Young Profession |                 | standard <b>D</b> opt | tional O not availab | ole            |
|--------------|---|-----------------|-----------------------|----------------------|----------------|
| F            | PROFILE SUMMA                           | RY REPO         | ORT                   |                      |                |
|              |   | Premiums        | us                    | > =                  |                |
| Company Name | Product Name                            | Peddess Stephen | Increasing Claims     | ified                | c Contribution |
| *            |   |                 |                       |                      |                |
| MLC          | IP Plus Indemnity                       | 0 0             | 0                     | 0                    |                |



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

|   | no protoction otoppour roung ziuc et   |           | <b>•</b> s    | standard <b>D</b> o     | ptional O not    | available                        |
|---|--|-----------|---------------|-------------------------|------------------|----------------------------------|
|   | P R O F I L E S U M M  | A R Y     | R E P C       | RT                      |                  |                                  |
|   |  | Pren      | niums         | s<br>E                  | >                | Ē                                |
| Company Name  | Product Name   | Stepped 1 | revel 2       | Increasing Claims<br>.o | Specified Injury | Superannuation<br>c Contribution |
| **** outstand   | ling value   |           |               |                         |                  |                                  |
| Comminsure<br>ING Life  | Income Care OneCare Income Sec. Std  | •         | •             | <b>O</b>                | 0<br>•           | <b>O</b>                         |
| ***   |  |           |               |                         |                  |                                  |
| AIA Australia<br>AIA Australia<br>Accelerate by Tower                                     | Disability Income PLUS Optional Disability Income Plan Accelerate Standard Income Plan - Indemnity   | •         |               | 0<br>0<br>0             | •<br>0<br>•      | 0<br>0<br>•                      |
| ***   |  |           |               |                         |                  |                                  |
| Macquarie Life ING Life AMP Life CommInsure Accelerate by Tower                           | FutureWise Income Insurance Indemnity OneCare Income Sec, Comp Flex Lt Inc. Cont. Standard Income Care Plus Accelerate Comp Income Plan - Indemnity  |           |               | 0<br>0<br>0<br>0        | •<br>•<br>•<br>• | 0<br>0<br>0                      |
| **  |  |           |               |                         |                  |                                  |
| Asteron Aviva Tower Life Australia Asteron St George Life AMP Life Asteron Macquarie Life | Income Protector  IP Excell Indemnity Income Protection Indem Income Protector Extra Disability Income Indemnity Flex Lt Inc. Cont. Advances IP Shield FutureWise Income Insurance Extra Indemnity |           | 0             | 0<br>0<br>0<br>0        | 0                | 0<br>0<br>0<br>0<br>0            |
| *   |  |           |               |                         |                  |                                  |
| Aviva AXA Zurich Australia AXA  | IP Gold Indemnity Income Insurance Plus Indemnity Income Replacement Indem Income Insurance Plan Indemnity   | •         | į             | 0<br>0<br>0             | 0                | 0                                |
| MLC Tower Life Australia Tower Partner INS Portfolio Tower Partner INS Portfolio          | IP Plus Indemnity Income Protection Plus Indemnity Disability Income Insurance - Gold Indemnity Disability Income Insurance - Plat Indemnity   |           | 0<br>•<br>•   | 0                       | 0<br>•<br>•      | 0                                |
| St George Life<br>MLC   | Disability Income Plus Indemnity IP Plus with Extra Benefit Indemnity  | •         | 0<br><b>0</b> | •<br>•                  | •                | •                                |

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income protection - Stepped Young Blue Collar Female

standard **O**optional O not available S U M M A R Y REP R 0 **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\* outstanding value 0 Accelerate Standard Income Plan - Indemnity Accelerate by Tower 0 0 CommInsure Income Care ING Life 0 OneCare Income Sec. Std \*\*\* 0 0 0 AIA Australia Disability Income Plan 0 Accelerate by Tower Accelerate Comp Income Plan - Indemnity \*\* ING Life 0 OneCare Income Sec, Comp Tower Life Australia Income Protection Indem 0 0 AIA Australia 0 0 Disability Income PLUS Optional • CommInsure Income Care Plus 0 \*\* 0 0 Asteron Income Protector 0 Tower Life Australia Income Protection Plus Indemnity Asteron Income Protector Extra 0 0 Macquarie Life FutureWise Income Insurance Indemnity 0 0 0 Asteron 0 0 0 AMP Life Flex Lt Inc. Cont. Standard  $\bigcirc$ 0 0 St George Life Disability Income Indemnity 0 IP Gold Indemnity 0 Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity 0 0 0 0 0 MLC IP Plus with Extra Benefit Indemnity 0 0 AXA Income Insurance Plan Indemnity Macquarie Life FutureWise Income Insurance Extra Indemnity 0 0 0 AXA Income Insurance Plus Indemnity 0 • 0 0 MLC IP Plus Indemnity 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 St George Life Disability Income Plus Indemnity 0 0 Zurich Australia Income Replacement Indem Tower Partner INS Portfolio 0 0 Disability Income Insurance - Gold Indemnity IP Excell Indemnity 0 Aviva

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income protection - Stepped Mature White Collar Male

standard **O**optional O not available REP R SUMMA 0 **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\*\* outstanding value 0 0 AIA Australia Disability Income PLUS Optional 0 0 ING Life OneCare Income Sec. Std 0 0 0 Comminsure Income Care \*\* 0 0 0 AIA Australia Disability Income Plan 0 0 CommInsure Income Care Plus \*\* 0 Accelerate by Tower Accelerate Standard Income Plan - Indemnity Asteron IP Shield 0 0 0 Asteron Income Protector 0 AMP Life Flex Lt Inc. Cont. Standard 0 食食 0 0 Aviva IP Excell Indemnity 0 Zurich Australia Income Replacement Indem ING Life OneCare Income Sec. Prof 0 0 **ING Life** OneCare Income Sec, Comp Tower Life Australia 0 Income Protection Indem 0 AXA Income Insurance Plan Indemnity 0 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 Asteron Income Protector Extra 0 0 Asteron Income Advantage FutureWise Income Insurance Indemnity 0 0 Macquarie Life 0 0 Income Advantage Extra Asteron 0 St George Life Disability Income Plus Indemnity 0 0 0 Tower Life Australia Income Protection Plus Indemnity 0 0 Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity 0 0 0 MLC IP Plus Indemnity 0 Accelerate by Tower Accelerate Comp Income Plan - Indemnity IP Gold Indemnity 0 • Aviva 0 0 **AXA** Income Insurance Prof Indemnity **AXA** Income Insurance Plus Indemnity 0 0 0 0 0 MLC IP Plus with Extra Benefit Indemnity St George Life Disability Income Indemnity 0 0 0 0 0  $\mathsf{MLC}$ IP Standard FutureWise Income Insurance Extra Indemnity 0 Macquarie Life

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# life insurance star ratings income protection - Stepped Mature White Collar Male

| Income                      | e protection - Stepped Mature White C        | oliar Male   | standard <b>①</b> | optional O not available | le             |
|-----------------------------|--|--------------|-------------------|--------------------------|----------------|
| F                           | ROFILE SUMM                                  | RY RE        | PORT              |                          |                |
|                             |  | Premiums     | su                | ے د                      |                |
| Company Name                | Product Name                                 | Stepped<br>1 | Increasing Claim  | ified                    | contribution 2 |
| *                           |  |              |                   |                          |                |
| Tower Partner INS Portfolio | Disability Income Insurance - Plat Indemnity | •            | 0                 | • 0                      | )              |



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income protection - Stepped Mature White Collar Female

standard **O**optional O not available S U M M A REP R 0 **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\*\* outstanding value 0 0 0 AIA Australia Disability Income Plan 0 0 AIA Australia Disability Income PLUS Optional 0 0 0 Comminsure Income Care \*\* 0 0 0 Asteron IP Shield 0 0 Asteron Income Protector \*\* ING Life 0 0 OneCare Income Sec. Std AXA Income Insurance Plan Indemnity 0 0 0 Macquarie Life FutureWise Income Insurance Indemnity 0 Asteron Income Advantage • IP Excell Indemnity 0 Aviva CommInsure Income Care Plus 0 0 Asteron Income Protector Extra 0 0 \*\* 0 0 Zurich Australia Income Replacement Indem 0 0 Asteron Income Advantage Extra ING Life OneCare Income Sec, Comp 0 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 Accelerate by Tower Accelerate Standard Income Plan - Indemnity Tower Life Australia Income Protection Indem 0 0 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity 0 0 MLC IP Plus Indemnity AXA Income Insurance Plus Indemnity 0 0 0 0 0 MLC IP Standard 0  $\bigcirc$ 0 0 St George Life Disability Income Indemnity 0 0 IP Plus with Extra Benefit Indemnity 0 0 Tower Life Australia Income Protection Plus Indemnity Tower Partner INS Portfolio 0 0 Disability Income Insurance - Plat Indemnity 0 Accelerate by Tower Accelerate Comp Income Plan - Indemnity St George Life Disability Income Plus Indemnity 0 0 0 0 Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity Aviva IP Gold Indemnity 0 0 AMP Life Flex Lt Inc. Cont. Advances

ING Life

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OneCare Income Sec. Prof

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|     | income       | e protection - Stepped Mature White Co |                | standard <b>D</b> op   | otional O not av | railable                       |
|-----|--------------|--|----------------|------------------------|------------------|--------------------------------|
|     | F            | ROFILE SUMMA                           | RY REPO        | RT                     |                  |                                |
|     |              |  | Premiums       | Su                     |                  | _                              |
|     | Company Name | Product Name                           | peddegg<br>1 2 | Increasing Claim:<br>& | Specified Injury | Superannuation<br>Contribution |
| *   |              |  |                |                        |                  |                                |
| AXA | A            | Income Insurance Prof Indemnity        | •              | 0                      | 0                | •                              |



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income protection - Stepped Mature Retail/Light manual Male

standard **O**optional O not available SUMMARY 0 R **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\*\* outstanding value 0 0 AIA Australia Disability Income PLUS Optional 0 0 ING Life OneCare Income Sec. Std AXA Income Insurance Prof Indemnity 0 0 0 ING Life OneCare Income Sec. Prof \*\*\* 0 0 ING Life OneCare Income Sec, Comp FutureWise Income Insurance Indemnity 0 Macquarie Life 0 0 0 AIA Australia Disability Income Plan CommInsure Income Care 0 0 \*\* • Accelerate Standard Income Plan - Indemnity Accelerate by Tower 0 Income Insurance Plan Indemnity AMP Life Flex Lt Inc. Cont. Standard 0 0 CommInsure Income Care Plus 0 \*\* 0 0 Tower Life Australia Income Protection Indem 0 Asteron Income Advantage IP Shield 0 0 Asteron 0 0 Asteron Income Advantage Extra 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 Asteron Income Protector Income Protection Plus Indemnity 0 0 Tower Life Australia 0 0 Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity 0 Disability Income Indemnity 0 St George Life 0 0 Aviva IP Gold Indemnity 0 0 AXA Income Insurance Plus Indemnity 0 Aviva IP Excell Indemnity 0 0 IP Plus with Extra Benefit Indemnity 0 Zurich Australia Income Replacement Indem 0 Accelerate by Tower Accelerate Comp Income Plan - Indemnity MLC IP Plus Indemnity 0 0 0 0 0 0 MLC IP Standard Asteron Income Protector Extra 0 0 0 St George Life Disability Income Plus Indemnity Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity

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| income         | e protection - Stepped Mature Retail/Li     |             | standard <b>€</b> optional On       | not available                               |
|----------------|---|-------------|-------------------------------------|---|
|                | PROFILE SUMMA                               | RY REPO     | ORT                                 |   |
|                |   | Premiums    | su ×                                | _   |
| Company Name   | Product Name                                | Stepped 1 2 | Increasing Claim:  Specified Injury | Superannuation<br><sub>o</sub> Contribution |
| *              |   |             |                                     |   |
| Macquarie Life | FutureWise Income Insurance Extra Indemnity | • •         | 0 •                                 | 0   |



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income protection - Stepped Mature Retail/Light manual Female

standard **O**optional O not available SUMMARY Е 0 R **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\* outstanding value 0 0 Income Insurance Prof Indemnity **AXA** 0 0 0 AIA Australia Disability Income Plan Disability Income PLUS Optional 0 0 AIA Australia \*\*\* 0 0 ING Life OneCare Income Sec. Prof 0 0 0 CommInsure Income Care ING Life OneCare Income Sec. Std. 0 0 \*\* 0 ING Life OneCare Income Sec, Comp 0 AXA Income Insurance Plan Indemnity 0 Macquarie Life FutureWise Income Insurance Indemnity 0 Tower Life Australia Income Protection Indem Accelerate by Tower Accelerate Standard Income Plan - Indemnity 0 \*\* Asteron Income Advantage Extra 0 0 0 0 Asteron IP Shield 0 AMP Life Flex Lt Inc. Cont. Standard 0 Income Protector 0 Asteron 0 CommInsure Income Care Plus 0 0 Asteron Income Advantage FutureWise Income Insurance Extra Indemnity 0 0 Macquarie Life 0 0 Asteron Income Protector Extra 1 0 MLC IP Plus with Extra Benefit Indemnity 0 IP Plus Indemnity 0 Accelerate by Tower Accelerate Comp Income Plan - Indemnity 0 0 0 Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity 0 Zurich Australia Income Replacement Indem 0 0 Aviva IP Excell Indemnity 0 0 0 St George Life Disability Income Indemnity 0 0 AXA Income Insurance Plus Indemnity MLC 0 0 0 0 0 Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity

Flex Lt Inc. Cont. Advances Income Protection Plus Indemnity

Disability Income Plus Indemnity

St George Life

Tower Life Australia

AMP Life

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income protection - Stepped Mature Retail/Light manual Female **O**optional O not available S U M M A R Y **Premiums** Specified Injury **Company Name Product Name** 0 IP Gold Indemnity Aviva



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

standard **O**optional O not available REP R U M M A 0 **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\*\* outstanding value 0 0 AIA Australia Disability Income PLUS Optional 0 0 0 CommInsure Income Care ING Life 0 OneCare Income Sec. Std \*\*\* 0 0 ING Life OneCare Income Sec. Prof 0 0 Asteron Income Protector ING Life OneCare Income Sec, Comp 0 0 0 0 CommInsure Income Care Plus 黄黄黄 Income Protector Extra 0 0 Asteron 0 0 Asteron Income Advantage 0 Asteron Income Advantage Extra Asteron IP Shield 0 0 0 AIA Australia Disability Income Plan 0 0 0 \*\* 0 0 Macquarie Life FutureWise Income Insurance Indemnity Income Insurance Plan Indemnity 0 0 Zurich Australia Income Replacement Indem 0 0 Aviva IP Excell Indemnity 0 0 AMP Life Flex Lt Inc. Cont. Standard Tower Life Australia 0 Income Protection Indem 0 Accelerate Standard Income Plan - Indemnity Accelerate by Tower 1 0 MLC IP Plus with Extra Benefit Indemnity 0 MLC IP Plus Indemnity 0 • AXA Income Insurance Plus Indemnity 0 0 0 Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity AMP Life Flex Lt Inc. Cont. Advances 0 0 0 Disability Income Plus Indemnity 0 0 St George Life • 0 0 Aviva IP Gold Indemnity St George Life Disability Income Indemnity 0 0 0 0 Tower Life Australia Income Protection Plus Indemnity Accelerate Comp Income Plan - Indemnity 0 Accelerate by Tower 0 • AXA Income Insurance Prof Indemnity Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity 0

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income protection - Stepped Mature Professional Male

standard **O**optional O not available ROFILE SUMMARY **Premiums** Specified Injury **Company Name Product Name** 0 Macquarie Life FutureWise Income Insurance Extra Indemnity



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income protection - Stepped Mature Professional Female

standard **O**optional O not available R SUMMA REP 0 **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\*\* outstanding value 0 0 0 CommInsure Income Care 0 0 AIA Australia Disability Income PLUS Optional \*\*\* 0 0 Income Advantage Asteron 0 0 Asteron Income Protector \*\*\* Income Protector Extra 0 0 Asteron • ING Life OneCare Income Sec. Std ING Life OneCare Income Sec, Comp 0 0 0 0 Asteron Income Advantage Extra IP Shield 0 0 0 Asteron • 0 0 AIA Australia Disability Income Plan ING Life OneCare Income Sec. Prof 0 0 CommInsure Income Care Plus 0 0 \*\* 0 0 AXA Income Insurance Plan Indemnity Tower Life Australia 0 Income Protection Indem 0 AXA Income Insurance Prof Indemnity 0 0 Macquarie Life FutureWise Income Insurance Indemnity 0 Zurich Australia Income Replacement Indem 0 Accelerate by Tower Accelerate Standard Income Plan - Indemnity 0 IP Excell Indemnity 0 Aviva 0 0 IP Gold Indemnity Aviva AMP Life Flex Lt Inc. Cont. Standard 0 0 0 0 Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity 0 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity 0 Accelerate by Tower Accelerate Comp Income Plan - Indemnity 0 0 AXA Income Insurance Plus Indemnity IP Plus Indemnity 0 0 0 0 MLC 0 0 Disability Income Insurance - Plat Indemnity • Tower Partner INS Portfolio St George Life Disability Income Indemnity 0 0 0 0 St George Life Disability Income Plus Indemnity MLC IP Plus with Extra Benefit Indemnity 0 0 0 0 0 0 MLC IP Standard Tower Life Australia Income Protection Plus Indemnity 0

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|              | e protection - Stepped Mature Profession  ROFILE SUMMA |           | • standard  P O R T |                  | available                      |
|--------------|--|-----------|---------------------|------------------|--------------------------------|
| Company Name | Product Name   | Premiums  | g Claims            | d Injury         | nuation<br>bution              |
|              |  | Stepped 1 | 5 Increasing        | Specified Injury | Superannuation<br>Gontribution |
| <b>k</b> °   |  |           |                     |                  |                                |
| MP Life      | Flex Lt Inc. Cont. Advances                            | •         | •                   | •                | •                              |



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

standard **O**optional O not available R E R U M M A 0 **Premiums** Claims Superannuation Specified Injury Contribution **Company Name Product Name** \*\*\* outstanding value 0 0 CommInsure Income Care 0 0 0 ING Life OneCare Income Sec. Std \*\*\* 0 0 Disability Income PLUS Optional AIA Australia Accelerate by Tower 0 Accelerate Standard Income Plan - Indemnity 0 0 CommInsure Income Care Plus \*\* 0 0 Asteron Income Protector Macquarie Life FutureWise Income Insurance Indemnity 0 0 ING Life 0 0 OneCare Income Sec, Comp 0 AIA Australia Disability Income Plan 0 0 \*\* 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 Asteron Macquarie Life FutureWise Income Insurance Extra Indemnity 0 0 Aviva IP Excell Indemnity Tower Life Australia Income Protection Indem 0 0 Asteron Income Protector Extra Accelerate Comp Income Plan - Indemnity 0 Accelerate by Tower 0 Aviva IP Gold Indemnity AXA Income Insurance Plus Indemnity 0 0 0 0 0 0 MLC IP Plus Indemnity 0 0 Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity 0 St George Life Disability Income Indemnity 0 0 0 • AXA Income Insurance Plan Indemnity 0 0 Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity 0 0 Zurich Australia Income Replacement Indem 0 0 IP Plus with Extra Benefit Indemnity Disability Income Plus Indemnity 0 0 St George Life 0 AMP Life Flex Lt Inc. Cont. Advances Tower Life Australia Income Protection Plus Indemnity 0

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income protection - Stepped Mature Blue Collar Female

standard **O**optional O not available S U M M A R Y REP R 0 **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\* outstanding value 0 0 CommInsure 0 Income Care 0 Accelerate by Tower Accelerate Standard Income Plan - Indemnity \*\*\* 0 0 Income Protection Indem Tower Life Australia 0 0 AIA Australia Disability Income PLUS Optional 0 0 ING Life OneCare Income Sec. Std AIA Australia Disability Income Plan 0 0 0 \*\* 0 Asteron Income Protector Extra 0 IP Shield Asteron 0 Asteron Income Protector 0 Accelerate Comp Income Plan - Indemnity Accelerate by Tower Macquarie Life FutureWise Income Insurance Indemnity 0 0 \*\* 0 0 Aviva IP Excell Indemnity 0 **ING Life** OneCare Income Sec, Comp Income Insurance Plan Indemnity 0 0 Income Care Plus 0 CommInsure 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 Tower Life Australia Income Protection Plus Indemnity Macquarie Life 0 0 FutureWise Income Insurance Extra Indemnity 0 0 Zurich Australia Income Replacement Indem 0 0 0 St George Life Disability Income Indemnity IP Gold Indemnity 0 0 Aviva • AXA Income Insurance Plus Indemnity 0  $\bigcirc$ 0 St George Life Disability Income Plus Indemnity 0 0 MLC IP Plus with Extra Benefit Indemnity AMP Life Flex Lt Inc. Cont. Advances Tower Partner INS Portfolio 0 0 Disability Income Insurance - Gold Indemnity 0 0 Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity MLC IP Plus Indemnity 0 0

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

standard **O**optional O not available SUMMA R 0 R **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\*\* outstanding value 0 0 0 CommInsure Income Care 0 0 0 AIA Australia Disability Income Plan \*\*\* 0 0 0 IP Shield Asteron 0 0 AIA Australia Disability Income PLUS Optional 0 0 ING Life OneCare Income Sec. Std AMP Life Flex Lt Inc. Cont. Standard 0 0 0 食食食 0 Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity 0 0 ING Life OneCare Income Sec, Comp 0 Macquarie Life FutureWise Income Insurance Indemnity 0 Comminsure 0 Income Care Plus Asteron Income Protector 0 0 \*\* 0 AXA Income Insurance Plan Indemnity 0 0 **ING Life** OneCare Income Sec. Prof Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity 0 0 Income Protector Extra 0 Asteron 0 0 Aviva IP Excell Indemnity 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 Asteron Income Advantage 0 0 Tower Life Australia Income Protection Indem 0 Accelerate by Tower Accelerate Standard Income Plan - Indemnity Macquarie Life FutureWise Income Insurance Extra Indemnity 0 0 St George Life Disability Income Plus Indemnity 0 0 Accelerate by Tower Accelerate Comp Income Plan - Indemnity 0 0 0 St George Life Disability Income Indemnity 0 0 AXA Income Insurance Plus Indemnity IP Standard 0 0 0 MLC 0 Zurich Australia Income Replacement Indem AXA Income Insurance Prof Indemnity 0 0 0 Aviva IP Gold Indemnity Asteron 0 Income Advantage Extra 0 Tower Life Australia Income Protection Plus Indemnity

IP Plus Indemnity

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| incom        | e protection - Stepped Empty Nester W |             | standard <b>D</b> opt | tional O not available                            |
|--------------|---------------------------------------|-------------|-----------------------|---|
|              | PROFILE SUMMA                         | R Y R E P   | ORT                   |   |
|              |                                       | Premiums    | ns                    | > =   |
| Company Name | Product Name                          | Stepped 1 2 | Increasing Claim:     | Specified Injury  A  Superannuation  Contribution |
| *            |                                       |             |                       |   |
| MLC          | IP Plus with Extra Benefit Indemnity  | 0 0         | 0                     | •   |



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



income protection - Stepped Empty Nester White Collar Female

standard **O**optional O not available S U M M A R Y R E 0 R **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\*\* outstanding value 0 0 0 AIA Australia Disability Income Plan 0 0 0 CommInsure Income Care \*\*\* Disability Income PLUS Optional 0 0 AIA Australia 0 ING Life OneCare Income Sec. Std CommInsure Income Care Plus 0 0 0 AMP Life Flex Lt Inc. Cont. Standard Asteron Income Protector 0 0 ING Life 0 0 OneCare Income Sec, Comp IP Shield 0 0 0 Asteron 0 0 Tower Life Australia Income Protection Indem ★★ 0 0 Asteron Income Protector Extra 0 AXA Income Insurance Plan Indemnity 0 0 Accelerate by Tower Accelerate Standard Income Plan - Indemnity 0 Asteron Income Advantage 0 Aviva IP Excell Indemnity 0 0 Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity 0 0 Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity 0 0 ING Life OneCare Income Sec. Prof 0 FutureWise Income Insurance Indemnity 0 Macquarie Life  $\bigcirc$ 0 0 St George Life Disability Income Indemnity 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 0 MLC IP Standard 0 Tower Life Australia Income Protection Plus Indemnity 0 Accelerate by Tower Accelerate Comp Income Plan - Indemnity 0 0 AXA Income Insurance Prof Indemnity MLC 0 0 0 • IP Plus with Extra Benefit Indemnity 0 0 **AXA** Income Insurance Plus Indemnity St George Life Disability Income Plus Indemnity 0 0 0 Aviva IP Gold Indemnity

Income Advantage Extra IP Plus Indemnity

Income Replacement Indem

Zurich Australia

Asteron

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



income protection - Stepped Empty Nester White Collar Female standard **O**optional O not available SUMMARY **Premiums** Specified Injury **Company Name Product Name** 0 Macquarie Life FutureWise Income Insurance Extra Indemnity



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

**O**optional standard O not available SUMMARY **Premiums** Claims Superannuation Specified Injury Contribution **Company Name Product Name** \*\*\*\* outstanding value 0 0 ING Life OneCare Income Sec. Prof 0 0 0 AIA Australia Disability Income Plan \*\*\* Disability Income PLUS Optional 0 0 AIA Australia 0 0 ING Life OneCare Income Sec. Std \*\* ING Life OneCare Income Sec, Comp 0 0 AMP Life 0 • Flex Lt Inc. Cont. Standard 0 AXA Income Insurance Prof Indemnity 0 0 0 CommInsure Income Care Macquarie Life 0 0 FutureWise Income Insurance Indemnity 食食 0 0 CommInsure Income Care Plus 0 Tower Life Australia Income Protection Indem 0 AXA Income Insurance Plan Indemnity 0 0 Asteron Income Protector Extra Income Insurance Plus Indemnity 0 0 0 Asteron Income Advantage Extra 0 Accelerate Standard Income Plan - Indemnity Accelerate by Tower 0 0 Income Protector Asteron AMP Life Flex Lt Inc. Cont. Advances 0 FutureWise Income Insurance Extra Indemnity 0 Macquarie Life 0 0 IP Shield 0 Asteron 0 0 Asteron Income Advantage 0 0 0 MLC IP Standard 0 0 Aviva IP Gold Indemnity 0 0 MLC IP Plus with Extra Benefit Indemnity 0 IP Excell Indemnity Tower Partner INS Portfolio 0 • 0 Disability Income Insurance - Gold Indemnity 0 0 0 St George Life Disability Income Indemnity Tower Life Australia Income Protection Plus Indemnity 0 0 0 0 St George Life Disability Income Plus Indemnity Zurich Australia 0 0 Income Replacement Indem

Disability Income Insurance - Plat Indemnity

IP Plus Indemnity

MLC

Tower Partner INS Portfolio

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



income protection - Stepped Empty Nester Retail/Light manual Male standard **O**optional O not available S U M M A R Y Specified Injury **Company Name Product Name** Accelerate by Tower Accelerate Comp Income Plan - Indemnity



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



income protection - Stepped Empty Nester Retail/Light manual Female

**O**optional O not available SUMMARY **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\*\* outstanding value 0 ING Life OneCare Income Sec. Prof 0 0 0 0 AIA Australia Disability Income Plan ING Life 0 0 OneCare Income Sec. Std \*\*\* 0 0 0 CommInsure Income Care 0 0 ING Life OneCare Income Sec, Comp AIA Australia Disability Income PLUS Optional 0 0 食食食 0 Accelerate by Tower Accelerate Standard Income Plan - Indemnity Income Insurance Prof Indemnity AMP Life 0 0 Flex Lt Inc. Cont. Standard 0 Macquarie Life FutureWise Income Insurance Indemnity Tower Life Australia Income Protection Indem 0 0 \*\* 0 0 Tower Life Australia Income Protection Plus Indemnity 0 0 Asteron Income Protector 0 0 Asteron 0 AXA Income Insurance Plan Indemnity 0 0 0 Asteron Income Advantage 0 Asteron Income Advantage Extra Accelerate Comp Income Plan - Indemnity 0 Accelerate by Tower 0 0 CommInsure Income Care Plus 0 AMP Life Flex Lt Inc. Cont. Advances Income Protector Extra 0 0 Asteron 0 0 MLC IP Standard 0 0 IP Excell Indemnity Aviva 0 Macquarie Life FutureWise Income Insurance Extra Indemnity 0 0 IP Gold Indemnity Tower Partner INS Portfolio 0 0 Disability Income Insurance - Gold Indemnity 0 0 0 MLC IP Plus with Extra Benefit Indemnity AXA Income Insurance Plus Indemnity 0 0 0 0 Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity

Disability Income Indemnity

Disability Income Plus Indemnity

IP Plus Indemnity

St George Life

St George Life

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| income           | protection - Stepped Empty Nester Re | etail/Light manual Fei | <i>male</i><br>standard <b>€</b> op | otional Onot     | available                        |
|------------------|--------------------------------------|------------------------|-------------------------------------|------------------|----------------------------------|
| P                | ROFILE SUMMA                         | R Y R E P O            | ORT                                 |                  |                                  |
|                  |                                      | Premiums               | ns                                  | >                | <b>-</b>                         |
| Company Name     | Product Name                         | Stepped 1 2            | Increasing Claim.                   | Specified Injury | Superannuation<br>c Contribution |
| *                |                                      |                        |                                     |                  |                                  |
| Zurich Australia | Income Replacement Indem             | •                      | 0                                   | •                | •                                |



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income protection - Stepped Empty Nester Professional Male

standard **O**optional O not available SUMMA R 0 R **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\*\* outstanding value 0 0 AIA Australia Disability Income PLUS Optional 0 0 ING Life OneCare Income Sec. Std 0 0 0 Comminsure Income Care \*\*\* 0 0 ING Life OneCare Income Sec. Prof 0 0 CommInsure Income Care Plus 0 0 Asteron Income Protector 0 0 ING Life OneCare Income Sec, Comp \*\* 0 0 Asteron Income Advantage Extra IP Shield 0 0 0 Asteron 0 0 Asteron Income Advantage AIA Australia Disability Income Plan 0 0 0 Asteron Income Protector Extra 0 0 \*\* Tower Partner INS Portfolio 0 0 Disability Income Insurance - Gold Indemnity Tower Life Australia 0 Income Protection Indem Accelerate by Tower Accelerate Standard Income Plan - Indemnity 0 AMP Life 0 0 Flex Lt Inc. Cont. Standard 0 0 Aviva IP Excell Indemnity Zurich Australia 0 Income Replacement Indem MLC IP Standard 0 0 0 0 0 0 Disability Income Plus Indemnity St George Life IP Gold Indemnity 0 0 Aviva 0 0 0 St George Life Disability Income Indemnity 0 0 0 0 MLC IP Plus Indemnity 0 0 MLC IP Plus with Extra Benefit Indemnity 0 0 Income Insurance Plus Indemnity Tower Partner INS Portfolio 0 • 0 Disability Income Insurance - Plat Indemnity 0 0 Tower Life Australia Income Protection Plus Indemnity AMP Life Flex Lt Inc. Cont. Advances 0 0 AXA Income Insurance Plan Indemnity AXA Income Insurance Prof Indemnity 0 0 0 Macquarie Life FutureWise Income Insurance Indemnity 0 Macquarie Life FutureWise Income Insurance Extra Indemnity

