



# 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?

**T**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

**T**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 sports car.

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

**L**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, at-home care, aids and equipment, home modifications.





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

For 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

1. **TERM LIFE INSURANCE:** This is death cover which provides a lump sum payout of money on death or on diagnosis of a terminal illness that will end in death within 12 months.  
**PURPOSE:** Eliminates likely financial hardship after the death of a spouse, particularly the breadwinner. Pays outstanding debts, such as mortgage, and leaves a lump sum to be invested to cover the cost of future family needs such as children's education.
2. **TRAUMA INSURANCE:** Provides a lump sum of money to assist you if you happen to be diagnosed with any of the defined events in the policy such as cancer, heart attack, stroke.  
**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.
4. **PACKAGED LIFE INSURANCE:** The three insurance products listed above – Term Life, Trauma and TPD - are sold separately but they can be packaged together in one policy with one company.  
**PURPOSE:** Cover is provided for each event. Advantage may be gained through a lower premium.
5. **INCOME PROTECTION:** This cover provides a regular payment, generally per month in arrears. It will replace 75% of your usual monthly income when you are off work due to accident or sickness. Premiums paid are generally tax deductible, whilst any claim benefit received is income tax assessable.  
**PURPOSE:** To eliminate hardship and protect your family's lifestyle by providing a replacement income, should an accident or sickness strike the breadwinner.

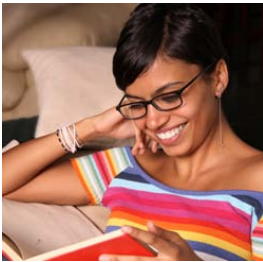
## PROFILES – WHERE DO I FIT?

It'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?

We 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 ...

Many 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

Under-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



**T**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?

In 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.

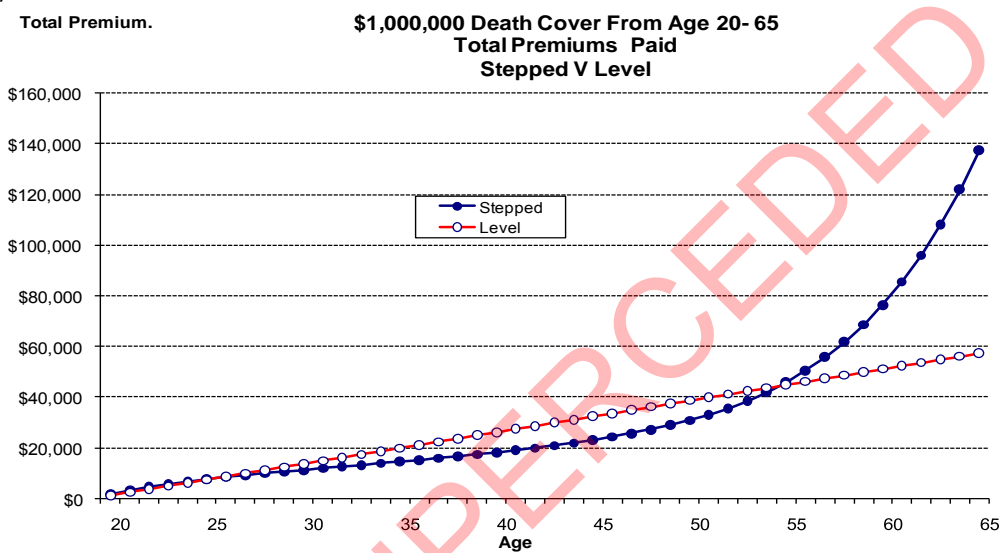
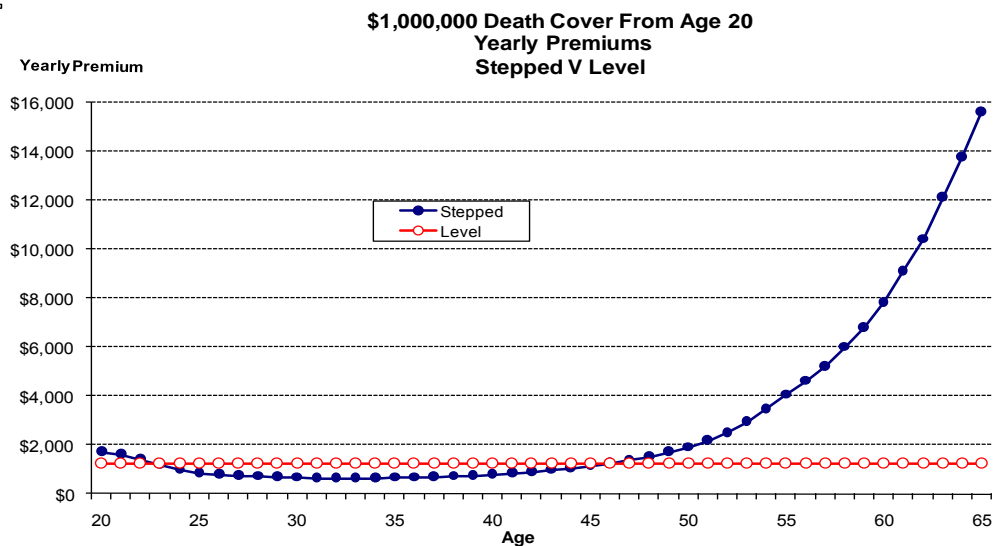
For example, a young man who grows out of being wild and reckless and settles down to family life. This thinking is reflected in the graphs below.

**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.



Source: Canstar Cannex, August 2009

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?

The 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

After 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.



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
- Commlnsure

#### Outstanding Value Insurance – TPD

- AXA
- Zurich

#### Outstanding Value Insurance – Packaged Life

- Macquarie Life
- Zurich

#### Outstanding Value Insurance – Income Protection

- AIA
- Commlnsure

## HOW TO USE CANSTAR CANNEX STAR RATINGS

The 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.canstarcannex.com.au](http://www.canstarcannex.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 [www.canstarcannex.com.au](http://www.canstarcannex.com.au)

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# life insurance star ratings

packaged life - Stepped Young White Collar Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
★★★★★						
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
★★★★						
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★★						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
ING Life	OneCare Comprehensive	●	●	○	●	●
ING Life	OneCare Premier with maximiser	●	●	○	●	●
ING Life	OneCare Premier	●	●	○	●	●
★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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

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# life insurance star ratings

packaged life - Stepped Young White Collar Female

● standard ○ Optional ○ not available

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		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	●
★★★★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	●
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★★						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
CommInsure	Total Care Plan	●	●	○	○	○
ING Life	OneCare Premier	●	●	○	○	○
★★						
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ING Life	OneCare Premier with maximiser	●	●	○	○	○
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MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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# life insurance star ratings

packaged life - Stepped Young Retail/Light manual Male

● standard ○ Optional ○ not available

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

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# life insurance star ratings

packaged life - Stepped Young Retail/Light manual Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
<b>★★★★★ outstanding value</b>						
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
<b>★★★★★</b>						
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
<b>★★★★</b>						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
<b>★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	○
ING Life	OneCare Premier	●	●	○	●	○
<b>★</b>						
CommInsure	Total Care Plan Plus	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	○
ING Life	OneCare Premier with maximiser	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	●	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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

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# life insurance star ratings

## packaged life - Stepped Young Professional Male

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
★★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
★★★★						
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
ING Life	OneCare Premier with maximiser	●	●	○	●	●
ING Life	OneCare Premier	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
★★★						
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
ING Life	OneCare Comprehensive	●	●	○	●	●
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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

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# life insurance star ratings

## packaged life - Stepped Young Professional Female

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
★★★★★						
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	●
★★★						
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	●	○
ING Life	OneCare Premier with maximiser	●	●	○	●	●
ING Life	OneCare Premier	●	●	○	●	●
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
CommInsure	Total Care Plan	●	●	○	○	●
CommInsure	Total Care Plan Plus	●	●	○	○	●
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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

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# life insurance star ratings

packaged life - Stepped Young Blue Collar Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
★★★★★						
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
★★★★						
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	○
ING Life	OneCare Premier	●	●	○	●	○
ING Life	OneCare Premier with maximiser	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	○
★★						
CommInsure	Total Care Plan	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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

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# life insurance star ratings

packaged life - Stepped Young Blue Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
<b>★★★★★ outstanding value</b>						
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
<b>★★★★★</b>						
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
<b>★★★★</b>						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
<b>★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
ING Life	OneCare Comprehensive	●	●	○	○	○
Macquarie Life	FutureWise Life	●	●	○	○	○
Macquarie Life	FutureWise Life Plus	●	●	○	○	○
<b>★★</b>						
CommInsure	Total Care Plan Plus	●	●	○	○	○
CommInsure	Total Care Plan	●	●	○	○	○
ING Life	OneCare Premier	●	●	○	○	○
ING Life	OneCare Premier with maximiser	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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

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# life insurance star ratings

packaged life - Stepped Mature White Collar Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
★★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★★★						
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
ING Life	OneCare Premier	●	●	○	●	●
ING Life	OneCare Premier with maximiser	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
★★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
★★						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
Aviva	Life Cover & Recovery Money	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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

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# life insurance star ratings

packaged life - Stepped Mature White Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
★★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★★★						
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
ING Life	OneCare Comprehensive	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
★★★						
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
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 & Crisis Recovery Comp	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	○
CommInsure	Total Care Plan Plus	●	●	○	●	●
CommInsure	Total Care Plan	●	●	○	●	●
ING Life	OneCare Premier with maximiser	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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

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# life insurance star ratings

packaged life - Stepped Mature Retail/Light manual Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★★						
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	●	○
★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	○
ING Life	OneCare Premier with maximiser	●	●	○	●	○
ING Life	OneCare Premier	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	○
★						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	○
CommInsure	Total Care Plan	●	●	○	○	○
CommInsure	Total Care Plan Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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

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# life insurance star ratings

packaged life - Stepped Mature Retail/Light manual Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
<b>★★★★★ outstanding value</b>						
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
<b>★★★★</b>						
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
<b>★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
<b>★★</b>						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
ING Life	OneCare Premier	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	○
ING Life	OneCare Premier with maximiser	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	○
<b>★</b>						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	○
CommInsure	Total Care Plan	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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

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# life insurance star ratings

## packaged life - Stepped Mature Professional Male

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
<b>★★★★★ outstanding value</b>						
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
<b>★★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
<b>★★★</b>						
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
ING Life	OneCare Premier with maximiser	●	●	○	●	●
ING Life	OneCare Premier	●	●	○	●	●
<b>★★</b>						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
ING Life	OneCare Comprehensive	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
<b>★</b>						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
Aviva	Life Cover & Recovery Money	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	●
CommInsure	Total Care Plan	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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

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# life insurance star ratings

## packaged life - Stepped Mature Professional Female

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
<b>★★★★★ outstanding value</b>						
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
<b>★★★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
<b>★★★★</b>						
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
ING Life	OneCare Premier	●	●	○	●	●
<b>★★★</b>						
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	●
ING Life	OneCare Premier with maximiser	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
<b>★★</b>						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	●	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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 2. Premiums will be calculated based on your age at the start of the policy.  
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.  
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.  
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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# life insurance star ratings

## packaged life - Stepped Mature Blue Collar Male

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
<b>★★★★★ outstanding value</b>						
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
<b>★★★★★</b>						
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	●	○
<b>★★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
<b>★★</b>						
ING Life	OneCare Premier	●	●	○	●	●
ING Life	OneCare Comprehensive	●	●	○	●	●
ING Life	OneCare Premier with maximiser	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
<b>★</b>						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
CommInsure	Total Care Plan	●	●	○	○	●
CommInsure	Total Care Plan Plus	●	●	○	○	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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

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# life insurance star ratings

## packaged life - Stepped Mature Blue Collar Female

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
★★★★★						
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
ING Life	OneCare Premier with maximiser	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	○
ING Life	OneCare Premier	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
★★						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	○
CommInsure	Total Care Plan	●	●	○	○	○
CommInsure	Total Care Plan Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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

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# life insurance star ratings

packaged life - Stepped Empty Nester White Collar Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
★★★★★						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
ING Life	OneCare Premier with maximiser	●	●	○	●	●
ING Life	OneCare Premier	●	●	○	●	●
★★★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
CommInsure	Total Care Plan	●	●	●	●	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
ING Life	OneCare Comprehensive	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Standard	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Plus	●	●	○	○	○

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

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# life insurance star ratings

packaged life - Stepped Empty Nester White Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
★★★★★						
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
ING Life	OneCare Premier	●	●	○	●	●
ING Life	OneCare Premier with maximiser	●	●	○	●	●
ING Life	OneCare Comprehensive	●	●	○	●	●
★★★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
CommInsure	Total Care Plan	●	●	●	●	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Standard	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○

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

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# life insurance star ratings

packaged life - Stepped Empty Nester Retail/Light manual Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Macquarie Life	FutureWise Life	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
★★★★						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
★★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
ING Life	OneCare Premier	●	●	○	●	●
ING Life	OneCare Premier with maximiser	●	●	○	●	●
★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	●
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★						
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
CommInsure	Total Care Plan Plus	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
MLC	Life Cover Standard & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
MLC	Life Cover Standard & Critical Illness Standard	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○

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

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# life insurance star ratings

packaged life - Stepped Empty Nester Retail/Light manual Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
<b>★★★★★ outstanding value</b>						
Macquarie Life	FutureWise Life Plus	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
<b>★★★★★</b>						
Zurich Australia	Protection Plus & Extended Trauma	●	●	●	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	●	●	○
<b>★★★★</b>						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	●	●	●
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	●	●	●
Aviva	Life Cover & Recovery Money	●	●	●	●	●
ING Life	OneCare Premier with maximiser	●	●	●	●	●
ING Life	OneCare Comprehensive	●	●	●	●	●
ING Life	OneCare Premier	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	●	○	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
<b>★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	●	●	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	●	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	●	●	●
Asteron	Life Cover TPD Recovery Package	●	●	●	●	●
Asteron	Life Cover TPD Recovery Package Plus	●	●	●	●	●
AXA	Life Insurance Plan Trauma Plus	●	●	●	●	●
AXA	Life Insurance Plan Trauma	●	●	●	●	●
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	●	●	●
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	●	●	●
<b>★</b>						
CommInsure	Total Care Plan Plus	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
MLC	Life Cover Standard & Critical Illness Plus	●	●	○	●	●
MLC	Life Cover Standard & Critical Illness Plus with Extra Benefit Partial	●	●	●	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	●
MLC	Life Cover Standard & Critical Illness Standard	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	●

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

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# life insurance star ratings

packaged life - Stepped Empty Nester Professional Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
<b>★★★★★ outstanding value</b>						
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
<b>★★★★★</b>						
ING Life	OneCare Premier with maximiser	●	●	○	●	●
ING Life	OneCare Premier	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
<b>★★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	●
ING Life	OneCare Comprehensive	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
<b>★★★</b>						
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	●
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	●	○
<b>★★</b>						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	●	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	●	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
MLC	Life Cover Standard & Critical Illness Standard	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
MLC	Life Cover Standard & Critical Illness Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
MLC	Life Cover Standard & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○

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

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# life insurance star ratings

packaged life - Stepped Empty Nester Professional Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
★★★★★						
ING Life	OneCare Premier	●	●	○	●	●
ING Life	OneCare Premier with maximiser	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
★★★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	●
★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	●	○
★						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
AXA	Life Insurance Plan Trauma	●	●	○	○	●
MLC	Life Cover Standard & Critical Illness Standard	●	●	○	○	●
MLC	Life Cover Standard & Critical Illness Plus	●	●	○	○	●
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	○	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	●
MLC	Life Cover Standard & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	●
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	○	○

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

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# life insurance star ratings

packaged life - Stepped Empty Nester Blue Collar Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
★★★★★						
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
★★★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
ING Life	OneCare Premier with maximiser	●	●	○	●	○
ING Life	OneCare Premier	●	●	○	●	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★						
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
CommInsure	Total Care Plan	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	○
MLC	Life Cover Standard & Critical Illness Standard	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
★						

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

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# life insurance star ratings

packaged life - Stepped Empty Nester Blue Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Macquarie Life	FutureWise Life	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
★★★★★						
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
★★★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
ING Life	OneCare Premier	●	●	○	●	●
ING Life	OneCare Comprehensive	●	●	○	●	●
ING Life	OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
CommInsure	Total Care Plan	●	●	○	●	●
CommInsure	Total Care Plan Plus	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
MLC	Life Cover Standard & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Standard	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
★						

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

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**life insurance star ratings**  
term life - Stepped Young White Collar Male

● standard    ◐ Optional    ○ not available

**P R O F I L E   S U M M A R Y   R E P O R T**

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
Aviva	Life Cover	●	●	◐	●	●
<b>★★★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
<b>★★★★</b>						
AMP Life	Flexible Life Time Prot	●	◐	●	●	●
Tower Life Australia	Life Protection Plan	●	◐	●	●	●
<b>★★</b>						
Asteron	Term Life	●	◐	●	●	●
AXA	Life Insurance Plan	●	●	◐	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	◐	●	●	●	●
St George Life	Protection Choices	●	○	◐	●	●
<b>★</b>						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	○
CommInsure	Total Care Plan	●	●	◐	●	●
MLC	Life Cover Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●

SUPERCEDED

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

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# life insurance star ratings

term life - Stepped Young White Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
Asteron	Term Life	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
<b>★★★★★</b>						
Aviva	Life Cover	●	●	◐	●	●
<b>★★★★</b>						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	◐	●	○	○
CommInsure	Total Care Plan	●	●	◐	●	●
<b>★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
<b>★</b>						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
AXA	Life Insurance Plan	●	●	◐	●	●
MLC	Life Cover Plus	●	●	●	●	●
St George Life	Protection Choices	●	○	◐	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●