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income protection - Stepped Empty Nester Professional Male standard **O**optional O not available SUMMARY **Premiums** Specified Injury **Company Name Product Name** Accelerate by Tower Accelerate Comp Income Plan - Indemnity



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



income protection - Stepped Empty Nester Professional Female standard **O**optional O not available SUMMARY Е 0 R **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\* outstanding value 0 0 0 CommInsure Income Care 0 0 ING Life OneCare Income Sec. Std 0 0 AIA Australia Disability Income PLUS Optional \*\*\* 0 0 ING Life OneCare Income Sec. Prof 0 0 ING Life OneCare Income Sec, Comp Comminsure Income Care Plus 0 0 食食食 0 Asteron Income Protector 0 0 AIA Australia Disability Income Plan 0 0 Asteron Income Protector Extra 0 0 Asteron Income Advantage Extra Asteron IP Shield 0 0 0 Asteron Income Advantage 0 0 \*\* AMP Life 0 0 0 Flex Lt Inc. Cont. Standard 0 0 Aviva IP Gold Indemnity Tower Life Australia Income Protection Plus Indemnity 0 0 0 Tower Life Australia Income Protection Indem 0 0 Zurich Australia Income Replacement Indem Accelerate Standard Income Plan - Indemnity 0 Accelerate by Tower 0 0 Aviva IP Excell Indemnity 0 0 Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity Accelerate by Tower Accelerate Comp Income Plan - Indemnity 0 St George Life Disability Income Plus Indemnity 0 0 0 AXA Income Insurance Plus Indemnity 0 0 AXA Income Insurance Plan Indemnity 0 Macquarie Life FutureWise Income Insurance Extra Indemnity Disability Income Indemnity 0 0 0 St George Life 0 0 Macquarie Life FutureWise Income Insurance Indemnity AMP Life Flex Lt Inc. Cont. Advances 0 0 0 MLC IP Plus with Extra Benefit Indemnity

IP Plus Indemnity

Income Insurance Prof Indemnity

Disability Income Insurance - Plat Indemnity

AXA

Tower Partner INS Portfolio

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| income       | protection - Stepped Empty Nester Pr |             | standard <b>D</b> op    | otional O not available                           |
|--------------|--------------------------------------|-------------|-------------------------|---|
| Р            | ROFILE SUMMA                         | R Y R E P O | O R T                   |   |
|              |                                      | Premiums    | ည                       |   |
| Company Name | Product Name                         | Stepped 1 2 | Increasing Claims<br>.o | Specified Injury  A  Superannuation  Contribution |
| *            |                                      |             |                         |   |
| MLC          | IP Standard                          | 0 0         | 0                       | 0 •   |



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income protection - Stepped Empty Nester Blue Collar Male

standard **O**optional O not available SUMMA 0 R **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\*\* outstanding value 0 0 0 AIA Australia Disability Income Plan \*\*\* ING Life OneCare Income Sec. Std 0 0 0 0 0 CommInsure Income Care 0 0 Macquarie Life FutureWise Income Insurance Indemnity 黄黄黄 Accelerate by Tower Accelerate Standard Income Plan - Indemnity 0 0 0 AIA Australia Disability Income PLUS Optional 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 0 CommInsure Income Care Plus IP Shield 0 0 0 Asteron 0 0 Asteron Income Protector ★★ 0 AMP Life Flex Lt Inc. Cont. Advances 0 Asteron Income Protector Extra 0 0 AXA Income Insurance Plan Indemnity 0 IP Excell Indemnity 0 Macquarie Life FutureWise Income Insurance Extra Indemnity 0 0 ING Life OneCare Income Sec, Comp 0 0 Tower Life Australia Income Protection Indem St George Life Disability Income Plus Indemnity 0 0 0 Tower Life Australia Income Protection Plus Indemnity 0 0 AXA Income Insurance Plus Indemnity Accelerate by Tower Accelerate Comp Income Plan - Indemnity 0 0 0 Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity 0 0 Aviva IP Gold Indemnity 0 0 0 St George Life Disability Income Indemnity Tower Partner INS Portfolio 0 0 Disability Income Insurance - Plat Indemnity Zurich Australia 0 0 Income Replacement Indem 0 0 0 MLC IP Plus with Extra Benefit Indemnity 0

MLC

IP Plus Indemnity

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income protection - Stepped Empty Nester Blue Collar Female

standard **O**optional O not available SUMMA R 0 R **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\*\* outstanding value Accelerate Standard Income Plan - Indemnity 0 Accelerate by Tower 0 0 ING Life OneCare Income Sec. Std \*\*\* 0 0 0 CommInsure Income Care 0 0 0 AIA Australia Disability Income Plan 0 Tower Life Australia Income Protection Indem \*\* ING Life 0 0 OneCare Income Sec, Comp Accelerate by Tower Accelerate Comp Income Plan - Indemnity 0 0 Macquarie Life FutureWise Income Insurance Indemnity AIA Australia Disability Income PLUS Optional 0 0 0 0 0 IP Shield Asteron \*\* 0 Asteron Income Protector Extra Tower Life Australia Income Protection Plus Indemnity 0 0 Aviva IP Excell Indemnity AMP Life Flex Lt Inc. Cont. Standard 0 0 0 Asteron Income Protector Income Care Plus 0 CommInsure 0 Zurich Australia Income Replacement Indem AMP Life Flex Lt Inc. Cont. Advances 0 0 0 MLC IP Plus Indemnity 0 0 Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity 0 FutureWise Income Insurance Extra Indemnity 0 Macquarie Life 0 0 0 MLC IP Plus with Extra Benefit Indemnity 0 0 AXA Income Insurance Plan Indemnity 0 0 Aviva IP Gold Indemnity 0 0 St George Life Disability Income Plus Indemnity 0 0 0 St George Life Disability Income Indemnity 0 0 **AXA** Income Insurance Plus Indemnity

Disability Income Insurance - Plat Indemnity

Tower Partner INS Portfolio

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trauma insurance - Stepped Young White Collar Male

standard **O**optional O not available REP ORT S U M M **Premiums** Reinstatement Guaranteed Future Insurability **Company Name Product Name** \*\*\* outstanding value 0 CommInsure Total Care Plan SATrauma Comminsure Total Care Plan SATrauma Plus \*\*\* AMP Life FlexLifeTime Crisis Std AMP Life FlexLifeTime Crisis Prem FutureWise Life Trauma Insurance Macquarie Life 0 Macquarie Life Trauma Plus 黄黄黄 Accelerate Protection Policy - Standalone Trauma 0 Accelerate by Tower AMP Life FlexLifeTime Crisis Prem w/ Partial Plus 0 0 0 SAT Protection Choices St George Life 0 Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance 0 \*\* 0 AIA Australia SA Crisis Recovery Comprehensive 0 0 Asteron Stand Alone Recovery Plus Stand Alone Recovery 0 Asteron AXA SA Trauma Insurance Plus Plan 0 0 0 AXA SA Trauma Insurance Plan 0 0 MLC Critical Illness Plus SA Tower Life Australia SA Crisis Protection 0 0 Tower Life Australia SA Crisis Protection with Advanced Cancer 0 Zurich Australia Extended SA Trauma Ins 0 Asgard Capital Mgnt Critical Trauma Protect 0 0 0 0 0 Asgard Capital Mgnt Trauma Protection 0 Aviva SA Recovery Money With Severe Illness Benefit 0 Aviva SA Recovery Money 0 ING Life OneCare Trauma Cvr Comp ING Life 0 0 Trauma Cvr Prem with Max 0 0 ING Life OneCare Trauma Cvr Prem MLC Critical Illness Plus SA - with Extra Benefits Partial 0 0 Zurich Australia Basic SA Trauma Ins Zurich Australia Extended SA Trauma Ins Top Up 0

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



trauma insurance - Stepped Young White Collar Female

standard **O**optional O not available REP S U M M ORT **Premiums** Reinstatement Guaranteed Future Insurability **Company Name Product Name** \*\*\* outstanding value 0 CommInsure Total Care Plan SATrauma \*\*\* AMP Life FlexLifeTime Crisis Std 0 0 0 St George Life SAT Protection Choices Tower Partner INS Portfolio 0 0 Stand Alone Medical Catastrophe Insurance 食食食 AMP Life FlexLifeTime Crisis Prem w/ Partial Plus AMP Life FlexLifeTime Crisis Prem 0 Asteron Stand Alone Recovery Macquarie Life FutureWise Life Trauma Insurance 食食 0 Accelerate by Tower Accelerate Protection Policy - Standalone Trauma 0 Asteron Stand Alone Recovery Plus Aviva SA Recovery Money 0 SA Recovery Money With Severe Illness Benefit 0 Aviva Total Care Plan SATrauma Plus Macquarie Life Trauma Plus 0 0 MLC Critical Illness Plus SA 0 Tower Life Australia SA Crisis Protection Tower Life Australia SA Crisis Protection with Advanced Cancer 0 SA Crisis Recovery Comprehensive 0 0 AIA Australia 0 0 0 Asgard Capital Mgnt Trauma Protection 0 Asgard Capital Mgnt Critical Trauma Protect 0 0 0 0 AXA SA Trauma Insurance Plan 0 0 AXA SA Trauma Insurance Plus Plan 0 0 ING Life OneCare Trauma Cvr Comp ING Life 0 Trauma Cvr Prem with Max ING Life 0 0 OneCare Trauma Cvr Prem 0 Critical Illness Plus SA - with Extra Benefits Partial MLC Zurich Australia Extended SA Trauma Ins Top Up 0 0 Zurich Australia Basic SA Trauma Ins Zurich Australia Extended SA Trauma Ins 0

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



trauma insurance - Stepped Young Retail/Light manual Male

standard **O**optional O not available SUMMARY ORT **Premiums** Reinstatement Guaranteed Future Insurability **Company Name Product Name** \*\*\* outstanding value 0 CommInsure Total Care Plan SATrauma Comminsure Total Care Plan SATrauma Plus \*\*\* AMP Life FlexLifeTime Crisis Std AMP Life FlexLifeTime Crisis Prem FutureWise Life Trauma Insurance Macquarie Life 0 Macquarie Life Trauma Plus 黄黄黄 Accelerate Protection Policy - Standalone Trauma 0 Accelerate by Tower AMP Life FlexLifeTime Crisis Prem w/ Partial Plus 0 0 0 SAT Protection Choices St George Life 0 0 Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance \*\* 0 AIA Australia SA Crisis Recovery Comprehensive 0 0 Asteron Stand Alone Recovery Stand Alone Recovery Plus 0 Asteron AXA SA Trauma Insurance Plus Plan 0 0 0 AXA SA Trauma Insurance Plan 0 Tower Life Australia SA Crisis Protection Asgard Capital Mgnt Trauma Protection 0 0 0 0 0 Asgard Capital Mgnt Critical Trauma Protect 0 SA Recovery Money With Severe Illness Benefit Aviva SA Recovery Money 0 Aviva 0 0 ING Life Trauma Cvr Prem with Max 0 0 ING Life OneCare Trauma Cvr Comp 0 0 ING Life OneCare Trauma Cvr Prem 0 0 MLC Critical Illness Plus SA Critical Illness Plus SA - with Extra Benefits Partial 0 MLC 0 Tower Life Australia SA Crisis Protection with Advanced Cancer Zurich Australia Basic SA Trauma Ins 0 0 Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins 0

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trauma insurance - Stepped Young Retail/Light manual Female

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trauma insurance - Stepped Young Professional Male

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trauma insurance - Stepped Young Professional Female

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trauma insurance - Stepped Young Blue Collar Male

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trauma insurance - Stepped Young Blue Collar Female

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trauma insurance - Stepped Mature White Collar Male

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trauma insurance - Stepped Mature White Collar Female

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trauma insurance - Stepped Mature Retail/Light manual Male

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trauma insurance - Stepped Mature Retail/Light manual Female

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Zurich Australia

Extended SA Trauma Ins Top Up

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trauma insurance - Stepped Mature Professional Male

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trauma insurance - Stepped Mature Professional Female

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trauma insurance - Stepped Mature Blue Collar Male

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trauma insurance - Stepped Mature Blue Collar Female

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trauma insurance - Stepped Empty Nester White Collar Male

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trauma insurance - Stepped Empty Nester White Collar Female

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trauma insurance - Stepped Empty Nester Retail/Light manual Male standard

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trauma insurance - Stepped Empty Nester Retail/Light manual Female

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Basic SA Trauma Ins

Zurich Australia

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



trauma insurance - Stepped Empty Nester Professional Male

standard **O**optional O not available SUMMARY ORT **Premiums** Reinstatement Guaranteed Future Insurability **Company Name Product Name** \*\*\* outstanding value 0 0 ING Life Trauma Cvr Prem with Max 0 Trauma Plus Macquarie Life \*\*\* 0 Asteron Stand Alone Recovery Plus 0 ING Life OneCare Trauma Cvr Prem Zurich Australia Extended SA Trauma Ins 0 0 Zurich Australia Extended SA Trauma Ins Top Up 黄黄黄 0 Asteron Stand Alone Recovery SA Recovery Money With Severe Illness Benefit Aviva Comminsure Total Care Plan SATrauma Plus Tower Life Australia SA Crisis Protection with Advanced Cancer 0 \*\* AMP Life FlexLifeTime Crisis Prem AMP Life FlexLifeTime Crisis Prem w/ Partial Plus SA Recovery Money CommInsure Total Care Plan SATrauma 0 0 ING Life OneCare Trauma Cvr Comp 0 MLC Critical Illness Plus SA - with Extra Benefits Partial Tower Life Australia 0 SA Crisis Protection Accelerate by Tower Accelerate Protection Policy - Standalone Trauma 0 0 0 AIA Australia SA Crisis Recovery Comprehensive AMP Life FlexLifeTime Crisis Std 0 0 0 Asgard Capital Mgnt Critical Trauma Protect 0 0 0 Asgard Capital Mgnt Trauma Protection 0 0 **AXA** SA Trauma Insurance Plan 0 0 AXA SA Trauma Insurance Plus Plan Macquarie Life 0 FutureWise Life Trauma Insurance 0 0 MLC Critical Illness Plus SA St George Life SAT Protection Choices 0 0 0 0 0 Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance Zurich Australia Basic SA Trauma Ins 0

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trauma insurance - Stepped Empty Nester Professional Female

standard **O**optional O not available REP SUMMARY ORT **Premiums** Guaranteed Future Insurability **Company Name Product Name** \*\*\* outstanding value 0 0 ING Life OneCare Trauma Cvr Prem 0 ING Life Trauma Cvr Prem with Max \*\*\* 0 Aviva SA Recovery Money With Severe Illness Benefit 0 Macquarie Life Trauma Plus \*\* 0 Asteron Stand Alone Recovery Plus Tower Life Australia SA Crisis Protection with Advanced Cancer 0 Zurich Australia 0 Extended SA Trauma Ins Top Up \*\* AMP Life FlexLifeTime Crisis Prem w/ Partial Plus Asteron Stand Alone Recovery Aviva SA Recovery Money CommInsure Total Care Plan SATrauma CommInsure Total Care Plan SATrauma Plus ING Life OneCare Trauma Cvr Comp Tower Life Australia SA Crisis Protection 0 Zurich Australia Extended SA Trauma Ins Accelerate by Tower Accelerate Protection Policy - Standalone Trauma AIA Australia SA Crisis Recovery Comprehensive AMP Life FlexLifeTime Crisis Prem AMP Life FlexLifeTime Crisis Std 0 Asgard Capital Mgnt Trauma Protection 0 0 0 0 0 Asgard Capital Mgnt Critical Trauma Protect 0 0 AXA SA Trauma Insurance Plan 0 0 AXA SA Trauma Insurance Plus Plan 0 Macquarie Life FutureWise Life Trauma Insurance MLC 0 0 Critical Illness Plus SA 0 Critical Illness Plus SA - with Extra Benefits Partial MLC St George Life SAT Protection Choices 0 0 0 0 0 Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance Zurich Australia Basic SA Trauma Ins 0

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trauma insurance - Stepped Empty Nester Blue Collar Male

standard **O**optional O not available SUMMARY ORT **Premiums** Reinstatement Guaranteed Future Insurability **Company Name Product Name** \*\*\* outstanding value AMP Life FlexLifeTime Crisis Std \*\*\* AMP Life FlexLifeTime Crisis Prem w/ Partial Plus AMP Life FlexLifeTime Crisis Prem ING Life 0 OneCare Trauma Cvr Prem Macquarie Life Trauma Plus \*\* • Asteron Stand Alone Recovery Plus 0 Asteron Stand Alone Recovery CommInsure Total Care Plan SATrauma Plus CommInsure Total Care Plan SATrauma ING Life OneCare Trauma Cvr Comp ING Life Trauma Cvr Prem with Max Zurich Australia O Extended SA Trauma Ins \*\* 0 0 Asgard Capital Mgnt Critical Trauma Protect 0 0 0 Asgard Capital Mgnt Trauma Protection 0 Macquarie Life FutureWise Life Trauma Insurance 0 0 MLC Critical Illness Plus SA Zurich Australia Extended SA Trauma Ins Top Up 0 Accelerate Protection Policy - Standalone Trauma 0 Accelerate by Tower 0 0 AIA Australia SA Crisis Recovery Comprehensive Aviva SA Recovery Money With Severe Illness Benefit 0 0 Aviva SA Recovery Money 0 0 AXA SA Trauma Insurance Plus Plan 0 0 **AXA** SA Trauma Insurance Plan 0 MLC Critical Illness Plus SA - with Extra Benefits Partial 0 0 0 St George Life SAT Protection Choices 0 Tower Life Australia SA Crisis Protection Tower Life Australia SA Crisis Protection with Advanced Cancer 0 0 0 Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance Zurich Australia Basic SA Trauma Ins 0

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trauma insurance - Stepped Empty Nester Blue Collar Female

standard **O**optional O not available SUMMARY REP ORT **Premiums** Reinstatement Guaranteed Future Insurability **Company Name Product Name** \*\*\* outstanding value 0 0 ING Life OneCare Trauma Cvr Prem ING Life Trauma Cvr Prem with Max 0 0 0 ING Life OneCare Trauma Cvr Comp \*\*\* FlexLifeTime Crisis Std AMP Life 0 Asgard Capital Mgnt Critical Trauma Protect 0 0 0 Macquarie Life Trauma Plus 黄黄黄 Asgard Capital Mgnt Trauma Protection 0 0 CommInsure Total Care Plan SATrauma Plus 0 Comminsure Total Care Plan SATrauma ★★ FlexLifeTime Crisis Prem AMP Life AMP Life FlexLifeTime Crisis Prem w/ Partial Plus 0 Asteron Stand Alone Recovery Stand Alone Recovery Plus 0 Asteron Aviva SA Recovery Money SA Recovery Money With Severe Illness Benefit 0 Aviva 0 Macquarie Life FutureWise Life Trauma Insurance Tower Life Australia SA Crisis Protection 0 0 Tower Life Australia SA Crisis Protection with Advanced Cancer Accelerate Protection Policy - Standalone Trauma 0 Accelerate by Tower AIA Australia SA Crisis Recovery Comprehensive 0 AXA SA Trauma Insurance Plus Plan 0 0 AXA SA Trauma Insurance Plan 0 0 MLC Critical Illness Plus SA Critical Illness Plus SA - with Extra Benefits Partial 0 MLC 0 0 0 St George Life SAT Protection Choices 0 0 Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance Zurich Australia Extended SA Trauma Ins 0 0 Zurich Australia Basic SA Trauma Ins Zurich Australia Extended SA Trauma Ins Top Up 0

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TPD insurance - Stepped Young White Collar Male

| 110                         | insurance - Stepped Young White Collar Male   |         | standard   | <b>●</b> optional                    | O not available               |
|-----------------------------|---|---------|------------|--------------------------------------|-------------------------------|
|                             | P R O F I L E S U M M A R Y                   | R E     | PORT       |                                      |                               |
|                             |   | Prem    | iums       |                                      | #                             |
| Company Name                | Product Name                                  | Stepped | level<br>2 | Guaranteed<br>Future<br>Insurability | Financial<br>Planning Benefit |
| **** outstan                | ding value                                    |         |            |                                      |                               |
| Zurich Australia            | Stand Alone TPD                               | •       | •          | •                                    | •                             |
| ***                         |   |         |            |                                      |                               |
| AXA                         | TPD Insurance Plan                            | •       | •          | •                                    | •                             |
| ***                         |   |         |            |                                      |                               |
| AMP Life                    | Stand Alone TPD                               | •       | •          | •                                    | •                             |
| **                          |   |         |            |                                      |                               |
| Comminsure                  | Total Care Plan Stand Alone TPD               | 16      | <b>V</b> • | 0                                    | •                             |
| ING Life                    | OneCare Stand Alone TPD                       | 0       | •          | •                                    | •                             |
| Macquarie Life              | FutureWise TPD Standalone                     |         | •          | •                                    | •                             |
| St George Life              | Stand Alone TPD                               |         | 0          | 0                                    | 0                             |
| Tower Life Australia        | Stand Alone TPD Plan                          | •       | •          | •                                    | 0                             |
| *                           |   |         |            |                                      |                               |
| Accelerate by Tower         | Accelerate Protection Policy - Standalone TPD | •       | •          | •                                    | •                             |
| AIA Australia               | Permanent Disablement StandAlone              | •       | •          | 0                                    | •                             |
| Asgard Capital Mgnt         | Standalone TPD                                | •       | 0          | •                                    | 0                             |
| Asteron                     | Stand Alone TPD                               | •       | •          | •                                    | •                             |
| Aviva                       | SA Recovery Money TPD                         | •       | •          | •                                    | •                             |
| MLC                         | TPD Stand Alone Insurance                     | •       | 0          | •                                    | •                             |
| Tower Partner INS Portfolio | Stand Alone TPD Insurance                     | •       | •          | •                                    | 0                             |

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



TPD insurance - Stepped Young White Collar Female

standard **O**optional O not available REP SUMMARY **Premiums** Planning Benefit **Company Name Product Name** \*\*\*\* outstanding value 0 Tower Partner INS Portfolio Stand Alone TPD Insurance Zurich Australia Stand Alone TPD \*\*\* AXA TPD Insurance Plan \*\* AMP Life Stand Alone TPD CommInsure Total Care Plan Stand Alone TPD \*\* Accelerate Protection Policy - Standalone TPD Accelerate by Tower AIA Australia Permanent Disablement StandAlone Macquarie Life FutureWise TPD Standalone 0 0 0 St George Life Stand Alone TPD 0 Tower Life Australia Stand Alone TPD Plan 0 0 Asgard Capital Mgnt Standalone TPD Stand Alone TPD Asteron Aviva SA Recovery Money TPD ING Life OneCare Stand Alone TPD MLC TPD Stand Alone Insurance 0

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TPD insurance - Stepped Young Retail/Light manual Male

standard **O**optional O not available SUMMARY REP ORT **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value Zurich Australia Stand Alone TPD \*\*\* Tower Partner INS Portfolio Stand Alone TPD Insurance 0 \*\* AMP Life Stand Alone TPD AXA TPD Insurance Plan \*\* Permanent Disablement StandAlone 0 AIA Australia Asteron Stand Alone TPD Aviva SA Recovery Money TPD ING Life OneCare Stand Alone TPD FutureWise TPD Standalone Macquarie Life 0 0 0 St George Life Stand Alone TPD Accelerate by Tower Accelerate Protection Policy - Standalone TPD 0 0 Asgard Capital Mgnt Standalone TPD CommInsure Total Care Plan Stand Alone TPD 0 TPD Stand Alone Insurance 0 Tower Life Australia Stand Alone TPD Plan

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 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Young Retail/Light manual Female

standard **O**optional O not available SUMMARY ORT **Premiums** Planning Benefit **Company Name Product Name** \*\*\*\* outstanding value 0 Tower Partner INS Portfolio Stand Alone TPD Insurance \*\*\* Zurich Australia Stand Alone TPD \*\* AMP Life Stand Alone TPD AXA TPD Insurance Plan \*\* 0 AIA Australia Permanent Disablement StandAlone Asteron Stand Alone TPD Aviva SA Recovery Money TPD Macquarie Life FutureWise TPD Standalone 0 0 0 Stand Alone TPD St George Life Accelerate by Tower Accelerate Protection Policy - Standalone TPD Asgard Capital Mgnt Standalone TPD 0 0 CommInsure Total Care Plan Stand Alone TPD ING Life OneCare Stand Alone TPD MLC TPD Stand Alone Insurance 0 0 Tower Life Australia Stand Alone TPD Plan

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



TPD insurance - Stepped Young Professional Male

| IPD                         | insurance - Stepped Young Professional Male   |                      | standard | <b>D</b> optional                         | O not available               |
|-----------------------------|---|----------------------|----------|---|-------------------------------|
|                             | PROFILE SUMMARY                               | R E                  | P O R T  |   |                               |
|                             |   | Prem                 | niums    |   | #                             |
| Company Name                | Product Name                                  | Stepped              | Pevel 2  | Guaranteed<br>Future<br>Insurability<br>ω | Financial<br>Planning Benefit |
| <b>★★★★</b> outstan         | ding value                                    |                      |          |   |                               |
| Zurich Australia            | Stand Alone TPD                               | •                    | •        | •   | •                             |
| ***                         |   |                      |          |   |                               |
| Macquarie Life              | FutureWise TPD Standalone                     | •                    | •        | •   | •                             |
| ***                         |   |                      |          |   |                               |
| AXA                         | TPD Insurance Plan                            | •                    | •        | 0   | •                             |
| CommInsure                  | Total Care Plan Stand Alone TPD               |                      | •        | 0   | •                             |
| ING Life                    | OneCare Stand Alone TPD                       | 9                    | •        |   |                               |
| **                          |   |                      |          |   |                               |
| Accelerate by Tower         | Accelerate Protection Policy - Standalone TPD |                      | •        | •   | •                             |
| AIA Australia               | Permanent Disablement StandAlone              |                      | •        | 0   |                               |
| AMP Life                    | Stand Alone TPD                               | •                    |          |   |                               |
| Asteron                     | Stand Alone TPD                               | <b>.</b> <del></del> |          |   |                               |
| Aviva                       | SA Recovery Money TPD                         |                      |          |   |                               |
| *                           |   |                      |          |   |                               |
| Asgard Capital Mgnt         | Standalone TPD                                |                      | 0        | •   | o .                           |
| MLC                         | TPD Stand Alone Insurance                     | •                    | 0        | •   |                               |
| St George Life              | Stand Alone TPD                               |                      | <u> </u> | ō   | o o                           |
| Tower Life Australia        | Stand Alone TPD Plan                          |                      |          |   | o o                           |
| Tower Partner INS Portfolio | Stand Alone TPD Insurance                     |                      |          | 0   | 0                             |

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TPD insurance - Stepped Young Professional Female

|                             | insurance - Stepped Young Professional Fema   |         | standard                                | <b>●</b> optional                    | O not available               |
|-----------------------------|---|---------|---|--------------------------------------|-------------------------------|
|                             | P R O F I L E S U M M A R Y                   | R E     | P O R T                                 |                                      |                               |
|                             |   | Prem    | iums                                    |                                      | #                             |
| Company Name                | Product Name                                  | Stepped | Pevel Cevel                             | Guaranteed<br>Future<br>Insurability | Financial<br>Planning Benefit |
| <b>★★★★</b> outstan         | ding value                                    |         |   |                                      |                               |
| Zurich Australia            | Stand Alone TPD                               | •       | •                                       | •                                    | •                             |
| ***                         |   |         |   |                                      |                               |
| Macquarie Life              | FutureWise TPD Standalone                     | •       | •                                       | •                                    | •                             |
| ***                         |   |         |   |                                      |                               |
| AXA                         | TPD Insurance Plan                            | •       | •                                       | 0                                    | •                             |
| CommInsure                  | Total Care Plan Stand Alone TPD               | •       | •                                       | 0                                    | •                             |
| **                          |   |         |   |                                      |                               |
| AIA Australia               | Permanent Disablement StandAlone              | •       | •                                       | 0                                    | •                             |
| AMP Life                    | Stand Alone TPD                               |         | •                                       | •                                    | •                             |
| ING Life                    | OneCare Stand Alone TPD                       |         |   | •                                    | •                             |
| Tower Partner INS Portfolio | Stand Alone TPD Insurance                     | •       | • | 0                                    | 0                             |
| *                           |   |         |   |                                      |                               |
| Accelerate by Tower         | Accelerate Protection Policy - Standalone TPD | •       | •                                       | •                                    | •                             |
| Asgard Capital Mgnt         | Standalone TPD                                | •       | 0                                       | •                                    | 0                             |
| Asteron                     | Stand Alone TPD                               | •       | •                                       | •                                    | •                             |
| Aviva                       | SA Recovery Money TPD                         | •       |   |                                      |                               |
| MLC                         | TPD Stand Alone Insurance                     |         | ō                                       |                                      |                               |
| St George Life              | Stand Alone TPD                               | •       | 0                                       | 0                                    | 0                             |

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TPD insurance - Stepped Young Blue Collar Male

| 11 0                        | irisurance - Stepped Young Blue Collar Male   |         | standard   | <b>●</b> optional                         | O not availabl                |
|-----------------------------|---|---------|------------|---|-------------------------------|
|                             | P R O F I L E S U M M A R Y                   | R E     | P O R T    |   |                               |
|                             |   | Prem    | niums      |   | =                             |
| Company Name                | Product Name                                  | Stepped | Fevel 2    | Guaranteed<br>Future<br>Insurability<br>ω | Financial<br>Planning Benefit |
| <b>★★★★</b> outstan         | ding value                                    |         |            |   |                               |
| Tower Partner INS Portfolio | Stand Alone TPD Insurance                     | •       | •          | •   | 0                             |
| ***                         |   |         |            |   |                               |
| AXA                         | TPD Insurance Plan                            | •       | •          | •   | •                             |
| ***                         |   |         |            |   |                               |
| Zurich Australia            | Stand Alone TPD                               | •       | •          | •   | •                             |
| **                          |   |         |            |   |                               |
| AIA Australia               | Permanent Disablement StandAlone              | 16 1    | <b>V</b> • | 0   | •                             |
| AMP Life                    | Stand Alone TPD                               | •       | •          | •   | •                             |
| Asteron                     | Stand Alone TPD                               |         | •          | •   | •                             |
| Aviva                       | SA Recovery Money TPD                         |         | •          | •   | •                             |
| St George Life              | Stand Alone TPD                               | •       | 0          | 0   | 0                             |
| *                           |   |         |            |   |                               |
| Accelerate by Tower         | Accelerate Protection Policy - Standalone TPD | •       | •          | •   | •                             |
| Asgard Capital Mgnt         | Standalone TPD                                | •       | 0          | •   | 0                             |
| Comminsure                  | Total Care Plan Stand Alone TPD               | •       | •          | 0   | •                             |
| ING Life                    | OneCare Stand Alone TPD                       | •       | •          | •   | •                             |
| Macquarie Life              | FutureWise TPD Standalone                     | •       | •          | •   | •                             |
| MLC                         | TPD Stand Alone Insurance                     | •       | 0          | •   | •                             |
| Tower Life Australia        | Stand Alone TPD Plan                          | •       | •          | •   | 0                             |

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



TPD insurance - Stepped Young Blue Collar Female

standard **O**optional O not available REP SUMMARY **Premiums** Planning Benefit **Company Name Product Name** \*\*\*\* outstanding value 0 0 Tower Partner INS Portfolio Stand Alone TPD Insurance \*\*\* AXA TPD Insurance Plan \*\* Aviva SA Recovery Money TPD St George Life Stand Alone TPD Zurich Australia Stand Alone TPD \*\* 0 AIA Australia Permanent Disablement StandAlone AMP Life Stand Alone TPD Asteron Stand Alone TPD 0 Tower Life Australia Stand Alone TPD Plan Accelerate by Tower Accelerate Protection Policy - Standalone TPD Asgard Capital Mgnt Standalone TPD 0 0 CommInsure Total Care Plan Stand Alone TPD ING Life OneCare Stand Alone TPD Macquarie Life FutureWise TPD Standalone 0 MLC TPD Stand Alone Insurance

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 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Mature White Collar Male

| IPL                   | rinsurance - Stepped Mature Writte Collar Male |           | standard  | <b>●</b> optional                         | O not available               |
|-----------------------|--|-----------|-----------|---|-------------------------------|
|                       | P R O F I L E S U M M A R Y                    | R E       | PORT      |   |                               |
|                       |  | Premi     | ums       |   | <u></u>                       |
| Company Name          | Product Name                                   | Stepped 1 | Feve<br>2 | Guaranteed<br>Future<br>Insurability<br>∞ | Financial<br>Planning Benefit |
| <b>★★★★</b> outstar   | nding value                                    |           |           |   |                               |
| Zurich Australia      | Stand Alone TPD                                | •         | •         | •   | •                             |
| ***                   |  |           |           |   |                               |
| Comminsure            | Total Care Plan Stand Alone TPD                | •         | •         | 0   | •                             |
| ***                   |  |           |           |   |                               |
| AXA                   | TPD Insurance Plan                             | •         | •         | •   | •                             |
| **                    |  |           |           |   |                               |
| Accelerate by Tower   | Accelerate Protection Policy - Standalone TPD  | /6 /      | •         | •   | •                             |
| AIA Australia         | Permanent Disablement StandAlone               |           | •         | 0   | •                             |
| AMP Life              | Stand Alone TPD                                |           | •         | •   | •                             |
| Asteron               | Stand Alone TPD                                |           | •         | •   | •                             |
| Aviva                 | SA Recovery Money TPD                          | •         | •         | •   | •                             |
| ING Life              | OneCare Stand Alone TPD                        | •         | •         | •   | •                             |
| Macquarie Life        | FutureWise TPD Standalone                      | •         | •         | •   | •                             |
| St George Life        | Stand Alone TPD                                | •         | 0         | 0   | 0                             |
|                       |  |           |           |   |                               |
| *                     |  |           |           |   |                               |
| ★ Asgard Capital Mgnt | Standalone TPD                                 | •         | 0         | •   | 0                             |
|                       | Standalone TPD TPD Stand Alone Insurance       | •         | 0         |   | 0                             |
| Asgard Capital Mgnt   |  | •         |           | •<br>•<br>•<br>•                          | 0<br>•<br>0                   |

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TPD insurance - Stepped Mature White Collar Female

| IFB                         | irisurance - Stepped Mature Writte Collar Feri | laic       | standard                              | <b>●</b> optional                    | O not available               |
|-----------------------------|--|------------|---------------------------------------|--------------------------------------|-------------------------------|
|                             | P R O F I L E S U M M A R                      | Y RE       | P O R T                               |                                      |                               |
|                             |  | Pre        | miums                                 |                                      | #                             |
| Company Name                | Product Name                                   | Stepped    | level 2                               | Guaranteed<br>Future<br>Insurability | Financial<br>Planning Benefit |
| <b>★★★★</b> outstan         | ding value                                     |            |                                       |                                      |                               |
| Comminsure                  | Total Care Plan Stand Alone TPD                | •          | •                                     | 0                                    | •                             |
| Zurich Australia            | Stand Alone TPD                                | •          | •                                     | •                                    | •                             |
| ***                         |  |            |                                       |                                      |                               |
| AXA                         | TPD Insurance Plan                             | •          | •                                     | 0                                    | •                             |
| ***                         |  |            |                                       |                                      |                               |
| Accelerate by Tower         | Accelerate Protection Policy - Standalone TPD  | • /        | •                                     | •                                    | •                             |
| AIA Australia               | Permanent Disablement StandAlone               |            |                                       | 0                                    | •                             |
| ING Life                    | OneCare Stand Alone TPD                        |            | •                                     | •                                    | •                             |
| **                          |  |            |                                       |                                      |                               |
| AMP Life                    | Stand Alone TPD                                | •          | •                                     | •                                    | •                             |
| Asteron                     | Stand Alone TPD                                | •          | •                                     | •                                    | •                             |
| Aviva                       | SA Recovery Money TPD                          | <b>*</b> • | •                                     | •                                    | •                             |
| Macquarie Life              | FutureWise TPD Standalone                      | •          | · · · · · · · · · · · · · · · · · · · |                                      | •                             |
| *                           |  |            |                                       |                                      |                               |
| Asgard Capital Mgnt         | Standalone TPD                                 | •          | 0                                     | •                                    | 0                             |
| MLC                         | TPD Stand Alone Insurance                      | •          | 0                                     | •                                    | •                             |
| St George Life              | Stand Alone TPD                                | •          | 0                                     | 0                                    | 0                             |
| Tower Life Australia        | Stand Alone TPD Plan                           | •          | •                                     | •                                    | 0                             |
| Tower Partner INS Portfolio | Stand Alone TPD Insurance                      | •          | •                                     | 0                                    | 0                             |

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TPD insurance - Stepped Mature Retail/Light manual Male

standard **O**optional O not available SUMMARY ORT **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value Zurich Australia Stand Alone TPD \*\*\* AIA Australia Permanent Disablement StandAlone 0 0 0 0 Stand Alone TPD St George Life \*\*\* TPD Insurance Plan 0 0 Tower Partner INS Portfolio Stand Alone TPD Insurance \*\* AMP Life Stand Alone TPD Asteron Stand Alone TPD SA Recovery Money TPD Aviva FutureWise TPD Standalone Macquarie Life Accelerate by Tower Accelerate Protection Policy - Standalone TPD Asgard Capital Mgnt Standalone TPD 0 0 CommInsure Total Care Plan Stand Alone TPD ING Life OneCare Stand Alone TPD MLC TPD Stand Alone Insurance 0 0 Tower Life Australia Stand Alone TPD Plan

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



TPD insurance - Stepped Mature Retail/Light manual Female

standard **O**optional O not available SUMMARY ROFI ORT **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value Zurich Australia Stand Alone TPD \*\*\* AIA Australia Permanent Disablement StandAlone 0 \*\* 0 AXA TPD Insurance Plan \*\* Stand Alone TPD AMP Life Stand Alone TPD Asteron Aviva SA Recovery Money TPD ING Life OneCare Stand Alone TPD Macquarie Life FutureWise TPD Standalone Tower Partner INS Portfolio 0 Stand Alone TPD Insurance Accelerate by Tower Accelerate Protection Policy - Standalone TPD Asgard Capital Mgnt Standalone TPD 0 0 CommInsure Total Care Plan Stand Alone TPD 0 MLC TPD Stand Alone Insurance St George Life Stand Alone TPD 0 0 0 0 Tower Life Australia Stand Alone TPD Plan

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



TPD insurance - Stepped Mature Professional Male

| IPD                         | irisurance - Stepped Mature Professional Male |   | standard | <b>●</b> optional                    | O not available               |
|-----------------------------|---|---|----------|--------------------------------------|-------------------------------|
|                             | P R O F I L E S U M M A R Y                   | R E I                                   | PORT     |                                      |                               |
|                             |   | Premi                                   | ums      |                                      | #                             |
| Company Name                | Product Name                                  | Stepped 1                               | Level 5  | Guaranteed<br>Future<br>Insurability | Financial<br>Planning Benefit |
| <b>★★★★</b> outstan         | ding value                                    |   |          |                                      |                               |
| Zurich Australia            | Stand Alone TPD                               | •                                       | •        | •                                    | •                             |
| ***                         |   |   |          |                                      |                               |
| Macquarie Life              | FutureWise TPD Standalone                     | •                                       | •        | •                                    | •                             |
| ***                         |   |   |          |                                      |                               |
| AXA                         | TPD Insurance Plan                            | •                                       | •        | 0                                    | •                             |
| CommInsure                  | Total Care Plan Stand Alone TPD               |   | •        | 0                                    | •                             |
| **                          |   |   |          |                                      |                               |
| Accelerate by Tower         | Accelerate Protection Policy - Standalone TPD |   | •        | •                                    | •                             |
| AIA Australia               | Permanent Disablement StandAlone              |   | •        | 0                                    | •                             |
| Asteron                     | Stand Alone TPD                               |   | •        | •                                    | •                             |
| Aviva                       | SA Recovery Money TPD                         | •                                       | •        | •                                    | •                             |
| ING Life                    | OneCare Stand Alone TPD                       | • | •        |                                      |                               |
| *                           |   |   |          |                                      |                               |
| AMP Life                    | Stand Alone TPD                               | •                                       | •        | •                                    | •                             |
| Asgard Capital Mgnt         | Standalone TPD                                | •                                       | 0        | •                                    | 0                             |
| MLC                         | TPD Stand Alone Insurance                     | •                                       | 0        | •                                    | •                             |
| St George Life              | Stand Alone TPD                               | •                                       | 0        | 0                                    | 0                             |
| Tower Life Australia        | Stand Alone TPD Plan                          | •                                       | •        | •                                    | 0                             |
| Tower Partner INS Portfolio | Stand Alone TPD Insurance                     | •                                       | •        | •                                    | 0                             |

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 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Stepped Mature Professional Female

standard **O**optional O not available REP SUMMARY ORT **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value Zurich Australia Stand Alone TPD \*\*\* Macquarie Life FutureWise TPD Standalone \*\* AXA TPD Insurance Plan Total Care Plan Stand Alone TPD CommInsure ING Life OneCare Stand Alone TPD \*\* Accelerate Protection Policy - Standalone TPD Accelerate by Tower AIA Australia Permanent Disablement StandAlone Stand Alone TPD Asteron SA Recovery Money TPD Aviva AMP Life Stand Alone TPD 0 Asgard Capital Mgnt Standalone TPD 0 TPD Stand Alone Insurance MLC 0 0 0 St George Life Stand Alone TPD Tower Life Australia Stand Alone TPD Plan 0 0 Tower Partner INS Portfolio Stand Alone TPD Insurance

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



TPD insurance - Stepped Mature Blue Collar Male

| IFD                         | insurance - Stepped Mature Blue Collar Male   |         | standard   | <b>●</b> optional                         | O not available                       |
|-----------------------------|---|---------|--|---|---------------------------------------|
|                             | P R O F I L E S U M M A R Y                   | R E     | P O R T  |   |                                       |
|                             |   | Premi   | iums   |   | <u>#</u>                              |
| Company Name                | Product Name                                  | Stepped | Pove<br>Pove<br>Pove<br>Pove<br>Pove<br>Pove<br>Pove<br>Pove | Guaranteed<br>Future<br>Insurability<br>∞ | Financial<br>Planning Benefit         |
| <b>★★★★</b> outstan         | ding value                                    |         |  |   |                                       |
| Tower Partner INS Portfolio | Stand Alone TPD Insurance                     | •       | •  | 0   | 0                                     |
| ***                         |   |         |  |   |                                       |
| AXA                         | TPD Insurance Plan                            | •       | •  | 0   | •                                     |
| St George Life              | Stand Alone TPD                               | •       | 0  |   | 0                                     |
| ***                         |   |         |  |   |                                       |
| AIA Australia               | Permanent Disablement StandAlone              | •       | •  | 0   | •                                     |
| Asteron                     | Stand Alone TPD                               |         |  |   | •                                     |
| Aviva                       | SA Recovery Money TPD                         |         | <b></b>  |   |                                       |
| Zurich Australia            | Stand Alone TPD                               |         | ·  | <u></u>                                   | · · · · · · · · · · · · · · · · · · · |
| **                          |   |         |  |   |                                       |
| Accelerate by Tower         | Accelerate Protection Policy - Standalone TPD | •       | •  | •   | •                                     |
| AMP Life                    | Stand Alone TPD                               |         |  |   |                                       |
| Comminsure                  | Total Care Plan Stand Alone TPD               |         |  | <u>o</u>                                  |                                       |
| Macquarie Life              | FutureWise TPD Standalone                     |         |  |   |                                       |
| MLC                         | TPD Stand Alone Insurance                     |         |  |   |                                       |
| *                           |   |         |  |   |                                       |
| Asgard Capital Mgnt         | Standalone TPD                                |         | 0  |   | 0                                     |
| ING Life                    | OneCare Stand Alone TPD                       |         |  |   | •                                     |
| Tower Life Australia        | Stand Alone TPD Pl <mark>an</mark>            |         |  |   |                                       |

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TPD insurance - Stepped Mature Blue Collar Female

standard **O**optional O not available REP SUMMARY ORT **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value 0 AXA TPD Insurance Plan 0 Tower Partner INS Portfolio Stand Alone TPD Insurance \*\*\* Zurich Australia Stand Alone TPD \*\* AIA Australia Permanent Disablement StandAlone Asteron Stand Alone TPD Aviva SA Recovery Money TPD AMP Life Stand Alone TPD Asgard Capital Mgnt Standalone TPD 0 0 0 0 0 Stand Alone TPD St George Life Accelerate by Tower Accelerate Protection Policy - Standalone TPD CommInsure Total Care Plan Stand Alone TPD 0 ING Life OneCare Stand Alone TPD Macquarie Life FutureWise TPD Standalone MLC TPD Stand Alone Insurance 0 Tower Life Australia Stand Alone TPD Plan

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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TPD insurance - Stepped Empty Nester White Collar Male

standard **O**optional O not available REP SUMMARY ORT **Premiums** Planning Benefit **Company Name Product Name** \*\*\*\* outstanding value 0 0 Asgard Capital Mgnt Standalone TPD \*\*\* Zurich Australia Stand Alone TPD \*\* Aviva SA Recovery Money TPD 0 St George Life Stand Alone TPD 0 \*\* Accelerate Protection Policy - Standalone TPD Accelerate by Tower 0 AIA Australia Permanent Disablement StandAlone AMP Life Stand Alone TPD CommInsure Total Care Plan Stand Alone TPD 0 FutureWise TPD Standalone Macquarie Life 0 MLC TPD Stand Alone Insurance Asteron Stand Alone TPD AXA TPD Insurance Plan ING Life OneCare Stand Alone TPD Tower Life Australia Stand Alone TPD Plan 0 Tower Partner INS Portfolio Stand Alone TPD Insurance

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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TPD insurance - Stepped Empty Nester White Collar Female

standard **O**optional O not available SUMMARY ORT **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value Zurich Australia Stand Alone TPD \*\*\* AMP Life Stand Alone TPD SA Recovery Money TPD Aviva ING Life OneCare Stand Alone TPD Accelerate by Tower Accelerate Protection Policy - Standalone TPD Total Care Plan Stand Alone TPD 0 CommInsure AIA Australia Permanent Disablement StandAlone Macquarie Life FutureWise TPD Standalone 0 MLC TPD Stand Alone Insurance 0 Tower Life Australia Stand Alone TPD Plan 0 0 Asgard Capital Mgnt Standalone TPD Stand Alone TPD Asteron 0 AXA TPD Insurance Plan St George Life Stand Alone TPD 0 0 0 0 Tower Partner INS Portfolio Stand Alone TPD Insurance

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Tower Life Australia

### life insurance star ratings

TPD insurance - Stepped Empty Nester Retail/Light manual Male

standard **O**optional O not available SUMMARY **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value Zurich Australia Stand Alone TPD \*\*\* Asgard Capital Mgnt Standalone TPD 0 0 \*\* AMP Life Stand Alone TPD 0 Stand Alone TPD St George Life Tower Partner INS Portfolio Stand Alone TPD Insurance \*\* 0 Permanent Disablement StandAlone AIA Australia Aviva SA Recovery Money TPD FutureWise TPD Standalone Macquarie Life 0 TPD Stand Alone Insurance MLC Accelerate by Tower Accelerate Protection Policy - Standalone TPD Asteron Stand Alone TPD 0 TPD Insurance Plan AXA CommInsure Total Care Plan Stand Alone TPD 0 ING Life OneCare Stand Alone TPD

Stand Alone TPD Plan

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TPD insurance - Stepped Empty Nester Retail/Light manual Female

standard **O**optional O not available SUMMARY **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value Zurich Australia Stand Alone TPD \*\*\* AMP Life Stand Alone TPD 0 Stand Alone TPD Insurance Tower Partner INS Portfolio AIA Australia Permanent Disablement StandAlone Aviva SA Recovery Money TPD \*\* Accelerate by Tower Accelerate Protection Policy - Standalone TPD ING Life OneCare Stand Alone TPD FutureWise TPD Standalone Macquarie Life 0 TPD Stand Alone Insurance MLC 0 Asgard Capital Mgnt Standalone TPD Asteron Stand Alone TPD 0 TPD Insurance Plan AXA CommInsure Total Care Plan Stand Alone TPD 0 St George Life Stand Alone TPD 0 0 0 Tower Life Australia Stand Alone TPD Plan

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TPD insurance - Stepped Empty Nester Professional Male

standard **O**optional O not available REP SUMMARY ORT **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value Zurich Australia Stand Alone TPD \*\*\* Macquarie Life FutureWise TPD Standalone \*\* 0 CommInsure Total Care Plan Stand Alone TPD \*\* Accelerate Protection Policy - Standalone TPD Accelerate by Tower 0 AIA Australia Permanent Disablement StandAlone AMP Life Stand Alone TPD Aviva SA Recovery Money TPD AXA TPD Insurance Plan ING Life OneCare Stand Alone TPD 0 Asgard Capital Mgnt Standalone TPD Asteron Stand Alone TPD 0 MLC TPD Stand Alone Insurance 0 0 0 St George Life Stand Alone TPD Tower Life Australia Stand Alone TPD Plan 0 Tower Partner INS Portfolio Stand Alone TPD Insurance

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TPD insurance - Stepped Empty Nester Professional Female

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TPD insurance - Stepped Empty Nester Blue Collar Male

standard **O**optional O not available REP ROFI SUMMARY ORT **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value 0 0 Asgard Capital Mgnt Standalone TPD 0 Tower Partner INS Portfolio Stand Alone TPD Insurance \*\*\* • SA Recovery Money TPD Aviva 0 0 0 St George Life Stand Alone TPD \*\* Zurich Australia Stand Alone TPD \*\* 0 Permanent Disablement StandAlone AIA Australia AMP Life Stand Alone TPD Stand Alone TPD Asteron TPD Insurance Plan AXA Accelerate by Tower Accelerate Protection Policy - Standalone TPD CommInsure Total Care Plan Stand Alone TPD 0 ING Life OneCare Stand Alone TPD Macquarie Life FutureWise TPD Standalone MLC TPD Stand Alone Insurance Tower Life Australia Stand Alone TPD Plan

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TPD insurance - Stepped Empty Nester Blue Collar Female

standard **O**optional O not available ROFI SUMMARY ORT **Premiums** Planning Benefit **Company Name Product Name** \*\*\*\* outstanding value 0 Tower Partner INS Portfolio Stand Alone TPD Insurance \*\*\* Aviva SA Recovery Money TPD Zurich Australia Stand Alone TPD 黄黄黄 AIA Australia Permanent Disablement StandAlone 0 AXA TPD Insurance Plan \*\* AMP Life Stand Alone TPD Asteron Stand Alone TPD St George Life Stand Alone TPD 0 Accelerate Protection Policy - Standalone TPD Accelerate by Tower Asgard Capital Mgnt 0 CommInsure Total Care Plan Stand Alone TPD 0 ING Life OneCare Stand Alone TPD Macquarie Life FutureWise TPD Standalone MLC TPD Stand Alone Insurance 0 0 Tower Life Australia Stand Alone TPD Plan

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packaged life - Level Young White Collar Male

| pao                         | Raged Inc - Level Toding Withic Conai Maic                         |        | standard C                   | optional C                | not available          |
|-----------------------------|--|--------|------------------------------|---------------------------|------------------------|
|                             | PROFILE SUMMARY  | R E    | P O R T                      |                           |                        |
|                             | Pr   | emiums |                              | Buy Ba                    | ck of Life             |
| Company Name                | Product Name   | Tevel  | Trauma<br>Reinstatement<br>ω | In the Event<br>of Trauma | In the Event<br>of TPD |
| **** outstan                | nding value  |        |                              |                           |                        |
| ING Life                    | OneCare Premier with maximiser                                     | •      | 0                            | •                         | •                      |
| ING Life                    | OneCare Premier  | •      | •                            | •                         | •                      |
| ING Life                    | OneCare Comprehensive  | •      | •                            | •                         | •                      |
| ***                         |  |        |                              |                           |                        |
| Asteron                     | Life Cover TPD Recovery Package Plus                               | •      | 0                            | •                         | 0                      |
| Asteron                     | Life Cover TPD Recovery Package                                    | •      |                              | •                         | 0                      |
| Zurich Australia            | Protection Plus & Extended Trauma                                  | •      | 0                            | •                         | 0                      |
| Zurich Australia            | Protection Plus & Extended Trauma Topup                            |        | 0                            | •                         | 0                      |
| ***                         |  |        |                              |                           |                        |
| Accelerate by Tower         | Accelerate Protection Policy Life Plan                             |        | 0                            | •                         | 0                      |
| AXA                         | Life Insurance Plan Trauma Plus                                    |        | •                            | 0                         | 0                      |
| AXA                         | Life Insurance Plan Trauma   | •      | •                            | 0                         | 0                      |
| Macquarie Life              | FutureWise Life Plus   | •      | •                            | •                         | •                      |
| Macquarie Life              | FutureWise Life  | •      | •                            | •                         | •                      |
| Zurich Australia            | Protection Plus & Basic Trauma                                     | •      | 0                            | •                         | 0                      |
| **                          |  |        |                              |                           |                        |
| AIA Australia               | Term Life Plan & TPD & Crisis Recovery Comp                        | •      | 0                            | •                         | 0                      |
| AMP Life                    | Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus  | •      | •                            | 0                         | •                      |
| AMP Life                    | Flexible Life Time Prot & TPD & Crisis Cover Standard              | •      | 0                            | 0                         | •                      |
| AMP Life                    | Flexible Life Time Prot & TPD & Crisis Cover Premier               | •      | 0                            | 0                         | •                      |
| Tower Life Australia        | Life Protection Plan Linked Crisis & Advanced Cancer               | •      | 0                            | 0                         | 0                      |
| Tower Life Australia        | Life Protection Plan Linked Crisis                                 | •      | •                            | 0                         | 0                      |
| *                           |  |        |                              |                           |                        |
| Aviva                       | Life Cover & Recovery Money  | •      | •                            | •                         | •                      |
| Aviva                       | Life Cover & Recovery Money With Severe Illness Benefit            | •      | 0                            | •                         | •                      |
| Comminsure                  | Total Care Plan  | •      | •                            | •                         | •                      |
| Comminsure                  | Total Care Plan Plus   | •      | •                            | •                         | •                      |
| MLC                         | Life Cover Plus & Critical Illness Plus                            | •      | 0                            | •                         | •                      |
| MLC                         | Life Cover Plus & Critical Illness Standard                        | •      | 0                            | •                         | •                      |
| MLC                         | Life Cover Plus & Critical Illness Plus with Extra Benefit Partial | •      | •                            | •                         | •                      |
| Tower Partner INS Portfolio | Term Insurance & TPD Medical Catastrophe                           | •      | •                            | 0                         | 0                      |

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



packaged life - Level Young White Collar Female

standard **O**optional O not available SUMMA PROFI L E O R **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\*\* outstanding value 0 ING Life OneCare Comprehensive 0 Protection Plus & Extended Trauma 0 Zurich Australia \*\*\* OneCare Premier 0 ING Life 0 0 Zurich Australia Protection Plus & Basic Trauma Protection Plus & Extended Trauma Topup 0 0 Zurich Australia \*\* 0 0 Asteron Life Cover TPD Recovery Package Plus Asteron Life Cover TPD Recovery Package 0 0 Life Insurance Plan Trauma Plus 0 AXA AXA Life Insurance Plan Trauma 0 0 OneCare Premier with maximiser 0 ING Life Macquarie Life FutureWise Life Plus 0 Macquarie Life FutureWise Life 0 \*\* Accelerate Protection Policy Life Plan 0 0 Accelerate by Tower Term Life Plan & TPD & Crisis Recovery Comp 0 AIA Australia Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus AMP Life 0 Flexible Life Time Prot & TPD & Crisis Cover Premier 0 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Standard O AMP Life Aviva Life Cover & Recovery Money With Severe Illness Benefit 0 0 0 0 Life Cover & Recovery Money Aviva Total Care Plan Plus CommInsure Total Care Plan CommInsure 0 0 MLC Life Cover Plus & Critical Illness Standard 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC Life Cover Plus & Critical Illness Plus Life Protection Plan Linked Crisis 0 0 0 Tower Life Australia Life Protection Plan Linked Crisis & Advanced Cancer 0 0 0 Tower Life Australia 0 Term Insurance & TPD Medical Catastrophe 0 0 Tower Partner INS Portfolio

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



packaged life - Level Young Retail/Light manual Male

standard **O**optional O not available SUMMAR PROFI L E O R **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\*\* outstanding value 0 ING Life OneCare Premier 0 ING Life OneCare Premier with maximiser Protection Plus & Extended Trauma Topup 0 0 Zurich Australia Ö 0 Protection Plus & Extended Trauma Zurich Australia \*\*\* Life Cover TPD Recovery Package Plus 0 0 Asteron Life Cover TPD Recovery Package 0 0 Asteron OneCare Comprehensive 0 ING Life Zurich Australia Protection Plus & Basic Trauma 0 0 \*\* 0 0 AXA Life Insurance Plan Trauma Life Insurance Plan Trauma Plus 0 0 AXA Macquarie Life FutureWise Life Plus 0 \*\* 0 Accelerate by Tower Accelerate Protection Policy Life Plan Term Life Plan & TPD & Crisis Recovery Comp 0 0 AIA Australia AMP Life Flexible Life Time Prot & TPD & Crisis Cover Standard 0 Flexible Life Time Prot & TPD & Crisis Cover Premier 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus 0 AMP Life 0 FutureWise Life Macquarie Life Aviva Life Cover & Recovery Money 0 0 Life Cover & Recovery Money With Severe Illness Benefit 0 0 Aviva Total Care Plan Plus CommInsure Total Care Plan CommInsure 0 0 MLC Life Cover Plus & Critical Illness Plus 0 0 MLC Life Cover Plus & Critical Illness Standard 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial Life Protection Plan Linked Crisis & Advanced Cancer 0 0 0 Tower Life Australia Life Protection Plan Linked Crisis 0 0 0 Tower Life Australia 0 0 0 Tower Partner INS Portfolio Term Insurance & TPD Medical Catastrophe

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



packaged life - Level Young Retail/Light manual Female

standard O not available **O**optional SUMMAR PROFI L E O R **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\*\* outstanding value 0 ING Life OneCare Comprehensive 0 0 Zurich Australia Protection Plus & Extended Trauma Topup Protection Plus & Extended Trauma 0 0 Zurich Australia \*\* 0 ING Life OneCare Premier 0 Protection Plus & Basic Trauma 0 Zurich Australia \*\* 0 0 Asteron Life Cover TPD Recovery Package Plus Asteron Life Cover TPD Recovery Package 0 0 Life Insurance Plan Trauma 0 AXA AXA Life Insurance Plan Trauma Plus 0 0 0 OneCare Premier with maximiser ING Life ★★ Accelerate Protection Policy Life Plan 0 0 Accelerate by Tower AIA Australia Term Life Plan & TPD & Crisis Recovery Comp 0 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier 0 Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus AMP Life 0 Flexible Life Time Prot & TPD & Crisis Cover Standard 0 AMP Life 0 Macquarie Life FutureWise Life Plus 0 Macquarie Life Aviva Life Cover & Recovery Money With Severe Illness Benefit 0 0 0 Life Cover & Recovery Money Aviva Total Care Plan Plus CommInsure Total Care Plan CommInsure 0 0 MLC Life Cover Plus & Critical Illness Plus 0 0 MLC Life Cover Plus & Critical Illness Standard 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial Life Protection Plan Linked Crisis & Advanced Cancer 0 0 0 Tower Life Australia Life Protection Plan Linked Crisis 0 0 0 Tower Life Australia 0 0 0 Tower Partner INS Portfolio Term Insurance & TPD Medical Catastrophe