SUPERCEDED

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

term life - Stepped Young Retail/Light manual Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Aviva	Life Cover	●	●	○	●	●
★★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★						
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	●	○	○	●	●
★						
Asgard Capital Mgnt	Life Protection	●	○	●	○	○
MLC	Life Cover Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	○	○	●

SUPERCEDED

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

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

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# life insurance star ratings

term life - Stepped Young Retail/Light manual Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
Asteron	Term Life	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
<b>★★★★★</b>						
Aviva	Life Cover	●	●	◐	●	●
<b>★★★★</b>						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	◐	●	○	○
CommInsure	Total Care Plan	●	●	◐	●	●
<b>★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
<b>★</b>						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
AXA	Life Insurance Plan	●	●	◐	●	●
MLC	Life Cover Plus	●	●	●	●	●
St George Life	Protection Choices	●	○	◐	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●

SUPERCEDED

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

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# life insurance star ratings

## term life - Stepped Young Professional Male

● standard    ◐ Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding 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	●	●	◐	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
St George Life	Protection Choices	●	○	◐	●	●
★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	○
CommInsure	Total Care Plan	●	●	◐	●	●
MLC	Life Cover Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●

SUPERCEDED

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

term life - Stepped Young Professional Female

● standard    ◐ Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
Asteron	Term Life	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
<b>★★★★★</b>						
Aviva	Life Cover	●	●	◐	●	●
<b>★★★★</b>						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	◐	●	○	○
CommInsure	Total Care Plan	●	●	◐	●	●
<b>★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
<b>★★</b>						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
AXA	Life Insurance Plan	●	●	◐	●	●
MLC	Life Cover Plus	●	●	●	●	●
St George Life	Protection Choices	●	○	◐	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●

SUPERCEDED

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

term life - Stepped Young Blue Collar Male

● standard    ◐ Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Aviva	Life Cover	●	●	◐	●	●
★★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
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	●	○	◐	●	●
★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	○
CommInsure	Total Care Plan	●	●	◐	●	●
MLC	Life Cover Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●

SUPERCEDED

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

term life - Stepped Young Blue Collar Female

● standard    ◐ Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
Asteron	Term Life	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
<b>★★★★★</b>						
Aviva	Life Cover	●	●	◐	●	●
<b>★★★★</b>						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	◐	●	○	○
CommInsure	Total Care Plan	●	●	◐	●	●
<b>★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
<b>★</b>						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
AXA	Life Insurance Plan	●	●	◐	●	●
MLC	Life Cover Plus	●	●	●	●	●
St George Life	Protection Choices	●	○	◐	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●

SUPERCEDED

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

term life - Stepped Mature White Collar Male

● standard    ○ Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
Aviva	Life Cover	●	●	○	●	●
AXA	Life Insurance Plan	●	●	○	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★						
Commlnsure	Total Care Plan	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	○
ING Life	OneCare Life Cover	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
St George Life	Protection Choices	●	○	○	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	○	○	●

SUPERCEDED

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

## term life - Stepped Mature White Collar Female

● standard    ◐ Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
Zurich Australia	Protection Plus	●	●	●	●	●
<b>★★★★★</b>						
AIA Australia	Life Cover Benefit	●	●	●	●	●
<b>★★★★</b>						
Asteron	Term Life	●	●	●	●	●
Aviva	Life Cover	●	◐	◐	●	●
AXA	Life Insurance Plan	●	◐	◐	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
<b>★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	◐	●	●	●	●
<b>★</b>						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	○
ING Life	OneCare Life Cover	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
St George Life	Protection Choices	●	○	◐	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●

SUPERCEDED

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

term life - Stepped Mature Retail/Light manual Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
Aviva	Life Cover	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★						
Commlnsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	○
ING Life	OneCare Life Cover	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
St George Life	Protection Choices	●	○	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	●	○	●

SUPERCEDED

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

term life - Stepped Mature Retail/Light manual Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
★★★★						
Asteron	Term Life	●	●	●	●	●
Aviva	Life Cover	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	○
ING Life	OneCare Life Cover	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
St George Life	Protection Choices	●	○	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	●	○	●

SUPERCEDED

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

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

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# life insurance star ratings

## term life - Stepped Mature Professional Male

● standard    ◐ Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
Aviva	Life Cover	●	●	◐	●	●
AXA	Life Insurance Plan	●	●	◐	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★						
CommInsure	Total Care Plan	●	●	◐	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	○
MLC	Life Cover Plus	●	●	●	●	●
St George Life	Protection Choices	●	○	◐	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●

SUPERCEDED

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

## term life - Stepped Mature Professional Female

● standard    ◐ Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
Zurich Australia	Protection Plus	●	●	●	●	●
<b>★★★★★</b>						
AIA Australia	Life Cover Benefit	●	●	●	●	●
<b>★★★★</b>						
Asteron	Term Life	●	●	●	●	●
Aviva	Life Cover	●	◐	◐	●	●
AXA	Life Insurance Plan	●	◐	◐	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
<b>★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	◐	●	●	●	●
<b>★</b>						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgmt	Life Protection	●	○	●	○	○
ING Life	OneCare Life Cover	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
St George Life	Protection Choices	●	○	◐	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●

SUPERCEDED

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

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# life insurance star ratings

term life - Stepped Mature Blue Collar Male

● standard    ◐ Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
Aviva	Life Cover	●	●	◐	●	●
AXA	Life Insurance Plan	●	●	◐	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★						
Commlnsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	○
ING Life	OneCare Life Cover	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
St George Life	Protection Choices	●	○	◐	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●

SUPERCEDED

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

## term life - Stepped Mature Blue Collar Female

● standard    ● Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
★★★★						
Asteron	Term Life	●	●	●	●	●
Aviva	Life Cover	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	○
ING Life	OneCare Life Cover	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
St George Life	Protection Choices	●	○	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	●	○	●

SUPERCEDED

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

term life - Stepped Empty Nester White Collar Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ 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	●	●	●	●	●
★★★						
Asgard Capital Mgnt	Life Protection	●	○	●	○	○
AXA	Life Insurance Plan	●	●	◐	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
★						
Asteron	Term Life	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
MLC	Life Cover Plus	●	●	●	●	●
St George Life	Protection Choices	●	○	◐	●	●

SUPERCEDED

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

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# life insurance star ratings

term life - Stepped Empty Nester White Collar Female

● standard    ◐ Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Aviva	Life Cover	●	●	◐	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★★						
Asgard Capital Mgnt	Life Protection	●	◐	●	○	○
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●
★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	◐	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
St George Life	Protection Choices	●	○	◐	●	●

SUPERCEDED

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

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# life insurance star ratings

term life - Stepped Empty Nester Retail/Light manual Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
Tower Life Australia	Life Protection Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
<b>★★★★★</b>						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●
<b>★★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
Aviva	Life Cover	●	●	◐	●	●
<b>★★★</b>						
Asgard Capital Mgnt	Life Protection	●	○	●	○	○
AXA	Life Insurance Plan	●	●	◐	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
<b>★★</b>						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
St George Life	Protection Choices	●	○	◐	●	●
<b>★</b>						

SUPERCEDED

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

term life - Stepped Empty Nester Retail/Light manual Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Aviva	Life Cover	●	●	◐	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★★						
Asgard Capital Mgnt	Life Protection	●	◐	●	○	○
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●
★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	◐	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
MLC	Life Cover Plus	●	●	●	●	●
St George Life	Protection Choices	●	○	◐	●	●

SUPERCEDED

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

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# life insurance star ratings

## term life - Stepped Empty Nester Professional Male

● standard    ○ Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
Tower Life Australia	Life Protection Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
<b>★★★★★</b>						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	○	○	●
<b>★★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
Aviva	Life Cover	●	●	○	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
<b>★★★</b>						
Asgard Capital Mgnt	Life Protection	●	○	●	○	○
AXA	Life Insurance Plan	●	●	○	●	●
CommInsure	Total Care Plan	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
<b>★★</b>						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
St George Life	Protection Choices	●	○	○	●	●

SUPERCEDED

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

term life - Stepped Empty Nester Professional Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Aviva	Life Cover	●	●	◐	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★★						
Asgard Capital Mgnt	Life Protection	●	◐	●	○	○
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●
★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	◐	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
St George Life	Protection Choices	●	○	◐	●	●

SUPERCEDED

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

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

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# life insurance star ratings

term life - Stepped Empty Nester Blue Collar Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
Tower Life Australia	Life Protection Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
<b>★★★★★</b>						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●
<b>★★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
Aviva	Life Cover	●	●	◐	●	●
<b>★★★</b>						
Asgard Capital Mgnt	Life Protection	●	○	●	○	○
AXA	Life Insurance Plan	●	●	◐	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
<b>★★</b>						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
MLC	Life Cover Plus	●	●	●	●	●
St George Life	Protection Choices	●	○	◐	●	●

SUPERCEDED

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

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# life insurance star ratings

term life - Stepped Empty Nester Blue Collar Female

● standard    ◐ Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Aviva	Life Cover	●	●	◐	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★★						
Asgard Capital Mgnt	Life Protection	●	◐	●	○	○
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●
★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	◐	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
St George Life	Protection Choices	●	○	◐	●	●

SUPERCEDED

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# life insurance star ratings

income protection - Stepped Young White Collar Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

### ★★★★★ outstanding value

ING Life	OneCare Income Sec. Std	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	●

### ★★★★

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○

### ★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
CommInsure	Income Care Plus	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○

### ★★

Asteron	Income Protector	●	●	○	●	○
St George Life	Disability Income Indemnity	●	○	●	○	○
Asteron	Income Protector Extra	●	●	○	●	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
ING Life	OneCare Income Sec. Prof	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	●

### ★

Tower Life Australia	Income Protection Indem	●	●	○	●	○
Aviva	IP Gold Indemnity	●	●	○	●	○
St George Life	Disability Income Plus Indemnity	●	○	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
AXA	Income Insurance Prof Indemnity	●	●	○	○	●
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
Aviva	IP Excell Indemnity	●	●	○	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	●
MLC	IP Standard	○	○	○	○	●

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

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

● standard ● Optional ○ not available

**P R O F I L E S U M M A R Y R E P O R T**

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★	Asteron	Income Advantage Extra	●	●	○	●	○
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**SUPERCEDED**

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

income protection - Stepped Young White Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

### ★★★★★ outstanding value

CommInsure	Income Care	●	●	○	○	○
AIA Australia	Disability Income Plan	●	●	○	○	○

### ★★★★

ING Life	OneCare Income Sec. Std	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○

### ★★★

Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●
St George Life	Disability Income Indemnity	●	○	●	○	○
Asteron	IP Shield	●	●	○	○	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○

### ★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
Asteron	Income Advantage	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	●
Aviva	IP Excell Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	●
Asteron	Income Protector	●	●	○	●	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○
ING Life	OneCare Income Sec. Prof	●	●	○	●	○
MLC	IP Standard	○	○	○	○	●

### ★

St George Life	Disability Income Plus Indemnity	●	○	●	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
AXA	Income Insurance Prof Indemnity	●	●	○	○	●
Aviva	IP Gold Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○

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**life insurance star ratings**  
*income protection - Stepped Young White Collar Female*

● standard    ● Optional    ○ not available

**P R O F I L E   S U M M A R Y   R E P O R T**

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★	MLC	IP Plus with Extra Benefit Indemnity	●	●	●	●	●
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**SUPERCEDED**

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.  
 2 Premiums will be calculated based on your age at the start of the policy.  
 3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index.  
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# life insurance star ratings

income protection - Stepped Young Retail/Light manual Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

### ★★★★★ outstanding value

AIA Australia	Disability Income Plan	●	●	○	○	○
ING Life	OneCare Income Sec. Prof	●	●	○	●	●
ING Life	OneCare Income Sec. Std	●	●	○	●	●

### ★★★★★

AXA	Income Insurance Prof Indemnity	●	●	○	○	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	●

### ★★★★

Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●

### ★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
CommInsure	Income Care Plus	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	○

### ★★

St George Life	Disability Income Plus Indemnity	●	○	●	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○
St George Life	Disability Income Indemnity	●	○	●	○	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
MLC	IP Standard	○	○	○	○	●
Asteron	Income Protector Extra	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	●
Asteron	IP Shield	●	●	○	○	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○

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# life insurance star ratings

income protection - Stepped Young Retail/Light manual Male

standard  Optional  not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★	Aviva	IP Gold Indemnity	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
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SUPERCEDED

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

income protection - Stepped Young Retail/Light manual Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

### ★★★★★ outstanding value

ING Life	OneCare Income Sec. Std	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○

### ★★★★★

ING Life	OneCare Income Sec. Prof	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●

### ★★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AXA	Income Insurance Prof Indemnity	●	●	○	○	●
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	●

### ★★★

Asteron	Income Advantage	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○

### ★★

Asteron	Income Protector Extra	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
St George Life	Disability Income Indemnity	●	○	○	○	○
Aviva	IP Gold Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
St George Life	Disability Income Plus Indemnity	●	○	○	●	○
Asteron	Income Protector	●	●	○	●	○
MLC	IP Standard	○	○	○	○	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○
Aviva	IP Excell Indemnity	●	●	○	●	○

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# life insurance star ratings

income protection - Stepped Young Retail/Light manual Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★	AXA	Income Insurance Plus Indemnity	●	●	●	●	●
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SUPERCEDED

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# life insurance star ratings

## income protection - Stepped Young Professional Male

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

#### ★★★★★ outstanding value

CommInsure	Income Care	●	●	○	○	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
ING Life	OneCare Income Sec. Std	●	●	○	●	●

#### ★★★★★

ING Life	OneCare Income Sec. Prof	●	●	○	●	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○

#### ★★★★

Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Asteron	Income Advantage Extra	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○

#### ★★★

Zurich Australia	Income Replacement Indem	●	●	○	●	○
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	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○

#### ★★

MLC	IP Standard	○	○	○	○	●
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
Aviva	IP Gold Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	●
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
AXA	Income Insurance Prof Indemnity	●	●	○	○	●
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
St George Life	Disability Income Indemnity	●	○	○	○	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○

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**life insurance star ratings**  
income protection - Stepped Young Professional Male

● standard ● Optional ○ not available

**P R O F I L E S U M M A R Y R E P O R T**

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★ St George Life	Disability Income Plus Indemnity	●	○	●	●	○
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**SUPERCEDED**

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# life insurance star ratings

income protection - Stepped Young Professional Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

### ★★★★★ outstanding value

ING Life	OneCare Income Sec. Std	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	●

### ★★★★

AIA Australia	Disability Income Plan	●	●	○	○	○
---------------	------------------------	---	---	---	---	---

### ★★★

ING Life	OneCare Income Sec. Prof	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Asteron	Income Protector	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	○

### ★★

Zurich Australia	Income Replacement Indem	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
St George Life	Disability Income Indemnity	●	○	○	○	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Aviva	IP Excell Indemnity	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○

### ★

Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
MLC	IP Standard	○	○	○	○	○
St George Life	Disability Income Plus Indemnity	●	○	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	○
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	●	●	○	●	○
AXA	Income Insurance Prof Indemnity	●	●	○	○	○
Aviva	IP Gold Indemnity	●	●	○	●	○

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**life insurance star ratings**  
income protection - Stepped Young Professional Female

● standard    ● Optional    ○ not available

**P R O F I L E   S U M M A R Y   R E P O R T**

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★	MLC	IP Plus Indemnity	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
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**SUPERCEDED**

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

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# life insurance star ratings

income protection - Stepped Young Blue Collar Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

### ★★★★★ outstanding value

CommInsure	Income Care	●	●	○	○	○
ING Life	OneCare Income Sec. Std	●	●	○	●	○

### ★★★★★

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●

### ★★★★

Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	●

### ★★★

Asteron	Income Protector	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
St George Life	Disability Income Indemnity	●	○	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○

### ★★

Aviva	IP Gold Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	○
MLC	IP Plus Indemnity	○	○	○	○	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
St George Life	Disability Income Plus Indemnity	●	○	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○

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# life insurance star ratings

income protection - Stepped Young Blue Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

### ★★★★★ outstanding value

Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●
CommInsure	Income Care	●	●	○	○	○
ING Life	OneCare Income Sec. Std	●	●	○	●	○

### ★★★★

AIA Australia	Disability Income Plan	●	●	○	○	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	●

### ★★★

ING Life	OneCare Income Sec. Comp	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○

### ★★

Asteron	Income Protector	●	●	○	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○

### ★

St George Life	Disability Income Indemnity	●	○	●	○	○
Aviva	IP Gold Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	○
MLC	IP Plus Indemnity	○	○	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
St George Life	Disability Income Plus Indemnity	●	○	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○

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# life insurance star ratings

income protection - Stepped Mature White Collar Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

### ★★★★★ outstanding value

AIA Australia	Disability Income PLUS Optional	●	●	●	●	○
ING Life	OneCare Income Sec. Std	●	●	●	●	●
CommInsure	Income Care	●	●	●	○	●

### ★★★★

AIA Australia	Disability Income Plan	●	●	●	○	○
CommInsure	Income Care Plus	●	●	●	●	●

### ★★★

Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	●	●	●
Asteron	IP Shield	●	●	●	○	●
Asteron	Income Protector	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●

### ★★

Aviva	IP Excell Indemnity	●	●	●	●	●
Zurich Australia	Income Replacement Indem	●	●	●	●	●
ING Life	OneCare Income Sec. Prof	●	●	●	●	●
ING Life	OneCare Income Sec. Comp	●	●	●	●	●
Tower Life Australia	Income Protection Indem	●	●	●	●	●
AXA	Income Insurance Plan Indemnity	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron	Income Protector Extra	●	●	●	●	●
Asteron	Income Advantage	●	●	●	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	●	●	●
Asteron	Income Advantage Extra	●	●	●	●	●