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



packaged life - Level Young Professional Male

| ρασ                         | packaged inc - Level Toding Trolessional Male                      |          | standard             | Onot available            |                        |  |
|-----------------------------|--|----------|----------------------|---------------------------|------------------------|--|
|                             | PROFILE SUMM   | ARY R    | EPORT                |                           |                        |  |
|                             |  | Premiums |                      | Buy Ba                    | ck of Life             |  |
| Company Name                | Product Name   | Stepped  | Trauma Reinstatement | In the Event<br>of Trauma | In the Event<br>of TPD |  |
| **** outstar                | nding value  |          |                      |                           |                        |  |
| ING Life                    | OneCare Premier with maximiser                                     | • •      | 0                    | •                         | •                      |  |
| ING Life                    | OneCare Premier  | • •      | •                    | •                         | •                      |  |
| Zurich Australia            | Protection Plus & Extended Trauma Topup                            | • •      | •                    | •                         | 0                      |  |
| ****                        |  |          |                      |                           |                        |  |
| Asteron                     | Life Cover TPD Recovery Package Plus                               | • •      | 0                    | •                         | 0                      |  |
| ING Life                    | OneCare Comprehensive  | • •      |                      | •                         | •                      |  |
| Macquarie Life              | FutureWise Life Plus   | • •      | 0                    | •                         | •                      |  |
| Zurich Australia            | Protection Plus & Extended Trauma                                  | •        | <b>O</b>             | •                         | 0                      |  |
| ***                         |  |          |                      |                           |                        |  |
| Accelerate by Tower         | Accelerate Protection Policy Life Plan                             | •        | 0                    | •                         | 0                      |  |
| Asteron                     | Life Cover TPD Recovery Package                                    |          | •                    | •                         | •                      |  |
| AXA                         | Life Insurance Plan Trauma Plus                                    | /•//•    | •                    | •                         | •                      |  |
| AXA                         | Life Insurance Plan Trauma   | •        | •                    | •                         | •                      |  |
| Macquarie Life              | FutureWise Life  | •        | •                    | •                         | •                      |  |
| Zurich Australia            | Protection Plus & Basic Trauma                                     | •        | 0                    | •                         | 0                      |  |
| **                          |  |          |                      |                           |                        |  |
| AIA Australia               | Term Life Plan & TPD & Crisis Recovery Comp                        | • •      | 0                    | •                         | 0                      |  |
| AMP Life                    | Flexible Life Time Prot & TPD & Crisis Cover Premier               | • •      | •                    | •                         | •                      |  |
| AMP Life                    | Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plu   | is 🌒 🌑   | •                    | •                         | •                      |  |
| Tower Life Australia        | Life Protection Plan Linked Crisis & Advanced Cancer               | •        | •                    | 0                         | 0                      |  |
| *                           | . 18   |          |                      |                           |                        |  |
| AMP Life                    | Flexible Life Time Prot & TPD & Crisis Cover Standard              | • •      | 0                    | 0                         | •                      |  |
| Aviva                       | Life Cover & Recovery Money With Severe Illness Benefit            | • •      | •                    | •                         | 0                      |  |
| Aviva                       | Life Cover & Recovery Money  | • •      | •                    | •                         | 0                      |  |
| CommInsure                  | Total Care Plan Plus   | • •      | •                    | •                         | •                      |  |
| CommInsure                  | Total Care Plan  | • •      | •                    | •                         | •                      |  |
| MLC                         | Life Cover Plus & Critical Illness Plus                            | •        | 0                    | •                         | 0                      |  |
| MLC                         | Life Cover Plus & Critical Illness Plus with Extra Benefit Partial | •        | •                    | •                         | 0                      |  |
| MLC                         | Life Cover Plus & Critical Illness Standard                        | •        | 0                    | •                         | 0                      |  |
| Tower Life Australia        | Life Protection Plan Linked Crisis                                 | •        | •                    | 0                         | <u> </u>               |  |
| Tower Partner INS Portfolio | Term Insurance & TPD Medical Catastrophe                           | • •      | •                    | 0                         | 0                      |  |

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packaged life - Level Young Professional Female

standard **O**optional O not available PROFI SUMMA L E O R **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\*\* outstanding value 0 ING Life OneCare Comprehensive 0 0 Zurich Australia Protection Plus & Extended Trauma Protection Plus & Extended Trauma Topup 0 0 Zurich Australia \*\*\* 0 ING Life OneCare Premier FutureWise Life 0 Macquarie Life Macquarie Life FutureWise Life Plus • 食食食 Asteron Life Cover TPD Recovery Package 0 0 Life Cover TPD Recovery Package Plus 0 Asteron Life Insurance Plan Trauma Plus 0 0 AXA 0 AXA Life Insurance Plan Trauma 0 ING Life OneCare Premier with maximiser 0 \*\* 0 0 Accelerate by Tower Accelerate Protection Policy Life Plan Term Life Plan & TPD & Crisis Recovery Comp 0 0 AIA Australia Zurich Australia Protection Plus & Basic Trauma 0 0 Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Standard AMP Life 0 Aviva Life Cover & Recovery Money With Severe Illness Benefit 0 0 0 0 Life Cover & Recovery Money Aviva Total Care Plan CommInsure Total Care Plan Plus CommInsure 0 0 MLC Life Cover Plus & Critical Illness Standard 0 0 MLC Life Cover Plus & Critical Illness Plus 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial Life Protection Plan Linked Crisis 0 0 0 Tower Life Australia Life Protection Plan Linked Crisis & Advanced Cancer 0 0 0 Tower Life Australia 0 Term Insurance & TPD Medical Catastrophe 0 0 Tower Partner INS Portfolio

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packaged life - Level Young Blue Collar Male

| pao                         | nagea me zever reang zhae eenar man                                |             |                                       | standard                              | <b>●</b> optional      | O not available        |
|-----------------------------|--|-------------|---------------------------------------|---------------------------------------|------------------------|------------------------|
|                             | PROFILE SUMM   | A R Y       | R E                                   | P O R T                               |                        |                        |
|                             |  | Premiums    |                                       | ŧ                                     | Buy E                  | Back of Life           |
| Company Name                | Product Name   | Stepped 1   | Level                                 | Trauma<br>Reinstatement               | In the Event of Trauma | In the Event<br>of TPD |
| **** outstan                | nding value  |             |                                       |                                       |                        |                        |
| Asteron                     | Life Cover TPD Recovery Package                                    | •           | •                                     | •                                     | •                      | 0                      |
| Asteron                     | Life Cover TPD Recovery Package Plus                               | •           | •                                     | •                                     | •                      | 0                      |
| ***                         |  |             |                                       |                                       |                        |                        |
| ING Life                    | OneCare Premier with maximiser                                     | •           | •                                     | 0                                     | •                      | •                      |
| ING Life                    | OneCare Premier  | •           | •                                     | Ō                                     | •                      | •                      |
| Zurich Australia            | Protection Plus & Extended Trauma Topup                            | •           | •                                     | •                                     | •                      | 0                      |
| Zurich Australia            | Protection Plus & Extended Trauma                                  | •           | •                                     | 0                                     | •                      | 0                      |
| ***                         |  |             |                                       |                                       |                        |                        |
| AXA                         | Life Insurance Plan Trauma   | •           | 16                                    | • 0                                   | 0                      | 0                      |
| AXA                         | Life Insurance Plan Trauma Plus                                    |             |                                       | •                                     | •                      | •                      |
| ING Life                    | OneCare Comprehensive  | . •         | •                                     | •                                     | •                      | •                      |
| Zurich Australia            | Protection Plus & Basic Trauma                                     |             | •                                     | 0                                     | •                      | 0                      |
| **                          |  | <b>\</b> // |                                       |                                       |                        |                        |
| Accelerate by Tower         | Accelerate Protection Policy Life Plan                             | 1 6         | •                                     | 0                                     | •                      | 0                      |
| AIA Australia               | Term Life Plan & TPD & Crisis Recovery Comp                        | •           | •                                     | 0                                     | •                      | 0                      |
| Macquarie Life              | FutureWise Life Plus   | •           | •                                     | •                                     | •                      | •                      |
| Macquarie Life              | FutureWise Life  | •           | •                                     | •                                     | •                      | •                      |
| *                           |  |             |                                       |                                       |                        |                        |
| AMP Life                    | Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus  | •           | •                                     | •                                     | 0                      | •                      |
| AMP Life                    | Flexible Life Time Prot & TPD & Crisis Cover Premier               | •           | •                                     | •                                     | •                      | •                      |
| AMP Life                    | Flexible Life Time Prot & TPD & Crisis Cover Standard              | •           | •                                     | 0                                     | •                      | •                      |
| Aviva                       | Life Cover & Recovery Money  | •           | •                                     | •                                     | •                      | 0                      |
| Aviva                       | Life Cover & Recovery Money With Severe Illness Benefit            | •           | •                                     | •                                     | •                      | •                      |
| CommInsure                  | Total Care Plan Plus   | •           | •                                     | •                                     | •                      | •                      |
| Comminsure                  | Total Care Plan  | •           | •                                     |                                       | •                      | •                      |
| MLC                         | Life Cover Plus & Critical Illness Standard                        | •           | •                                     | <u> </u>                              |                        | 0                      |
| MLC                         | Life Cover Plus & Critical Illness Plus                            |             | •                                     |                                       |                        |                        |
| MLC                         | Life Cover Plus & Critical Illness Plus with Extra Benefit Partial |             | •                                     | · · · · · · · · · · · · · · · · · · · |                        | <u>.</u>               |
| Tower Life Australia        | Life Protection Plan Linked Crisis & Advanced Cancer               |             | ······                                | <u>0</u>                              | 0                      | 0                      |
| Tower Life Australia        | Life Protection Plan Linked Crisis                                 |             | · · · · · · · · · · · · · · · · · · · | <u>0</u>                              | 0                      | 0                      |
| Tower Partner INS Portfolio | Term Insurance & TPD Medical Catastrophe                           |             |                                       | •                                     | 0                      | 0                      |

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packaged life - Level Young Blue Collar Female

standard **O**optional O not available UMMAR PROFI L E 0 R **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\*\* outstanding value 0 0 Life Cover TPD Recovery Package Asteron 0 0 AXA Life Insurance Plan Trauma Protection Plus & Extended Trauma 0 0 Zurich Australia \*\*\* 0 Life Cover TPD Recovery Package Plus 0 Asteron Life Insurance Plan Trauma Plus 0 0 AXA ING Life OneCare Comprehensive 0 0 Protection Plus & Extended Trauma Topup 0 Zurich Australia Zurich Australia Protection Plus & Basic Trauma 0 0 \*\* 0 0 Accelerate Protection Policy Life Plan Accelerate by Tower ING Life 0 OneCare Premier ING Life OneCare Premier with maximiser 0 Macquarie Life FutureWise Life Plus 0 FutureWise Life 0 Macquarie Life Term Life Plan & TPD & Crisis Recovery Comp 0 AIA Australia Flexible Life Time Prot & TPD & Crisis Cover Standard 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier 0 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus 0 0 AMP Life Tower Partner INS Portfolio Term Insurance & TPD Medical Catastrophe 0 0 0 Life Cover & Recovery Money 0 0 Aviva 0 0 Life Cover & Recovery Money With Severe Illness Benefit Aviva CommInsure Total Care Plan Plus CommInsure Total Care Plan 0 0 MLC Life Cover Plus & Critical Illness Plus 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial Life Cover Plus & Critical Illness Standard 0 0 Life Protection Plan Linked Crisis 0 0 0 Tower Life Australia 0 0 Tower Life Australia Life Protection Plan Linked Crisis & Advanced Cancer

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packaged life - Level Mature White Collar Male

standard **O**optional O not available PROFI SUMMAR O R **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\*\* outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Protection Plus & Extended Trauma Topup 0 0 Zurich Australia \*\*\* Accelerate Protection Policy Life Plan 0 0 Accelerate by Tower 0 ING Life OneCare Premier OneCare Premier with maximiser 0 ING Life ING Life OneCare Comprehensive 0 0 0 Protection Plus & Basic Trauma Zurich Australia 食食食 AXA Life Insurance Plan Trauma Plus 0 0 0 AXA Life Insurance Plan Trauma 0 0 0 FutureWise Life Plus Macquarie Life ★★ Term Life Plan & TPD & Crisis Recovery Comp 0 0 AIA Australia Asteron Life Cover TPD Recovery Package Plus 0 0 Life Cover TPD Recovery Package 0 0 Asteron Life Cover & Recovery Money With Severe Illness Benefit 0 FutureWise Life 0 Macquarie Life Flexible Life Time Prot & TPD & Crisis Cover Standard 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier 0 AMP Life AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus 0 Life Cover & Recovery Money 0 Aviva Total Care Plan Plus CommInsure Total Care Plan CommInsure Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 MLC 0 0 MLC Life Cover Plus & Critical Illness Plus 0 0 MLC Life Cover Plus & Critical Illness Standard Life Protection Plan Linked Crisis 0 0 0 Tower Life Australia Life Protection Plan Linked Crisis & Advanced Cancer 0 0 0 Tower Life Australia 0 Term Insurance & TPD Medical Catastrophe 0 0 Tower Partner INS Portfolio

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packaged life - Level Mature White Collar Female

| puis                        | nagea me zere. matare rrime cenar r                                |             |          | standard                     | <b>D</b> optional €       | not available          |  |
|-----------------------------|--|-------------|----------|------------------------------|---------------------------|------------------------|--|
|                             | P R O F I L E S U M M  | A R Y       | R E      | P O R T                      |                           |                        |  |
|                             |  | Prei        | miums    | ŧ                            | Buy Back of Life          |                        |  |
| Company Name                | Product Name   | Stepped 1   |          | Trauma<br>Reinstatement<br>o | In the Event<br>of Trauma | In the Event<br>of TPD |  |
| **** outstar                | nding value  |             |          |                              |                           |                        |  |
| Zurich Australia            | Protection Plus & Extended Trauma                                  | •           | •        | 0                            | •                         | 0                      |  |
| Zurich Australia            | Protection Plus & Extended Trauma Topup                            | •           | •        | Ō                            | •                         | 0                      |  |
| ****                        |  |             |          |                              |                           |                        |  |
| Accelerate by Tower         | Accelerate Protection Policy Life Plan                             |             |          | 0                            |                           | 0                      |  |
| ING Life                    | OneCare Comprehensive  |             |          | <b>o</b>                     |                           |                        |  |
| ING Life                    | OneCare Premier  |             |          |                              | •                         |                        |  |
| Zurich Australia            | Protection Plus & Basic Trauma                                     | •           | •        | Ö                            | •                         | 0                      |  |
| ***                         |  |             |          |                              |                           |                        |  |
| AXA                         | Life Insurance Plan Trauma   | •           |          | 0                            | 0                         | 0                      |  |
| AXA                         | Life Insurance Plan Trauma Plus                                    |             |          | 0                            | •                         | •                      |  |
| ING Life                    | OneCare Premier with maximiser                                     |             | •        | •                            | •                         | •                      |  |
| Macquarie Life              | FutureWise Life Plus   |             | •        | •                            | •                         | •                      |  |
| **                          |  | <b>\</b> // | <b>V</b> |                              |                           |                        |  |
| AIA Australia               | Term Life Plan & TPD & Crisis Recovery Comp                        | 1 6         | •        | 0                            | •                         | 0                      |  |
| Asteron                     | Life Cover TPD Recovery Package Plus                               |             | •        | 0                            | •                         | 0                      |  |
| Asteron                     | Life Cover TPD Recovery Package                                    | •           | •        | •                            | •                         | •                      |  |
| Aviva                       | Life Cover & Recovery Money With Severe Illness Benefit            | •           | •        | •                            | •                         | •                      |  |
| Aviva                       | Life Cover & Recovery Money  | •           | •        | •                            | •                         | •                      |  |
| CommInsure                  | Total Care Plan Plus   | •           | •        | •                            | •                         |                        |  |
| CommInsure                  | Total Care Plan  | •           | •        | •                            | •                         |                        |  |
| Macquarie Life              | FutureWise Life  | •           | •        |                              |                           | <u> </u>               |  |
| *                           |  |             |          |                              |                           |                        |  |
| AMP Life                    | Flexible Life Time Prot & TPD & Crisis Cover Standard              | •           | •        | 0                            | 0                         | •                      |  |
| AMP Life                    | Flexible Life Time Prot & TPD & Crisis Cover Premier               | •           | •        | •                            | 0                         | •                      |  |
| AMP Life                    | Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plu   | ıs 🌘        | •        | •                            | 0                         | •                      |  |
| MLC                         | Life Cover Plus & Critical Illness Standard                        | •           | •        | 0                            | •                         | •                      |  |
| MLC                         | Life Cover Plus & Critical Illness Plus with Extra Benefit Partial | •           | •        | •                            | •                         | •                      |  |
| MLC                         | Life Cover Plus & Critical Illness Plus                            | •           | •        | 0                            | •                         | •                      |  |
| Tower Life Australia        | Life Protection Plan Linked Crisis                                 | •           | •        | •                            | 0                         | •                      |  |
| Tower Life Australia        | Life Protection Plan Linked Crisis & Advanced Cancer               | •           | •        | •                            | 0                         | •                      |  |
| Tower Partner INS Portfolio | Term Insurance & TPD Medical Catastrophe                           | •           | •        | •                            | 0                         | 0                      |  |

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



packaged life - Level Mature Retail/Light manual Male

standard **O**optional O not available SUMMAR PROFI L E O R **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\*\* outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Protection Plus & Extended Trauma Topup 0 0 Zurich Australia \*\*\* Protection Plus & Basic Trauma 0 0 Zurich Australia \*\* Accelerate Protection Policy Life Plan 0 0 Accelerate by Tower Life Insurance Plan Trauma 0 0 AXA 0 ING Life OneCare Comprehensive ING Life OneCare Premier 0 ING Life OneCare Premier with maximiser 0 食食 Term Life Plan & TPD & Crisis Recovery Comp 0 0 AIA Australia Life Cover TPD Recovery Package 0 0 Asteron Life Cover TPD Recovery Package Plus 0 0 Asteron Aviva Life Cover & Recovery Money With Severe Illness Benefit 0 Life Insurance Plan Trauma Plus 0 0 AXA FutureWise Life Plus 0 Macquarie Life FutureWise Life 0 Macquarie Life Flexible Life Time Prot & TPD & Crisis Cover Premier 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Standard AMP Life 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus 0 Life Cover & Recovery Money 0 Aviva Total Care Plan Plus CommInsure Total Care Plan CommInsure 0 0 MLC Life Cover Plus & Critical Illness Standard 0 0 MLC Life Cover Plus & Critical Illness Plus 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial Life Protection Plan Linked Crisis 0 0 0 Tower Life Australia Life Protection Plan Linked Crisis & Advanced Cancer 0 0 0 Tower Life Australia 0 Term Insurance & TPD Medical Catastrophe 0 0 Tower Partner INS Portfolio

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packaged life - Level Mature Retail/Light manual Female

standard O not available **O**optional SUMMAR PROFI L E ORT **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\*\* outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Protection Plus & Extended Trauma Topup 0 0 Zurich Australia \*\*\* Protection Plus & Basic Trauma 0 0 Zurich Australia \*\* Accelerate Protection Policy Life Plan 0 0 Accelerate by Tower Life Insurance Plan Trauma 0 0 AXA 0 ING Life OneCare Premier 0 ING Life OneCare Comprehensive 食食 Life Cover TPD Recovery Package 0 0 Asteron Life Cover TPD Recovery Package Plus 0 0 Asteron 0 0 Life Cover & Recovery Money Aviva Life Cover & Recovery Money With Severe Illness Benefit 0 0 Aviva AXA Life Insurance Plan Trauma Plus 0 0 OneCare Premier with maximiser 0 ING Life FutureWise Life Plus 0 Macquarie Life FutureWise Life 0 Macquarie Life Term Life Plan & TPD & Crisis Recovery Comp 0 0 AIA Australia AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier 0 Flexible Life Time Prot & TPD & Crisis Cover Standard 0 AMP Life Total Care Plan Plus CommInsure Total Care Plan CommInsure 0 MLC Life Cover Plus & Critical Illness Standard 0 0 MLC Life Cover Plus & Critical Illness Plus 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial Life Protection Plan Linked Crisis & Advanced Cancer 0 0 0 Tower Life Australia Life Protection Plan Linked Crisis 0 0 0 Tower Life Australia 0 0 0 Tower Partner INS Portfolio Term Insurance & TPD Medical Catastrophe

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packaged life - Level Mature Professional Male

standard **O**optional O not available PROFI SUMMAR L E O R **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\*\* outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Protection Plus & Extended Trauma Topup 0 0 Zurich Australia \*\*\* 0 ING Life OneCare Premier with maximiser 0 ING Life OneCare Premier Accelerate by Tower Accelerate Protection Policy Life Plan 0 0 ING Life OneCare Comprehensive 0 Macquarie Life FutureWise Life Plus AIA Australia Term Life Plan & TPD & Crisis Recovery Comp 0 Life Cover TPD Recovery Package 0 0 Asteron Life Cover TPD Recovery Package Plus 0 0 Asteron Life Cover & Recovery Money With Severe Illness Benefit 0 0 Aviva AXA Life Insurance Plan Trauma 0 0 Life Insurance Plan Trauma Plus 0 0 AXA Macquarie Life FutureWise Life 0 Protection Plus & Basic Trauma 0 0 Zurich Australia Flexible Life Time Prot & TPD & Crisis Cover Premier 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus AMP Life 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Standard 0 Life Cover & Recovery Money 0 Aviva Total Care Plan CommInsure Total Care Plan Plus CommInsure 0 0 MLC Life Cover Plus & Critical Illness Plus 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC Life Cover Plus & Critical Illness Standard Life Protection Plan Linked Crisis & Advanced Cancer 0 0 0 Tower Life Australia Life Protection Plan Linked Crisis 0 0 0 Tower Life Australia 0 0 0 Tower Partner INS Portfolio Term Insurance & TPD Medical Catastrophe

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packaged life - Level Mature Professional Female

standard **O**optional O not available SUMMA PROFI O R **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\*\* outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Topup Protection Plus & Extended Trauma 0 0 Zurich Australia \*\*\* Accelerate Protection Policy Life Plan 0 0 Accelerate by Tower 0 ING Life OneCare Premier OneCare Premier with maximiser 0 ING Life Macquarie Life FutureWise Life Plus 0 食食食 Asteron Life Cover TPD Recovery Package 0 0 Life Cover TPD Recovery Package Plus 0 0 Asteron Life Insurance Plan Trauma Plus 0 0 AXA 0 AXA Life Insurance Plan Trauma 0 ING Life OneCare Comprehensive 0 Macquarie Life FutureWise Life 0 Zurich Australia Protection Plus & Basic Trauma 0 0 0 AIA Australia Term Life Plan & TPD & Crisis Recovery Comp 0 Aviva Life Cover & Recovery Money 0 0 Life Cover & Recovery Money With Severe Illness Benefit 0 0 Aviva CommInsure Total Care Plan Total Care Plan Plus CommInsure Life Protection Plan Linked Crisis & Advanced Cancer 0 0 Tower Life Australia Life Protection Plan Linked Crisis 0 0 Tower Life Australia AMP Life Flexible Life Time Prot & TPD & Crisis Cover Standard 0 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus 0 AMP Life 0 0 0 MLC Life Cover Plus & Critical Illness Standard Life Cover Plus & Critical Illness Plus 0 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 MLC 0 Term Insurance & TPD Medical Catastrophe 0 0 Tower Partner INS Portfolio

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packaged life - Level Mature Blue Collar Male

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packaged life - Level Mature Blue Collar Female

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packaged life - Level Empty Nester White Collar Male

standard **O**optional O not available SUMMAR PROFI O R **Premiums Buy Back of Life** Reinstatement In the Event Trauma **Company Name Product Name** \*\*\*\* outstanding value 0 ING Life OneCare Premier 0 Protection Plus & Extended Trauma 0 Zurich Australia \*\*\* 0 0 Life Cover & Recovery Money Aviva 0 0 Aviva Life Cover & Recovery Money With Severe Illness Benefit 0 ING Life OneCare Comprehensive ING Life OneCare Premier with maximiser 0 0 0 Protection Plus & Extended Trauma Topup Zurich Australia \*\* Accelerate Protection Policy Life Plan 0 0 Accelerate by Tower AMP Life Flexible Life Time Prot & TPD & Crisis Cover Standard 0 Total Care Plan CommInsure CommInsure Total Care Plan Plus Macquarie Life FutureWise Life Plus 0 Life Protection Plan Linked Crisis & Advanced Cancer 0 O 0 Tower Life Australia 0 Life Protection Plan Linked Crisis 0 Tower Life Australia Zurich Australia Protection Plus & Basic Trauma 0 0 \*\* Term Life Plan & TPD & Crisis Recovery Comp 0 0 AIA Australia Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus 0 AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier AMP Life 0 FutureWise Life 0 Macquarie Life Term Insurance & TPD Medical Catastrophe 0 0 0 Tower Partner INS Portfolio Life Cover TPD Recovery Package Plus 0 0 Asteron Life Cover TPD Recovery Package 0 Asteron 0 0 0 0 AXA Life Insurance Plan Trauma Plus 0 **AXA** Life Insurance Plan Trauma 0 Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 MLC Life Cover Plus & Critical Illness Standard 0 0 MLC 0 0 Life Cover Standard & Critical Illness Standard 0 MLC MLC Life Cover Standard & Critical Illness Plus with Extra Benefit Partial 0 0 0 0 MLC Life Cover Standard & Critical Illness Plus MLC Life Cover Plus & Critical Illness Plus 0 0

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packaged life - Level Empty Nester White Collar Female

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packaged life - Level Empty Nester Retail/Light manual Male

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#### life insurance star ratings

packaged life - Level Empty Nester Retail/Light manual Female

**O**optional O not available standard SUMMAR PROFI ORT **Premiums Buy Back of Life** Reinstatemen In the Event Trauma **Company Name Product Name** \*\*\* outstanding value 0 0 Protection Plus & Basic Trauma Zurich Australia 0 0 Zurich Australia Protection Plus & Extended Trauma Protection Plus & Extended Trauma Topup 0 0 Zurich Australia \*\*\* 0 0 Aviva Life Cover & Recovery Money With Severe Illness Benefit Life Cover & Recovery Money 0 0 Aviva \*\* Accelerate Protection Policy Life Plan 0 0 Accelerate by Tower ING Life OneCare Comprehensive 0 ING Life OneCare Premier 0 ING Life OneCare Premier with maximiser 0 食食 0 Term Life Plan & TPD & Crisis Recovery Comp 0 AIA Australia Flexible Life Time Prot & TPD & Crisis Cover Standard 0 AMP Life AMP Life Flexible Life Time Prot & TPD & Crisis Cover Premier 0 Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus 0 AMP Life Life Cover TPD Recovery Package 0 0 Asteron Life Cover TPD Recovery Package Plus 0 Asteron FutureWise Life 0 Macquarie Life FutureWise Life Plus 0 Macquarie Life Life Protection Plan Linked Crisis & Advanced Cancer 0 0 0 Tower Life Australia Life Protection Plan Linked Crisis 0 0 0 Tower Life Australia Term Insurance & TPD Medical Catastrophe 0  $\bigcirc$ 0 Tower Partner INS Portfolio AXA Life Insurance Plan Trauma 0 0 AXA Life Insurance Plan Trauma Plus 0 0 CommInsure Total Care Plan CommInsure Total Care Plan Plus Life Cover Plus & Critical Illness Standard 0 0 MLC Life Cover Plus & Critical Illness Plus 0 0 MLC 0 0 0 MLC Life Cover Standard & Critical Illness Standard MLC Life Cover Standard & Critical Illness Plus with Extra Benefit Partial 0 0 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial

Life Cover Standard & Critical Illness Plus

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packaged life - Level Empty Nester Professional Male

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packaged life - Level Empty Nester Professional Female

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packaged life - Level Empty Nester Blue Collar Male

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packaged life - Level Empty Nester Blue Collar Female

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term life - Level Young White Collar Male

| Company Name                            | Product Name                           | Premiums  pedde | Level                                 | Future Insurability | Financial<br>Planning Benefit<br>• | Funeral Benefit |
|---|--|-----------------|---------------------------------------|---------------------|------------------------------------|-----------------|
| <b>★★★★</b> outstand                    | ing value                              |                 |                                       |                     |                                    |                 |
| steron                                  | Term Life                              | •               |                                       | •                   | •                                  | (               |
| ***                                     |  |                 |                                       |                     |                                    |                 |
| NG Life                                 | OneCare Life Cover                     | •               |                                       | •                   | •                                  | (               |
| ***                                     |  |                 |                                       |                     |                                    |                 |
| ccelerate by Tower                      | Accelerate Protection Policy Life Plan | •               |                                       | . •                 | •                                  | 9               |
| Macquarie Life                          | FutureWise Life                        |                 |                                       |                     |                                    |                 |
| ower Life Australia<br>Zurich Australia | Life Protection Plan Protection Plus   |                 |                                       |                     |                                    |                 |
| <b>**</b>                               |  |                 |                                       |                     |                                    |                 |
| AIA Australia                           | Life Cover Benefit                     |                 | ,                                     | •                   | •                                  |                 |
| Aviva                                   | Life Cover                             | •               | )                                     | •                   | •                                  | (               |
| AXA                                     | Life Insurance Plan                    |                 | <u>)</u>                              | •                   | •                                  |                 |
| Comminsure                              | Total Care Plan                        |                 |                                       | . 0                 | •                                  |                 |
| AMP Life                                | Flexible Life Time Prot                | •               | •                                     | •                   | •                                  |                 |
| /LC                                     | Life Cover Plus                        | •               | · · · · · · · · · · · · · · · · · · · | •                   | •                                  |                 |
| Tower Partner INS Portfolio             | Term Insurance                         | • •             | )                                     | •                   | 0                                  | •               |

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



term life - Level Young White Collar Female

| Financial Planning Benefit Funeral Benefit |
|--|
| inancial<br>ning Benefit<br>eral Benefit   |
| 3 Lag 4 5                                  |
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term life - Level Young Retail/Light manual Male

|   | c - Level Tourig Retail/Light manual W                                      | u. 0               | standard •                     | <b>●</b> optional O not available           |
|---|---|--------------------|--------------------------------|---|
| Р   | R O F I L E S U M M A   | R Y R E            | P O R T                        |   |
| Company Name  | Product Name  | Premiums  Stephone | Guaranteed Future Insurability | Financial Planning Benefit  Funeral Benefit |
| **** outstanding  | g value   |                    |                                |   |
| Asteron   | Term Life   | • •                | •                              | •   |
| ****  |   |                    |                                |   |
| ING Life<br>Zurich Australia                            | OneCare Life Cover<br>Protection Plus                                       | : :                |                                | : :   |
| ***   |   |                    |                                |   |
| Accelerate by Tower Macquarie Life Tower Life Australia | Accelerate Protection Policy Life Plan FutureWise Life Life Protection Plan |                    |                                | : :   |
| **  |   |                    |                                |   |
| AIA Australia<br>Aviva<br>AXA<br>CommInsure             | Life Cover Benefit Life Cover Life Insurance Plan Total Care Plan           |                    |                                |   |
| *   |   |                    |                                |   |
| AMP Life MLC Tower Partner INS Portfolio                | Flexible Life Time Prot Life Cover Plus Term Insurance                      |                    | •                              | • • • • • • • • • • • • • • • • • • •       |