### ★

St George Life	Disability Income Plus Indemnity	●	○	●	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	●	●	●
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○
MLC	IP Plus Indemnity	●	●	●	○	●
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	●	●	●
Aviva	IP Gold Indemnity	●	●	●	●	●
AXA	Income Insurance Prof Indemnity	●	●	●	●	●
AXA	Income Insurance Plus Indemnity	●	●	●	●	●
MLC	IP Plus with Extra Benefit Indemnity	●	●	●	●	●
St George Life	Disability Income Indemnity	●	○	●	○	○
MLC	IP Standard	●	●	○	○	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	●	●	●

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# life insurance star ratings

income protection - Stepped Mature White Collar Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★	Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○
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SUPERCEDED

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# life insurance star ratings

income protection - Stepped Mature White Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

### ★★★★★ outstanding value

AIA Australia	Disability Income Plan	●	●	○	○	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	●

### ★★★★

Asteron	IP Shield	●	●	○	○	○
Asteron	Income Protector	●	●	○	●	○

### ★★★

ING Life	OneCare Income Sec. Std	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○

### ★★

Zurich Australia	Income Replacement Indem	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○

### ★

Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	●
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
MLC	IP Standard	○	○	○	○	●
St George Life	Disability Income Indemnity	●	○	○	○	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	○
St George Life	Disability Income Plus Indemnity	●	○	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
Aviva	IP Gold Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
ING Life	OneCare Income Sec. Prof	●	●	○	●	○

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# life insurance star ratings

income protection - Stepped Mature White Collar Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★	AXA	Income Insurance Prof Indemnity	●	●	○	○	●
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SUPERCEDED

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# life insurance star ratings

income protection - Stepped Mature Retail/Light manual Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

### ★★★★★ outstanding value

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
ING Life	OneCare Income Sec. Std	●	●	○	●	○
AXA	Income Insurance Prof Indemnity	●	●	○	○	●
ING Life	OneCare Income Sec. Prof	●	●	○	●	○

### ★★★★

ING Life	OneCare Income Sec, Comp	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○

### ★★★

Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○

### ★★

Tower Life Australia	Income Protection Indem	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Asteron	Income Advantage Extra	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○

### ★

Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
St George Life	Disability Income Indemnity	●	○	○	○	○
Aviva	IP Gold Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
Aviva	IP Excell Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
Zurich Australia	Income Replacement Indem	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
MLC	IP Standard	○	○	○	○	●
Asteron	Income Protector Extra	●	●	○	●	○
St George Life	Disability Income Plus Indemnity	●	○	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○

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# life insurance star ratings

income protection - Stepped Mature Retail/Light manual Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★	Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
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SUPERCEDED

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# life insurance star ratings

income protection - Stepped Mature Retail/Light manual Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

### ★★★★★ outstanding value

AXA	Income Insurance Prof Indemnity	●	●	○	○	●
AIA Australia	Disability Income Plan	●	●	○	○	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○

### ★★★★

ING Life	OneCare Income Sec. Prof	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
ING Life	OneCare Income Sec. Std	●	●	○	●	○

### ★★★

ING Life	OneCare Income Sec. Comp	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●

### ★★

Asteron	Income Advantage Extra	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Asteron	Income Protector	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○

### ★

MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	●
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
St George Life	Disability Income Indemnity	●	○	○	○	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
MLC	IP Standard	○	○	○	○	●
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
St George Life	Disability Income Plus Indemnity	●	○	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○

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# life insurance star ratings

income protection - Stepped Mature Retail/Light manual Female

standard  Optional  not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★	Aviva	IP Gold Indemnity	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
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SUPERCEDED

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

income protection - Stepped Mature Professional Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

### ★★★★★ outstanding value

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	●
ING Life	OneCare Income Sec. Std	●	●	○	●	●

### ★★★★

ING Life	OneCare Income Sec. Prof	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	●
ING Life	OneCare Income Sec. Comp	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●

### ★★★

Asteron	Income Protector Extra	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
AIA Australia	Disability Income Plan	●	●	○	○	○

### ★★

Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
Zurich Australia	Income Replacement Indem	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●

### ★

MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
MLC	IP Standard	○	○	○	○	●
St George Life	Disability Income Plus Indemnity	●	○	○	●	○
Aviva	IP Gold Indemnity	●	○	○	●	○
St George Life	Disability Income Indemnity	●	○	○	○	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	●
AXA	Income Insurance Prof Indemnity	●	●	○	○	●
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○

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# life insurance star ratings

income protection - Stepped Mature Professional Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★	Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
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SUPERCEDED

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# life insurance star ratings

income protection - Stepped Mature Professional Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

### ★★★★★ outstanding value

CommInsure	Income Care	●	●	○	○	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○

### ★★★★★

Asteron	Income Advantage	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○

### ★★★★

Asteron	Income Protector Extra	●	●	○	●	○
ING Life	OneCare Income Sec. Std	●	●	○	●	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
AIA Australia	Disability Income Plan	●	●	○	○	○
ING Life	OneCare Income Sec. Prof	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○

### ★★★

AXA	Income Insurance Plan Indemnity	●	●	○	○	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○
AXA	Income Insurance Prof Indemnity	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
Aviva	IP Gold Indemnity	●	●	○	●	○

### ★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	○
MLC	IP Plus Indemnity	○	○	○	○	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
St George Life	Disability Income Indemnity	●	○	○	○	○
St George Life	Disability Income Plus Indemnity	●	○	○	○	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	○	○
MLC	IP Standard	○	○	○	○	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○

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# life insurance star ratings

income protection - Stepped Mature Professional Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★	AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
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SUPERCEDED

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# life insurance star ratings

## income protection - Stepped Mature Blue Collar Male

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

#### ★★★★★ outstanding value

CommInsure	Income Care	●	●	○	○	○
ING Life	OneCare Income Sec. Std	●	●	○	●	○

#### ★★★★

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	○

#### ★★★

Asteron	Income Protector	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○

#### ★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Asteron	IP Shield	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	○

#### ★

Aviva	IP Gold Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	○
MLC	IP Plus Indemnity	○	○	○	○	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
St George Life	Disability Income Indemnity	●	○	○	○	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
St George Life	Disability Income Plus Indemnity	●	○	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○

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# life insurance star ratings

income protection - Stepped Mature Blue Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

### ★★★★★ outstanding value

CommInsure	Income Care	●	●	○	○	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●

### ★★★★★

Tower Life Australia	Income Protection Indem	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
ING Life	OneCare Income Sec. Std	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○

### ★★★★

Asteron	Income Protector Extra	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Asteron	Income Protector	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○

### ★★★

Aviva	IP Excell Indemnity	●	●	○	●	○
ING Life	OneCare Income Sec, Comp	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
CommInsure	Income Care Plus	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○

### ★★

Zurich Australia	Income Replacement Indem	●	●	○	●	○
St George Life	Disability Income Indemnity	●	○	○	○	○
Aviva	IP Gold Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
St George Life	Disability Income Plus Indemnity	●	○	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	●

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# life insurance star ratings

income protection - Stepped Empty Nester White Collar Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

### ★★★★★ outstanding value

CommInsure	Income Care	●	●	○	○	○
AIA Australia	Disability Income Plan	●	●	○	○	○

### ★★★★★

Asteron	IP Shield	●	●	○	○	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
ING Life	OneCare Income Sec. Std	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○

### ★★★★

Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○

### ★★★

AXA	Income Insurance Plan Indemnity	●	●	○	○	○
ING Life	OneCare Income Sec. Prof	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○

### ★★

Tower Life Australia	Income Protection Indem	●	●	○	●	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
St George Life	Disability Income Plus Indemnity	●	○	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	○
St George Life	Disability Income Indemnity	●	○	○	○	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	○
MLC	IP Standard	○	○	○	○	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
AXA	Income Insurance Prof Indemnity	●	●	○	○	○
Aviva	IP Gold Indemnity	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○

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# life insurance star ratings

income protection - Stepped Empty Nester White Collar Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★	MLC	IP Plus with Extra Benefit Indemnity	●	●	●	●	●
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SUPERCEDED

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# life insurance star ratings

income protection - Stepped Empty Nester White Collar Female

● standard    ○ Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

### ★★★★★ outstanding value

AIA Australia	Disability Income Plan	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	●

### ★★★★

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
ING Life	OneCare Income Sec. Std	●	●	○	●	●

### ★★★

CommInsure	Income Care Plus	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Asteron	Income Protector	●	●	○	●	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○

### ★★

Asteron	Income Protector Extra	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
ING Life	OneCare Income Sec. Prof	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
St George Life	Disability Income Indemnity	●	○	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○

### ★

MLC	IP Standard	○	○	○	○	●
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	○
AXA	Income Insurance Prof Indemnity	●	●	○	○	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
St George Life	Disability Income Plus Indemnity	●	○	○	●	○
Aviva	IP Gold Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	●

1 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.

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# life insurance star ratings

income protection - Stepped Empty Nester White Collar Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★	Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	●	●	●
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SUPERCEDED

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

income protection - Stepped Empty Nester Retail/Light manual Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

### ★★★★★ outstanding value

ING Life	OneCare Income Sec. Prof	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○

### ★★★★

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
ING Life	OneCare Income Sec. Std	●	●	○	●	○

### ★★★

ING Life	OneCare Income Sec. Comp	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AXA	Income Insurance Prof Indemnity	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○

### ★★

CommInsure	Income Care Plus	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	○
Asteron	Income Protector Extra	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	○
Asteron	Income Advantage Extra	●	●	○	●	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Asteron	Income Advantage	●	●	○	●	○

### ★

MLC	IP Standard	○	○	○	○	●
Aviva	IP Gold Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
St George Life	Disability Income Indemnity	●	○	○	○	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
St George Life	Disability Income Plus Indemnity	●	○	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○

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# life insurance star ratings

income protection - Stepped Empty Nester Retail/Light manual Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



Accelerate by Tower

Accelerate Comp Income Plan - Indemnity



SUPERCEDED

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

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

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4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.

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# life insurance star ratings

income protection - Stepped Empty Nester Retail/Light manual Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

### ★★★★★ outstanding value

ING Life	OneCare Income Sec. Prof	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○
ING Life	OneCare Income Sec. Std	●	●	○	●	●

### ★★★★

CommInsure	Income Care	●	●	○	○	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○

### ★★★

Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●
AXA	Income Insurance Prof Indemnity	●	●	○	○	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○

### ★★

Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
Asteron	Income Advantage	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○

### ★

Asteron	Income Protector Extra	●	●	○	●	○
MLC	IP Standard	○	○	○	○	●
Aviva	IP Excell Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Aviva	IP Gold Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
St George Life	Disability Income Indemnity	●	○	○	○	○
MLC	IP Plus Indemnity	○	○	○	○	●
St George Life	Disability Income Plus Indemnity	●	○	○	●	○

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# life insurance star ratings

income protection - Stepped Empty Nester Retail/Light manual Female

● standard    ◐ Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★	Zurich Australia	Income Replacement Indem	●	●	◐	●	◐
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SUPERCEDED

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# life insurance star ratings

income protection - Stepped Empty Nester Professional Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

### ★★★★★ outstanding value

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
ING Life	OneCare Income Sec. Std	●	●	○	●	●
CommInsure	Income Care	●	●	○	○	●

### ★★★★★

ING Life	OneCare Income Sec. Prof	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
ING Life	OneCare Income Sec, Comp	●	●	○	●	●

### ★★★★

Asteron	Income Advantage Extra	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Asteron	Income Advantage	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○
Asteron	Income Protector Extra	●	●	○	●	○

### ★★★

Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Aviva	IP Excell Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○

### ★

MLC	IP Standard	○	○	○	○	●
St George Life	Disability Income Plus Indemnity	●	○	○	●	○
Aviva	IP Gold Indemnity	●	○	○	●	○
St George Life	Disability Income Indemnity	●	○	○	○	○
MLC	IP Plus Indemnity	○	○	○	○	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	○	●
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
AXA	Income Insurance Prof Indemnity	●	●	○	○	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○

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# life insurance star ratings

income protection - Stepped Empty Nester Professional Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★	Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	●	●	●
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SUPERCEDED

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

income protection - Stepped Empty Nester Professional Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

### ★★★★★ outstanding value

CommInsure	Income Care	●	●	○	○	○
ING Life	OneCare Income Sec. Std	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○

### ★★★★★

ING Life	OneCare Income Sec. Prof	●	●	○	●	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○

### ★★★★

Asteron	Income Protector	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○
Asteron	Income Protector Extra	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Asteron	Income Advantage	●	●	○	●	○

### ★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Aviva	IP Gold Indemnity	●	●	○	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○

### ★★

Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	○
St George Life	Disability Income Plus Indemnity	●	○	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
St George Life	Disability Income Indemnity	●	○	○	○	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
AXA	Income Insurance Prof Indemnity	●	●	○	○	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○

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

income protection - Stepped Empty Nester Professional Female

standard  Optional  not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			



MLC

IP Standard



SUPERCEDED

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

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# life insurance star ratings

income protection - Stepped Empty Nester Blue Collar Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
AIA Australia	Disability Income Plan	●	●	○	○	○
<b>★★★★★</b>						
ING Life	OneCare Income Sec. Std	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
<b>★★★★</b>						
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Asteron	Income Protector	●	●	○	●	○
<b>★★★</b>						
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
Asteron	Income Protector Extra	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	○
Aviva	IP Excell Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○
<b>★★</b>						
St George Life	Disability Income Plus Indemnity	●	○	●	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
Aviva	IP Gold Indemnity	●	●	○	●	○
St George Life	Disability Income Indemnity	●	○	●	○	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○

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

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# life insurance star ratings

income protection - Stepped Empty Nester Blue Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

### ★★★★★ outstanding value

Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●
ING Life	OneCare Income Sec. Std	●	●	○	●	○

### ★★★★

CommInsure	Income Care	●	●	○	○	○
AIA Australia	Disability Income Plan	●	●	○	○	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○

### ★★★

ING Life	OneCare Income Sec, Comp	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○

### ★★

Asteron	Income Protector Extra	●	●	○	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Asteron	Income Protector	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○

### ★

Zurich Australia	Income Replacement Indem	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	●
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
Aviva	IP Gold Indemnity	●	●	○	●	○
St George Life	Disability Income Plus Indemnity	●	○	○	●	○
St George Life	Disability Income Indemnity	●	○	○	○	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○

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

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

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index

4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.

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

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# life insurance star ratings

## trauma insurance - Stepped Young White Collar Male

● standard    ○ Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

#### ★★★★★ outstanding value

CommInsure	Total Care Plan SATrauma	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●

#### ★★★★

AMP Life	FlexLifeTime Crisis Std	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○

#### ★★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
St George Life	SAT Protection Choices	●	○	○	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○

#### ★★

AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
Asteron	Stand Alone Recovery Plus	●	●	●	○
Asteron	Stand Alone Recovery	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	○	○
AXA	SA Trauma Insurance Plan	●	●	○	○
MLC	Critical Illness Plus SA	●	○	●	○
Tower Life Australia	SA Crisis Protection	●	●	●	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

#### ★

Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
Asgard Capital Mgnt	Trauma Protection	●	○	○	○
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
Aviva	SA Recovery Money	●	●	●	○
ING Life	OneCare Trauma Cvr Comp	○	○	●	●
ING Life	Trauma Cvr Prem with Max	○	○	●	●
ING Life	OneCare Trauma Cvr Prem	○	○	●	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

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

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# life insurance star ratings

trauma insurance - Stepped Young White Collar Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

CommInsure	Total Care Plan SATrauma	●	●	●	●
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### ★★★★★

AMP Life	FlexLifeTime Crisis Std	●	●	●	●
St George Life	SAT Protection Choices	●	○	○	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●

### ★★★★

AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
Asteron	Stand Alone Recovery	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●

### ★★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
Asteron	Stand Alone Recovery Plus	●	●	●	○
Aviva	SA Recovery Money	●	●	●	○
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
CommInsure	Total Care Plan SATrauma Plus	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○
MLC	Critical Illness Plus SA	●	○	●	○
Tower Life Australia	SA Crisis Protection	●	●	●	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○

### ★★

AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
Asgard Capital Mgnt	Trauma Protection	●	○	○	○
Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
AXA	SA Trauma Insurance Plan	●	●	○	○
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	●	●	●	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

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# life insurance star ratings

trauma insurance - Stepped Young Retail/Light manual Male

● standard    ○ Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

CommInsure	Total Care Plan SATrauma	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●

### ★★★★

AMP Life	FlexLifeTime Crisis Std	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○

### ★★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
St George Life	SAT Protection Choices	●	○	○	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○

### ★★

AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
Asteron	Stand Alone Recovery	●	●	●	○
Asteron	Stand Alone Recovery Plus	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	○	○
AXA	SA Trauma Insurance Plan	●	●	○	○
Tower Life Australia	SA Crisis Protection	●	●	●	○

### ★

Asgard Capital Mgnt	Trauma Protection	●	○	○	○
Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
Aviva	SA Recovery Money	●	●	●	○
ING Life	Trauma Cvr Prem with Max	○	○	●	●
ING Life	OneCare Trauma Cvr Comp	○	○	●	●
ING Life	OneCare Trauma Cvr Prem	○	○	●	●
MLC	Critical Illness Plus SA	●	○	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

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

trauma insurance - Stepped Young Retail/Light manual Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

CommInsure	Total Care Plan SATrauma	●	●	●	●
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### ★★★★★

AMP Life	FlexLifeTime Crisis Std	●	●	●	●
St George Life	SAT Protection Choices	●	○	○	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●

### ★★★★

AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
Asteron	Stand Alone Recovery	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●

### ★★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
Asteron	Stand Alone Recovery Plus	●	●	●	○
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
Aviva	SA Recovery Money	●	●	●	○
CommInsure	Total Care Plan SATrauma Plus	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○
MLC	Critical Illness Plus SA	●	○	●	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Tower Life Australia	SA Crisis Protection	●	●	●	○

### ★★

AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
Asgard Capital Mgnt	Trauma Protection	●	○	○	○
Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
AXA	SA Trauma Insurance Plan	●	●	○	○
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	●	●	●	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

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

## trauma insurance - Stepped Young Professional Male

● standard    ● Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

#### ★★★★★ outstanding value

CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●

#### ★★★★

Asteron	Stand Alone Recovery Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●

#### ★★★

AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
Asteron	Stand Alone Recovery	●	●	●	●
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

#### ★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	●
Aviva	SA Recovery Money	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Tower Life Australia	SA Crisis Protection	●	●	●	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	●
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

#### ★

AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
Asgard Capital Mgnt	Trauma Protection	●	○	○	○
Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
AXA	SA Trauma Insurance Plan	●	●	○	●
ING Life	OneCare Trauma Cvr Comp	●	●	●	●
ING Life	OneCare Trauma Cvr Prem	●	●	●	●
ING Life	Trauma Cvr Prem with Max	●	●	●	●
MLC	Critical Illness Plus SA	●	○	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	●
St George Life	SAT Protection Choices	●	○	○	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

## trauma insurance - Stepped Young Professional Female

● standard ● Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

#### ★★★★★ outstanding value

CommInsure	Total Care Plan SATrauma	●	●	●	●
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#### ★★★★★

Asteron	Stand Alone Recovery	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●

#### ★★★★

AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
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	●	●	●	●
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●

#### ★★★

Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC	Critical Illness Plus SA	●	○	●	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	●
Tower Life Australia	SA Crisis Protection	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

#### ★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	●
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
Asgard Capital Mgnt	Trauma Protection	●	○	○	○
AXA	SA Trauma Insurance Plan	●	●	○	●
AXA	SA Trauma Insurance Plus Plan	●	●	○	●
ING Life	Trauma Cvr Prem with Max	●	●	●	●
ING Life	OneCare Trauma Cvr Prem	●	●	●	●
ING Life	OneCare Trauma Cvr Comp	●	●	●	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	●
St George Life	SAT Protection Choices	●	○	○	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.  
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life insurance star ratings  
trauma insurance - Stepped Young Blue Collar Male

● standard ○ Optional ○ not available

PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

★★★★★ outstanding value

CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●

★★★★★

AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○

★★★★

AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
St George Life	SAT Protection Choices	●	○	○	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○

★★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
Asteron	Stand Alone Recovery Plus	●	●	●	○
Asteron	Stand Alone Recovery	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	○	○
AXA	SA Trauma Insurance Plus Plan	●	●	○	○
Tower Life Australia	SA Crisis Protection	●	●	●	○

★

Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
Asgard Capital Mgnt	Trauma Protection	●	○	○	○
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
Aviva	SA Recovery Money	●	●	●	○
ING Life	OneCare Trauma Cvr Prem	○	○	●	●
ING Life	OneCare Trauma Cvr Comp	○	○	●	●
ING Life	Trauma Cvr Prem with Max	○	○	●	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	●
MLC	Critical Illness Plus SA	●	○	●	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

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# life insurance star ratings

## trauma insurance - Stepped Young Blue Collar Female

● standard ● Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

#### ★★★★★ outstanding value

CommInsure	Total Care Plan SATrauma	●	●	●	●
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#### ★★★★

AMP Life	FlexLifeTime Crisis Std	●	●	●	●
St George Life	SAT Protection Choices	●	○	○	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●

#### ★★★

AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
Asteron	Stand Alone Recovery	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●

#### ★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
Asteron	Stand Alone Recovery Plus	●	●	●	○
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
Aviva	SA Recovery Money	●	●	●	○
CommInsure	Total Care Plan SATrauma Plus	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○
MLC	Critical Illness Plus SA	●	○	●	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Tower Life Australia	SA Crisis Protection	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

#### ★

AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
Asgard Capital Mgnt	Trauma Protection	●	○	○	○
AXA	SA Trauma Insurance Plus Plan	●	●	○	○
AXA	SA Trauma Insurance Plan	●	●	○	○
ING Life	Trauma Cvr Prem with Max	○	○	●	●
ING Life	OneCare Trauma Cvr Comp	○	○	●	●
ING Life	OneCare Trauma Cvr Prem	○	○	●	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

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# life insurance star ratings

## trauma insurance - Stepped Mature White Collar Male

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

#### ★★★★★ outstanding value

Asteron	Stand Alone Recovery Plus	●	●	●	○
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
Aviva	SA Recovery Money	●	●	●	○

#### ★★★★

Asteron	Stand Alone Recovery	●	●	●	○
CommInsure	Total Care Plan SATrauma	●	●	○	●

#### ★★★

AXA	SA Trauma Insurance Plus Plan	●	●	○	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

#### ★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	○	○
ING Life	Trauma Cvr Prem with Max	○	○	●	●
ING Life	OneCare Trauma Cvr Prem	○	○	●	●
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

#### ★

AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
Asgard Capital Mgnt	Trauma Protection	●	○	○	○
ING Life	OneCare Trauma Cvr Comp	○	○	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA	●	○	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	○
St George Life	SAT Protection Choices	●	○	○	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Tower Life Australia	SA Crisis Protection	●	●	●	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

## trauma insurance - Stepped Mature White Collar Female

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

#### ★★★★★ outstanding value

Asteron	Stand Alone Recovery	●	●	●	○
Asteron	Stand Alone Recovery Plus	●	●	●	○
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
Aviva	SA Recovery Money	●	●	●	○

#### ★★★★

AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
ING Life	OneCare Trauma Cvr Comp	○	○	●	●

#### ★★★

AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●

#### ★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	○	○
AXA	SA Trauma Insurance Plan	●	●	○	○
ING Life	OneCare Trauma Cvr Prem	○	○	●	●
Macquarie Life	Trauma Plus	●	●	●	○
Tower Life Australia	SA Crisis Protection	●	●	●	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

#### ★

AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
Asgard Capital Mgnt	Trauma Protection	●	○	○	○
ING Life	Trauma Cvr Prem with Max	○	○	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA	●	○	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	○
St George Life	SAT Protection Choices	●	○	○	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

trauma insurance - Stepped Mature Retail/Light manual Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

Asteron	Stand Alone Recovery Plus	●	●	●	○
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
Aviva	SA Recovery Money	●	●	●	○

### ★★★★

Asteron	Stand Alone Recovery	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	○	○
CommInsure	Total Care Plan SATrauma	●	●	○	●

### ★★★

CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

### ★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	○	○
ING Life	OneCare Trauma Cvr Prem	○	○	●	●
ING Life	Trauma Cvr Prem with Max	○	○	●	●
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

### ★

AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
Asgard Capital Mgnt	Trauma Protection	●	○	○	○
Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
ING Life	OneCare Trauma Cvr Comp	○	○	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA	●	○	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	●
St George Life	SAT Protection Choices	●	○	○	○
Tower Life Australia	SA Crisis Protection	●	●	●	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

trauma insurance - Stepped Mature Retail/Light manual Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

Asteron	Stand Alone Recovery Plus	●	●	●	○
Asteron	Stand Alone Recovery	●	●	●	○
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
Aviva	SA Recovery Money	●	●	●	○

### ★★★★

AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
ING Life	OneCare Trauma Cvr Comp	○	○	●	●

### ★★★

AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●

### ★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	○	○
AXA	SA Trauma Insurance Plan	●	●	○	○
ING Life	OneCare Trauma Cvr Prem	○	○	●	●
Macquarie Life	Trauma Plus	●	●	●	○
Tower Life Australia	SA Crisis Protection	●	●	●	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

### ★

AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
Asgard Capital Mgnt	Trauma Protection	●	○	○	○
ING Life	Trauma Cvr Prem with Max	○	○	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	●
MLC	Critical Illness Plus SA	●	○	●	○
St George Life	SAT Protection Choices	●	○	○	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

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

## trauma insurance - Stepped Mature Professional Male

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

#### ★★★★★ outstanding value

Asteron	Stand Alone Recovery Plus	●	●	●	○
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
Aviva	SA Recovery Money	●	●	●	○

#### ★★★★

Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

#### ★★★

Asteron	Stand Alone Recovery	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	○	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	○
CommInsure	Total Care Plan SATrauma	●	●	○	○
Macquarie Life	Trauma Plus	●	●	●	○

#### ★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	○
AMP Life	FlexLifeTime Crisis Prem	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	○	○
ING Life	OneCare Trauma Cvr Comp	○	○	●	○
ING Life	OneCare Trauma Cvr Prem	○	○	●	○
ING Life	Trauma Cvr Prem with Max	○	○	●	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Tower Life Australia	SA Crisis Protection	●	●	●	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○

#### ★

AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
AMP Life	FlexLifeTime Crisis Std	●	●	●	○
Asgard Capital Mgnt	Trauma Protection	●	○	○	○
Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA	●	○	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	○
St George Life	SAT Protection Choices	●	○	○	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

## trauma insurance - Stepped Mature Professional Female

● standard    ○ Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

#### ★★★★★ outstanding value

Aviva	SA Recovery Money	●	●	●	○
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○

#### ★★★★

Asteron	Stand Alone Recovery	●	●	●	○
Asteron	Stand Alone Recovery Plus	●	●	●	○
CommInsure	Total Care Plan SATrauma	●	●	○	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

#### ★★★

CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	○
Tower Life Australia	SA Crisis Protection	●	●	●	○

#### ★★

AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	○	○
AXA	SA Trauma Insurance Plus Plan	●	●	○	○
ING Life	OneCare Trauma Cvr Prem	○	○	●	●
ING Life	OneCare Trauma Cvr Comp	○	○	●	●
ING Life	Trauma Cvr Prem with Max	○	○	●	●

#### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
Asgard Capital Mgnt	Trauma Protection	●	○	○	○
Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	●
MLC	Critical Illness Plus SA	●	○	●	○
St George Life	SAT Protection Choices	●	○	○	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

## trauma insurance - Stepped Mature Blue Collar Male

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

#### ★★★★★ outstanding value

Asteron	Stand Alone Recovery Plus	●	●	●	○
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
Aviva	SA Recovery Money	●	●	●	○

#### ★★★★

Asteron	Stand Alone Recovery	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	○	○
CommInsure	Total Care Plan SATrauma	●	●	○	●

#### ★★★

CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

#### ★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	○	○
ING Life	Trauma Cvr Prem with Max	○	○	●	●
ING Life	OneCare Trauma Cvr Prem	○	○	●	●
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

#### ★

AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
Asgard Capital Mgnt	Trauma Protection	●	○	○	○
ING Life	OneCare Trauma Cvr Comp	○	○	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	●
MLC	Critical Illness Plus SA	●	○	●	○
St George Life	SAT Protection Choices	●	○	○	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Tower Life Australia	SA Crisis Protection	●	●	●	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

trauma insurance - Stepped Mature Blue Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

Asteron	Stand Alone Recovery Plus	●	●	●	○
Asteron	Stand Alone Recovery	●	●	●	○
Aviva	SA Recovery Money	●	●	●	○
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○

### ★★★★

AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
ING Life	OneCare Trauma Cvr Comp	○	○	●	●

### ★★★

AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●

### ★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	○	○
AXA	SA Trauma Insurance Plus Plan	●	●	○	○
ING Life	OneCare Trauma Cvr Prem	○	○	●	●
Macquarie Life	Trauma Plus	●	●	●	○
Tower Life Australia	SA Crisis Protection	●	●	●	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

### ★

AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
Asgard Capital Mgnt	Trauma Protection	●	○	○	○
Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
ING Life	Trauma Cvr Prem with Max	○	○	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	●
MLC	Critical Illness Plus SA	●	○	●	○
St George Life	SAT Protection Choices	●	○	○	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

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# life insurance star ratings

trauma insurance - Stepped Empty Nester White Collar Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

AMP Life	FlexLifeTime Crisis Std	●	●	●	●
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### ★★★★★

AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
ING Life	OneCare Trauma Cvr Prem	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●

### ★★★★

Asteron	Stand Alone Recovery	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
ING Life	Trauma Cvr Prem with Max	●	●	●	●
ING Life	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

### ★★★

Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
Asgard Capital Mgnt	Trauma Protection	●	○	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
MLC	Critical Illness Plus SA	●	○	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	●
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	●
Aviva	SA Recovery Money	●	●	●	●
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	○	●
AXA	SA Trauma Insurance Plus Plan	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	●
St George Life	SAT Protection Choices	●	○	○	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	●
Tower Life Australia	SA Crisis Protection	●	●	●	●
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

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# life insurance star ratings

trauma insurance - Stepped Empty Nester White Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

ING Life	Trauma Cvr Prem with Max	●	●	●	●
ING Life	OneCare Trauma Cvr Prem	●	●	●	●
ING Life	OneCare Trauma Cvr Comp	●	●	●	●

### ★★★★★

AMP Life	FlexLifeTime Crisis Std	●	●	●	●
Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
Macquarie Life	Trauma Plus	●	●	●	●

### ★★★★

Asgard Capital Mgnt	Trauma Protection	●	○	○	○
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●

### ★★★

AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
Asteron	Stand Alone Recovery	●	●	●	●
Aviva	SA Recovery Money	●	●	●	●
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Tower Life Australia	SA Crisis Protection	●	●	●	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	●

### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	●
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	●
AXA	SA Trauma Insurance Plus Plan	●	●	○	●
AXA	SA Trauma Insurance Plan	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	●
MLC	Critical Illness Plus SA	●	○	●	○
St George Life	SAT Protection Choices	●	○	○	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

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

trauma insurance - Stepped Empty Nester Retail/Light manual Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

AMP Life	FlexLifeTime Crisis Std	●	●	●	●
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### ★★★★

AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
ING Life	OneCare Trauma Cvr Prem	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●

### ★★★

Asteron	Stand Alone Recovery	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
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	Extended SA Trauma Ins	●	●	●	●

### ★★

Asgard Capital Mgnt	Trauma Protection	●	○	○	○
Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
MLC	Critical Illness Plus SA	●	○	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	●
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	●
Aviva	SA Recovery Money	●	●	●	●
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	○	●
AXA	SA Trauma Insurance Plan	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	●
St George Life	SAT Protection Choices	●	○	○	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	●
Tower Life Australia	SA Crisis Protection	●	●	●	●
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.  
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 3. An ability to increase the sum insured without medical evidence.  
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# life insurance star ratings

trauma insurance - Stepped Empty Nester Retail/Light manual Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

ING Life	Trauma Cvr Prem with Max	●	●	●	●
ING Life	OneCare Trauma Cvr Comp	●	●	●	●
ING Life	OneCare Trauma Cvr Prem	●	●	●	●

### ★★★★★

AMP Life	FlexLifeTime Crisis Std	●	●	●	●
Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
Macquarie Life	Trauma Plus	●	●	●	●

### ★★★★

Asgard Capital Mgnt	Trauma Protection	●	○	○	○
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●

### ★★★

AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
Asteron	Stand Alone Recovery	●	●	●	●
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	●
Aviva	SA Recovery Money	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	●
Tower Life Australia	SA Crisis Protection	●	●	●	●

### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	●
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	●
AXA	SA Trauma Insurance Plus Plan	●	●	○	●
AXA	SA Trauma Insurance Plan	●	●	○	●
MLC	Critical Illness Plus SA	●	○	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	●
St George Life	SAT Protection Choices	●	○	○	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

trauma insurance - Stepped Empty Nester Professional Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

ING Life	Trauma Cvr Prem with Max	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●

### ★★★★★

Asteron	Stand Alone Recovery Plus	●	●	●	●
ING Life	OneCare Trauma Cvr Prem	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

### ★★★★

Asteron	Stand Alone Recovery	●	●	●	●
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	●

### ★★★

AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
Aviva	SA Recovery Money	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
ING Life	OneCare Trauma Cvr Comp	●	●	●	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	●
Tower Life Australia	SA Crisis Protection	●	●	●	●

### ★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	●
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
Asgard Capital Mgnt	Trauma Protection	●	○	○	○
AXA	SA Trauma Insurance Plan	●	●	○	●
AXA	SA Trauma Insurance Plus Plan	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
MLC	Critical Illness Plus SA	●	○	●	○
St George Life	SAT Protection Choices	●	○	○	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

trauma insurance - Stepped Empty Nester Professional Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

ING Life	OneCare Trauma Cvr Prem	●	●	●	●
ING Life	Trauma Cvr Prem with Max	●	●	●	●

### ★★★★★

Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○

### ★★★★

Asteron	Stand Alone Recovery Plus	●	●	●	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Zurich Australia	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	●	●	●	○
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	●	●	●	●
Asgard Capital Mgnt	Trauma Protection	●	○	○	○
Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
AXA	SA Trauma Insurance Plan	●	●	○	○
AXA	SA Trauma Insurance Plus Plan	●	●	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA	●	○	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	○
St George Life	SAT Protection Choices	●	○	○	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

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# life insurance star ratings

trauma insurance - Stepped Empty Nester Blue Collar Male

● standard    ○ Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

AMP Life	FlexLifeTime Crisis Std	●	●	●	●
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### ★★★★★

AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
ING Life	OneCare Trauma Cvr Prem	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●

### ★★★★

Asteron	Stand Alone Recovery Plus	●	●	●	●
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	Extended SA Trauma Ins	●	●	●	●

### ★★★

Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
Asgard Capital Mgnt	Trauma Protection	●	○	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
MLC	Critical Illness Plus SA	●	○	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	●
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	●
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	●
Aviva	SA Recovery Money	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	○	●
AXA	SA Trauma Insurance Plan	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	●
St George Life	SAT Protection Choices	●	○	○	○
Tower Life Australia	SA Crisis Protection	●	●	●	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	●
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.  
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 3. An ability to increase the sum insured without medical evidence.  
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# life insurance star ratings

trauma insurance - Stepped Empty Nester Blue Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

ING Life	OneCare Trauma Cvr Prem	●	●	●	●
ING Life	Trauma Cvr Prem with Max	●	●	●	●
ING Life	OneCare Trauma Cvr Comp	●	●	●	●