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term life - Level Young Retail/Light manual Female

**O**optional standard O not available S U M M A R Y 0 **Premiums Funeral Benefit** Stepped **Company Name Product Name** \*\*\*\* outstanding value Term Life Asteron \*\*\* Zurich Australia Protection Plus ★★★ ING Life OneCare Life Cover \*\* Accelerate by Tower Accelerate Protection Policy Life Plan AIA Australia Life Cover Benefit AXA Life Insurance Plan 0 CommInsure Total Care Plan Macquarie Life FutureWise Life Tower Life Australia Life Protection Plan AMP Life Flexible Life Time Prot 0 Aviva Life Cover MLC Life Cover Plus 0 Tower Partner INS Portfolio Term Insurance

053 646 165 AFSL 312804 and does not take into account individual investment objectives, financial circumstances or needs. Information provided by us does not constitute financial, taxation or other professional advice and should not be relied upon as such. CANSTAR CANNEX recommends that, before you make any financial decision, you seek professional advice from a suitably qualified adviser

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term life - Level Young Professional Male

|                             | me Level roung riolessionarwate        |                            | standard    |   |
|-----------------------------|--|----------------------------|-------------|---|
|                             | PROFILE SUMM                           | WARY R                     | REPORT      |   |
| Company Name                | Product Name                           | Premiu<br>podda<br>sy<br>1 | Level       | Financial Planning Benefit  Funeral Benefit |
| **** outstand               | ling value                             |                            |             |   |
| Asteron                     | Term Life                              | •                          | • •         | • •   |
| ***                         |  |                            |             |   |
| ING Life                    | OneCare Life Cover                     | •                          | • •         | • •   |
| ***                         |  |                            |             |   |
| Tower Life Australia        | Life Protection Plan                   | •                          | •           | • •   |
| Zurich Australia            | Protection Plus                        | <u> </u>                   |             | •   |
| **                          |  |                            |             |   |
| Accelerate by Tower         | Accelerate Protection Policy Life Plan | •                          | •           | • •   |
| AIA Australia               | Life Cover Benefit                     |                            | •           | • •   |
| Aviva                       | Life Cover                             |                            | • •         |   |
| AXA                         | Life Insurance Plan                    | /                          |             |   |
| Comminsure                  | Total Care Plan                        |                            | <u>\$</u> g | } <u>-</u>                                  |
| Macquarie Life              | FutureWise Life                        |                            |             | · · · · · · · · · · · · · · · · · · ·       |
| AMP Life                    | Flexible Life Time Prot                | •                          |             | • •   |
| MLC                         | Life Cover Plus                        | •                          | • •         | • •   |
| Tower Partner INS Portfolio | Term Insurance                         | •                          | • 0         | 0 •   |
|                             |  |                            |             |   |

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term life - Level Young Professional Female

| tomi                        | ille - Lever Young Professional Pemale | ,                  | standard                       | ●optional O not available                  |
|-----------------------------|--|--------------------|--------------------------------|--|
|                             | P R O F I L E S U M M                  | ARY RE             | P O R T                        |  |
| Company Name                | Product Name                           | Premiums  poddesys | Cuaranteed Future Insurability | Financial Planning Benefit Funeral Benefit |
| <b>★★★★</b> outstand        | ling value                             |                    |                                |  |
| Asteron                     | Term Life                              | •                  | •                              | •  |
| ***                         |  |                    |                                |  |
| Zurich Australia            | Protection Plus                        | •                  | •                              | • •  |
| ***                         |  |                    |                                |  |
| Accelerate by Tower         | Accelerate Protection Policy Life Plan | • •                | •                              | • •  |
| ING Life                    | OneCare Life Cover                     |                    |                                | •  |
| **                          |  |                    |                                |  |
| AIA Australia               | Life Cover Benefit                     | • /•               | •                              | • •  |
| AXA                         | Life Insurance Plan                    | •                  | 0                              | • •  |
| CommInsure                  | Total Care Plan                        |                    | •                              | • •  |
| Macquarie Life              | FutureWise Life                        | / • / / •          | •                              | •  |
| Tower Life Australia        | Life Protection Plan                   |                    | ••                             | •  |
| *                           |  |                    |                                |  |
| AMP Life                    | Flexible Life Time Prot                | <b>/</b> • •       | •                              | • •  |
| Aviva                       | Life Cover                             | •                  | •                              | •  |
| MLC                         | Life Cover Plus                        | •                  | •                              | • •  |
| Tower Partner INS Portfolio | Term Insurance                         | • • .              | •                              | O  |
|                             |  |                    |                                |  |

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term life - Level Young Blue Collar Male

|  | ille - Level Young Blue Collai Male  |              | <b>•</b> s         | tandard                           | Doptional O not               | available       |
|--|--|--------------|--------------------|-----------------------------------|-------------------------------|-----------------|
|  | PROFILE SUMM   | ARY          | R E P C            | RT                                |                               |                 |
| Company Name   | Product Name   | Stepped<br>2 | niums<br>IPAA<br>P | Guaranteed<br>Future Insurability | Financial<br>Planning Benefit | Funeral Benefit |
| **** outstand  | ing value  |              |                    |                                   |                               |                 |
| Asteron  | Term Life  |              | •                  | •                                 | •                             | •               |
| ***  |  |              |                    |                                   |                               |                 |
| ING Life<br>Zurich Australia   | OneCare Life Cover<br>Protection Plus  |              | •                  | :                                 |                               | •               |
| ***  |  |              |                    |                                   |                               |                 |
| Tower Life Australia   | Life Protection Plan   |              |                    | •                                 | •                             | •               |
| **   |  |              |                    |                                   |                               |                 |
| Accelerate by Tower<br>AIA Australia<br>Aviva<br>AXA<br>Macquarie Life | Accelerate Protection Policy Life Plan Life Cover Benefit Life Cover Life Insurance Plan FutureWise Life |              |                    | 0                                 |                               | •               |
| *  |  |              |                    |                                   |                               |                 |
| AMP Life<br>CommInsure<br>MLC<br>Tower Partner INS Portfolio           | Flexible Life Time Prot  Total Care Plan  Life Cover Plus  Term Insurance                                |              |                    | 0                                 | 0                             | •               |

professional advice from a suitably qualified adviser.

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

**O**optional standard O not available SUMMARY PROFILE REP 0 **Premiums Funeral Benefit** Stepped **Company Name Product Name** \*\*\*\* outstanding value Term Life Asteron \*\*\* Zurich Australia Protection Plus ★★★ ING Life OneCare Life Cover \*\* Accelerate by Tower Accelerate Protection Policy Life Plan AIA Australia Life Cover Benefit AXA Life Insurance Plan 0 CommInsure Total Care Plan Macquarie Life FutureWise Life Tower Life Australia Life Protection Plan AMP Life Flexible Life Time Prot 0 Aviva Life Cover MLC Life Cover Plus 0 Tower Partner INS Portfolio Term Insurance

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term life - Level Mature White Collar Male

|  |   |                      | <b>●</b> s                    | tandard 🕕                              | optional O not                | available       |
|--|---|----------------------|-------------------------------|--|-------------------------------|-----------------|
| 1  | PROFILE SUMM <i>A</i>   | RY                   | R E P C                       | RT                                     |                               |                 |
| Company Name                                     | Product Name  | Pren<br>Stebbed<br>1 | niums<br>  PA<br>  PA<br>  PA | Guaranteed<br>Future Insurability<br>ω | Financial<br>Planning Benefit | Funeral Benefit |
| <b>★★★★★</b> outstandir                          | ng value  |                      |                               |  |                               |                 |
| Zurich Australia                                 | Protection Plus   | •                    | •                             | •                                      | •                             | •               |
| ***  |   |                      |                               |  |                               |                 |
| AIA Australia<br>Asteron<br>Tower Life Australia | Life Cover Benefit<br>Term Life<br>Life Protection Plan           | •                    | •                             | •                                      | •                             | •               |
| ***  |   |                      |                               |  |                               |                 |
| Accelerate by Tower ING Life                     | Accelerate Protection Policy Life Plan OneCare Life Cover         |                      |                               | •                                      |                               | :               |
| AXA CommInsure Macquarie Life                    | Life Insurance Plan<br>Total Care Plan<br>FutureWise Life         |                      | •                             | 0<br>0                                 |                               | •               |
| *  |   |                      |                               |  |                               |                 |
| AMP Life Aviva MLC Tower Partner INS Portfolio   | Flexible Life Time Prot Life Cover Life Cover Plus Term Insurance |                      |                               | 0                                      | •                             | •               |

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term life - Level Mature White Collar Female

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term life - Level Mature Retail/Light manual Male

| P                              | R O F I L E S U M M A                 | R Y R E  | D O D T    |   |   |   |
|--------------------------------|---------------------------------------|--|------------|---|---|---|
|                                |                                       |  | PORT       |   |   |   |
| Company Name                   | Product Name                          | Premiums  Stephanology  The state of the sta | Guaranteed | 3 | Financial<br>Planning Benefit<br><sub>5</sub> | Funeral Benefit                         |
| <b>★★★★★</b> outstanding v     | value                                 |  |            |   |   |   |
| Zurich Australia Pr            | rotection Plus                        | • •  | •          |   | •   | •                                       |
| ***                            |                                       |  |            |   |   |   |
| AIA Australia Lii              | fe Cover Benefit                      | • •  | •          |   | •   | •                                       |
| Asteron Te                     | erm Life                              | • •  | •          |   | •   | •                                       |
| Tower Life Australia Li        | fe Protection Plan                    | •  | •          |   | •   | •                                       |
| ***                            |                                       |  |            |   |   |   |
| Accelerate by Tower Ac         | ccelerate Protection Policy Life Plan | •  | •          |   | •   | •                                       |
| ING Life O                     | neCare Life Cover                     | •  |            |   | •   |   |
| **                             |                                       |  |            |   |   |   |
| AXA Li                         | fe Insurance Plan                     | •  | C          |   | •   | •                                       |
|                                | otal Care Plan                        | •  | C          | ) | •   | •                                       |
| Macquarie Life Fu              | utureWise Life                        | •  |            |   | •   | •                                       |
| *                              |                                       |  |            |   |   |   |
| AMP Life FI                    | exible Life Time Prot                 | • •  | •          |   | •   | •                                       |
|                                | fe Cover                              | •  | C          |   | •   | •                                       |
|                                | fe Cover Plus                         | •  |            |   |   | •                                       |
| Tower Partner INS Portfolio Te | erm Insurance                         |  | C          |   | 0   | • |

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term life - Level Mature Retail/Light manual Female

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term life - Level Mature Professional Male

|                             | ire - Level Mature F Toressional Male  |  | standard                               |   |
|-----------------------------|--|--|--|---|
|                             | PROFILE SUMMA                          | RYRE   | P O R T                                |   |
| Company Name                | Product Name                           | Premiums Otension Ote | Level 5 Guaranteed Future Insurability | Financial Planning Benefit  Funeral Benefit |
| **** outstandi              | ng value                               |  |  |   |
| Zurich Australia            | Protection Plus                        | •  | •                                      | • •   |
| ****                        |  |  |  |   |
| ING Life                    | OneCare Life Cover                     | •  | •                                      | • •   |
| ***                         |  |  |  |   |
| Accelerate by Tower         | Accelerate Protection Policy Life Plan | •  | •                                      | •   |
| AIA Australia               | Life Cover Benefit                     |  |  |   |
| Asteron                     | Term Life                              |  |  |   |
| Tower Life Australia        | Life Protection Plan                   |  |  |   |
| AXA                         | Life Insurance Plan                    |  | 0                                      |   |
| Comminsure                  | Total Care Plan                        |  | Ŏ                                      |   |
| Macquarie Life              | FutureWise Life                        |  | •                                      | •   |
| *                           |  |  |  |   |
| AMP Life                    | Flexible Life Time Prot                | • •  | •                                      | • •   |
| Aviva                       | Life Cover                             | •  | • •                                    | • •   |
| MLC                         | Life Cover Plus                        | •  | •                                      | • •   |
| Tower Partner INS Portfolio | Term Insurance                         |  | •                                      | O   |
|                             |  |  |  |   |

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term life - Level Mature Professional Female

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term life - Level Mature Blue Collar Male

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term life - Level Mature Blue Collar Female

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term life - Level Empty Nester White Collar Male

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term life - Level Empty Nester White Collar Female

|                            | ine - Level Empty Wester Winte Cone    |   | stan            | idard <b>D</b> op                 | tional O not a                          | availabl        |
|----------------------------|--|---|-----------------|-----------------------------------|---|-----------------|
|                            | PROFILE SUMM                           | IARY R  | E P O           | R T                               |   |                 |
| Company Name               | Product Name                           | Premiur<br>Seption of the seption of th | ns<br>Teve<br>2 | Guaranteed<br>Future Insurability | Financial<br>Planning Benefit           | Funeral Benefit |
| <b>★★★★</b> outstand       | ing value                              |   |                 |                                   |   |                 |
| Zurich Australia           | Protection Plus                        | •   | •               | •                                 | •                                       | •               |
| ***                        |  |   |                 |                                   |   |                 |
| Tower Life Australia       | Life Protection Plan                   | •   | •               | •                                 | •                                       |                 |
| ***                        |  |   |                 |                                   |   |                 |
| Accelerate by Tower        | Accelerate Protection Policy Life Plan | •   | •               | •                                 | •                                       |                 |
| Aviva                      | Life Cover                             | <u> </u>  |                 | 0                                 | • | 9               |
| <b>*</b> *                 |  |   |                 |                                   |   |                 |
| AIA Australia              | Life Cover Benefit                     | •   | •/              | •                                 | •                                       |                 |
| CommInsure                 | Total Care Plan                        |   | •               | •                                 | •                                       |                 |
| NG Life                    | OneCare Life Cover                     |   |                 | •                                 |   | 9               |
| Macquarie Life             | FutureWise Life                        |   | •               | •                                 |   | 9               |
| MLC                        | Life Cover Standard                    |   | 🚆               | 0                                 |   |                 |
| ower Partner INS Portfolio | Term Insurance                         |   |                 | •                                 | 0                                       |                 |
| <b>★</b>                   |  |   |                 |                                   |   |                 |
| AMP Life                   | Flexible Life Time Prot                | •   | •               | •                                 | •                                       |                 |
| Asteron                    | Term Life                              |   | •               | •                                 | •                                       |                 |
| AXA                        | Life Insurance Plan                    |   |                 | 0                                 | •                                       |                 |
| MLC                        | Life Cover Plus                        |   | •               | •                                 | •                                       | 9               |
|                            |  |   |                 |                                   |   |                 |

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term life - Level Empty Nester Retail/Light manual Male

**O**optional standard O not available S U M M A R Y REP 0 **Premiums** Planning Benefit **Funeral Benefit** Stepped **Company Name Product Name** \*\*\*\* outstanding value Zurich Australia Protection Plus \*\*\* Accelerate by Tower Accelerate Protection Policy Life Plan Life Cover Aviva Tower Life Australia Life Protection Plan \*\* AIA Australia Life Cover Benefit Tower Partner INS Portfolio 0 Term Insurance \*\* 0 Total Care Plan CommInsure ING Life OneCare Life Cover MLC Life Cover Standard AMP Life Flexible Life Time Prot Asteron AXA Life Insurance Plan FutureWise Life Macquarie Life MLC Life Cover Plus

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term life - Level Empty Nester Retail/Light manual Female

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term life - Level Empty Nester Professional Male

|  | ne - Level Empty Nester i Tolessional iv   |                           | standard                              | <b>●</b> optional O not    | available            |
|--|--|---------------------------|---------------------------------------|----------------------------|----------------------|
|  | PROFILE SUMMA  | R Y R E                   | P O R T                               |                            |                      |
| Company Name                                     | Product Name   | Premiums<br>Stephood<br>1 | Level  Cuaranteed Future Insurability | Financial Planning Benefit | Funeral Benefit<br>n |
| **** outstandi                                   | ng value   |                           |                                       |                            |                      |
| Zurich Australia                                 | Protection Plus  | •                         | •                                     |                            | •                    |
| ***  |  |                           |                                       |                            |                      |
| Tower Life Australia                             | Life Protection Plan   | •                         | •                                     | •                          | •                    |
| ***  |  |                           |                                       |                            |                      |
| Accelerate by Tower AIA Australia Aviva ING Life | Accelerate Protection Policy Life Plan<br>Life Cover Benefit<br>Life Cover<br>OneCare Life Cover |                           | 0                                     | •                          | •                    |
| **   |  |                           |                                       |                            |                      |
| Comminsure MLC Tower Partner INS Portfolio       | Total Care Plan<br>Life Cover Standard<br>Term Insurance   |                           | 0<br>0<br>0                           | •                          | •                    |
| *  |  |                           |                                       |                            |                      |
| AMP Life Asteron AXA Macquarie Life MLC          | Flexible Life Time Prot Term Life Life Insurance Plan FutureWise Life Life Cover Plus            |                           | 0                                     |                            |                      |

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term life - Level Empty Nester Professional Female

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term life - Level Empty Nester Blue Collar Male

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term life - Level Empty Nester Blue Collar Female

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income protection - Level Young White Collar Male

|                             | The proceeding 111 me con                    |               | sta      | andard <b>D</b> opt    | ional Onot                              | available                      |
|-----------------------------|--|---------------|----------|------------------------|---|--------------------------------|
|                             | PROFILE SUMM                                 | A R Y         | R E P O  | R T                    |   |                                |
|                             |  | Prem          | niums    | φ                      |   |                                |
|                             |  |               |          | aim                    | jury                                    | Superannuation<br>Contribution |
| Company Name                | Product Name                                 | pe            |          | ig C                   | Specified Injury                        | uperannuation<br>Contribution  |
|                             |  | Stepped       | Level    | asir                   | ciffe                                   | erar                           |
|                             |  | <b>တ</b><br>1 | 2        | Increasing Claims<br>ω | ods 4                                   | dn S                           |
|                             | Post and the                                 |               |          |                        |   |                                |
|                             | ding value                                   |               |          |                        |   |                                |
| AIA Australia               | Disability Income Plan                       |               |          | <u>6</u>               | <u> </u>                                | <u>o</u>                       |
| ING Life                    | OneCare Income Sec. Std                      |               |          | 0                      |   | •••                            |
| ***                         |  |               |          |                        |   |                                |
| Macquarie Life              | FutureWise Income Insurance Indemnity        | •             | •        | 0                      | •                                       | 0                              |
| AIA Australia               | Disability Income PLUS Optional              | •             | •        | •                      | •                                       | 0                              |
| Comminsure                  | Income Care                                  | •             | •        | 0                      | 0                                       | •                              |
| ***                         |  |               |          |                        |   |                                |
| AMP Life                    | Flex Lt Inc. Cont. Standard                  | •             |          | 0                      | 0                                       | 0                              |
| Comminsure                  | Income Care Plus                             | •             | •        | •                      | •                                       | •                              |
| ING Life                    | OneCare Income Sec, Comp                     |               |          | •                      | •                                       | •                              |
| AXA                         | Income Insurance Plan Indemnity              |               | •        | 0                      | 0                                       | •                              |
| Asteron                     | IP Shield                                    |               | <b></b>  | •                      | 0                                       | •                              |
| Asteron                     | Income Protector                             | •             | •        |                        |   |                                |
| **                          |  |               |          |                        |   |                                |
| Asteron                     | Income Protector Extra                       | <b>/</b> •    | •        | 0                      | •                                       | 0                              |
| Zurich Australia            | Income Replacement Indem                     | •             | •        | 0                      | •                                       | •                              |
| Aviva                       | IP Excell Indemnity                          | •             | •        | •                      | •                                       | •                              |
| AMP Life                    | Flex Lt Inc. Cont. Advances                  | •             | •        | •                      | •                                       | 0                              |
| Accelerate by Tower         | Accelerate Standard Income Plan - Indemnity  |               | <u>•</u> |                        |   |                                |
| MLC                         | IP Plus Indemnity                            |               |          | <u>0</u>               | <u>o</u>                                |                                |
| ING Life                    | OneCare Income Sec. Prof                     |               |          |                        |   | 0                              |
| Asteron                     | Income Advantage                             |               |          |                        |   |                                |
| MLC                         | IP Standard                                  | <b>O</b>      | 0        |                        |   |                                |
| Tower Life Australia        | Income Protection Indem                      |               |          | 0                      |   | 0                              |
| Accelerate by Tower         | Accelerate Comp Income Plan - Indemnity      | <del>-</del>  |          |                        |   | ·····                          |
| Tower Partner INS Portfolio | Disability Income Insurance - Gold Indemnity |               |          | Ŏ                      | •                                       |                                |
| Aviva                       | IP Gold Indemnity                            | •             | •        | ŏ                      | • | 0                              |
| Macquarie Life              | FutureWise Income Insurance Extra Indemnity  | •             | •        | Ō                      | •                                       | 0                              |
| Tower Partner INS Portfolio | Disability Income Insurance - Plat Indemnity | •             | •        | 0                      | •                                       | 0                              |
| AXA                         | Income Insurance Prof Indemnity              | •             | •        | •                      | •                                       | •                              |
| Asteron                     | Income Advantage Extra                       | •             | •        | 0                      | •                                       | •                              |
| Tower Life Australia        | Income Protection Plus Indemnity             | •             | •        | 0                      | •                                       | •                              |
| MLC                         | IP Plus with Extra Benefit Indemnity         |               | •        | 0                      | •                                       |                                |
| AXA                         | Income Insurance Plus Indemnity              | •             | •        | •                      | 0                                       | •                              |

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income protection - Level Young White Collar Female

standard **O**optional O not available SUMMA 0 R **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\*\* outstanding value 0 ING Life OneCare Income Sec. Std 0 0 0 AIA Australia Disability Income PLUS Optional AIA Australia 0 0 0 Disability Income Plan \*\* 0 0 0 Asteron IP Shield 0 0 Macquarie Life FutureWise Income Insurance Indemnity Comminsure 0 0 0 Income Care 食食食 0 Aviva IP Excell Indemnity 0 0 Accelerate by Tower Accelerate Standard Income Plan - Indemnity 0 Asteron Income Protector 0 0 Income Care Plus Comminsure ★★ 0 AXA Income Insurance Plan Indemnity MLC IP Plus Indemnity 0 0 0 Asteron Income Protector Extra Zurich Australia Income Replacement Indem 0 0 0 MLC IP Standard 0 ING Life OneCare Income Sec. Prof 0 0 AMP Life Flex Lt Inc. Cont. Standard ING Life 0 0 OneCare Income Sec, Comp 0 0 Tower Life Australia Income Protection Indem 0 0 Aviva IP Gold Indemnity Macquarie Life FutureWise Income Insurance Extra Indemnity 0 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 AXA Income Insurance Plus Indemnity 0 0 AXA Income Insurance Prof Indemnity 0 Tower Life Australia Income Protection Plus Indemnity Tower Partner INS Portfolio 0 0 Disability Income Insurance - Gold Indemnity 0 0 0 MLC IP Plus with Extra Benefit Indemnity Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity 0 0 0 Asteron Income Advantage Accelerate Comp Income Plan - Indemnity 0 Accelerate by Tower 0 Asteron Income Advantage Extra

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income protection - Level Young Retail/Light manual Male

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income protection - Level Young Retail/Light manual Female

standard **O**optional O not available SUMMARY 0 R **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\*\* outstanding value 0 0 0 AIA Australia Disability Income Plan 0 0 ING Life OneCare Income Sec. Std \*\*\* 0 • AXA Income Insurance Prof Indemnity 0 Accelerate by Tower Accelerate Standard Income Plan - Indemnity 0 ING Life OneCare Income Sec. Prof AIA Australia Disability Income PLUS Optional 0 0 食食食 0 Macquarie Life FutureWise Income Insurance Indemnity 0 0 Income Insurance Plan Indemnity Tower Life Australia 0 Income Protection Indem 0 ING Life 0 OneCare Income Sec. Comp \*\* 0 0 Asteron Income Advantage 0 IP Shield 0 Asteron Accelerate Comp Income Plan - Indemnity 0 Accelerate by Tower FutureWise Income Insurance Extra Indemnity 0 Macquarie Life Income Care Plus 0 CommInsure 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 Asteron Income Advantage Extra 0 0 CommInsure Income Care MLC 0 0 0 0 IP Plus Indemnity 0 MLC IP Plus with Extra Benefit Indemnity IP Gold Indemnity 0 Aviva 0 0 0 0 MLC IP Standard 0 0 Income Protector Asteron 0 0 Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity 0 0 IP Excell Indemnity Tower Partner INS Portfolio 0 0 Disability Income Insurance - Plat Indemnity 0 0 Zurich Australia Income Replacement Indem Tower Life Australia Income Protection Plus Indemnity 0 0 0 0 AXA Income Insurance Plus Indemnity

Income Protector Extra

Flex Lt Inc. Cont. Advances

AMP Life

Asteron

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income protection - Level Young Professional Male

standard **O**optional O not available R E R U M M 0 **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\*\* outstanding value 0 0 ING Life OneCare Income Sec. Std \*\*\* ING Life OneCare Income Sec, Comp 0 0 0 0 Disability Income PLUS Optional AIA Australia 0 0 CommInsure Income Care 0 0 0 ING Life OneCare Income Sec. Prof \*\* 0 0 Asteron Income Protector CommInsure Income Care Plus 0 0 0 Asteron Income Advantage 0 0 Asteron Income Advantage Extra • 0 0 AIA Australia Disability Income Plan Asteron Income Protector Extra 0 0 Asteron IP Shield 0 0 0 \*\* 0 0 Zurich Australia Income Replacement Indem IP Excell Indemnity 0 0 Aviva IP Gold Indemnity 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 Macquarie Life FutureWise Income Insurance Indemnity Accelerate Standard Income Plan - Indemnity 0 Accelerate by Tower 0 0 Income Insurance Plan Indemnity AXA 1 0 MLC IP Plus with Extra Benefit Indemnity Macquarie Life FutureWise Income Insurance Extra Indemnity 0 Accelerate by Tower Accelerate Comp Income Plan - Indemnity 0 0 0 Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity 0 0 Income Insurance Plus Indemnity 0 Tower Life Australia Income Protection Plus Indemnity MLC IP Standard 0 0 0 0 0 0 AXA Income Insurance Prof Indemnity AMP Life Flex Lt Inc. Cont. Advances 0 0 Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity MLC IP Plus Indemnity 0 0 0 0 0 Tower Life Australia Income Protection Indem

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income protection - Level Young Professional Female

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income protection - Level Young Blue Collar Male

|  |  |         | ● st    | andard <b>Ū</b> opt        | ional Onot       | available                        |
|--|--|---------|---------|----------------------------|------------------|----------------------------------|
|  | P R O F I L E S U M M  | A R Y   | R E P O | R T                        |                  |                                  |
|  |  | Prer    | miums   | <u>s</u>                   |                  | _                                |
| Company Name   | Product Name   | Stepped | Level   | Increasing Claims<br>ω     | Specified Injury | Superannuation<br>c Contribution |
| **** outstand  | ding value   |         |         |                            |                  |                                  |
| ING Life   | OneCare Income Sec. Std  | •       | •       | 0                          | •                | 0                                |
| ***  |  |         |         |                            |                  |                                  |
| Macquarie Life<br>AIA Australia  | FutureWise Income Insurance Indemnity Disability Income Plan   |         | •       | <b>O</b>                   | •<br>0           | 0                                |
| ***  |  |         |         |                            |                  |                                  |
| Accelerate by Tower ING Life CommInsure AIA Australia                                | Accelerate Standard Income Plan - Indemnity OneCare Income Sec, Comp Income Care Disability Income PLUS Optional   |         |         | 0<br>0<br>0                | 0                | •<br>•<br>•<br>•<br>•            |
| **   |  |         |         |                            |                  |                                  |
| AMP Life Aviva Accelerate by Tower Asteron CommInsure Asteron Asteron Macquarie Life | Flex Lt Inc. Cont. Standard IP Excell Indemnity Accelerate Comp Income Plan - Indemnity Income Protector Income Care Plus IP Shield Income Protector Extra FutureWise Income Insurance Extra Indemnity                 |         |         | 0<br>0<br>0<br>0<br>0<br>0 | 0                | 0<br>0<br>0<br>0<br>0            |
| *  | $\sim$   |         |         |                            |                  |                                  |
| AXA Tower Partner INS Portfolio MLC AXA Aviva Tower Life Australia MLC               | Income Insurance Plan Indemnity Disability Income Insurance - Gold Indemnity IP Plus Indemnity Income Insurance Plus Indemnity IP Gold Indemnity Income Protection Plus Indemnity IP Plus with Extra Benefit Indemnity | 0       | D.      | 0<br>0<br>0<br>0           | 0<br>0<br>0      | 0                                |
| Tower Partner INS Portfolio Zurich Australia AMP Life Tower Life Australia           | Disability Income Insurance - Plat Indemnity Income Replacement Indem Flex Lt Inc. Cont. Advances Income Protection Indem  |         |         | 0<br>0<br>•                |                  | 0<br>0<br>0                      |

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053 646 165 AFSL 312804 and does not take into account individual investment objectives, financial circumstances or needs. Information provided by us does not constitute financial, taxation or other professional advice and should not be relied upon as such. CANSTAR CANNEX recommends that, before you make any financial decision, you seek professional advice from a suitably qualified adviser.