### ★★★★★

AMP Life	FlexLifeTime Crisis Std	●	●	●	●
Asgard Capital Mgnt	Critical Trauma Protect	●	○	○	○
Macquarie Life	Trauma Plus	●	●	●	●

### ★★★★

Asgard Capital Mgnt	Trauma Protection	●	○	○	○
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●

### ★★★

AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
Asteron	Stand Alone Recovery	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
Aviva	SA Recovery Money	●	●	●	●
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Tower Life Australia	SA Crisis Protection	●	●	●	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	●

### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	●
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	●
AXA	SA Trauma Insurance Plus Plan	●	●	○	●
AXA	SA Trauma Insurance Plan	●	●	○	●
MLC	Critical Illness Plus SA	●	○	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	○	●	●
St George Life	SAT Protection Choices	●	○	○	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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

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# life insurance star ratings

TPD insurance - Stepped Young White Collar Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		

### ★★★★★ outstanding value

Zurich Australia	Stand Alone TPD	●	●	●	●
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### ★★★★

AXA	TPD Insurance Plan	●	●	●	●
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### ★★★

AMP Life	Stand Alone TPD	●	●	●	●
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### ★★

CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
St George Life	Stand Alone TPD	●	○	○	○
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○

### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Asteron	Stand Alone TPD	●	●	●	●
Aviva	SA Recovery Money TPD	●	●	●	●
MLC	TPD Stand Alone Insurance	●	○	●	●
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○

SUPERCEDED

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

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# life insurance star ratings

TPD insurance - Stepped Young White Collar Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	○	○
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★★</b>					
AXA	TPD Insurance Plan	●	●	○	●
<b>★★★★</b>					
AMP Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
<b>★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
St George Life	Stand Alone TPD	●	○	○	○
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
<b>★</b>					
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Asteron	Stand Alone TPD	●	●	●	●
Aviva	SA Recovery Money TPD	●	●	●	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
MLC	TPD Stand Alone Insurance	●	○	●	●

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

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# life insurance star ratings

TPD insurance - Stepped Young Retail/Light manual Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★</b>					
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○
<b>★★★</b>					
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
<b>★★</b>					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
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	●	○	○	○
<b>★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC	TPD Stand Alone Insurance	●	○	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○

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

TPD insurance - Stepped Young Retail/Light manual Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
★★★★★ outstanding value					
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	○	○
★★★★★					
Zurich Australia	Stand Alone TPD	●	●	●	●
★★★★					
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	○	●
★★★					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
Aviva	SA Recovery Money TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
St George Life	Stand Alone TPD	●	○	○	○
★					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
MLC	TPD Stand Alone Insurance	●	○	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○

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

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# life insurance star ratings

## TPD insurance - Stepped Young Professional Male

● standard ● Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★★</b>					
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
<b>★★★★</b>					
AXA	TPD Insurance Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
<b>★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
Aviva	SA Recovery Money TPD	●	●	●	●
<b>★★</b>					
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
MLC	TPD Stand Alone Insurance	●	○	●	●
St George Life	Stand Alone TPD	●	○	○	○
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○

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

TPD insurance - Stepped Young Professional Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★★</b>					
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
<b>★★★★</b>					
AXA	TPD Insurance Plan	●	●	◐	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
<b>★★★</b>					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	◐	○
<b>★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Asteron	Stand Alone TPD	●	●	●	●
Aviva	SA Recovery Money TPD	●	●	●	●
MLC	TPD Stand Alone Insurance	●	○	●	●
St George Life	Stand Alone TPD	●	○	○	○
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○

SUPERCEDED

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.  
 2. Premiums will be calculated based on your age at the start of the policy.  
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 4. An additional payment to fund financial planning advice following the payment of a claim

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# life insurance star ratings

TPD insurance - Stepped Young Blue Collar Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		

★★★★★ **outstanding value**

Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○
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★★★★

AXA	TPD Insurance Plan	●	●	●	●
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★★★

Zurich Australia	Stand Alone TPD	●	●	●	●
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★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
Aviva	SA Recovery Money TPD	●	●	●	●
St George Life	Stand Alone TPD	●	○	○	○

★

Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	○	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○

SUPERCEDED

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

TPD insurance - Stepped Young Blue Collar Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		

★★★★★ **outstanding value**

Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○
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★★★★★

AXA	TPD Insurance Plan	●	●	●	●
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★★★

Aviva	SA Recovery Money TPD	●	●	●	●
St George Life	Stand Alone TPD	●	○	○	○
Zurich Australia	Stand Alone TPD	●	●	●	●

★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○

★

Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	○	●	●

SUPERCEDED

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

TPD insurance - Stepped Mature White Collar Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★★</b>					
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
<b>★★★★</b>					
AXA	TPD Insurance Plan	●	●	●	●
<b>★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
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	●	○	○	○
<b>★</b>					
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
MLC	TPD Stand Alone Insurance	●	○	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○

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

TPD insurance - Stepped Mature White Collar Female

● standard    ● Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★★</b>					
AXA	TPD Insurance Plan	●	●	●	●
<b>★★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
<b>★★★</b>					
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
Aviva	SA Recovery Money TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
<b>★</b>					
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
MLC	TPD Stand Alone Insurance	●	○	●	●
St George Life	Stand Alone TPD	●	○	○	○
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○

SUPERCEDED

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

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# life insurance star ratings

TPD insurance - Stepped Mature Retail/Light manual Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★</b>					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
St George Life	Stand Alone TPD	●	○	○	○
<b>★★★</b>					
AXA	TPD Insurance Plan	●	●	●	●
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○
<b>★★</b>					
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
Aviva	SA Recovery Money TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
<b>★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
MLC	TPD Stand Alone Insurance	●	○	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○

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

TPD insurance - Stepped Mature Retail/Light manual Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		

### ★★★★★ outstanding value

Zurich Australia	Stand Alone TPD	●	●	●	●
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### ★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
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### ★★★

AXA	TPD Insurance Plan	●	●	●	●
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### ★★

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	●	●	●	●
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○

### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC	TPD Stand Alone Insurance	●	○	●	●
St George Life	Stand Alone TPD	●	○	○	○
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○

SUPERCEDED

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

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# life insurance star ratings

TPD insurance - Stepped Mature Professional Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
★★★★★ outstanding value					
Zurich Australia	Stand Alone TPD	●	●	●	●
★★★★★					
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
★★★★					
AXA	TPD Insurance Plan	●	●	◐	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
★★★					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
Aviva	SA Recovery Money TPD	●	●	●	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
★★					
AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
MLC	TPD Stand Alone Insurance	●	○	●	●
St George Life	Stand Alone TPD	●	○	○	○
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	◐	○

SUPERCEDED

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

TPD insurance - Stepped Mature Professional Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★★</b>					
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
<b>★★★★</b>					
AXA	TPD Insurance Plan	●	●	◐	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
<b>★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
Aviva	SA Recovery Money TPD	●	●	●	●
<b>★</b>					
AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
MLC	TPD Stand Alone Insurance	●	○	●	●
St George Life	Stand Alone TPD	●	○	○	○
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	◐	○

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

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# life insurance star ratings

TPD insurance - Stepped Mature Blue Collar Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		

### ★★★★★ outstanding value

Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○
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### ★★★★

AXA	TPD Insurance Plan	●	●	●	●
St George Life	Stand Alone TPD	●	○	○	○

### ★★★

AlA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
Aviva	SA Recovery Money TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

### ★★

Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	○	●	●

### ★

Asgard Capital Mgnt	Standalone TPD	●	○	●	○
ING Life	OneCare Stand Alone TPD	●	●	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○

SUPERCEDED

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

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# life insurance star ratings

TPD insurance - Stepped Mature Blue Collar Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		

### ★★★★★ outstanding value

AXA	TPD Insurance Plan	●	●	●	●
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○

### ★★★★

Zurich Australia	Stand Alone TPD	●	●	●	●
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### ★★★

AlA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
Aviva	SA Recovery Money TPD	●	●	●	●

### ★★

AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
St George Life	Stand Alone TPD	●	○	○	○

### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	○	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○

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

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# life insurance star ratings

TPD insurance - Stepped Empty Nester White Collar Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
<b>★★★★★</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★</b>					
Aviva	SA Recovery Money TPD	●	●	●	●
St George Life	Stand Alone TPD	●	○	○	○
<b>★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	○	●	●
<b>★★</b>					
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	○	○

SUPERCEDED

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

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# life insurance star ratings

TPD insurance - Stepped Empty Nester White Collar Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★★</b>					
AMP Life	Stand Alone TPD	●	●	●	●
Aviva	SA Recovery Money TPD	●	●	●	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
<b>★★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
<b>★★★</b>					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	○	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
<b>★</b>					
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
St George Life	Stand Alone TPD	●	○	○	○
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○

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

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# life insurance star ratings

TPD insurance - Stepped Empty Nester Retail/Light manual Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		

### ★★★★★ outstanding value

Zurich Australia	Stand Alone TPD	●	●	●	●
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### ★★★★

Asgard Capital Mgnt	Standalone TPD	●	○	●	○
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### ★★★

AMP Life	Stand Alone TPD	●	●	●	●
St George Life	Stand Alone TPD	●	○	○	○
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○

### ★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Aviva	SA Recovery Money TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	○	●	●

### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○

SUPERCEDED

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

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# life insurance star ratings

TPD insurance - Stepped Empty Nester Retail/Light manual Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★</b>					
AMP Life	Stand Alone TPD	●	●	●	●
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○
<b>★★★</b>					
AlA Australia	Permanent Disablement StandAlone	●	●	○	●
Aviva	SA Recovery Money TPD	●	●	●	●
<b>★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	○	●	●
<b>★</b>					
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
St George Life	Stand Alone TPD	●	○	○	○
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○

SUPERCEDED

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

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# life insurance star ratings

TPD insurance - Stepped Empty Nester Professional Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★★</b>					
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
<b>★★★★</b>					
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
<b>★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
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	●	●	●	●
<b>★</b>					
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
Asteron	Stand Alone TPD	●	●	●	●
MLC	TPD Stand Alone Insurance	●	○	●	●
St George Life	Stand Alone TPD	●	○	○	○
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	○	○

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

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# life insurance star ratings

TPD insurance - Stepped Empty Nester Professional Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
★★★★★ outstanding value					
Zurich Australia	Stand Alone TPD	●	●	●	●
★★★★★					
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
★★★★					
ING Life	OneCare Stand Alone TPD	●	●	●	●
★★★					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Aviva	SA Recovery Money TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
★					
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
MLC	TPD Stand Alone Insurance	●	○	●	●
St George Life	Stand Alone TPD	●	○	○	○
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○

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

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# life insurance star ratings

TPD insurance - Stepped Empty Nester Blue Collar Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		

### ★★★★★ outstanding value

Asgard Capital Mgnt	Standalone TPD	●	○	●	○
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○

### ★★★★

Aviva	SA Recovery Money TPD	●	●	●	●
St George Life	Stand Alone TPD	●	○	○	○

### ★★★

Zurich Australia	Stand Alone TPD	●	●	●	●
------------------	-----------------	---	---	---	---

### ★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●

### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	○	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○

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

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# life insurance star ratings

TPD insurance - Stepped Empty Nester Blue Collar Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		

### ★★★★★ outstanding value

Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○
-----------------------------	---------------------------	---	---	---	---

### ★★★★★

Aviva	SA Recovery Money TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

### ★★★★

AlA Australia	Permanent Disablement StandAlone	●	●	○	●
AXA	TPD Insurance Plan	●	●	●	●

### ★★★

AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
St George Life	Stand Alone TPD	●	○	○	○

### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
Asgard Capital Mgmt	Standalone TPD	●	○	●	○
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	○	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○

SUPERCEDED

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

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# life insurance star ratings

packaged life - Level Young White Collar Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
ING Life	OneCare Premier with maximiser	●	●	○	●	●
ING Life	OneCare Premier	●	●	○	●	●
ING Life	OneCare Comprehensive	●	●	○	●	●
★★★★★						
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	●	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	●	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	●	●
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	●	○
★★						
Aviva	Life Cover & Recovery Money	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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

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# life insurance star ratings

packaged life - Level Young White Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
<b>★★★★★ outstanding value</b>						
ING Life	OneCare Comprehensive	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
<b>★★★★★</b>						
ING Life	OneCare Premier	●	●	○	●	●
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
<b>★★★★</b>						
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	●	○
ING Life	OneCare Premier with maximiser	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
<b>★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	●	○
<b>★</b>						
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	●	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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

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# life insurance star ratings

## packaged life - Level Young Retail/Light manual Male

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
ING Life	OneCare Premier	●	●	○	●	●
ING Life	OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
★★★★★						
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	●
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★★★						
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
Macquarie Life	FutureWise Life	●	●	○	●	●
★★						
Aviva	Life Cover & Recovery Money	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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

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# life insurance star ratings

packaged life - Level Young Retail/Light manual Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
ING Life	OneCare Comprehensive	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
★★★★★						
ING Life	OneCare Premier	●	●	○	●	●
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★★★						
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	●	○
ING Life	OneCare Premier with maximiser	●	●	○	●	●
★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	○
★						
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	●	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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

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# life insurance star ratings

packaged life - Level Young Professional Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
<b>★★★★★ outstanding value</b>						
ING Life	OneCare Premier with maximiser	●	●	○	●	●
ING Life	OneCare Premier	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
<b>★★★★★</b>						
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
<b>★★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
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	●	●	○	●	○
<b>★★★</b>						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
<b>★★</b>						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	●
CommInsure	Total Care Plan	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○
<b>★</b>						

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

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# life insurance star ratings

## packaged life - Level Young Professional Female

● standard    ● Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
<b>★★★★★ outstanding value</b>						
ING Life	OneCare Comprehensive	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	●	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	●	●	○
<b>★★★★★</b>						
ING Life	OneCare Premier	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Macquarie Life	FutureWise Life Plus	●	●	●	●	●
<b>★★★★</b>						
Asteron	Life Cover TPD Recovery Package	●	●	●	●	●
Asteron	Life Cover TPD Recovery Package Plus	●	●	●	●	●
AXA	Life Insurance Plan Trauma Plus	●	●	●	●	●
AXA	Life Insurance Plan Trauma	●	●	●	●	●
ING Life	OneCare Premier with maximiser	●	●	●	●	●
<b>★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
<b>★</b>						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	●	●	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	●	●	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	●	●
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	●	●	●
Aviva	Life Cover & Recovery Money	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	●	●
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	●	●	●
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	●	○	○

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 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.  
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.  
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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# life insurance star ratings

## packaged life - Level Young Blue Collar Male

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
★★★★★						
ING Life	OneCare Premier with maximiser	●	●	○	●	●
ING Life	OneCare Premier	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
★★★★						
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
ING Life	OneCare Comprehensive	●	●	○	●	●
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
★						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
Aviva	Life Cover & Recovery Money	●	●	○	●	○
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	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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 2. Premiums will be calculated based on your age at the start of the policy.  
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.  
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.  
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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# life insurance star ratings

## packaged life - Level Young Blue Collar Female

● standard ● Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
<b>★★★★★ outstanding value</b>						
Asteron	Life Cover TPD Recovery Package	●	●	●	●	●
AXA	Life Insurance Plan Trauma	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	●	●	○
<b>★★★★★</b>						
Asteron	Life Cover TPD Recovery Package Plus	●	●	●	●	●
AXA	Life Insurance Plan Trauma Plus	●	●	●	●	●
ING Life	OneCare Comprehensive	●	●	●	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	●	●	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
<b>★★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
ING Life	OneCare Premier	●	●	●	●	●
ING Life	OneCare Premier with maximiser	●	●	●	●	●
Macquarie Life	FutureWise Life Plus	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
<b>★★★</b>						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	●	●	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	●	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	●	●	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	●	○	○
<b>★★</b>						
Aviva	Life Cover & Recovery Money	●	●	●	●	●
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	●	●	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	●	●
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	●
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	●	●	●
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	●	●	●

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

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# life insurance star ratings

packaged life - Level Mature White Collar Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
★★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
ING Life	OneCare Premier	●	●	○	●	●
ING Life	OneCare Premier with maximiser	●	●	○	●	●
ING Life	OneCare Comprehensive	●	●	○	●	●
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★★★						
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
★★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	●
★★						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
Aviva	Life Cover & Recovery Money	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	●
CommInsure	Total Care Plan	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○
★						

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

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# life insurance star ratings

packaged life - Level Mature White Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
★★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	●
ING Life	OneCare Premier	●	●	○	●	●
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★★★						
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
ING Life	OneCare Premier with maximiser	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
★★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
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	●	●	○	●	●
★★						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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

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# life insurance star ratings

packaged life - Level Mature Retail/Light manual Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
<b>★★★★★ outstanding value</b>						
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
<b>★★★★</b>						
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
<b>★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
ING Life	OneCare Comprehensive	●	●	○	●	●
ING Life	OneCare Premier	●	●	○	●	●
ING Life	OneCare Premier with maximiser	●	●	○	●	●
<b>★★</b>						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
<b>★</b>						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
Aviva	Life Cover & Recovery Money	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	●
CommInsure	Total Care Plan	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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

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# life insurance star ratings

packaged life - Level Mature Retail/Light manual Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
★★★★						
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
ING Life	OneCare Premier	●	●	○	●	●
ING Life	OneCare Comprehensive	●	●	○	●	●
★★						
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
ING Life	OneCare Premier with maximiser	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	○
CommInsure	Total Care Plan Plus	●	●	○	●	●
CommInsure	Total Care Plan	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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

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# life insurance star ratings

## packaged life - Level Mature Professional Male

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
<b>★★★★★ outstanding value</b>						
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
<b>★★★★★</b>						
ING Life	OneCare Premier with maximiser	●	●	○	●	●
ING Life	OneCare Premier	●	●	○	●	●
<b>★★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
<b>★★★</b>						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	●
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
<b>★★</b>						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
Aviva	Life Cover & Recovery Money	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.  
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.  
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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# life insurance star ratings

packaged life - Level Mature Professional Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
★★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
ING Life	OneCare Premier	●	●	○	●	●
ING Life	OneCare Premier with maximiser	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
★★★★						
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
ING Life	OneCare Comprehensive	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	●
CommInsure	Total Care Plan Plus	●	●	○	●	●
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
★						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.  
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.  
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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# life insurance star ratings

## packaged life - Level Mature Blue Collar Male

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
<b>★★★★★ outstanding value</b>						
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
<b>★★★★</b>						
AXA	Life Insurance Plan Trauma	●	●	○	○	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
<b>★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
<b>★★</b>						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
ING Life	OneCare Premier	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	○
ING Life	OneCare Premier with maximiser	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	○
<b>★</b>						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	○
CommInsure	Total Care Plan Plus	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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 2. Premiums will be calculated based on your age at the start of the policy.  
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.  
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.  
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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# life insurance star ratings

## packaged life - Level Mature Blue Collar Female

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
<b>★★★★★ outstanding value</b>						
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
<b>★★★★</b>						
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
<b>★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
<b>★★</b>						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	○
ING Life	OneCare Premier with maximiser	●	●	○	●	○
ING Life	OneCare Premier	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	○
<b>★</b>						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	○
CommInsure	Total Care Plan Plus	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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 2. Premiums will be calculated based on your age at the start of the policy.  
 3. An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.  
 4. When a trauma claim is paid the life cover amount is reduced by the amount of trauma paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.  
 5. When a TPD claim is paid the life cover amount is reduced by the amount of TPD paid. This will allow you to buy back the lost life cover twelve months after the claim is paid.