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income protection - Level Young Blue Collar Female

|  |  |           | st      | andard <b>D</b> opti   | onal O not       | available                        |
|--|--|-----------|---------|------------------------|------------------|----------------------------------|
|  | PROFILE SUMM   | A R Y     | R E P O | R T                    |                  |                                  |
|  |  | Pren      | niums   | <u>s</u>               |                  | _                                |
| Company Name   | Product Name   | Stepped 1 | Level   | Increasing Claims<br>ω | Specified Injury | Superannuation<br>c Contribution |
| **** outstand  | ding value   |           |         |                        |                  |                                  |
| ING Life Accelerate by Tower                                 | OneCare Income Sec. Std  Accelerate Standard Income Plan - Indemnity                         |           | •       | <br>O                  |                  | <b>0</b>                         |
| ****   |  |           |         |                        |                  |                                  |
| AIA Australia<br>Accelerate by Tower<br>Tower Life Australia | Disability Income Plan Accelerate Comp Income Plan - Indemnity Income Protection Indem       | •         | •       | 0<br>0<br>0            | 0<br>•<br>•      | O<br>•                           |
| ***  |  |           |         |                        |                  |                                  |
| Macquarie Life<br>Asteron                                    | FutureWise Income Insurance Indemnity IP Shield  | •         | •       | 0                      | 0                | 0                                |
| ING Life AIA Australia                                       | OneCare Income Sec, Comp Disability Income PLUS Optional                                     |           |         | 0                      |                  | 0                                |
| **   |  |           |         |                        |                  |                                  |
| Comminsure Macquarie Life                                    | Income Care FutureWise Income Insurance Extra Indemnity                                      |           |         | 0                      |                  | 0                                |
| AMP Life Asteron   | Flex Lt Inc. Cont. Standard Income Protector Extra   | <b>)</b>  | •       | 0                      | •                | 0                                |
| CommInsure<br>Aviva  | Income Care Plus IP Excell Indemnity   |           | •       | 0                      | •                | 0                                |
| Tower Life Australia<br>Asteron                              | Income Protection Plus Indemnity Income Protector  |           |         | 0                      |                  | 0                                |
| *  |  |           |         |                        |                  |                                  |
| AXA  | Income Insurance Plus Indemnity  | 9         |         | 0                      | 0                |                                  |
| AMP Life Tower Partner INS Portfolio Aviva                   | Flex Lt Inc. Cont. Advances  Disability Income Insurance - Gold Indemnity  IP Gold Indemnity |           |         | 0                      |                  | 0                                |
| Tower Partner INS Portfolio AXA                              | Disability Income Insurance - Plat Indemnity Income Insurance Plan Indemnity                 |           | •       | 0                      | 0                | 0                                |
| Zurich Australia<br>MLC                                      | Income Replacement Indem IP Plus with Extra Benefit Indemnity                                | •         | •<br>0  | 0<br>0                 | •                | 0                                |
| MLC  | IP Plus Indemnity  | 0         | •       | 0                      | 0                | •                                |

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income protection - Level Mature White Collar Male

standard **O**optional O not available R E R U M M A 0 **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\*\* outstanding value 0 ING Life OneCare Income Sec. Std 0 0 0 0 CommInsure Income Care \*\*\* 0 0 CommInsure Income Care Plus 0 0 0 AIA Australia Disability Income Plan 0 0 AIA Australia Disability Income PLUS Optional \*\* ING Life 0 0 OneCare Income Sec. Prof AMP Life Flex Lt Inc. Cont. Standard 0 0 0 ING Life 0 OneCare Income Sec, Comp 0 0 Asteron Income Protector 0 0 IP Shield 0 Asteron \*\* 0 0 Asteron Income Protector Extra Zurich Australia Income Replacement Indem 0 0 Asteron Income Advantage 0 Income Advantage Extra Macquarie Life FutureWise Income Insurance Indemnity 0 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 **AXA** Income Insurance Plan Indemnity 0 Aviva IP Excell Indemnity Income Insurance Prof Indemnity 0 0 AXA 0 Tower Life Australia Income Protection Plus Indemnity Accelerate by Tower Accelerate Standard Income Plan - Indemnity 0 Accelerate by Tower 0 Accelerate Comp Income Plan - Indemnity 0 • 0 0 MLC IP Plus Indemnity 0 0 MLC IP Standard 0 IP Gold Indemnity Disability Income Insurance - Plat Indemnity Tower Partner INS Portfolio 0 • 0 0 0 Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity AXA Income Insurance Plus Indemnity 0 0 0 Tower Life Australia Income Protection Indem MLC IP Plus with Extra Benefit Indemnity 0 0 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity

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income protection - Level Mature White Collar Female

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professional advice from a suitably qualified adviser.

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income protection - Level Mature Retail/Light manual Male

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income protection - Level Mature Retail/Light manual Female

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income protection - Level Mature Professional Male

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Tower Partner INS Portfolio

Disability Income Insurance - Gold Indemnity

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income protection - Level Mature Professional Female

standard **O**optional O not available U M M A 0 R **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\*\* outstanding value 0 0 AIA Australia Disability Income PLUS Optional 0 0 0 CommInsure Income Care \*\*\* 0 0 ING Life OneCare Income Sec. Std 0 0 CommInsure Income Care Plus 0 0 Asteron Income Advantage ING Life 0 0 OneCare Income Sec. Prof 0 0 Asteron Income Advantage Extra ING Life 0 OneCare Income Sec, Comp \*\* • 0 Income Protector Asteron IP Shield 0 0 0 Asteron IP Excell Indemnity 0 Asteron Income Protector Extra 0 0 0 0 0 AIA Australia Disability Income Plan 0 0 Income Insurance Plan Indemnity Accelerate by Tower Accelerate Standard Income Plan - Indemnity 0 0 Macquarie Life FutureWise Income Insurance Indemnity 0 0 **AXA** Income Insurance Plus Indemnity Income Insurance Prof Indemnity 0 0 AXA 0 Tower Life Australia Income Protection Indem 0 IP Gold Indemnity Aviva 0 Zurich Australia Income Replacement Indem 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 0 IP Standard • 0 0 MLC 0 0 MLC IP Plus Indemnity Income Protection Plus Indemnity 0 Tower Life Australia AMP Life Flex Lt Inc. Cont. Advances 0 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity 0 0 0 0 0 IP Plus with Extra Benefit Indemnity Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity 0 0 Accelerate by Tower Accelerate Comp Income Plan - Indemnity

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income protection - Level Mature Blue Collar Male

|  |   |         | sta     | andard <b>D</b> opt    | ional Onot       | available                      |
|--|---|---------|---------|------------------------|------------------|--------------------------------|
|  | P R O F I L E S U M M   | A R Y   | R E P O | R T                    |                  |                                |
|  |   | Pren    | niums   | v                      |                  |                                |
| Company Name   | Product Name  | Stepped | P revel | Increasing Claims<br>α | Specified Injury | Superannuation<br>contribution |
| <b>★★★★★</b> outstand  | ling value  |         |         |                        |                  |                                |
| Comminsure<br>ING Life   | Income Care OneCare Income Sec. Std   |         | •       | <b>O</b>               | O.<br>•          | 0<br>0                         |
| ***  |   |         |         |                        |                  |                                |
| AIA Australia<br>AIA Australia   | Disability Income Plan<br>Disability Income PLUS Optional   |         | •       | O                      | O                | 0                              |
| ***  |   |         |         |                        |                  |                                |
| Macquarie Life<br>ING Life<br>CommInsure   | FutureWise Income Insurance Indemnity OneCare Income Sec, Comp Income Care Plus   | •       |         | 0<br>0<br>0            | •                | 0<br>0<br>0                    |
| **   |   |         |         |                        |                  |                                |
| Asteron AMP Life Asteron Aviva AXA Accelerate by Tower                               | Income Protector Flex Lt Inc. Cont. Standard Income Protector Extra IP Excell Indemnity Income Insurance Plan Indemnity Accelerate Standard Income Plan - Indemnity |         |         | 0<br>0<br>0<br>0       | 0                | 0                              |
| Asteron  | IP Shield   |         |         | 0                      | 0                | 0                              |
| *  |   | _       |         |                        | _                |                                |
| Tower Partner INS Portfolio Tower Partner INS Portfolio Accelerate by Tower AMP Life | Disability Income Insurance - Plat Indemnity Disability Income Insurance - Gold Indemnity Accelerate Comp Income Plan - Indemnity Flex Lt Inc. Cont. Advances       |         |         | 0<br>0<br>0            | •                | 0<br>0<br>•                    |
| AXA  Macquarie Life  MLC  Toward life Australia                                      | Income Insurance Plus Indemnity FutureWise Income Insurance Extra Indemnity IP Plus Indemnity Income Protection Plus Indemnity                                      | 0       | •<br>•  | 0<br>0<br>0            | 0                | 0                              |
| Tower Life Australia  Zurich Australia  Tower Life Australia  MLC                    | Income Protection Plus Indemnity Income Replacement Indem Income Protection Indem IP Plus with Extra Benefit Indemnity  | 0       | •       | 0<br>0<br>0            |                  | 0                              |
| Aviva  | IP Gold Indemnity   | •       | •       | Ŏ                      | •                | Ō                              |

professional advice from a suitably qualified adviser.

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



income protection - Level Mature Blue Collar Female

standard **O**optional O not available R E R SUMMA 0 **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\* outstanding value 0 ING Life OneCare Income Sec. Std 0 Accelerate by Tower Accelerate Standard Income Plan - Indemnity 0 0 CommInsure Income Care \*\*\* 0 0 AIA Australia Disability Income PLUS Optional 0 0 Tower Life Australia Income Protection Indem AIA Australia Disability Income Plan 0 0 0 0 0 CommInsure Income Care Plus \*\* IP Shield 0 0 0 Asteron ING Life 0 0 OneCare Income Sec. Comp 0 0 Income Protector Asteron ★★ 0 0 AMP Life Flex Lt Inc. Cont. Standard Accelerate by Tower Accelerate Comp Income Plan - Indemnity 0 FutureWise Income Insurance Indemnity 0 Macquarie Life Tower Life Australia Income Protection Plus Indemnity 0 0 IP Excell Indemnity Aviva 0 0 Asteron Income Protector Extra 0 0 **AXA** Income Insurance Plan Indemnity Aviva IP Gold Indemnity 0 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity 0 MLC IP Plus with Extra Benefit Indemnity AMP Life Flex Lt Inc. Cont. Advances 0 0 Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity 0 0 Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity 0 0 **AXA** Income Insurance Plus Indemnity 0 0 IP Plus Indemnity 0 0 Zurich Australia Income Replacement Indem

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income protection - Level Empty Nester White Collar Male

standard **O**optional O not available SUMMA 0 R **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\*\* outstanding value AIA Australia 0 0 0 Disability Income Plan 0 0 0 CommInsure Income Care 0 0 ING Life OneCare Income Sec. Std 0 0 0 AMP Life Flex Lt Inc. Cont. Standard \*\*\* IP Shield 0 0 0 Asteron Disability Income PLUS Optional 0 0 AIA Australia 食食食 Asteron Income Protector 0 0 AMP Life Flex Lt Inc. Cont. Advances ING Life 0 OneCare Income Sec. Comp 0 0 Macquarie Life FutureWise Income Insurance Indemnity CommInsure Income Care Plus 0 0 \*\* 0 Asteron Income Advantage Extra 0 0 0 **ING Life** OneCare Income Sec. Prof 0 Income Protector Extra Accelerate by Tower Accelerate Standard Income Plan - Indemnity 0 0 Income Protection Indem Tower Life Australia 0 Aviva IP Excell Indemnity 0 Asteron Income Advantage 0 0 Income Insurance Plan Indemnity AXA \* 0 Tower Life Australia Income Protection Plus Indemnity Income Insurance Plus Indemnity 0 0 Accelerate by Tower Accelerate Comp Income Plan - Indemnity 0 0 Aviva IP Gold Indemnity 0 MLC IP Plus with Extra Benefit Indemnity 0 0 Income Insurance Prof Indemnity 0 • Zurich Australia Income Replacement Indem 0 0 0 0 MLC IP Plus Indemnity Macquarie Life FutureWise Income Insurance Extra Indemnity 0 0 0 Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity MLC 0 0 0 0 0 Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity

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income protection - Level Empty Nester White Collar Female

standard **O**optional O not available SUMMA 0 R **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\*\* outstanding value 0 0 0 CommInsure Income Care 0 0 0 AIA Australia Disability Income Plan \*\*\* Disability Income PLUS Optional 0 0 AIA Australia 0 ING Life OneCare Income Sec. Std \*\* AMP Life Flex Lt Inc. Cont. Standard 0 0 • CommInsure Income Care Plus Tower Life Australia Income Protection Indem 0 0 IP Shield 0 0 Asteron \*\* 0 0 IP Excell Indemnity Aviva 0 Income Protector Extra Asteron 0 Macquarie Life FutureWise Income Insurance Indemnity AMP Life Flex Lt Inc. Cont. Advances 0 **ING Life** OneCare Income Sec. Prof 0 Income Protector 0 Accelerate by Tower Accelerate Standard Income Plan - Indemnity 0 0 Income Insurance Plan Indemnity AXA 0 0 ING Life OneCare Income Sec, Comp Zurich Australia Income Replacement Indem 0 0 0 0 MLC IP Standard 0 Accelerate Comp Income Plan - Indemnity Accelerate by Tower Income Advantage 0 Asteron 0 0 0 MLC IP Plus with Extra Benefit Indemnity 0 Aviva IP Gold Indemnity 0 0 AXA Income Insurance Plus Indemnity 0 0 IP Plus Indemnity Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity 0 • 0 0 0 Asteron Income Advantage Extra Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity 0 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity AXA Income Insurance Prof Indemnity 0 0

Income Protection Plus Indemnity

Tower Life Australia

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income protection - Level Empty Nester Retail/Light manual Male

standard **O**optional O not available SUMMARY R Е 0 **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\*\* outstanding value 0 0 ING Life OneCare Income Sec. Prof 0 0 0 AIA Australia Disability Income Plan \*\*\* 0 0 ING Life OneCare Income Sec. Std 0 0 AIA Australia Disability Income PLUS Optional \*\* ING Life 0 0 OneCare Income Sec. Comp 0 AXA Income Insurance Plan Indemnity 0 CommInsure Income Care 0 0 Macquarie Life FutureWise Income Insurance Indemnity AMP Life 0 0 Flex Lt Inc. Cont. Standard 0 0 Income Insurance Prof Indemnity AXA \*\* 0 0 Asteron IP Shield Income Advantage Extra 0 Asteron 0 Accelerate by Tower Accelerate Standard Income Plan - Indemnity FutureWise Income Insurance Extra Indemnity 0 Macquarie Life Income Care Plus 0 CommInsure 0 0 AXA Income Insurance Plus Indemnity 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 Asteron Income Protector 0 0 Asteron Income Advantage 0 0 Tower Life Australia Income Protection Indem MLC IP Plus Indemnity 0 0 0 Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity 0 0 Accelerate by Tower Accelerate Comp Income Plan - Indemnity 0 Zurich Australia Income Replacement Indem 0 0 Income Protector Extra Income Protection Plus Indemnity 0 • 0 Tower Life Australia 0 0 0 0 MLC IP Standard Aviva IP Excell Indemnity 0 0

Disability Income Insurance - Plat Indemnity

IP Plus with Extra Benefit Indemnity

Tower Partner INS Portfolio

Aviva

 $\mathsf{MLC}$ 

IP Gold Indemnity

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income protection - Level Empty Nester Retail/Light manual Female

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Income Protector

Asteron

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income protection - Level Empty Nester Professional Male

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income protection - Level Empty Nester Professional Female

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Income Insurance Prof Indemnity

AXA

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income protection - Level Empty Nester Blue Collar Male

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income protection - Level Empty Nester Blue Collar Female

standard **O**optional O not available R Y SUMMA 0 R **Premiums** Claims Specified Injury Superannuation Contribution **Company Name Product Name** \*\*\* outstanding value Accelerate Standard Income Plan - Indemnity 0 Accelerate by Tower 0 0 ING Life OneCare Income Sec. Std \*\*\* 0 0 0 AIA Australia Disability Income Plan 0 Tower Life Australia Income Protection Indem \*\* 0 ING Life OneCare Income Sec, Comp 0 AIA Australia Disability Income PLUS Optional 0 0 CommInsure Income Care Tower Life Australia Income Protection Plus Indemnity 0 0 0 0 Macquarie Life FutureWise Income Insurance Indemnity 0 0 Income Protector Asteron 0 0 AMP Life Flex Lt Inc. Cont. Standard Accelerate by Tower Accelerate Comp Income Plan - Indemnity 0 0 0 CommInsure Income Care Plus Asteron IP Shield 0 0 0 0 0 Aviva IP Gold Indemnity 0 0 FutureWise Income Insurance Extra Indemnity Macquarie Life Zurich Australia Income Replacement Indem 0 0 Tower Partner INS Portfolio Disability Income Insurance - Plat Indemnity 0 0 0 0 Aviva IP Excell Indemnity 0 0 MLC IP Plus with Extra Benefit Indemnity MLC IP Plus Indemnity 0 0 0 0 Asteron Income Protector Extra 0 0 AXA Income Insurance Plan Indemnity 0 0 Tower Partner INS Portfolio Disability Income Insurance - Gold Indemnity Income Insurance Plus Indemnity 0 0 AXA

Flex Lt Inc. Cont. Advances

AMP Life

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waived and payment is made as a lump sum e.g. eight weeks benefit.



trauma insurance - Level Young White Collar Male

| traur                       | na insurance - Level Young White Collar Mal      | e<br>     | standard                              | <b>●</b> optional                    | O not available         |
|-----------------------------|--|-----------|---------------------------------------|--------------------------------------|-------------------------|
|                             | P R O F I L E S U M M A R                        | Y RE      | P O R T                               |                                      |                         |
|                             |  | Prem      | niums                                 |                                      | ıţ                      |
| Company Name                | Product Name                                     | Stepped 1 | Level                                 | Guaranteed<br>Future<br>Insurability | Trauma<br>Reinstatement |
| **** outstand               | ling value                                       |           |                                       |                                      |                         |
| Zurich Australia            | Extended SA Trauma Ins                           | •         | •                                     | •                                    | 0                       |
| Zurich Australia            | Extended SA Trauma Ins Top Up                    | •         | •                                     | •                                    | •                       |
| ****                        |  |           |                                       |                                      |                         |
| Zurich Australia            | Basic SA Trauma Ins                              | •         | •                                     | •                                    | 0                       |
| ***                         |  |           |                                       |                                      |                         |
| Asteron                     | Stand Alone Recovery Plus                        | •         | •                                     | •                                    | 0                       |
| Asteron                     | Stand Alone Recovery                             | •         | •                                     | •                                    | •                       |
| Macquarie Life              | Trauma Plus                                      |           | <b>V</b> •                            |                                      | •                       |
| **                          |  |           |                                       |                                      |                         |
| Accelerate by Tower         | Accelerate Protection Policy - Standalone Trauma | •         | •                                     | •                                    | •                       |
| AXA                         | SA Trauma Insurance Plan                         |           | •                                     | 0                                    |                         |
| AXA                         | SA Trauma Insurance Plus Plan                    | . 🔌 👤     | •                                     |                                      |                         |
| ING Life                    | OneCare Trauma Cvr Comp                          | •         | • • • • • • • • • • • • • • • • • • • | •                                    |                         |
| ING Life                    | Trauma Cvr Prem with Max                         |           |                                       | •                                    |                         |
| ING Life                    | OneCare Trauma Cvr Prem                          | •         |                                       | •                                    |                         |
| Macquarie Life              | FutureWise Life Trauma Insurance                 |           |                                       | <u> </u>                             | •                       |
| *                           |  |           |                                       |                                      |                         |
| AIA Australia               | SA Crisis Recovery Comprehensive                 | •         | •                                     | 0                                    | •                       |
| AMP Life                    | FlexLifeTime Crisis Prem                         | •         | •                                     | •                                    | •                       |
| AMP Life                    | FlexLifeTime Crisis Std                          | •         | •                                     | •                                    | •                       |
| AMP Life                    | FlexLifeTime Crisis Prem w/ Partial Plus         | •         | •                                     | •                                    | •                       |
| Aviva                       | SA Recovery Money With Severe Illness Benefit    | •         | •                                     | •                                    | •                       |
| Aviva                       | SA Recovery Money                                | •         | •                                     | •                                    | •                       |
| Comminsure                  | Total Care Plan SATrauma Plus                    | •         | •                                     | 0                                    | •                       |
| Comminsure                  | Total Care Plan SATrauma                         | •         | •                                     | 0                                    | •                       |
| Tower Life Australia        | SA Crisis Protection                             | •         | •                                     | •                                    | •                       |
| Tower Life Australia        | SA Crisis Protection with Advanced Cancer        | •         | •                                     | •                                    | •                       |
| Tower Partner INS Portfolio | Stand Alone Medical Catastrophe Insurance        | •         | •                                     | 0                                    | •                       |

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



trauma insurance - Level Young White Collar Female

standard **O**optional O not available REP R O F SUMMARY ORT **Premiums** Guaranteed Future Insurability **Company Name Product Name** \*\*\* outstanding value ING Life 0 OneCare Trauma Cvr Comp \*\*\* 0 Stand Alone Recovery Plus Asteron 0 Asteron Stand Alone Recovery 0 Macquarie Life FutureWise Life Trauma Insurance 食食食 0 0 Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance • Zurich Australia Extended SA Trauma Ins \*\* Aviva SA Recovery Money 0 0 AXA SA Trauma Insurance Plan 0 0 AXA SA Trauma Insurance Plus Plan 0 CommInsure Total Care Plan SATrauma 0 Macquarie Life Trauma Plus Extended SA Trauma Ins Top Up 0 Zurich Australia Accelerate Protection Policy - Standalone Trauma 0 Accelerate by Tower AIA Australia SA Crisis Recovery Comprehensive AMP Life FlexLifeTime Crisis Prem AMP Life FlexLifeTime Crisis Std AMP Life FlexLifeTime Crisis Prem w/ Partial Plus SA Recovery Money With Severe Illness Benefit 0 Aviva Total Care Plan SATrauma Plus CommInsure 0 ING Life OneCare Trauma Cvr Prem 0 0 ING Life Trauma Cvr Prem with Max 0 0 Tower Life Australia SA Crisis Protection with Advanced Cancer 0 Tower Life Australia SA Crisis Protection Zurich Australia Basic SA Trauma Ins 0

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



trauma insurance - Level Young Retail/Light manual Male

standard **O**optional O not available REP R O F SUMMARY ORT **Premiums** Reinstatement **Company Name Product Name** \*\*\* outstanding value Extended SA Trauma Ins Top Up 0 Zurich Australia 0 Zurich Australia Extended SA Trauma Ins \*\*\* 0 Zurich Australia Basic SA Trauma Ins 0 Asteron Stand Alone Recovery Plus 0 Asteron Stand Alone Recovery • Macquarie Life Trauma Plus 食食 Accelerate by Tower Accelerate Protection Policy - Standalone Trauma 0 0 SA Trauma Insurance Plus Plan AXA 0 0 AXA SA Trauma Insurance Plan ING Life OneCare Trauma Cvr Prem ING Life OneCare Trauma Cvr Comp ING Life 0 Trauma Cvr Prem with Max Macquarie Life FutureWise Life Trauma Insurance 0 AIA Australia SA Crisis Recovery Comprehensive AMP Life FlexLifeTime Crisis Std AMP Life FlexLifeTime Crisis Prem w/ Partial Plus AMP Life FlexLifeTime Crisis Prem 0 Aviva SA Recovery Money SA Recovery Money With Severe Illness Benefit 0 Aviva CommInsure Total Care Plan SATrauma CommInsure Total Care Plan SATrauma Plus 0 Tower Life Australia SA Crisis Protection 0 Tower Life Australia SA Crisis Protection with Advanced Cancer Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance 0

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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trauma insurance - Level Young Retail/Light manual Female

standard **O**optional O not available SUMMARY ORT **Premiums Company Name Product Name** \*\*\* outstanding value ING Life 0 OneCare Trauma Cvr Comp \*\*\* 0 Stand Alone Recovery Asteron 0 Asteron Stand Alone Recovery Plus 0 Macquarie Life FutureWise Life Trauma Insurance 食食食 0 0 Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance • Zurich Australia Extended SA Trauma Ins \*\* Aviva SA Recovery Money 0 0 AXA SA Trauma Insurance Plan 0 0 AXA SA Trauma Insurance Plus Plan 0 CommInsure Total Care Plan SATrauma 0 Macquarie Life Trauma Plus Extended SA Trauma Ins Top Up 0 Zurich Australia Accelerate Protection Policy - Standalone Trauma 0 Accelerate by Tower AIA Australia SA Crisis Recovery Comprehensive AMP Life FlexLifeTime Crisis Prem AMP Life FlexLifeTime Crisis Prem w/ Partial Plus AMP Life FlexLifeTime Crisis Std SA Recovery Money With Severe Illness Benefit 0 Aviva Total Care Plan SATrauma Plus CommInsure 0 ING Life Trauma Cvr Prem with Max 0 0 ING Life OneCare Trauma Cvr Prem 0 0 Tower Life Australia SA Crisis Protection with Advanced Cancer 0 Tower Life Australia SA Crisis Protection Zurich Australia Basic SA Trauma Ins 0

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trauma insurance - Level Young Professional Male

| tradifie   | a insurance - Level Young Professional Male   | standard   | <b>D</b> optional                    | O not available         |
|--|---|--|--------------------------------------|-------------------------|
| F  | PROFILE SUMMARY   | REPORT   |                                      |                         |
| Company Name   | Product Name  | Premiums Stephone Poddess Stephone Step | Guaranteed<br>Future<br>Insurability | Trauma<br>Reinstatement |
| <b>★★★★★</b> outstandin  | g value   |  |                                      |                         |
| Zurich Australia<br>Zurich Australia   | Extended SA Trauma Ins<br>Extended SA Trauma Ins Top Up   | : :  | :                                    | <b>O</b>                |
| ★ ★ ★ ★ Asteron  | Stand Alone Recovery Plus   | • •  | •                                    | •                       |
| ***  |   |  |                                      |                         |
| Asteron AXA ING Life ING Life Macquarie Life   | Stand Alone Recovery SA Trauma Insurance Plus Plan OneCare Trauma Cvr Prem Trauma Cvr Prem with Max Trauma Plus   | 0<br>0<br>0  | 0                                    | 0<br>0<br>•             |
| **   |   |  |                                      |                         |
| Accelerate by Tower AMP Life Aviva Aviva AXA ING Life Macquarie Life                   | Accelerate Protection Policy - Standalone Trauma FlexLifeTime Crisis Prem w/ Partial Plus SA Recovery Money SA Recovery Money With Severe Illness Benefit SA Trauma Insurance Plan OneCare Trauma Cvr Comp FutureWise Life Trauma Insurance | D D  | 0                                    | 0<br>0<br>0<br>0        |
| *  |   |  |                                      |                         |
| AIA Australia AMP Life AMP Life CommInsure CommInsure                                  | SA Crisis Recovery Comprehensive FlexLifeTime Crisis Std FlexLifeTime Crisis Prem Total Care Plan SATrauma Plus Total Care Plan SATrauma  |  | 0<br>•<br>•<br>•                     | 0                       |
| Tower Life Australia Tower Life Australia Tower Partner INS Portfolio Zurich Australia | SA Crisis Protection with Advanced Cancer SA Crisis Protection Stand Alone Medical Catastrophe Insurance Basic SA Trauma Ins  |  | 0                                    | 0                       |

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trauma insurance - Level Young Professional Female

standard **O**optional O not available REP 0 F UMMARY **Premiums** Reinstatement Guaranteed Future Insurability **Company Name Product Name** \*\*\* outstanding value 0 Stand Alone Recovery Asteron 0 Asteron Stand Alone Recovery Plus \*\*\* 0 ING Life OneCare Trauma Cvr Comp 0 Zurich Australia Extended SA Trauma Ins Zurich Australia Extended SA Trauma Ins Top Up 0 \*\* • Aviva SA Recovery Money SA Recovery Money With Severe Illness Benefit 0 Aviva CommInsure Total Care Plan SATrauma • Macquarie Life Trauma Plus \*\* AXA SA Trauma Insurance Plus Plan CommInsure Total Care Plan SATrauma Plus 0 0 ING Life OneCare Trauma Cvr Prem Macquarie Life FutureWise Life Trauma Insurance 0 Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance 0 Accelerate Protection Policy - Standalone Trauma Accelerate by Tower AIA Australia SA Crisis Recovery Comprehensive AMP Life FlexLifeTime Crisis Prem w/ Partial Plus AMP Life FlexLifeTime Crisis Std AMP Life FlexLifeTime Crisis Prem 0 AXA SA Trauma Insurance Plan 0 0 ING Life Trauma Cvr Prem with Max 0 Tower Life Australia SA Crisis Protection with Advanced Cancer 0 Tower Life Australia SA Crisis Protection Zurich Australia Basic SA Trauma Ins 0

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trauma insurance - Level Young Blue Collar Male

standard **O**optional O not available REP ORT R O F UMMARY **Premiums** Reinstatement **Company Name Product Name** \*\*\* outstanding value 0 Zurich Australia Extended SA Trauma Ins Top Up 0 Zurich Australia Extended SA Trauma Ins \*\*\* 0 Zurich Australia Basic SA Trauma Ins 0 Asteron Stand Alone Recovery 0 Asteron Stand Alone Recovery Plus • Macquarie Life Trauma Plus 食食 Accelerate by Tower Accelerate Protection Policy - Standalone Trauma 0 0 AXA SA Trauma Insurance Plan 0 0 AXA SA Trauma Insurance Plus Plan ING Life OneCare Trauma Cvr Comp ING Life Trauma Cvr Prem with Max ING Life 0 OneCare Trauma Cvr Prem Macquarie Life FutureWise Life Trauma Insurance 0 AIA Australia SA Crisis Recovery Comprehensive AMP Life FlexLifeTime Crisis Prem w/ Partial Plus AMP Life FlexLifeTime Crisis Std AMP Life FlexLifeTime Crisis Prem 0 Aviva SA Recovery Money SA Recovery Money With Severe Illness Benefit 0 Aviva CommInsure Total Care Plan SATrauma CommInsure Total Care Plan SATrauma Plus 0 Tower Life Australia SA Crisis Protection 0 Tower Life Australia SA Crisis Protection with Advanced Cancer Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance 0