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# life insurance star ratings

## packaged life - Level Empty Nester White Collar Male

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
ING Life	OneCare Premier	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
★★★★★						
Aviva	Life Cover & Recovery Money	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	●
ING Life	OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	●	●
CommInsure	Total Care Plan	●	●	○	●	●
CommInsure	Total Care Plan Plus	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	●	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	●	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○
★						
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	○
MLC	Life Cover Standard & Critical Illness Standard	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Plus with Extra Benefit Partial	●	●	○	●	○
MLC	Life Cover Standard & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	○

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

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# life insurance star ratings

packaged life - Level Empty Nester White Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5

### ★★★★★ outstanding value

Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○

### ★★★★

Aviva	Life Cover & Recovery Money	●	●	○	●	○
ING Life	OneCare Premier	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○

### ★★★

Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	●
ING Life	OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○

### ★★

AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
CommInsure	Total Care Plan Plus	●	●	○	●	●
CommInsure	Total Care Plan	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

### ★

AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Standard	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○

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

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# life insurance star ratings

packaged life - Level Empty Nester Retail/Light manual Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
★★★★★						
Aviva	Life Cover & Recovery Money	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	○
ING Life	OneCare Premier with maximiser	●	●	○	●	○
ING Life	OneCare Premier	●	●	○	●	○
★★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	●	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○
★						
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
CommInsure	Total Care Plan	●	●	○	○	○
CommInsure	Total Care Plan Plus	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Standard	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Plus	●	●	○	○	○

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

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# life insurance star ratings

packaged life - Level Empty Nester Retail/Light manual Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	●	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	●	●	○
★★★★★						
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	●	●	●
Aviva	Life Cover & Recovery Money	●	●	●	●	●
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
ING Life	OneCare Comprehensive	●	●	●	●	●
ING Life	OneCare Premier	●	●	●	●	●
ING Life	OneCare Premier with maximiser	●	●	●	●	●
★★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	●	●	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	●	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	●	●	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	●	●	●
Asteron	Life Cover TPD Recovery Package	●	●	●	●	●
Asteron	Life Cover TPD Recovery Package Plus	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Macquarie Life	FutureWise Life Plus	●	●	●	●	●
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	●	●	●
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	●	○	○
★						
AXA	Life Insurance Plan Trauma	●	●	●	●	●
AXA	Life Insurance Plan Trauma Plus	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	●
MLC	Life Cover Standard & Critical Illness Standard	●	●	○	●	●
MLC	Life Cover Standard & Critical Illness Plus with Extra Benefit Partial	●	●	●	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	●	●
MLC	Life Cover Standard & Critical Illness Plus	●	●	○	●	●

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

packaged life - Level Empty Nester Professional Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
★★★★★						
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
ING Life	OneCare Premier with maximiser	●	●	○	●	●
ING Life	OneCare Premier	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	●
★★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	●
CommInsure	Total Care Plan Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	●	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Standard	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○

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

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# life insurance star ratings

## packaged life - Level Empty Nester Professional Female

● standard ● Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
<b>★★★★★ outstanding value</b>						
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	●	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	●	●	○
<b>★★★★★</b>						
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	●	●	●
ING Life	OneCare Premier	●	●	●	●	●
ING Life	OneCare Premier with maximiser	●	●	●	●	●
Macquarie Life	FutureWise Life Plus	●	●	●	●	●
<b>★★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
Asteron	Life Cover TPD Recovery Package Plus	●	●	●	●	●
Aviva	Life Cover & Recovery Money	●	●	●	●	●
ING Life	OneCare Comprehensive	●	●	●	●	●
<b>★★★</b>						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	●	●	●
Asteron	Life Cover TPD Recovery Package	●	●	●	●	●
AXA	Life Insurance Plan Trauma Plus	●	●	●	●	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	●	●	●
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	●	●	●
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
<b>★★</b>						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	●	●	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	●	●	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	●	●
AXA	Life Insurance Plan Trauma	●	●	●	●	●
MLC	Life Cover Standard & Critical Illness Standard	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	●	●
MLC	Life Cover Standard & Critical Illness Plus with Extra Benefit Partial	●	●	●	●	●
MLC	Life Cover Standard & Critical Illness Plus	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	●	●
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	●	○	○

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

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# life insurance star ratings

packaged life - Level Empty Nester Blue Collar Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
Aviva	Life Cover & Recovery Money	●	●	○	●	○
★★★★						
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	●	○
ING Life	OneCare Premier	●	●	○	●	○
ING Life	OneCare Premier with maximiser	●	●	○	●	○
ING Life	OneCare Comprehensive	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	●	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	●	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○
★						
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	●
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	●
AXA	Life Insurance Plan Trauma	●	●	○	○	●
CommInsure	Total Care Plan	●	●	○	○	●
CommInsure	Total Care Plan Plus	●	●	○	○	●
Macquarie Life	FutureWise Life	●	●	○	○	●
MLC	Life Cover Standard & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	●
MLC	Life Cover Standard & Critical Illness Standard	●	●	○	○	●
MLC	Life Cover Standard & Critical Illness Plus	●	●	○	○	●
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	○	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	●

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

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# life insurance star ratings

packaged life - Level Empty Nester Blue Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Trauma Reinstatement	Buy Back of Life	
		Stepped 1	Level 2		In the Event of Trauma 4	In the Event of TPD 5
★★★★★ outstanding value						
Aviva	Life Cover & Recovery Money	●	●	○	●	○
Aviva	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	●	○
★★★★★						
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	●	○
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Tower Partner INS Portfolio	Term Insurance & TPD Medical Catastrophe	●	●	○	○	○
Zurich Australia	Protection Plus & Basic Trauma	●	●	○	●	○
★★★						
AIA Australia	Term Life Plan & TPD & Crisis Recovery Comp	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Standard	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD & Crisis Cover Premier	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
ING Life	OneCare Comprehensive	●	●	○	○	○
ING Life	OneCare Premier with maximiser	●	●	○	○	○
ING Life	OneCare Premier	●	●	○	○	○
Macquarie Life	FutureWise Life Plus	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis	●	●	○	○	○
Tower Life Australia	Life Protection Plan Linked Crisis & Advanced Cancer	●	●	○	○	○
★★						
CommInsure	Total Care Plan	●	●	○	○	○
CommInsure	Total Care Plan Plus	●	●	○	○	○
Macquarie Life	FutureWise Life	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Standard	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Standard	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
★						

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

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# life insurance star ratings

term life - Level Young White Collar Male

● standard    ● Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asteron	Term Life	●	●	●	●	●
★★★★★						
ING Life	OneCare Life Cover	●	●	●	●	●
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Aviva	Life Cover	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	●	○	●

SUPERCEDED

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

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

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

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

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

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# life insurance star ratings

## term life - Level Young White Collar Female

● standard    ◐ Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
Asteron	Term Life	●	●	●	●	●
<b>★★★★★</b>						
Zurich Australia	Protection Plus	●	●	●	●	●
<b>★★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
<b>★★★</b>						
AIA Australia	Life Cover Benefit	●	●	●	●	●
AXA	Life Insurance Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
<b>★★</b>						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Aviva	Life Cover	●	●	◐	●	●
MLC	Life Cover Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●

SUPERCEDED

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

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# life insurance star ratings

term life - Level Young Retail/Light manual Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asteron	Term Life	●	●	●	●	●
★★★★★						
ING Life	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Aviva	Life Cover	●	●	○	●	●
AXA	Life Insurance Plan	●	●	○	●	●
CommlnSure	Total Care Plan	●	●	○	●	●
★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	○	○	●

SUPERCEDED

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

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# life insurance star ratings

term life - Level Young Retail/Light manual Female

● standard    ● Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asteron	Term Life	●	●	●	●	●
★★★★★						
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	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Aviva	Life Cover	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	●	○	●

SUPERCEDED

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

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

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

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

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

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# life insurance star ratings

term life - Level Young Professional Male

● standard    ● Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asteron	Term Life	●	●	●	●	●
★★★★★						
ING Life	OneCare Life Cover	●	●	●	●	●
★★★★						
Tower Life Australia	Life Protection Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
Aviva	Life Cover	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	●	○	●

SUPERCEDED

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

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

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

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

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# life insurance star ratings

## term life - Level Young Professional Female

● standard    ● Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
Asteron	Term Life	●	●	●	●	●
<b>★★★★★</b>						
Zurich Australia	Protection Plus	●	●	●	●	●
<b>★★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
<b>★★★</b>						
AIA Australia	Life Cover Benefit	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
<b>★★</b>						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Aviva	Life Cover	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	●	○	●

SUPERCEDED

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

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# life insurance star ratings

term life - Level Young Blue Collar Male

● standard    ● Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Asteron	Term Life	●	●	●	●	●
★★★★★						
ING Life	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★						
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
Aviva	Life Cover	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	●	○	●

SUPERCEDED

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

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

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

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

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

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**life insurance star ratings**  
term life - Level Young Blue Collar Female

● standard    ● Optional    ○ not available

**P R O F I L E   S U M M A R Y   R E P O R T**

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
Asteron	Term Life	●	●	●	●	●
<b>★★★★★</b>						
Zurich Australia	Protection Plus	●	●	●	●	●
<b>★★★★</b>						
ING Life	OneCare Life Cover	●	●	●	●	●
<b>★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
<b>★★</b>						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Aviva	Life Cover	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	●	○	●

SUPERCEDED

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

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# life insurance star ratings

term life - Level Mature White Collar Male

● standard    ◐ Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	◐	●	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
★★★						
AXA	Life Insurance Plan	●	●	◐	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Aviva	Life Cover	●	●	◐	●	●
MLC	Life Cover Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●

SUPERCEDED

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

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

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

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

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**life insurance star ratings**  
term life - Level Mature White Collar Female

● standard    ● Optional    ○ not available

**P R O F I L E   S U M M A R Y   R E P O R T**

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
Zurich Australia	Protection Plus	●	●	●	●	●
<b>★★★★★</b>						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
<b>★★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
<b>★★★</b>						
AXA	Life Insurance Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
<b>★★</b>						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Aviva	Life Cover	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	●	○	●

SUPERCEDED

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

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# life insurance star ratings

## term life - Level Mature Retail/Light manual Male

● standard    ◐ Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	◐	●	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
★★★						
AXA	Life Insurance Plan	●	●	◐	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Aviva	Life Cover	●	●	◐	●	●
MLC	Life Cover Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●

SUPERCEDED

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

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

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

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

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

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# life insurance star ratings

## term life - Level Mature Retail/Light manual Female

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
Zurich Australia	Protection Plus	●	●	●	●	●
<b>★★★★★</b>						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
<b>★★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
<b>★★★</b>						
AXA	Life Insurance Plan	●	●	◐	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
<b>★★</b>						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Aviva	Life Cover	●	●	◐	●	●
MLC	Life Cover Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●

SUPERCEDED

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

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# life insurance star ratings

term life - Level Mature Professional Male

● standard    ● Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding 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	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Aviva	Life Cover	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	●	○	●

SUPERCEDED

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

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

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**life insurance star ratings**  
term life - Level Mature Professional Female

● standard    ◐ Optional    ○ not available

**P R O F I L E   S U M M A R Y   R E P O R T**

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
Zurich Australia	Protection Plus	●	●	●	●	●
<b>★★★★★</b>						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
<b>★★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
<b>★★★</b>						
AXA	Life Insurance Plan	●	●	◐	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
<b>★</b>						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Aviva	Life Cover	●	●	◐	●	●
MLC	Life Cover Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●

SUPERCEDED

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

term life - Level Mature Blue Collar Male

● standard    ◐ Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	◐	●	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
★★★						
AXA	Life Insurance Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Aviva	Life Cover	●	●	◐	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
MLC	Life Cover Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●

SUPERCEDED

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

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# life insurance star ratings

## term life - Level Mature Blue Collar Female

● standard    ◐ Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
Zurich Australia	Protection Plus	●	●	●	●	●
<b>★★★★★</b>						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
<b>★★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	◐	●	●	●
Tower Life Australia	Life Protection Plan	●	◐	●	●	●
<b>★★★</b>						
AXA	Life Insurance Plan	●	◐	◐	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	◐	●	●	●	●
<b>★★</b>						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Aviva	Life Cover	●	●	◐	●	●
MLC	Life Cover Plus	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●

SUPERCEDED

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.  
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**life insurance star ratings**  
 term life - Level Empty Nester White Collar Male

● standard    ◐ Optional    ○ not available

**P R O F I L E   S U M M A R Y   R E P O R T**

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
Zurich Australia	Protection Plus	●	●	●	●	●
<b>★★★★★</b>						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
Aviva	Life Cover	●	●	◐	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
<b>★★★★</b>						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●
<b>★★★</b>						
CommInsure	Total Care Plan	●	●	◐	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
<b>★</b>						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●

SUPERCEDED

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

term life - Level Empty Nester White Collar Female

● standard    ● Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
Aviva	Life Cover	●	●	●	●	●
★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	●	○	●
★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
★						

SUPERCEDED

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

term life - Level Empty Nester Retail/Light manual Male

● standard    ◐ Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
Aviva	Life Cover	●	●	◐	●	●
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●
★★★						
Commlnsure	Total Care Plan	●	●	◐	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●

SUPERCEDED

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

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# life insurance star ratings

term life - Level Empty Nester Retail/Light manual Female

● standard    ◐ Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
Aviva	Life Cover	●	●	◐	●	●
★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●
★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	◐	●	●
MLC	Life Cover Plus	●	●	●	●	●
★						

SUPERCEDED

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

## term life - Level Empty Nester Professional Male

● standard    ● Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
Aviva	Life Cover	●	●	●	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
★★★						
CommInsure	Total Care Plan	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	●	○	●
★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
★						

SUPERCEDED

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

term life - Level Empty Nester Professional Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
Aviva	Life Cover	●	●	●	●	●
★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	●	○	●
★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
★						

SUPERCEDED

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

term life - Level Empty Nester Blue Collar Male

● standard    ◐ Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			
★★★★★ outstanding value						
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
Aviva	Life Cover	●	●	◐	●	●
★★						
CommInsure	Total Care Plan	●	●	◐	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	◐	○	●
★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	◐	●	●
MLC	Life Cover Plus	●	●	●	●	●

SUPERCEDED

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

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# life insurance star ratings

term life - Level Empty Nester Blue Collar Female

● standard    ● Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Financial Planning Benefit 4	Funeral Benefit 5
		Stepped 1	Level 2			

★★★★★ outstanding value						
Zurich Australia	Protection Plus	●	●	●	●	●
★★★★★						
Tower Life Australia	Life Protection Plan	●	●	●	●	●
★★★★						
Accelerate by Tower	Accelerate Protection Policy Life Plan	●	●	●	●	●
★★★						
AIA Australia	Life Cover Benefit	●	●	●	●	●
Aviva	Life Cover	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
Tower Partner INS Portfolio	Term Insurance	●	●	●	○	●
★★						
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
ING Life	OneCare Life Cover	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
★						

SUPERCEDED

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

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

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# life insurance star ratings

## income protection - Level Young White Collar Male

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

#### ★★★★★ outstanding value

AIA Australia	Disability Income Plan	●	●	○	○	○
ING Life	OneCare Income Sec. Std	●	●	○	●	●

#### ★★★★

Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	●

#### ★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	●
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
Asteron	IP Shield	●	●	○	○	○
Asteron	Income Protector	●	●	○	●	○

#### ★★

Asteron	Income Protector Extra	●	●	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○
ING Life	OneCare Income Sec. Prof	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
MLC	IP Standard	○	○	○	○	○

#### ★

Tower Life Australia	Income Protection Indem	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
Aviva	IP Gold Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
AXA	Income Insurance Prof Indemnity	●	●	○	○	○
Asteron	Income Advantage Extra	●	●	○	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	○

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

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# life insurance star ratings

## income protection - Level Young White Collar Female

● standard    ◐ Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

#### ★★★★★ outstanding value

ING Life	OneCare Income Sec. Std	●	●	◐	●	◐
AIA Australia	Disability Income PLUS Optional	●	●	◐	●	○
AIA Australia	Disability Income Plan	●	●	◐	○	○