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trauma insurance - Level Young Blue Collar Female

|  |   |                  | standard         | <b>D</b> optional (                       | O not available         |
|--|---|------------------|------------------|---|-------------------------|
|  | PROFILE SUMMAR  | Y RE             | P O R T          |   |                         |
|  |   | Prem             | iums             |   | <u>.</u>                |
| Company Name   | Product Name  | Stepped          | Pevel 2          | Guaranteed<br>Future<br>Insurability<br>ω | Trauma<br>Reinstatement |
| **** outstand  | ding value  |                  |                  |   |                         |
| ING Life   | OneCare Trauma Cvr Comp   | •                | •                | •   | •                       |
| ****   |   |                  |                  |   |                         |
| Asteron<br>Asteron<br>Macquarie Life   | Stand Alone Recovery Stand Alone Recovery Plus FutureWise Life Trauma Insurance   |                  | •                |   | 0<br>0<br>0             |
| ***  |   |                  |                  |   |                         |
| AXA AXA Macquarie Life Tower Partner INS Portfolio Zurich Australia Zurich Australia | SA Trauma Insurance Plus Plan SA Trauma Insurance Plan Trauma Plus Stand Alone Medical Catastrophe Insurance Extended SA Trauma Ins Top Up Extended SA Trauma Ins |                  |                  | 0<br>0<br>0<br>0                          | 0<br>0<br>0<br>0        |
| **   |   |                  |                  |   |                         |
| Aviva<br>Aviva<br>CommInsure<br>ING Life   | SA Recovery Money SA Recovery Money With Severe Illness Benefit Total Care Plan SATrauma OneCare Trauma Cvr Prem  | •<br>•<br>•<br>• | •<br>•<br>•<br>• | •<br>•<br>•                               | 0<br>0<br>•             |
| *  |   |                  |                  |   |                         |
| Accelerate by Tower AIA Australia AMP Life AMP Life                                  | Accelerate Protection Policy - Standalone Trauma SA Crisis Recovery Comprehensive FlexLifeTime Crisis Prem w/ Partial Plus FlexLifeTime Crisis Std                |                  | •                | 0   | 0                       |
| AMP Life CommInsure ING Life Tower Life Australia                                    | FlexLifeTime Crisis Prem  Total Care Plan SATrauma Plus  Trauma Cvr Prem with Max  SA Crisis Protection   | 0                | 0                | 0   | •                       |
| Tower Life Australia Zurich Australia  | SA Crisis Protection with Advanced Cancer<br>Basic SA Trauma Ins  | •                | •                | •   | 0                       |

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trauma insurance - Level Mature White Collar Male

standard **O**optional O not available R O F REP ORT UMMARY **Premiums** Reinstatement Guaranteed Future Insurability **Company Name Product Name** \*\*\* outstanding value 0 Zurich Australia Extended SA Trauma Ins \*\*\* 0 Stand Alone Recovery Plus Asteron 0 Asteron Stand Alone Recovery 0 ING Life OneCare Trauma Cvr Prem Zurich Australia Extended SA Trauma Ins Top Up 0 \*\* 0 ING Life Trauma Cvr Prem with Max ING Life OneCare Trauma Cvr Comp Macquarie Life Trauma Plus \*\* 0 Aviva SA Recovery Money 0 Aviva SA Recovery Money With Severe Illness Benefit AXA SA Trauma Insurance Plan 0 0 0 0 AXA SA Trauma Insurance Plus Plan Accelerate by Tower Accelerate Protection Policy - Standalone Trauma 0 AIA Australia SA Crisis Recovery Comprehensive AMP Life FlexLifeTime Crisis Prem AMP Life FlexLifeTime Crisis Prem w/ Partial Plus AMP Life FlexLifeTime Crisis Std Total Care Plan SATrauma Plus 0 CommInsure Total Care Plan SATrauma 0 CommInsure 0 Macquarie Life FutureWise Life Trauma Insurance 0 Tower Life Australia SA Crisis Protection 0 Tower Life Australia SA Crisis Protection with Advanced Cancer 0 • Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance Zurich Australia Basic SA Trauma Ins 0

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trauma insurance - Level Mature White Collar Female

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trauma insurance - Level Mature Retail/Light manual Male

standard **O**optional O not available REP R O F SUMMARY ORT **Premiums** Reinstatement Guaranteed Future Insurability **Company Name Product Name** \*\*\* outstanding value 0 Zurich Australia Extended SA Trauma Ins 0 Zurich Australia Extended SA Trauma Ins Top Up \*\*\* 0 Asteron Stand Alone Recovery Asteron Stand Alone Recovery Plus ING Life OneCare Trauma Cvr Prem 0 \*\* 0 ING Life Trauma Cvr Prem with Max ING Life OneCare Trauma Cvr Comp Macquarie Life Trauma Plus \*\* 0 Aviva SA Recovery Money 0 Aviva SA Recovery Money With Severe Illness Benefit AXA SA Trauma Insurance Plus Plan 0 0 0 0 AXA SA Trauma Insurance Plan Accelerate by Tower Accelerate Protection Policy - Standalone Trauma 0 AIA Australia SA Crisis Recovery Comprehensive AMP Life FlexLifeTime Crisis Prem AMP Life FlexLifeTime Crisis Std AMP Life FlexLifeTime Crisis Prem w/ Partial Plus Total Care Plan SATrauma CommInsure Total Care Plan SATrauma Plus CommInsure 0 Macquarie Life FutureWise Life Trauma Insurance 0 Tower Life Australia SA Crisis Protection with Advanced Cancer 0 Tower Life Australia SA Crisis Protection 0 0 Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance Zurich Australia Basic SA Trauma Ins 0

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trauma insurance - Level Mature Retail/Light manual Female

standard **O**optional O not available SUMMARY R O F ORT **Premiums** Guaranteed Future Insurability **Company Name Product Name** \*\*\* outstanding value Stand Alone Recovery Plus Asteron 0 ING Life 0 OneCare Trauma Cvr Comp ING Life OneCare Trauma Cvr Prem \*\*\* 0 Asteron Stand Alone Recovery 0 SA Recovery Money Aviva 黄黄黄 • Aviva SA Recovery Money With Severe Illness Benefit Total Care Plan SATrauma CommInsure \*\* 0 AXA SA Trauma Insurance Plan 0 **AXA** SA Trauma Insurance Plus Plan CommInsure Total Care Plan SATrauma Plus ING Life Trauma Cvr Prem with Max 0 Macquarie Life Trauma Plus Zurich Australia Extended SA Trauma Ins Top Up 0 Zurich Australia Extended SA Trauma Ins 0 Accelerate Protection Policy - Standalone Trauma Accelerate by Tower AIA Australia SA Crisis Recovery Comprehensive AMP Life FlexLifeTime Crisis Prem w/ Partial Plus AMP Life FlexLifeTime Crisis Prem AMP Life FlexLifeTime Crisis Std 0 Macquarie Life FutureWise Life Trauma Insurance Tower Life Australia SA Crisis Protection 0 Tower Life Australia SA Crisis Protection with Advanced Cancer 0 0 Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance Zurich Australia Basic SA Trauma Ins 0

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trauma insurance - Level Mature Professional Male

| traur                       | na msurance - Lever Mature Professional Ma       | ● standard • Oc | optional O not available                        |
|-----------------------------|--|-----------------|---|
|                             | P R O F I L E S U M M A R                        | Y REPORT        |   |
|                             |  | Premiums        | Į.  |
| Company Name                | Product Name                                     | Stepped 5       | Future<br>Insurability<br>Trauma  Reinstatement |
| <b>★★★★</b> outstand        | ling value                                       |                 |   |
| Aviva                       | SA Recovery Money With Severe Illness Benefit    | • •             | • 0   |
| Zurich Australia            | Extended SA Trauma Ins Top Up                    | • •             | • 0   |
| Zurich Australia            | Extended SA Trauma Ins                           | • •             | • 0   |
| ***                         |  |                 |   |
| Asteron                     | Stand Alone Recovery Plus                        | •               | • 0   |
| Aviva                       | SA Recovery Money                                | • •             | • 0   |
| ING Life                    | Trauma Cvr Prem with Max                         | 0 0             | •   |
| ING Life                    | OneCare Trauma Cvr Prem                          | 0 0             | •   |
| ***                         |  |                 |   |
| Asteron                     | Stand Alone Recovery                             | •               | • D   |
| Macquarie Life              | Trauma Plus                                      | •               | • O   |
| **                          |  |                 |   |
| AXA                         | SA Trauma Insurance Plus Plan                    | •               | O <b>0</b>                                      |
| Comminsure                  | Total Care Plan SATrauma                         | •               | 0   |
| Comminsure                  | Total Care Plan SATrauma Plus                    | •               | 0   |
| ING Life                    | OneCare Trauma Cvr Comp                          | 0 0             | •   |
| Tower Life Australia        | SA Crisis Protection with Advanced Cancer        | •               | • O   |
| *                           |  |                 |   |
| Accelerate by Tower         | Accelerate Protection Policy - Standalone Trauma | •               | • 0   |
| AIA Australia               | SA Crisis Recovery Comprehensive                 |                 | 0 0   |
| AMP Life                    | FlexLifeTime Crisis Prem w/ Partial Plus         |                 | •   |
| AMP Life                    | FlexLifeTime Crisis Std                          | •               | •   |
| AMP Life                    | FlexL <mark>ifeTime Crisis Pre</mark> m          |                 | •   |
| AXA                         | SA Trauma Insurance Plan                         | • •             | 0 0   |
| Macquarie Life              | FutureWise Life Trauma Insurance                 | • •             | • 0   |
| Tower Life Australia        | SA Crisis Protection                             | •               | • 0   |
| Tower Partner INS Portfolio | Stand Alone Medical Catastrophe Insurance        | • •             | O <b>0</b>                                      |
| Zurich Australia            | Basic SA Trauma Ins                              | • •             | • 0   |

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trauma insurance - Level Mature Professional Female

standard **O**optional O not available REP UMMARY ORT **Premiums** Reinstatement **Company Name Product Name** \*\*\* outstanding value 0 Aviva SA Recovery Money With Severe Illness Benefit \*\*\* 0 Stand Alone Recovery Plus Asteron 0 Aviva SA Recovery Money ING Life OneCare Trauma Cvr Prem 0 Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins ★★ Stand Alone Recovery Asteron 0 0 AXA SA Trauma Insurance Plus Plan CommInsure Total Care Plan SATrauma Plus CommInsure Total Care Plan SATrauma ING Life OneCare Trauma Cvr Comp 0 ING Life Trauma Cvr Prem with Max Macquarie Life Trauma Plus 0 Accelerate by Tower Accelerate Protection Policy - Standalone Trauma SA Crisis Recovery Comprehensive 0 AIA Australia AMP Life FlexLifeTime Crisis Prem w/ Partial Plus AMP Life FlexLifeTime Crisis Prem AMP Life FlexLifeTime Crisis Std 0 0 AXA SA Trauma Insurance Plan Macquarie Life FutureWise Life Trauma Insurance 0 0 Tower Life Australia SA Crisis Protection SA Crisis Protection with Advanced Cancer 0 Tower Life Australia 0 0 Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance Zurich Australia Basic SA Trauma Ins 0

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trauma insurance - Level Mature Blue Collar Male

standard **O**optional O not available R O F REP ORT UMMARY **Premiums** Reinstatement Guaranteed Future Insurability **Company Name Product Name** \*\*\* outstanding value 0 Zurich Australia Extended SA Trauma Ins Top Up 0 Zurich Australia Extended SA Trauma Ins \*\*\* 0 Asteron Stand Alone Recovery Plus Asteron Stand Alone Recovery ING Life OneCare Trauma Cvr Prem 0 \*\* 0 ING Life OneCare Trauma Cvr Comp ING Life Trauma Cvr Prem with Max Macquarie Life Trauma Plus \*\* 0 Aviva SA Recovery Money With Severe Illness Benefit 0 Aviva SA Recovery Money AXA SA Trauma Insurance Plus Plan 0 0 0 0 AXA SA Trauma Insurance Plan Accelerate by Tower Accelerate Protection Policy - Standalone Trauma 0 AIA Australia SA Crisis Recovery Comprehensive AMP Life FlexLifeTime Crisis Prem w/ Partial Plus AMP Life FlexLifeTime Crisis Prem AMP Life FlexLifeTime Crisis Std Total Care Plan SATrauma 0 CommInsure Total Care Plan SATrauma Plus CommInsure 0 Macquarie Life FutureWise Life Trauma Insurance 0 Tower Life Australia SA Crisis Protection with Advanced Cancer 0 Tower Life Australia SA Crisis Protection 0 • Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance Zurich Australia Basic SA Trauma Ins 0

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trauma insurance - Level Mature Blue Collar Female

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trauma insurance - Level Empty Nester White Collar Male

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trauma insurance - Level Empty Nester White Collar Female

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trauma insurance - Level Empty Nester Retail/Light manual Male

standard **O**optional O not available S U M M A R Y REP R O F ORT **Premiums** Reinstatement Guaranteed Future Insurability **Company Name Product Name** \*\*\* outstanding value 0 ING Life OneCare Trauma Cvr Prem Zurich Australia Extended SA Trauma Ins \*\*\* 0 Aviva SA Recovery Money With Severe Illness Benefit 0 ING Life Trauma Cvr Prem with Max Trauma Plus 0 Macquarie Life 0 Zurich Australia Extended SA Trauma Ins Top Up 黄黄黄 0 Aviva SA Recovery Money ING Life OneCare Trauma Cvr Comp 食食 AMP Life FlexLifeTime Crisis Prem AMP Life FlexLifeTime Crisis Std AMP Life FlexLifeTime Crisis Prem w/ Partial Plus Asteron Stand Alone Recovery Plus Stand Alone Recovery Asteron CommInsure Total Care Plan SATrauma Plus CommInsure Total Care Plan SATrauma 0 Accelerate by Tower Accelerate Protection Policy - Standalone Trauma AIA Australia SA Crisis Recovery Comprehensive 0 0 0 0 AXA SA Trauma Insurance Plan 0 0 AXA SA Trauma Insurance Plus Plan Macquarie Life FutureWise Life Trauma Insurance 0 0 Tower Life Australia SA Crisis Protection SA Crisis Protection with Advanced Cancer 0 Tower Life Australia

Basic SA Trauma Ins

Tower Partner INS Portfolio

Zurich Australia

Stand Alone Medical Catastrophe Insurance

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trauma insurance - Level Empty Nester Retail/Light manual Female

**O**optional O not available standard SUMMARY REP R O F ORT **Premiums** Reinstatement Guaranteed Future Insurability **Company Name Product Name** \*\*\* outstanding value ING Life 0 OneCare Trauma Cvr Prem \*\*\* • 0 ING Life Trauma Cvr Prem with Max ING Life OneCare Trauma Cvr Comp Aviva SA Recovery Money With Severe Illness Benefit Aviva SA Recovery Money CommInsure Total Care Plan SATrauma Plus CommInsure Total Care Plan SATrauma \*\* AMP Life FlexLifeTime Crisis Prem w/ Partial Plus AMP Life FlexLifeTime Crisis Std AMP Life FlexLifeTime Crisis Prem Asteron Stand Alone Recovery Plus Macquarie Life Trauma Plus Zurich Australia Extended SA Trauma Ins 0 Zurich Australia Extended SA Trauma Ins Top Up 0 Accelerate Protection Policy - Standalone Trauma Accelerate by Tower AIA Australia SA Crisis Recovery Comprehensive 0 Asteron Stand Alone Recovery 0 0 0 AXA SA Trauma Insurance Plus Plan 0 0 AXA SA Trauma Insurance Plan Macquarie Life FutureWise Life Trauma Insurance 0 0 Tower Life Australia SA Crisis Protection 0 Tower Life Australia SA Crisis Protection with Advanced Cancer 0 0 Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance Zurich Australia Basic SA Trauma Ins 0

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



trauma insurance - Level Empty Nester Professional Male

standard **O**optional O not available UMMARY ORT **Premiums** Reinstatement Guaranteed Future Insurability **Company Name Product Name** \*\*\* outstanding value 0 Aviva SA Recovery Money With Severe Illness Benefit \*\*\* 0 ING Life Trauma Cvr Prem with Max 0 ING Life OneCare Trauma Cvr Prem 0 Macquarie Life Trauma Plus Zurich Australia Extended SA Trauma Ins Top Up 0 0 Zurich Australia Extended SA Trauma Ins 黄黄黄 Stand Alone Recovery Plus 0 Asteron • Aviva SA Recovery Money \*\* AMP Life FlexLifeTime Crisis Prem w/ Partial Plus Asteron Stand Alone Recovery CommInsure Total Care Plan SATrauma CommInsure Total Care Plan SATrauma Plus ING Life OneCare Trauma Cvr Comp Tower Life Australia SA Crisis Protection 0 Tower Life Australia SA Crisis Protection with Advanced Cancer 0 Accelerate by Tower Accelerate Protection Policy - Standalone Trauma AIA Australia SA Crisis Recovery Comprehensive AMP Life FlexLifeTime Crisis Std AMP Life FlexLifeTime Crisis Prem 0 AXA SA Trauma Insurance Plan 0 0 0 AXA SA Trauma Insurance Plus Plan 0 Macquarie Life FutureWise Life Trauma Insurance 0 0 Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance Basic SA Trauma Ins 0 Zurich Australia

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



trauma insurance - Level Empty Nester Professional Female

standard **O**optional O not available SUMMARY ORT **Premiums** Reinstatement Guaranteed Future Insurability **Company Name Product Name** \*\*\* outstanding value 0 Aviva SA Recovery Money With Severe Illness Benefit \*\*\* • 0 ING Life OneCare Trauma Cvr Prem ING Life Trauma Cvr Prem with Max 0 Stand Alone Recovery Plus Asteron 0 Aviva SA Recovery Money Macquarie Life Trauma Plus Zurich Australia Extended SA Trauma Ins Top Up 0 Zurich Australia Extended SA Trauma Ins 0 食食 CommInsure Total Care Plan SATrauma Plus CommInsure Total Care Plan SATrauma ING Life OneCare Trauma Cvr Comp 0 Tower Life Australia SA Crisis Protection Tower Life Australia SA Crisis Protection with Advanced Cancer 0 Accelerate by Tower Accelerate Protection Policy - Standalone Trauma 0 SA Crisis Recovery Comprehensive AIA Australia AMP Life FlexLifeTime Crisis Prem w/ Partial Plus AMP Life FlexLifeTime Crisis Prem FlexLifeTime Crisis Std AMP Life 0 Asteron Stand Alone Recovery AXA SA Trauma Insurance Plus Plan 0 0 0 0 AXA SA Trauma Insurance Plan 0 Macquarie Life FutureWise Life Trauma Insurance 0 0 Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance Basic SA Trauma Ins 0 Zurich Australia

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



trauma insurance - Level Empty Nester Blue Collar Male

standard **O**optional O not available REP R O F SUMMARY ORT **Premiums** Reinstatement Guaranteed Future Insurability **Company Name Product Name** \*\*\* outstanding value 0 0 ING Life OneCare Trauma Cvr Prem Zurich Australia Extended SA Trauma Ins \*\*\* 0 Aviva SA Recovery Money With Severe Illness Benefit 0 ING Life Trauma Cvr Prem with Max Trauma Plus 0 Macquarie Life 0 Zurich Australia Extended SA Trauma Ins Top Up 黄黄黄 AMP Life FlexLifeTime Crisis Prem AMP Life FlexLifeTime Crisis Prem w/ Partial Plus Aviva SA Recovery Money ING Life OneCare Trauma Cvr Comp \*\* AMP Life FlexLifeTime Crisis Std Asteron Stand Alone Recovery Plus Stand Alone Recovery Asteron CommInsure Total Care Plan SATrauma CommInsure Total Care Plan SATrauma Plus 0 Accelerate by Tower Accelerate Protection Policy - Standalone Trauma AIA Australia SA Crisis Recovery Comprehensive 0 0 0 0 AXA SA Trauma Insurance Plan 0 0 AXA SA Trauma Insurance Plus Plan Macquarie Life FutureWise Life Trauma Insurance 0 0 Tower Life Australia SA Crisis Protection SA Crisis Protection with Advanced Cancer 0 Tower Life Australia 0 0 Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance Zurich Australia Basic SA Trauma Ins 0

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



trauma insurance - Level Empty Nester Blue Collar Female

standard **O**optional O not available SUMMARY ORT **Premiums** Reinstatement Guaranteed Future Insurability **Company Name Product Name** \*\*\* outstanding value 0 0 ING Life OneCare Trauma Cvr Comp 0 ING Life OneCare Trauma Cvr Prem \*\*\* Aviva SA Recovery Money Aviva SA Recovery Money With Severe Illness Benefit Comminsure Total Care Plan SATrauma 0 0 ING Life Trauma Cvr Prem with Max 黄黄黄 AMP Life FlexLifeTime Crisis Prem w/ Partial Plus Total Care Plan SATrauma Plus CommInsure **O** Trauma Plus Macquarie Life Zurich Australia Extended SA Trauma Ins 0 \*\* AMP Life FlexLifeTime Crisis Prem AMP Life FlexLifeTime Crisis Std Stand Alone Recovery Plus Macquarie Life FutureWise Life Trauma Insurance 0 Zurich Australia Extended SA Trauma Ins Top Up 0 Accelerate by Tower Accelerate Protection Policy - Standalone Trauma AIA Australia SA Crisis Recovery Comprehensive 0 0 Asteron Stand Alone Recovery 0 0 AXA SA Trauma Insurance Plan 0 AXA SA Trauma Insurance Plus Plan 0 0 Tower Life Australia SA Crisis Protection 0 Tower Life Australia SA Crisis Protection with Advanced Cancer 0 0 Tower Partner INS Portfolio Stand Alone Medical Catastrophe Insurance Zurich Australia Basic SA Trauma Ins 0

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



TPD insurance - Level Young White Collar Male

|  |  | Premi     | ums         |                                      |                               |
|--|--|-----------|-------------|--------------------------------------|-------------------------------|
| Company Name                                   | Product Name                                   | peddeys 1 | Level 5     | Guaranteed<br>Future<br>Insurability | Financial<br>Planning Benefit |
| <b>★★★★</b> outstar                            | nding value                                    |           |             |                                      |                               |
| Zurich Australia                               | Stand Alone TPD                                | •         | •           | •                                    | •                             |
| ***  |  |           |             |                                      |                               |
| NG Life  | OneCare Stand Alone TPD                        | •         | •           | •                                    | •                             |
| ***  |  |           |             |                                      |                               |
| XA   | TPD Insurance Plan                             | •         | •           | 0                                    | •                             |
| <b>★★</b>                                      |  |           |             |                                      |                               |
| Accelerate by Tower                            | Accelerate Protection Policy - Standalone TPD  | (0)       | •           | •                                    | •                             |
| MP Life  | Stand Alone TPD                                |           | · <u>•</u>  |                                      |                               |
| Asteron<br>Macquarie Life                      | Stand Alone TPD FutureWise TPD Standalone      |           |             |                                      |                               |
| hacquarie Life                                 | Tatalovisc II D otalizatorie                   |           |             |                                      |                               |
| NA Australia                                   | Permanent Disablement StandAlone               | •         | •           | 0                                    | •                             |
| Aviva  | SA Recovery Money TPD                          |           | •           |                                      |                               |
| Comminsure                                     | Total Care Plan Stand Alone TPD                |           |             | <u>Q</u>                             |                               |
| ower Life Australia ower Partner INS Portfolio | Stand Alone TPD Plan Stand Alone TPD Insurance |           |             |                                      | 0                             |
| OWGI I AITHEL HAO I OTHORO                     | Guila none II D liburation                     |           | <del></del> |                                      |                               |

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



TPD insurance - Level Young White Collar Female

| 11 0                 | mourance - Level Tourig Write Collar Female   |               | standard    | <b>●</b> optional                         | O not available               |
|----------------------|---|---------------|-------------|---|-------------------------------|
|                      | P R O F I L E S U M M A R Y                   | R E I         | PORT        |   |                               |
|                      |   | Premi         | ums         |   |                               |
| Company Name         | Product Name                                  | Stepped 1     | Fevel       | Guaranteed<br>Future<br>Insurability<br>∞ | Financial<br>Planning Benefit |
| <b>★★★★</b> outstand | ding value                                    |               |             |   |                               |
| Zurich Australia     | Stand Alone TPD                               | •             | •           | •   | •                             |
| ***                  |   |               |             |   |                               |
| ING Life             | OneCare Stand Alone TPD                       | •             | •           | •   | •                             |
| ***                  |   |               |             |   |                               |
| AXA                  | TPD Insurance Plan                            | •             | •           | •   | •                             |
| **                   |   |               |             |   |                               |
| Accelerate by Tower  | Accelerate Protection Policy - Standalone TPD | <b>/6</b> / \ | •           | •   | •                             |
| Asteron              | Stand Alone TPD                               |               | •           | •   | •                             |
| Macquarie Life       | FutureWise TPD Standalone                     |               |             |   |                               |
| *                    |   |               |             |   |                               |
| AIA Australia        | Permanent Disablement StandAlone              | •             | •           | 0   | •                             |
| AMP Life             | Stand Alone TPD                               | •             | •           | •   | •                             |
| Aviva                | SA Recovery Money TPD                         | •             | •           | •   | •                             |
| Comminsure           | Total Care Plan Stand Alone TPD               | •             | •           | 0   |                               |
|                      | Otand Mana TDD Dian                           | •             | •           | •   | 0                             |
| Tower Life Australia | Stand Alone TPD Plan                          |               | <del></del> | Ŏ   | 0                             |

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



TPD insurance - Level Young Retail/Light manual Male

standard **O**optional O not available ROFILE SUMMARY REP **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value Zurich Australia Stand Alone TPD \*\*\* ING Life OneCare Stand Alone TPD 0 Tower Partner INS Portfolio Stand Alone TPD Insurance Asteron Stand Alone TPD AXA TPD Insurance Plan \*\* Accelerate by Tower Accelerate Protection Policy - Standalone TPD AMP Life Stand Alone TPD Macquarie Life FutureWise TPD Standalone Permanent Disablement StandAlone 0 AIA Australia Aviva SA Recovery Money TPD 0 CommInsure Total Care Plan Stand Alone TPD Tower Life Australia Stand Alone TPD Plan

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



TPD insurance - Level Young Retail/Light manual Female

standard **O**optional O not available ROFILE SUMMARY **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value Zurich Australia Stand Alone TPD \*\*\* Tower Partner INS Portfolio Stand Alone TPD Insurance 0 \*\* AXATPD Insurance Plan ING Life OneCare Stand Alone TPD \*\* Accelerate Protection Policy - Standalone TPD Accelerate by Tower AMP Life Stand Alone TPD Asteron Stand Alone TPD Macquarie Life FutureWise TPD Standalone Permanent Disablement StandAlone 0 AIA Australia Aviva SA Recovery Money TPD 0 CommInsure Total Care Plan Stand Alone TPD Tower Life Australia Stand Alone TPD Plan

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



TPD insurance - Level Young Professional Male

| IPD                         | insurance - Level Young Professional Male     |           | standard | <b>●</b> optional                    | O not availabl                |
|-----------------------------|---|-----------|----------|--------------------------------------|-------------------------------|
|                             | P R O F I L E S U M M A R                     | Y RE      | P O R T  |                                      |                               |
|                             |   | Prer      | niums    |                                      | E E                           |
| Company Name                | Product Name                                  | Stepped 1 | Pevel 2  | Guaranteed<br>Future<br>Insurability | Financial<br>Planning Benefit |
| <b>★★★★</b> outstan         | ding value                                    |           |          |                                      |                               |
| Zurich Australia            | Stand Alone TPD                               | •         | •        | •                                    | •                             |
| ***                         |   |           |          |                                      |                               |
| ING Life                    | OneCare Stand Alone TPD                       | •         | •        | •                                    | •                             |
| ***                         |   |           |          |                                      |                               |
| AXA                         | TPD Insurance Plan                            | •         | •        | 0                                    | •                             |
| Macquarie Life              | FutureWise TPD Standalone                     |           | •        | •                                    |                               |
| **                          |   |           |          |                                      |                               |
| Accelerate by Tower         | Accelerate Protection Policy - Standalone TPD |           | •        | •                                    | •                             |
| AMP Life                    | Stand Alone TPD                               |           | <u>•</u> |                                      |                               |
| Asteron                     | Stand Alone TPD                               |           |          |                                      |                               |
| Comminsure                  | Total Care Plan Stand Alone TPD               |           |          | 0                                    |                               |
| *                           |   |           |          |                                      |                               |
| AIA Australia               | Permanent Disablement StandAlone              |           | •        | 0                                    | •                             |
| Aviva                       | SA Recovery Money TPD                         |           | •        | •                                    | •                             |
| Tower Life Australia        | Stand Alone TPD Plan                          |           |          | •                                    | 0                             |
| Tower Partner INS Portfolio | Stand Alone TPD Insurance                     |           |          |                                      | 0                             |
|                             |   |           |          |                                      |                               |

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



TPD insurance - Level Young Professional Female

| 11 0                        | insurance - Lever Young Professional Female   |         | standard   | <b>●</b> optional                         | O not available               |
|-----------------------------|---|---------|------------|---|-------------------------------|
|                             | P R O F I L E S U M M A R Y                   | R E     | P O R T    |   |                               |
|                             |   | Prem    | iums       |   | .=                            |
| Company Name                | Product Name                                  | Stepped | level<br>2 | Guaranteed<br>Future<br>Insurability<br>∞ | Financial<br>Planning Benefit |
| <b>★★★★</b> outstan         | ding value                                    |         |            |   |                               |
| Zurich Australia            | Stand Alone TPD                               | •       | •          | •   | •                             |
| ***                         |   |         |            |   |                               |
| ING Life                    | OneCare Stand Alone TPD                       | •       | •          | •   | •                             |
| ***                         |   |         |            |   |                               |
| AXA                         | TPD Insurance Plan                            | •       | •          | 0   | •                             |
| Macquarie Life              | FutureWise TPD Standalone                     |         |            | •   | •                             |
| **                          |   |         |            |   |                               |
| Accelerate by Tower         | Accelerate Protection Policy - Standalone TPD | 0       | •          | •   | •                             |
| AMP Life                    | Stand Alone TPD                               |         | •          |   | •                             |
| Asteron                     | Stand Alone TPD                               |         |            |   |                               |
| Comminsure                  | Total Care Plan Stand Alone TPD               | •       |            | 0   |                               |
| AIA Australia               | Permanent Disablement StandAlone              |         |            | 0   |                               |
| Aviva                       | SA Recovery Money TPD                         |         |            |   |                               |
| Tower Life Australia        | Stand Alone TPD Plan                          | •       | •          | •   | 0                             |
| Tower Partner INS Portfolio | Stand Alone TPD Insurance                     | •       | •          | 0   | Ō                             |

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



TPD insurance - Level Young Blue Collar Male

| 11 2                        | Insurance - Level Tourig Blue Collar Male     |         | standard   | <b>O</b> optional                         | O not available               |
|-----------------------------|---|---------|------------|---|-------------------------------|
|                             | PROFILE SUMMARY                               | R E I   | PORT       |   |                               |
|                             |   | Premi   | ums        |   | =                             |
| Company Name                | Product Name                                  | Stepped | level<br>2 | Guaranteed<br>Future<br>Insurability<br>∞ | Financial<br>Planning Benefit |
| <b>★★★★</b> outstan         | ding value                                    |         |            |   |                               |
| Tower Partner INS Portfolio | Stand Alone TPD Insurance                     | •       | •          | 0   | 0                             |
| ***                         |   |         |            |   |                               |
| AXA                         | TPD Insurance Plan                            | •       | •          | 0   | •                             |
| Zurich Australia            | Stand Alone TPD                               | •       | •          | •   | •                             |
| ***                         |   |         |            |   |                               |
| Asteron                     | Stand Alone TPD                               | •       | •          | •   | •                             |
| ING Life                    | OneCare Stand Alone TPD                       |         | •          |   | •                             |
| **                          |   |         |            |   |                               |
| Accelerate by Tower         | Accelerate Protection Policy - Standalone TPD |         | •          | •   | •                             |
| AMP Life                    | Stand Alone TPD                               | ) 🏓     | •          | •   | •                             |
| Macquarie Life              | FutureWise TPD Standalone                     | •       | •          | •   | •                             |
| *                           |   |         |            |   |                               |
| AIA Australia               | Permanent Disablement StandAlone              | •       | •          | 0   | •                             |
| Aviva                       | SA Recovery Money TPD                         | •       | •          | •   | •                             |
| Comminsure                  | Total Care Plan Stand Alone TPD               | •       | •          | 0   | •                             |
| Tower Life Australia        | Stand Alone TPD Plan                          | •       |            |   | 0                             |

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



TPD insurance - Level Young Blue Collar Female

| IFU                         | Insurance - Level Young Blue Collar Female    |         | standard | <b>●</b> optional                         | O not availabl                |
|-----------------------------|---|---------|----------|---|-------------------------------|
|                             | PROFILE SUMMARY                               | R E     | PORT     |   |                               |
|                             |   | Prem    | iums     |   | Ħ                             |
| Company Name                | Product Name                                  | Stepped | Pevel 2  | Guaranteed<br>Future<br>Insurability<br>∞ | Financial<br>Planning Benefit |
| <b>★★★★</b> outstan         | ding value                                    |         |          |   |                               |
| Tower Partner INS Portfolio | Stand Alone TPD Insurance                     | •       | •        | 0   | 0                             |
| ***                         |   |         |          |   |                               |
| Zurich Australia            | Stand Alone TPD                               | •       | •        | •   | •                             |
| ***                         |   |         |          |   |                               |
| Asteron                     | Stand Alone TPD                               | •       | •        | •   | •                             |
| AXA                         | TPD Insurance Plan                            |         |          | 0   |                               |
| **                          |   |         |          |   |                               |
| Accelerate by Tower         | Accelerate Protection Policy - Standalone TPD | 0       | •        | •   | •                             |
| AMP Life                    | Stand Alone TPD                               |         | •        | •   | •                             |
| ING Life                    | OneCare Stand Alone TPD                       | <u></u> |          |   |                               |
| Macquarie Life              | FutureWise TPD Standalone                     | •       | <u> </u> |   |                               |
| *                           |   |         |          |   |                               |
| AIA Australia               | Permanent Disablement StandAlone              | •       | •        | 0   | •                             |
| Aviva                       | SA Recovery Money TPD                         | •       | •        | •   | •                             |
| Comminsure                  | Total Care Plan Stand Alone TPD               | •       | •        | 0   | •                             |
| Tower Life Australia        | Stand Alone TPD Plan                          |         | •        |   | 0                             |

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



TPD insurance - Level Mature White Collar Male

| Product Name  Product Name | Premiu peddets   | O R T                               | Guaranteed Future Insurability        | Financial Planning Benefit        |
|----------------------------|------------------|-------------------------------------|---------------------------------------|-----------------------------------|
| n Policy - Standalone TPD  |                  | Level                               | 3                                     | Financial Planning Benefit        |
| n Policy - Standalone TPD  | peddets 1        |                                     | 3                                     | Financial Planning Benef          |
| n Policy - Standalone TPD  | •                | •                                   | 0                                     | •                                 |
| n Policy - Standalone TPD  | •                | •                                   | 0                                     | •                                 |
| n Policy - Standalone TPD  | •                | •                                   | •                                     | •                                 |
| n Policy - Standalone TPD  | •                |                                     | •                                     | •                                 |
|                            |                  | •                                   | •                                     | •                                 |
|                            |                  | •                                   | •                                     | •                                 |
| TPD                        |                  |                                     |                                       |                                   |
|                            | <del></del>      |                                     | •                                     | •                                 |
|                            |                  |                                     |                                       |                                   |
| nd Alone TPD               |                  | •                                   | 0                                     | •                                 |
| ne TPD                     |                  | •                                   |                                       | •                                 |
| andalone                   |                  |                                     |                                       |                                   |
|                            |                  |                                     |                                       |                                   |
| nent StandAlone            | •                | •                                   | 0                                     | •                                 |
|                            |                  |                                     |                                       |                                   |
| <u></u>                    |                  |                                     | · · · · · · · · · · · · · · · · · · · |                                   |
| `                          |                  |                                     |                                       | 0                                 |
| r                          | e TPD<br>ndalone | e TPD ndalone  enert StandAlone  an | ndalone nent StandAlone               | e TPD ndalone  ent StandAlone  an |

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



TPD insurance - Level Mature White Collar Female

| IPD                         | insurance - Level Mature White Collar Female                     | l         | standard                                | <b>D</b> optional                         | O not available               |
|-----------------------------|--|-----------|---|---|-------------------------------|
|                             | PROFILE SUMMARY  | RE        | P O R T                                 |   |                               |
|                             |  | Prer      | niums                                   |   | Ħ                             |
| Company Name                | Product Name   | Stepped 1 | Pevel 2                                 | Guaranteed<br>Future<br>Insurability<br>∞ | Financial<br>Planning Benefit |
| <b>★★★★</b> outstan         | ding value   |           |   |   |                               |
| Zurich Australia            | Stand Alone TPD  | •         | •                                       | •   | •                             |
| ***                         |  |           |   |   |                               |
| Accelerate by Tower         | Accelerate Protection Policy - Standalone TPD TPD Insurance Plan |           |   | •<br>D                                    | •                             |
| ***                         |  |           |   |   |                               |
| Aviva                       | SA Recovery Money TPD  | •         | •                                       |   | •                             |
| ING Life                    | OneCare Stand Alone TPD  |           | • |   |                               |
| **                          |  |           |   |   |                               |
| Comminsure                  | Total Care Plan Stand Alone TPD                                  |           | •                                       | 0   | •                             |
| Macquarie Life              | FutureWise TPD Standalone  | •         | •                                       |   |                               |
| Tower Life Australia        | Stand Alone TPD Plan   | •         |   | •   | 0                             |
| *                           |  |           |   |   |                               |
| AIA Australia               | Permanent Disablement StandAlone                                 | •         | •                                       | 0   | •                             |
| AMP Life                    | Stand Alone TPD  | •         | •                                       | •   | •                             |
| Asteron                     | Stand Alone TPD  | •         | •                                       | •   |                               |
| Tower Partner INS Portfolio | Stand Alone TPD Insurance  |           |   | 0   | 0                             |

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



TPD insurance - Level Mature Retail/Light manual Male

standard **O**optional O not available ROFILE REP SUMMARY **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value Zurich Australia Stand Alone TPD \*\*\* AXA TPD Insurance Plan \*\* SA Recovery Money TPD Aviva \*\* Accelerate Protection Policy - Standalone TPD Accelerate by Tower AIA Australia Permanent Disablement StandAlone FutureWise TPD Standalone Macquarie Life AMP Life Stand Alone TPD Stand Alone TPD Asteron Total Care Plan Stand Alone TPD 0 CommInsure ING Life OneCare Stand Alone TPD Tower Life Australia Stand Alone TPD Plan Tower Partner INS Portfolio Stand Alone TPD Insurance

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



TPD insurance - Level Mature Retail/Light manual Female

standard **O**optional O not available REP SUMMARY ORT **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value Zurich Australia Stand Alone TPD \*\*\* AXA TPD Insurance Plan \*\* Accelerate by Tower Accelerate Protection Policy - Standalone TPD SA Recovery Money TPD ING Life OneCare Stand Alone TPD \*\* 0 AIA Australia Permanent Disablement StandAlone Macquarie Life FutureWise TPD Standalone AMP Life Stand Alone TPD Asteron Stand Alone TPD CommInsure Total Care Plan Stand Alone TPD 0 Tower Life Australia Stand Alone TPD Plan Tower Partner INS Portfolio Stand Alone TPD Insurance

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



TPD insurance - Level Mature Professional Male

|                             |   |                           | Premi      | ume                                       |                               |          |
|-----------------------------|---|---------------------------|------------|---|-------------------------------|----------|
|                             |   |                           | Fieliii    | uiiis                                     |                               | efit     |
| Company Name                |   | Stepped                   | revel<br>2 | Guaranteed<br>Future<br>Insurability<br>ω | Financial<br>Planning Benefit |          |
| <b>★★★★</b> outstan         | ding value                                    |                           |            |   |                               |          |
| Zurich Australia            | Stand Alone TPD                               |                           | •          | •   | •                             | •        |
| ***                         |   |                           |            |   |                               |          |
| AXA                         | TPD Insurance Plan                            |                           | •          | •   | 0                             | •        |
| ***                         |   |                           |            |   |                               |          |
| Accelerate by Tower         | Accelerate Protection Policy - Standalone TPD | •                         | •          | •   |                               |          |
| Macquarie Life              | FutureWise TPD Standalone                     | FutureWise TPD Standalone |            |   |                               | •        |
| **                          |   |                           |            |   |                               |          |
| Aviva                       | SA Recovery Money TPD                         |                           |            | •   | •                             | •        |
| Comminsure                  | Total Care Plan Stand Alone TPD               |                           |            |   | 0                             |          |
| ING Life                    | OneCare Stand Alone TPD                       |                           | ) •        | <u> </u>                                  | <u> </u>                      | <u> </u> |
| *                           |   |                           |            |   |                               |          |
| AIA Australia               | Permanent Disablement StandAlone              | <b>/</b>                  | •          | •   | 0                             | •        |
| AMP Life                    | Stand Alone TPD                               | ·<br>                     |            | •   |                               | •        |
| Asteron                     | Stand Alone TPD                               |                           |            | •   |                               |          |
| Tower Life Australia        | Stand Alone TPD Plan                          |                           |            |   | <b>ू</b>                      | 0        |
| Tower Partner INS Portfolio | Stand Alone TPD Insurance                     |                           |            | <del></del>                               | •                             | 0        |

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



TPD insurance - Level Mature Professional Female

|                             | PROFILE SUMMAR                                |  |            | PORT                                      |                                       |       |
|-----------------------------|---|--|------------|---|---------------------------------------|-------|
|                             |   |  | Premi      | ums                                       | ס א                                   | nefit |
| Company Name                | Product Name                                  |  | Level<br>5 | Guaranteed<br>Future<br>Insurability<br>ω | Financial<br>Planning Benefit         |       |
| <b>★★★★</b> outstan         | ding value                                    |  |            |   |                                       |       |
| Zurich Australia            | Stand Alone TPD                               |  | •          | •   | •                                     | •     |
| ***                         |   |  |            |   |                                       |       |
| AXA                         | TPD Insurance Plan                            |  | •          | •   | 0                                     | •     |
| ***                         |   |  |            |   |                                       |       |
| Accelerate by Tower         | Accelerate Protection Policy - Standalone TPD |  | •          | •   | •                                     | •     |
| ING Life                    | OneCare Stand Alone TPD                       |  |            | •   | <u>•</u>                              | •     |
| Macquarie Life              | FutureWise TPD Standalone                     |  |            |   | · · · · · · · · · · · · · · · · · · · |       |
| **                          |   |  |            |   |                                       |       |
| Aviva                       | SA Recovery Money TPD                         |  |            | •   | •                                     | •     |
| CommInsure                  | Total Care Plan Stand Alone TPD               |  | •          | •   | 0                                     | •     |
| *                           |   |  |            |   |                                       |       |
| AIA Australia               | Permanent Disablement StandAlone              |  | •          | •   | 0                                     | •     |
| AMP Life                    | Stand Alone TPD                               |  | •          | •   | •                                     | •     |
| Asteron                     | Stand Alone TPD                               |  | •          | •   | <u>•</u>                              | •     |
| Tower Life Australia        | Stand Alone TPD Plan                          |  | •          | •   |                                       | 0     |
| Tower Partner INS Portfolio | Stand Alone TPD Insurance                     |  |            |   | Φ                                     | 0     |

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



TPD insurance - Level Mature Blue Collar Male

standard **O**optional O not available ROFILE REP SUMMARY **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value AXA TPD Insurance Plan \*\*\* Aviva SA Recovery Money TPD Zurich Australia Stand Alone TPD 0 Tower Partner INS Portfolio Stand Alone TPD Insurance 0 \*\* Accelerate Protection Policy - Standalone TPD Accelerate by Tower AIA Australia Permanent Disablement StandAlone Asteron Stand Alone TPD AMP Life Stand Alone TPD Total Care Plan Stand Alone TPD 0 CommInsure ING Life OneCare Stand Alone TPD Macquarie Life FutureWise TPD Standalone Tower Life Australia Stand Alone TPD Plan

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TPD insurance - Level Mature Blue Collar Female

standard **O**optional O not available ROFILE REP SUMMARY **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value AXA TPD Insurance Plan \*\*\* Aviva SA Recovery Money TPD Zurich Australia Stand Alone TPD 0 Tower Partner INS Portfolio Stand Alone TPD Insurance 0 \*\* Accelerate Protection Policy - Standalone TPD Accelerate by Tower AIA Australia Permanent Disablement StandAlone Asteron Stand Alone TPD AMP Life Stand Alone TPD Total Care Plan Stand Alone TPD 0 CommInsure ING Life OneCare Stand Alone TPD Macquarie Life FutureWise TPD Standalone Tower Life Australia Stand Alone TPD Plan

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 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Empty Nester White Collar Male

standard **O**optional O not available ROFILE REP SUMMARY ORT **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value Zurich Australia Stand Alone TPD \*\*\* Aviva SA Recovery Money TPD \*\* Accelerate by Tower Accelerate Protection Policy - Standalone TPD AMP Life Stand Alone TPD Total Care Plan Stand Alone TPD CommInsure Stand Alone TPD Plan Tower Life Australia AIA Australia Permanent Disablement StandAlone 0 Asteron Stand Alone TPD TPD Insurance Plan 0 AXA ING Life OneCare Stand Alone TPD Macquarie Life FutureWise TPD Standalone Tower Partner INS Portfolio Stand Alone TPD Insurance

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



TPD insurance - Level Empty Nester White Collar Female

standard **O**optional O not available ROFILE REP SUMMARY ORT **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value Zurich Australia Stand Alone TPD \*\*\* Accelerate by Tower Accelerate Protection Policy - Standalone TPD \*\*\* Aviva SA Recovery Money TPD 0 Tower Life Australia Stand Alone TPD Plan 食食 AMP Life Stand Alone TPD ING Life OneCare Stand Alone TPD AIA Australia Permanent Disablement StandAlone 0 Asteron Stand Alone TPD 0 AXA TPD Insurance Plan CommInsure Total Care Plan Stand Alone TPD 0 Macquarie Life FutureWise TPD Standalone Tower Partner INS Portfolio Stand Alone TPD Insurance

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 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Empty Nester Retail/Light manual Male

standard **O**optional O not available SUMMARY REP ORT **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value Zurich Australia Stand Alone TPD \*\*\* Tower Partner INS Portfolio Stand Alone TPD Insurance 0 \*\* SA Recovery Money TPD Aviva \*\* Accelerate Protection Policy - Standalone TPD Accelerate by Tower Permanent Disablement StandAlone AIA Australia AMP Life Stand Alone TPD TPD Insurance Plan Tower Life Australia Stand Alone TPD Plan Asteron Stand Alone TPD CommInsure Total Care Plan Stand Alone TPD 0 ING Life OneCare Stand Alone TPD FutureWise TPD Standalone Macquarie Life

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TPD insurance - Level Empty Nester Retail/Light manual Female

standard **O**optional O not available ROFILE SUMMARY **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value Zurich Australia Stand Alone TPD \*\*\* Aviva SA Recovery Money TPD \*\* 0 Tower Partner INS Portfolio Stand Alone TPD Insurance Accelerate by Tower Accelerate Protection Policy - Standalone TPD AMP Life Stand Alone TPD Stand Alone TPD Plan Tower Life Australia AIA Australia Permanent Disablement StandAlone 0 Asteron Stand Alone TPD 0 AXA TPD Insurance Plan CommInsure Total Care Plan Stand Alone TPD 0 ING Life OneCare Stand Alone TPD FutureWise TPD Standalone Macquarie Life

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



TPD insurance - Level Empty Nester Professional Male

standard **O**optional O not available REP SUMMARY ORT **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value Zurich Australia Stand Alone TPD \*\*\* Aviva SA Recovery Money TPD \*\* Accelerate by Tower Accelerate Protection Policy - Standalone TPD Macquarie Life FutureWise TPD Standalone \*\* AMP Life Stand Alone TPD AXA TPD Insurance Plan CommInsure Total Care Plan Stand Alone TPD ING Life OneCare Stand Alone TPD Permanent Disablement StandAlone 0 AIA Australia Stand Alone TPD Stand Alone TPD Plan Tower Life Australia Tower Partner INS Portfolio Stand Alone TPD Insurance

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



TPD insurance - Level Empty Nester Professional Female

standard **O**optional O not available ROFILE SUMMARY **Premiums** Planning Benefit **Company Name Product Name** \*\*\* outstanding value Zurich Australia Stand Alone TPD \*\*\* Accelerate by Tower Accelerate Protection Policy - Standalone TPD SA Recovery Money TPD Aviva \*\* ING Life OneCare Stand Alone TPD Macquarie Life FutureWise TPD Standalone \*\* AMP Life Stand Alone TPD AXA TPD Insurance Plan CommInsure Total Care Plan Stand Alone TPD 0 0 Tower Life Australia Stand Alone TPD Plan AIA Australia Permanent Disablement StandAlone 0 Asteron Stand Alone TPD Stand Alone TPD Insurance Tower Partner INS Portfolio

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 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An additional payment to fund financial planning advice following the payment of a claim



TPD insurance - Level Empty Nester Blue Collar Male

| IPI                         | D insurance - Level Empty Nester Blue Colla   | standard ● standard             |           |      |   |                               |  |
|-----------------------------|---|---------------------------------|-----------|------|---|-------------------------------|--|
|                             | PROFILE SUMMAF                                | R Y                             | R E       | PORT |   |                               |  |
|                             |   |                                 | Premi     | iums |   | <b>≝</b>                      |  |
| Company Name                | Product Name                                  |                                 | Stepped 1 |      | Guaranteed<br>Future<br>Insurability<br>∞ | Financial<br>Planning Benefit |  |
| **** outsta                 | inding value                                  |                                 |           |      |   |                               |  |
| Tower Partner INS Portfolio | Stand Alone TPD Insurance                     |                                 | •         | •    | 0   | 0                             |  |
| ****                        |   |                                 |           |      |   |                               |  |
| Aviva                       | SA Recovery Money TPD                         |                                 |           | •    | •   | •                             |  |
| ***                         |   |                                 |           |      |   |                               |  |
| Zurich Australia            | Stand Alone TPD                               |                                 |           | •    | •   | •                             |  |
| **                          |   |                                 |           |      |   |                               |  |
| Accelerate by Tower         | Accelerate Protection Policy - Standalone TPD |                                 | 6         | •    | •   | •                             |  |
| AMP Life                    | Stand Alone TPD                               |                                 |           | •    |   | •                             |  |
| AXA                         | TPD Insurance Plan                            |                                 |           | •    | 0   | •                             |  |
| Tower Life Australia        | Stand Alone TPD Plan                          |                                 |           |      | •   | 0                             |  |
| *                           |   |                                 |           |      |   |                               |  |
| AIA Australia               | Permanent Disablement StandAlone              |                                 | •         | •    | 0   | •                             |  |
| Asteron                     | Stand Alone TPD                               |                                 | •         | •    | •   | •                             |  |
| Comminsure                  | Total Care Plan Stand Alone TPD               | Total Care Plan Stand Alone TPD |           |      |   | •                             |  |
| ING Life                    | OneCare Stand Alone TPD                       |                                 | •         | •    | •   | •                             |  |
| Macquarie Life              | FutureWise TPD Standalone                     |                                 | •         |      |   |                               |  |

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



TPD insurance - Level Empty Nester Blue Collar Female

standard **O**optional O not available ROFILE REP SUMMARY ORT **Premiums** Planning Benefit **Company Name Product Name** \*\*\*\* outstanding value 0 Tower Partner INS Portfolio Stand Alone TPD Insurance \*\*\* Aviva SA Recovery Money TPD \*\* Zurich Australia Stand Alone TPD \*\* Accelerate by Tower Accelerate Protection Policy - Standalone TPD AMP Life Stand Alone TPD AXA TPD Insurance Plan Tower Life Australia Stand Alone TPD Plan AIA Australia Permanent Disablement StandAlone 0 Asteron Stand Alone TPD CommInsure Total Care Plan Stand Alone TPD 0 ING Life OneCare Stand Alone TPD FutureWise TPD Standalone Macquarie Life

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### **METHODOLOGY**

# LIFE INSURANCE STAR RATIO

#### **AWARDS**

Institution-based awards are determined by product performance across the 48 star-rated profiles.



**Best Value Life Insurer Australia** 

**INSTITUTION AWARDS** 

Outstanding Value Insurer Term Life

Outstanding Value Insurer Trauma

Outstanding Value Insurer TPD

Outstanding Value Insurer Packaged Life

Outstanding Value Insurer Income Protection

**CANSTAR CANNEX** star ratings



Insurance



Trauma Insurance



Insurance

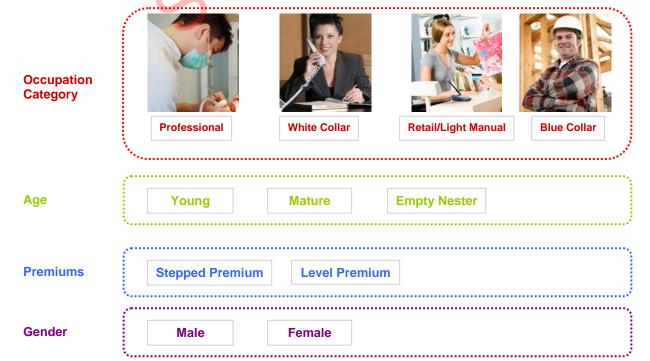


Packaged Life Insurance



Income Protection

#### AWARDS TO PRODUCTS – METHODOLOGY



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

#### TOTAL STAR RATINGS SCORE (T) = W1PRICING SCORE (P) + W2FEATURES SCORE (F)



Life insurance products are rated across 4 professional 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 for TP<br>Package Life | D, IPP, Trau | ma &     |
|---|--------------|----------|
|   | Price        | Features |
| Young                                       |              |          |
| Professional                                | 40%          | 60%      |
| Managerial                                  | 65%          | 35%      |
| Light Manual                                | 65%          | 35%      |
| Blue Collar                                 | 65%          | 35%      |
| Mature                                      |              |          |
| Professional                                | 30%          | 70%      |
| <u>Managerial</u>                           | 50%          | 50%      |
| Light Manual                                | 50%          | 50%      |
| Blue Collar                                 | 50%          | 50%      |
| Empty Nester                                |              |          |
| Professional                                | 30%          | 70%      |
| <u>Managerial</u>                           | 65%          | 35%      |
| Light Manual                                | 65%          | 35%      |
| Blue Collar                                 | 65%          | 35%      |

| Policy Type | Age | Price | Features |
|-------------|-----|-------|----------|
| Term Life   | All | 70%   | 30%      |

#### **CRITERIA**

- For young and mature age groups, the policy should include the guarantee future insurability feature
- The mature age range varies for level policies (50-55 yrs) and stepped policies (50-65 yrs)
- Income protection policies are based on a benefit period to age 65 and a waiting period of 30 days

#### PRICING SCORE

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

The premiums are based on a non-smoker with stepped and level premiums. Five different occupations are used to represent premium score of a specific occupation group. More than 600,000 premiums are analysed in CANSTAR CANNEX life insurance star ratings.

| SUM INSURED - Star Ratings (TERM, TRAUMA & TPD) |       |             |           |             |  |  |
|---|-------|-------------|-----------|-------------|--|--|
| Age Group                                       | Age   | Term        | Trauma    | TPD         |  |  |
| Young   | 20-29 | \$1,000,000 | \$300,000 | \$1,000,000 |  |  |
| Mature  | 30-50 | \$1,500,000 | \$500,000 | \$1,500,000 |  |  |
| <b>Empty Nester</b>                             | 51-65 | \$500,000   | \$200,000 | \$500,000   |  |  |

| SUM INSURED – Star Ratings (Income Protection) |           |  |  |  |  |
|--|-----------|--|--|--|--|
| Occupation category Income Protection          |           |  |  |  |  |
| Professional                                   | \$120,000 |  |  |  |  |
| White Collar                                   | \$60,000  |  |  |  |  |
| Retail/Light Manual                            | \$48,000  |  |  |  |  |
| Blue Collar                                    | \$72,000  |  |  |  |  |

#### **FEATURE SCORE**

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

| TERM LIFE - FEATURE WEIGHTS       |                   |                 |   |
|-----------------------------------|-------------------|-----------------|---|
|                                   | Young &<br>Mature | Empty<br>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,<br>Accommodation Benefit, etc. |
| Policy Terms                      | 25%               | 30%             |   |
| Coverage Terms                    | 40 <mark>%</mark> | 40%             | Min & Max Entry Ages, Expiry Age.   |
| Death Policy Terms                | 10%               | 10%             | Availability of accident only contract                                      |
| Sum Insured                       | 25%               | 25%             | Restrictions on sum insured   |
| Terminal Illness                  | 25%               | 25%             | Diagnosis of a terminal illness may result in an early payment              |
| Standard Company Terms offered    | 25%               | 30%             | Interim cover, Exclusions, Loyalty Bonus etc.                               |

|                    | Young | Mature | Empty<br>Nester | Descriptions  |
|--------------------|-------|--------|-----------------|---|
| Policy Terms       | 30%   | 30%    | 20%             | Min & Max Entry Ages, Expiry Age, Premium Options         |
| Std Company Terms  | 20%   | 20%    | 10%             | Interim cover, Sum Insured Restrictions, Exclusions, etc. |
| Trauma Events      | 50%   | 50%    | 70%             |   |
| Cancer             | 10%   | 10%    | 10%             | Trauma claim due to cancer                                |
| Coronary           | 5%    | 10%    | 10%             | Trauma claim due to coronary conditions                   |
| Stroke             | 5%    | 10%    | 10%             | Trauma claim due to stroke                                |
| Coma               | 10%   | 10%    | 5%              | Trauma claim due to coma                                  |
| Muscular Dystrophy | 10%   | 10%    | 5%              | Trauma claim due to Muscular Dystrophy                    |
| Major Head Trauma  | 10%   | 5%     | 5%              | Trauma claim due to Head Trauma                           |
| Serious Accident   | 10%   | 5%     | 5%              | Trauma claim due to Accident                              |
| Paralysis          | 10%   | 10%    | 5%              | Trauma claim due to paralysis                             |
| Multiple Sclerosis | 5     | 10%    | 10%             | Trauma claim due to M.S                                   |
| Intensive care     | 10    | 10%    | 10%             | Trauma claim due to Intensive Care                        |
| Others             | 15%   | 10%    | 25%             | Up to 55 other conditions                                 |

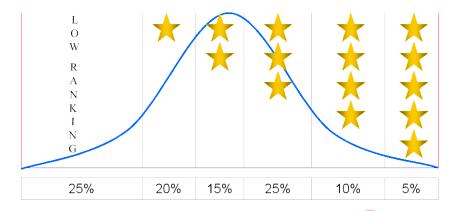
| Stand Alone TPD – Feature Weig | ghts                          |                        |   |
|--------------------------------|-------------------------------|------------------------|---|
|                                | Professional/<br>White Collar | Blue Collar/<br>Retail | Descriptions  |
| TPD Definitions                | 25%                           | 25%                    |   |
| TPD Any                        | 50%                           | 50%                    | Total and Permanent Disability based on Any Occupation    |
| TPD AODL                       | 20%                           | 20%                    | Total and Permanent Disability based on Activities of     |
|                                |                               |                        | Daily Living  |
| TPD Home Duties                | 20%                           | 20%                    | Total and Permanent Disability for Home Duties            |
|                                |                               |                        | Occupations   |
| TPD Definitions                | 10%                           | 10%                    | Restrictions on Total and Permanent Disability e.g.       |
| Restrictions                   |                               |                        | survival period   |
| Policy Terms                   | 15%                           | 15%                    | Min & Max Entry Ages, Expiry Age                          |
| Panafits and Ontions           | 20%                           | 10%                    | What is covered by the policy eg. Financial Planning      |
| Benefits and Options           |                               |                        | Benefit, Accommodation Benefit, etc.                      |
| Company Terms                  | 15%                           | 15%                    | Interim cover, Sum Insured Restrictions, Exclusions, etc. |
| # of own occupation quotes     | 25%                           | 35%                    | Availability of cover based on own occupations            |

|                       | Professional/<br>Managerial | Light<br>Manual/Blue<br>Collar | Descriptions   |
|-----------------------|-----------------------------|--------------------------------|--|
| Std Company Terms     | 10%                         | 10%                            | Interim cover, Exclusions, Loyalty<br>Bonus etc.                                       |
| Claims Terms          | 30%                         | 30%                            |  |
| Claim Payment         | 10%                         | 10%                            | When & how claims are paid   |
| Benefit offsets       | 35%                         | 35%                            | Benefit payments my be offset<br>against other income payments or<br>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,<br>Specified Injury etc.                                 |
| Policy Terms          | 15%                         | 15%                            | Min & Max Entry Ages, Expiry Age,<br>Premium Options, Benefit Periods<br>etc.          |
| # of Agreed Quotes    | 15%                         | 15%                            | Availability of cover based on agree value   |

| PACKAGED LIFE - FEATURE WEIGHTS          |       |        |                 |  |
|--|-------|--------|-----------------|--|
|  | Young | Mature | Empty<br>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,<br>Premium Options, etc. |
| Standard Company Terms offered           | 5%    | 10%    | 10%             | Interim cover, Exclusions, Loyalty<br>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,<br>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, with 5-star products denoting outstanding value.

#### DOES CANSTAR CANNEX RATE OTHER PRODUCT AREAS?

CANSTAR CANNEX researches, compares and rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. Results are freely available to consumers who use the star ratings as a guide to product excellence. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR CANNEX website at <a href="https://www.canstarcannex.com.au">www.canstarcannex.com.au</a> if you would like to view the latest star ratings reports of interest.

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



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