#### ★★★★

Asteron	IP Shield	●	●	◐	○	◐
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	◐	●	◐
CommInsure	Income Care	●	●	◐	○	◐

#### ★★★

Aviva	IP Excell Indemnity	●	●	◐	●	◐
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	◐	●	●
Asteron	Income Protector	●	●	◐	●	◐
CommInsure	Income Care Plus	●	●	◐	●	◐

#### ★★

AXA	Income Insurance Plan Indemnity	●	●	◐	◐	●
MLC	IP Plus Indemnity	◐	◐	◐	○	●
Asteron	Income Protector Extra	●	●	◐	●	◐
Zurich Australia	Income Replacement Indem	●	●	◐	●	◐
MLC	IP Standard	◐	◐	○	○	●
ING Life	OneCare Income Sec. Prof	●	●	◐	●	◐
AMP Life	Flex Lt Inc. Cont. Standard	●	●	◐	○	◐
ING Life	OneCare Income Sec. Comp	●	●	◐	●	◐
Tower Life Australia	Income Protection Indem	●	●	◐	●	◐

#### ★

Aviva	IP Gold Indemnity	●	●	◐	●	◐
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	◐	●	◐
AMP Life	Flex Lt Inc. Cont. Advances	●	●	◐	●	◐
AXA	Income Insurance Plus Indemnity	●	●	◐	◐	●
AXA	Income Insurance Prof Indemnity	●	●	◐	◐	●
Tower Life Australia	Income Protection Plus Indemnity	●	●	◐	●	◐
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	◐	●	○
MLC	IP Plus with Extra Benefit Indemnity	◐	◐	◐	●	●
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	◐	●	○
Asteron	Income Advantage	●	●	◐	●	◐
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	◐	●	●
Asteron	Income Advantage Extra	●	●	◐	●	◐

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# life insurance star ratings

income protection - Level Young Retail/Light manual Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
ING Life	OneCare Income Sec. Std	●	●	○	●	○
ING Life	OneCare Income Sec. Prof	●	●	○	●	○
<b>★★★★★</b>						
AXA	Income Insurance Prof Indemnity	●	●	○	○	●
AIA Australia	Disability Income Plan	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
<b>★★★★</b>						
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Asteron	Income Advantage	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
<b>★★</b>						
Asteron	IP Shield	●	●	○	○	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
Asteron	Income Advantage Extra	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○
<b>★</b>						
Tower Life Australia	Income Protection Indem	●	●	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	○
MLC	IP Standard	○	○	○	○	●
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
Aviva	IP Excell Indemnity	●	●	○	●	○
Aviva	IP Gold Indemnity	●	●	○	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	●

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

income protection - Level Young Retail/Light manual Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

### ★★★★★ outstanding value

AIA Australia	Disability Income Plan	●	●	○	○	○
ING Life	OneCare Income Sec. Std	●	●	○	●	●

### ★★★★★

AXA	Income Insurance Prof Indemnity	●	●	○	○	●
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●
ING Life	OneCare Income Sec. Prof	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○

### ★★★★

Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
Tower Life Australia	Income Protection Indem	●	●	○	●	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	○

### ★★★

Asteron	Income Advantage	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Asteron	Income Advantage Extra	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○

### ★

MLC	IP Plus Indemnity	○	○	○	○	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
Aviva	IP Gold Indemnity	○	○	○	●	○
MLC	IP Standard	○	○	○	○	●
Asteron	Income Protector	○	○	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	○	○	○	●	○
Aviva	IP Excell Indemnity	○	○	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	○	○	○	●	○
Zurich Australia	Income Replacement Indem	○	○	○	●	○
Tower Life Australia	Income Protection Plus Indemnity	○	○	○	●	○
AXA	Income Insurance Plus Indemnity	○	○	○	○	●
AMP Life	Flex Lt Inc. Cont. Advances	○	○	○	●	○
Asteron	Income Protector Extra	○	○	○	●	○

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

## income protection - Level Young Professional Male

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

#### ★★★★★ outstanding value

ING Life	OneCare Income Sec. Std	●	●	○	●	○
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#### ★★★★★

ING Life	OneCare Income Sec. Comp	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
ING Life	OneCare Income Sec. Prof	●	●	○	●	○

#### ★★★★

Asteron	Income Protector	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○
Asteron	Income Protector Extra	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○

#### ★★★

Zurich Australia	Income Replacement Indem	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
Aviva	IP Gold Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	○

#### ★★

MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
MLC	IP Standard	○	○	○	○	○
AXA	Income Insurance Prof Indemnity	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○

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# life insurance star ratings

## income protection - Level Young Professional Female

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

#### ★★★★★ outstanding value

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
ING Life	OneCare Income Sec. Std	●	●	○	●	●

#### ★★★★

ING Life	OneCare Income Sec. Comp	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
CommInsure	Income Care	●	●	○	○	●
AIA Australia	Disability Income Plan	●	●	○	○	○
ING Life	OneCare Income Sec. Prof	●	●	○	●	●

#### ★★★

Asteron	Income Advantage	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
Asteron	Income Advantage Extra	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●
Aviva	IP Excell Indemnity	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●

#### ★★

Aviva	IP Gold Indemnity	●	●	○	●	●
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●
Tower Life Australia	Income Protection Indem	●	●	○	●	●
Zurich Australia	Income Replacement Indem	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	○	●

#### ★

Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	●
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	●
AXA	Income Insurance Prof Indemnity	●	●	○	○	●
MLC	IP Standard	○	○	○	○	●
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○

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# life insurance star ratings

## income protection - Level Young Blue Collar Male

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
ING Life	OneCare Income Sec. Std	●	●	○	●	○
<b>★★★★★</b>						
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○
<b>★★★★</b>						
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
<b>★★★</b>						
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Aviva	IP Excell Indemnity	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Asteron	Income Protector Extra	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
<b>★★</b>						
AXA	Income Insurance Plan Indemnity	●	●	○	○	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	○
Aviva	IP Gold Indemnity	●	●	○	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○

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# life insurance star ratings

## income protection - Level Young Blue Collar Female

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
ING Life	OneCare Income Sec. Std	●	●	○	●	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●
<b>★★★★★</b>						
AIA Australia	Disability Income Plan	●	●	○	○	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	●
Tower Life Australia	Income Protection Indem	●	●	○	●	○
<b>★★★★</b>						
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
<b>★★★</b>						
Commlnsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Asteron	Income Protector Extra	●	●	○	●	○
Commlnsure	Income Care Plus	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○
<b>★★</b>						
AXA	Income Insurance Plus Indemnity	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
Aviva	IP Gold Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○

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

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

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index

4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.

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

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# life insurance star ratings

income protection - Level Mature White Collar Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

### ★★★★★ outstanding value

ING Life	OneCare Income Sec. Std	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	●

### ★★★★★

CommInsure	Income Care Plus	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○

### ★★★★

ING Life	OneCare Income Sec. Prof	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○

### ★★★

Asteron	Income Protector Extra	●	●	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
Aviva	IP Excell Indemnity	●	●	○	●	○

### ★★

AXA	Income Insurance Prof Indemnity	●	●	○	○	●
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	●
MLC	IP Standard	○	○	○	○	●
Aviva	IP Gold Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
Tower Life Australia	Income Protection Indem	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○

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

income protection - Level Mature White Collar Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

### ★★★★★ outstanding value

CommInsure	Income Care	●	●	●	○	●
AIA Australia	Disability Income PLUS Optional	●	●	●	●	○

### ★★★★

CommInsure	Income Care Plus	●	●	●	●	●
AIA Australia	Disability Income Plan	●	●	●	○	○

### ★★★

Asteron	Income Protector	●	●	●	●	●
ING Life	OneCare Income Sec. Std	●	●	●	●	●
Asteron	Income Protector Extra	●	●	●	●	●
Aviva	IP Excell Indemnity	●	●	●	●	●
Asteron	IP Shield	●	●	●	○	●

### ★★

ING Life	OneCare Income Sec. Prof	●	●	●	●	●
ING Life	OneCare Income Sec. Comp	●	●	●	●	●
Asteron	Income Advantage	●	●	●	●	●
Tower Life Australia	Income Protection Indem	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●
AXA	Income Insurance Plan Indemnity	●	●	●	●	●
Asteron	Income Advantage Extra	●	●	●	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	●	●	●

### ★

Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Tower Life Australia	Income Protection Plus Indemnity	●	●	●	●	●
AXA	Income Insurance Plus Indemnity	●	●	●	●	●
Aviva	IP Gold Indemnity	●	●	●	●	●
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	●	●	○
MLC	IP Plus with Extra Benefit Indemnity	●	●	●	●	●
MLC	IP Plus Indemnity	●	●	●	○	●
MLC	IP Standard	●	●	○	○	●
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	●	●	●
Zurich Australia	Income Replacement Indem	●	●	●	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	●	●	●
AXA	Income Insurance Prof Indemnity	●	●	●	●	●
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	●	●	●

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

income protection - Level Mature Retail/Light manual Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

### ★★★★★ outstanding value

ING Life	OneCare Income Sec. Std	●	●	○	●	○
ING Life	OneCare Income Sec. Prof	●	●	○	●	○

### ★★★★★

AIA Australia	Disability Income Plan	●	●	○	○	○
AXA	Income Insurance Prof Indemnity	●	●	○	○	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○

### ★★★★

ING Life	OneCare Income Sec. Comp	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
CommInsure	Income Care	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○

### ★★★

CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
Asteron	Income Protector Extra	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○

### ★

Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	●
Aviva	IP Gold Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
MLC	IP Standard	○	○	○	○	●
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○

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# life insurance star ratings

income protection - Level Mature Retail/Light manual Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

### ★★★★★ outstanding value

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○

### ★★★★★

ING Life	OneCare Income Sec. Prof	●	●	○	●	○
ING Life	OneCare Income Sec. Std	●	●	○	●	○
AXA	Income Insurance Prof Indemnity	●	●	○	○	●
CommInsure	Income Care	●	●	○	○	○

### ★★★★

Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○

### ★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Asteron	Income Protector	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Asteron	Income Advantage Extra	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○

### ★

MLC	IP Standard	○	○	○	○	●
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
Aviva	IP Gold Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
Zurich Australia	Income Replacement Indem	●	●	○	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○

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# life insurance star ratings

## income protection - Level Mature Professional Male

● standard    ● Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

#### ★★★★★ outstanding value

ING Life	OneCare Income Sec. Std	●	●	●	●	●
AIA Australia	Disability Income PLUS Optional	●	●	●	●	○
CommInsure	Income Care	●	●	●	○	●

#### ★★★★

CommInsure	Income Care Plus	●	●	●	●	●
ING Life	OneCare Income Sec. Comp	●	●	●	●	●
ING Life	OneCare Income Sec. Prof	●	●	●	●	●

#### ★★★

Asteron	Income Advantage Extra	●	●	●	●	●
Asteron	Income Protector Extra	●	●	●	●	●
Asteron	Income Advantage	●	●	●	●	●
Asteron	IP Shield	●	●	●	○	●
Asteron	Income Protector	●	●	●	●	●
AIA Australia	Disability Income Plan	●	●	●	○	○

#### ★★

AXA	Income Insurance Plan Indemnity	●	●	●	●	●
AXA	Income Insurance Plus Indemnity	●	●	●	●	●
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	●	●	●
Tower Life Australia	Income Protection Indem	●	●	●	●	●
AXA	Income Insurance Prof Indemnity	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Aviva	IP Gold Indemnity	●	●	●	●	●
Aviva	IP Excell Indemnity	●	●	●	●	●
Zurich Australia	Income Replacement Indem	●	●	●	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	●	○	●

#### ★

MLC	IP Standard	●	●	○	○	●
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	●	●	●
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	●	●	○
MLC	IP Plus Indemnity	●	●	●	○	●
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	●	●	●	●	○

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# life insurance star ratings

## income protection - Level Mature Professional Female

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

#### ★★★★★ outstanding value

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	●

#### ★★★★★

ING Life	OneCare Income Sec. Std	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
ING Life	OneCare Income Sec. Prof	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
ING Life	OneCare Income Sec, Comp	●	●	○	●	○

#### ★★★★

Asteron	Income Protector	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Aviva	IP Excell Indemnity	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○

#### ★★★

AXA	Income Insurance Plan Indemnity	●	●	○	○	●
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
AXA	Income Insurance Prof Indemnity	●	●	○	○	●
Tower Life Australia	Income Protection Indem	●	●	○	●	○
Aviva	IP Gold Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○

#### ★

MLC	IP Standard	○	○	○	○	●
MLC	IP Plus Indemnity	○	○	○	○	●
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	○

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# life insurance star ratings

income protection - Level Mature Blue Collar Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
CommInsure	Income Care	●	●	○	○	○
ING Life	OneCare Income Sec. Std	●	●	○	●	○
<b>★★★★★</b>						
AIA Australia	Disability Income Plan	●	●	○	○	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
<b>★★★★</b>						
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○
<b>★★★</b>						
Asteron	Income Protector	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Asteron	Income Protector Extra	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
<b>★★</b>						
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
Aviva	IP Gold Indemnity	●	●	○	●	○

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 4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.  
 5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.

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# life insurance star ratings

income protection - Level Mature Blue Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

### ★★★★★ outstanding value

ING Life	OneCare Income Sec. Std	●	●	○	●	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●
CommInsure	Income Care	●	●	○	○	●

### ★★★★

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	●

### ★★★

Asteron	IP Shield	●	●	○	○	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○

### ★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	●

### ★

Aviva	IP Gold Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
MLC	IP Plus Indemnity	○	○	○	○	●
Zurich Australia	Income Replacement Indem	●	●	○	●	○

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

income protection - Level Empty Nester White Collar Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

### ★★★★★ outstanding value

AIA Australia	Disability Income Plan	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	●
ING Life	OneCare Income Sec. Std	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●

### ★★★★

Asteron	IP Shield	●	●	○	○	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○

### ★★★

Asteron	Income Protector	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○

### ★★

Asteron	Income Advantage Extra	●	●	○	●	○
ING Life	OneCare Income Sec. Prof	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	●

### ★

Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	○
Aviva	IP Gold Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
AXA	Income Insurance Prof Indemnity	●	●	○	○	●
Zurich Australia	Income Replacement Indem	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
MLC	IP Standard	○	○	○	○	●
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○

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

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

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index

4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.

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# life insurance star ratings

income protection - Level Empty Nester White Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

### ★★★★★ outstanding value

CommInsure	Income Care	●	●	○	○	○
AIA Australia	Disability Income Plan	●	●	○	○	○

### ★★★★

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
ING Life	OneCare Income Sec. Std	●	●	○	●	○

### ★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○

### ★★

Aviva	IP Excell Indemnity	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
ING Life	OneCare Income Sec. Prof	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	○
ING Life	OneCare Income Sec. Comp	●	●	○	●	○

### ★

Zurich Australia	Income Replacement Indem	●	●	○	●	○
MLC	IP Standard	○	○	○	○	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
Aviva	IP Gold Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	○
MLC	IP Plus Indemnity	○	○	○	○	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
AXA	Income Insurance Prof Indemnity	●	●	○	○	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○

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

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# life insurance star ratings

income protection - Level Empty Nester Retail/Light manual Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

### ★★★★★ outstanding value

ING Life	OneCare Income Sec. Prof	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○

### ★★★★★

ING Life	OneCare Income Sec. Std	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○

### ★★★★

ING Life	OneCare Income Sec. Comp	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AXA	Income Insurance Prof Indemnity	●	●	○	○	●

### ★★★

Asteron	IP Shield	●	●	○	○	○
Asteron	Income Advantage Extra	●	●	○	●	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○

### ★★

MLC	IP Plus Indemnity	○	○	○	○	●
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Indem	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
MLC	IP Standard	○	○	○	○	●
Aviva	IP Excell Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
Aviva	IP Gold Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●

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

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# life insurance star ratings

income protection - Level Empty Nester Retail/Light manual Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

### ★★★★★ outstanding value

ING Life	OneCare Income Sec. Prof	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○
ING Life	OneCare Income Sec. Std	●	●	○	●	●

### ★★★★

ING Life	OneCare Income Sec. Comp	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○

### ★★★

CommInsure	Income Care	●	●	○	○	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AXA	Income Insurance Prof Indemnity	●	●	○	○	●
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●

### ★★

Asteron	Income Advantage Extra	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○

### ★

Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	●
MLC	IP Standard	○	○	○	○	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
Aviva	IP Gold Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
Asteron	Income Protector Extra	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○

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

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# life insurance star ratings

## income protection - Level Empty Nester Professional Male

● standard    ◐ Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

#### ★★★★★ outstanding value

ING Life	OneCare Income Sec. Std	●	●	◐	●	◐
AIA Australia	Disability Income PLUS Optional	●	●	◐	●	○
CommInsure	Income Care	●	●	◐	○	●

#### ★★★★

ING Life	OneCare Income Sec. Prof	●	●	◐	●	◐
ING Life	OneCare Income Sec. Comp	●	●	◐	●	◐

#### ★★★

Asteron	Income Advantage	●	●	◐	●	◐
AIA Australia	Disability Income Plan	●	●	◐	○	○
Asteron	Income Protector Extra	●	●	◐	●	◐
Asteron	Income Protector	●	●	◐	●	◐
CommInsure	Income Care Plus	●	●	◐	●	◐
Asteron	IP Shield	●	●	◐	○	◐
Asteron	Income Advantage Extra	●	●	◐	●	◐

#### ★★

Tower Life Australia	Income Protection Indem	●	●	◐	●	◐
AXA	Income Insurance Plan Indemnity	●	●	◐	◐	●
Zurich Australia	Income Replacement Indem	●	●	◐	●	◐
Aviva	IP Excell Indemnity	●	●	◐	●	◐
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	◐	●	◐
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	◐	●	◐
AMP Life	Flex Lt Inc. Cont. Standard	●	●	◐	○	◐

#### ★

Aviva	IP Gold Indemnity	●	●	◐	●	◐
MLC	IP Plus with Extra Benefit Indemnity	◐	◐	◐	●	●
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	◐	●	◐
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	◐
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	◐	●	◐
Tower Life Australia	Income Protection Plus Indemnity	●	●	◐	●	◐
AXA	Income Insurance Plus Indemnity	●	●	◐	◐	●
MLC	IP Plus Indemnity	◐	◐	◐	○	●
AXA	Income Insurance Prof Indemnity	●	●	◐	◐	●
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	◐	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	◐	●	○
MLC	IP Standard	◐	◐	○	○	●

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

income protection - Level Empty Nester Professional Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

### ★★★★★ outstanding value

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
ING Life	OneCare Income Sec. Std	●	●	○	●	●
CommInsure	Income Care	●	●	○	○	●

### ★★★★

CommInsure	Income Care Plus	●	●	○	●	○
ING Life	OneCare Income Sec. Prof	●	●	○	●	●
ING Life	OneCare Income Sec, Comp	●	●	○	●	●

### ★★★

Asteron	Income Protector	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○
Asteron	IP Shield	●	●	○	○	○

### ★★

Tower Life Australia	Income Protection Indem	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○

### ★

Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Aviva	IP Gold Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	○
MLC	IP Standard	○	○	○	○	○
MLC	IP Plus Indemnity	○	○	○	○	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
AXA	Income Insurance Prof Indemnity	●	●	○	○	○

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

income protection - Level Empty Nester Blue Collar Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			
<b>★★★★★ outstanding value</b>						
ING Life	OneCare Income Sec. Std	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○
<b>★★★★★</b>						
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
<b>★★★★</b>						
ING Life	OneCare Income Sec. Comp	●	●	○	●	○
Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
<b>★★★</b>						
Asteron	Income Protector	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	●
CommInsure	Income Care Plus	●	●	○	●	○
<b>★★</b>						
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	●
Aviva	IP Gold Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	●

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

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

3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index

4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.

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

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# life insurance star ratings

income protection - Level Empty Nester Blue Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Increasing Claims	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

### ★★★★★ outstanding value

Accelerate by Tower	Accelerate Standard Income Plan - Indemnity	●	●	○	●	●
ING Life	OneCare Income Sec. Std	●	●	○	●	○

### ★★★★

AIA Australia	Disability Income Plan	●	●	○	○	○
Tower Life Australia	Income Protection Indem	●	●	○	●	○

### ★★★

ING Life	OneCare Income Sec. Comp	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○

### ★★

Tower Life Australia	Income Protection Plus Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Accelerate by Tower	Accelerate Comp Income Plan - Indemnity	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○

### ★

Aviva	IP Gold Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Indem	●	●	○	●	○
Tower Partner INS Portfolio	Disability Income Insurance - Plat Indemnity	●	●	○	●	○
Aviva	IP Excell Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○
Asteron	Income Protector Extra	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	○	○
Tower Partner INS Portfolio	Disability Income Insurance - Gold Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○

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

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**life insurance star ratings**  
trauma insurance - Level Young White Collar Male

● standard    ○ Optional    ○ not available

**P R O F I L E   S U M M A R Y   R E P O R T**

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

★★★★★ **outstanding value**

Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

★★★★★

Zurich Australia	Basic SA Trauma Ins	●	●	●	○
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★★★★

Asteron	Stand Alone Recovery Plus	●	●	●	○
Asteron	Stand Alone Recovery	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○

★★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	○	○
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	●	●	●	○

★

AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
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	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
Tower Life Australia	SA Crisis Protection	●	●	●	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○

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

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# life insurance star ratings

## trauma insurance - Level Young White Collar Female

● standard    ○ Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

#### ★★★★★ outstanding value

ING Life	OneCare Trauma Cvr Comp	●	●	●	●
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#### ★★★★

Asteron	Stand Alone Recovery Plus	●	●	●	●
Asteron	Stand Alone Recovery	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●

#### ★★★

Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

#### ★★

Aviva	SA Recovery Money	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	○	●
AXA	SA Trauma Insurance Plus Plan	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

#### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	●
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	●
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	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
ING Life	OneCare Trauma Cvr Prem	●	●	●	●
ING Life	Trauma Cvr Prem with Max	●	●	●	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	●
Tower Life Australia	SA Crisis Protection	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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# life insurance star ratings

trauma insurance - Level Young Retail/Light manual Male

● standard    ○ Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

### ★★★★

Zurich Australia	Basic SA Trauma Ins	●	●	●	○
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### ★★★

Asteron	Stand Alone Recovery Plus	●	●	●	○
Asteron	Stand Alone Recovery	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○

### ★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	○	○
AXA	SA Trauma Insurance Plan	●	●	○	○
ING Life	OneCare Trauma Cvr Prem	○	○	●	●
ING Life	OneCare Trauma Cvr Comp	○	○	●	●
ING Life	Trauma Cvr Prem with Max	○	○	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○

### ★

AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
Aviva	SA Recovery Money	●	●	●	○
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
CommInsure	Total Care Plan SATrauma	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
Tower Life Australia	SA Crisis Protection	●	●	●	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○

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

trauma insurance - Level Young Retail/Light manual Female

● standard    ○ Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

ING Life	OneCare Trauma Cvr Comp	●	●	●	●
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### ★★★★

Asteron	Stand Alone Recovery	●	●	●	○
Asteron	Stand Alone Recovery Plus	●	●	●	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○

### ★★★

Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

### ★★

Aviva	SA Recovery Money	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	○	○
AXA	SA Trauma Insurance Plus Plan	●	●	○	○
CommInsure	Total Care Plan SATrauma	●	●	○	○
Macquarie Life	Trauma Plus	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	○
ING Life	Trauma Cvr Prem with Max	○	○	●	●
ING Life	OneCare Trauma Cvr Prem	○	○	●	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Tower Life Australia	SA Crisis Protection	●	●	●	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

## trauma insurance - Level Young Professional Male

● standard    ○ Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

#### ★★★★★ outstanding value

Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

#### ★★★★★

Asteron	Stand Alone Recovery Plus	●	●	●	○
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#### ★★★★

Asteron	Stand Alone Recovery	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	○	○
ING Life	OneCare Trauma Cvr Prem	○	○	●	●
ING Life	Trauma Cvr Prem with Max	○	○	●	●
Macquarie Life	Trauma Plus	●	●	●	○

#### ★★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
Aviva	SA Recovery Money	●	●	●	○
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	○	○
ING Life	OneCare Trauma Cvr Comp	○	○	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○

#### ★★

AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Tower Life Australia	SA Crisis Protection	●	●	●	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

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# life insurance star ratings

## trauma insurance - Level Young Professional Female

● standard    ○ Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

#### ★★★★★ outstanding value

Asteron	Stand Alone Recovery	●	●	●	○
Asteron	Stand Alone Recovery Plus	●	●	●	○

#### ★★★★

ING Life	OneCare Trauma Cvr Comp	○	○	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

#### ★★★

Aviva	SA Recovery Money	●	●	●	○
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
CommInsure	Total Care Plan SATrauma	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	○

#### ★★

AXA	SA Trauma Insurance Plus Plan	●	●	○	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
ING Life	OneCare Trauma Cvr Prem	○	○	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○

#### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	○	○
ING Life	Trauma Cvr Prem with Max	○	○	●	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Tower Life Australia	SA Crisis Protection	●	●	●	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

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# life insurance star ratings

## trauma insurance - Level Young Blue Collar Male

● standard    ○ Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		

#### ★★★★★ outstanding value

Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

#### ★★★★

Zurich Australia	Basic SA Trauma Ins	●	●	●	○
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#### ★★★

Asteron	Stand Alone Recovery	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●

#### ★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	○	●
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	●	●	●	●

#### ★

AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	●
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
Aviva	SA Recovery Money	●	●	●	●
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Tower Life Australia	SA Crisis Protection	●	●	●	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	●
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●

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

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# life insurance star ratings

trauma insurance - Level Young Blue Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

ING Life	OneCare Trauma Cvr Comp	●	●	●	●
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### ★★★★★

Asteron	Stand Alone Recovery	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●

### ★★★★

AXA	SA Trauma Insurance Plus Plan	●	●	○	●
AXA	SA Trauma Insurance Plan	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	●
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

### ★★★

Aviva	SA Recovery Money	●	●	●	●
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
ING Life	OneCare Trauma Cvr Prem	●	●	●	●

### ★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	●
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	●
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
ING Life	Trauma Cvr Prem with Max	●	●	●	●
Tower Life Australia	SA Crisis Protection	●	●	●	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

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# life insurance star ratings

## trauma insurance - Level Mature White Collar Male

● standard ● Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

#### ★★★★★ outstanding value

Zurich Australia	Extended SA Trauma Ins	●	●	●	●
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#### ★★★★★

Asteron	Stand Alone Recovery Plus	●	●	●	●
Asteron	Stand Alone Recovery	●	●	●	●
ING Life	OneCare Trauma Cvr Prem	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

#### ★★★★

ING Life	Trauma Cvr Prem with Max	●	●	●	●
ING Life	OneCare Trauma Cvr Comp	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●

#### ★★★

Aviva	SA Recovery Money	●	●	●	●
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	○	●
AXA	SA Trauma Insurance Plus Plan	●	●	○	●

#### ★★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	●
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Tower Life Australia	SA Crisis Protection	●	●	●	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	●
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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# life insurance star ratings

## trauma insurance - Level Mature White Collar Female

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

#### ★★★★★ outstanding value

Asteron	Stand Alone Recovery Plus	●	●	●	○
ING Life	OneCare Trauma Cvr Comp	○	○	●	●
ING Life	OneCare Trauma Cvr Prem	○	○	●	●

#### ★★★★★

Asteron	Stand Alone Recovery	●	●	●	○
Aviva	SA Recovery Money	●	●	●	○

#### ★★★★

Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
CommInsure	Total Care Plan SATrauma	●	●	○	●

#### ★★★

AXA	SA Trauma Insurance Plan	●	●	○	○
AXA	SA Trauma Insurance Plus Plan	●	●	○	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
ING Life	Trauma Cvr Prem with Max	○	○	●	●
Macquarie Life	Trauma Plus	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

#### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Tower Life Australia	SA Crisis Protection	●	●	●	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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# life insurance star ratings

trauma insurance - Level Mature Retail/Light manual Male

● standard    ◐ Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

Zurich Australia	Extended SA Trauma Ins	●	●	●	◐
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	◐

### ★★★★★

Asteron	Stand Alone Recovery	●	●	●	◐
Asteron	Stand Alone Recovery Plus	●	●	●	◐
ING Life	OneCare Trauma Cvr Prem	◐	◐	●	●

### ★★★★

ING Life	Trauma Cvr Prem with Max	◐	◐	●	●
ING Life	OneCare Trauma Cvr Comp	◐	◐	●	●
Macquarie Life	Trauma Plus	●	●	●	◐

### ★★★

Aviva	SA Recovery Money	●	●	●	◐
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	◐
AXA	SA Trauma Insurance Plus Plan	●	●	○	◐
AXA	SA Trauma Insurance Plan	●	●	○	◐

### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	◐
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	◐
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	◐	●
CommInsure	Total Care Plan SATrauma Plus	●	●	◐	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	◐
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	◐
Tower Life Australia	SA Crisis Protection	●	●	●	◐
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	◐
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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# life insurance star ratings

trauma insurance - Level Mature Retail/Light manual Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

Asteron	Stand Alone Recovery Plus	●	●	●	○
ING Life	OneCare Trauma Cvr Comp	○	○	●	●
ING Life	OneCare Trauma Cvr Prem	○	○	●	●

### ★★★★★

Asteron	Stand Alone Recovery	●	●	●	○
Aviva	SA Recovery Money	●	●	●	○

### ★★★★

Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
CommInsure	Total Care Plan SATrauma	●	●	○	●

### ★★★

AXA	SA Trauma Insurance Plan	●	●	○	○
AXA	SA Trauma Insurance Plus Plan	●	●	○	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
ING Life	Trauma Cvr Prem with Max	○	○	●	●
Macquarie Life	Trauma Plus	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
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 w/ Partial Plus	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Tower Life Australia	SA Crisis Protection	●	●	●	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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# life insurance star ratings

## trauma insurance - Level Mature Professional Male

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

#### ★★★★★ outstanding value

Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

#### ★★★★

Asteron	Stand Alone Recovery Plus	●	●	●	○
Aviva	SA Recovery Money	●	●	●	○
ING Life	Trauma Cvr Prem with Max	○	○	●	●
ING Life	OneCare Trauma Cvr Prem	○	○	●	●

#### ★★★

Asteron	Stand Alone Recovery	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○

#### ★★

AXA	SA Trauma Insurance Plus Plan	●	●	○	○
CommInsure	Total Care Plan SATrauma	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
ING Life	OneCare Trauma Cvr Comp	○	○	●	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○

#### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Tower Life Australia	SA Crisis Protection	●	●	●	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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# life insurance star ratings

## trauma insurance - Level Mature Professional Female

● standard ○ Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

#### ★★★★★ outstanding value

Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
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#### ★★★★

Asteron	Stand Alone Recovery Plus	●	●	●	○
Aviva	SA Recovery Money	●	●	●	○

#### ★★★

ING Life	OneCare Trauma Cvr Prem	○	○	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

#### ★★

Asteron	Stand Alone Recovery	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	○	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
ING Life	OneCare Trauma Cvr Comp	○	○	●	●
ING Life	Trauma Cvr Prem with Max	○	○	●	●
Macquarie Life	Trauma Plus	●	●	●	○

#### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Tower Life Australia	SA Crisis Protection	●	●	●	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

## trauma insurance - Level Mature Blue Collar Male

● standard    ● Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

#### ★★★★★ outstanding value

Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

#### ★★★★★

Asteron	Stand Alone Recovery Plus	●	●	●	●
Asteron	Stand Alone Recovery	●	●	●	●
ING Life	OneCare Trauma Cvr Prem	●	●	●	●

#### ★★★★

ING Life	OneCare Trauma Cvr Comp	●	●	●	●
ING Life	Trauma Cvr Prem with Max	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●

#### ★★★

Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	●
Aviva	SA Recovery Money	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	○	●
AXA	SA Trauma Insurance Plan	●	●	○	●

#### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	●
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	●
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	●
Tower Life Australia	SA Crisis Protection	●	●	●	●
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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# life insurance star ratings

## trauma insurance - Level Mature Blue Collar Female

● standard    ○ Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		

#### ★★★★★ outstanding value

ING Life	OneCare Trauma Cvr Comp	●	●	●	●
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#### ★★★★

Asteron	Stand Alone Recovery Plus	●	●	●	●
ING Life	OneCare Trauma Cvr Prem	●	●	●	●

#### ★★★

Asteron	Stand Alone Recovery	●	●	●	●
Aviva	SA Recovery Money	●	●	●	●
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●

#### ★★

AXA	SA Trauma Insurance Plan	●	●	○	●
AXA	SA Trauma Insurance Plus Plan	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
ING Life	Trauma Cvr Prem with Max	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

#### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	●
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	●
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Tower Life Australia	SA Crisis Protection	●	●	●	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	●
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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# life insurance star ratings

trauma insurance - Level Empty Nester White Collar Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

ING Life	OneCare Trauma Cvr Prem	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

### ★★★★★

ING Life	Trauma Cvr Prem with Max	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

### ★★★★

Aviva	SA Recovery Money	●	●	●	●
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	●
ING Life	OneCare Trauma Cvr Comp	●	●	●	●

### ★★★

AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
Asteron	Stand Alone Recovery	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●

### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	●
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	●
AXA	SA Trauma Insurance Plus Plan	●	●	○	●
AXA	SA Trauma Insurance Plan	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Tower Life Australia	SA Crisis Protection	●	●	●	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	●
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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# life insurance star ratings

trauma insurance - Level Empty Nester White Collar Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

ING Life	OneCare Trauma Cvr Comp	●	●	●	●
ING Life	OneCare Trauma Cvr Prem	●	●	●	●

### ★★★★

ING Life	Trauma Cvr Prem with Max	●	●	●	●
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### ★★★

Aviva	SA Recovery Money	●	●	●	●
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●

### ★★

AMP Life	FlexLifeTime Crisis Std	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	●
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	●
Asteron	Stand Alone Recovery	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	○	●
AXA	SA Trauma Insurance Plus Plan	●	●	○	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	●
Tower Life Australia	SA Crisis Protection	●	●	●	●
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

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# life insurance star ratings

trauma insurance - Level Empty Nester Retail/Light manual Male

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

ING Life	OneCare Trauma Cvr Prem	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

### ★★★★★

Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	●
ING Life	Trauma Cvr Prem with Max	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

### ★★★★

Aviva	SA Recovery Money	●	●	●	●
ING Life	OneCare Trauma Cvr Comp	●	●	●	●

### ★★★

AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
Asteron	Stand Alone Recovery	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●

### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	●
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	●
AXA	SA Trauma Insurance Plan	●	●	○	●
AXA	SA Trauma Insurance Plus Plan	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Tower Life Australia	SA Crisis Protection	●	●	●	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	●
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

trauma insurance - Level Empty Nester Retail/Light manual Female

● standard ○ Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability 3	Trauma Reinstatement 4
		Stepped 1	Level 2		

### ★★★★★ outstanding value

ING Life	OneCare Trauma Cvr Prem	●	●	●	●
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### ★★★★

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	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	●
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	●
Asteron	Stand Alone Recovery	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	○	●
AXA	SA Trauma Insurance Plan	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Tower Life Australia	SA Crisis Protection	●	●	●	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	●
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

## trauma insurance - Level Empty Nester Professional Male

● standard ● Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

#### ★★★★★ outstanding value

Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
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#### ★★★★

ING Life	Trauma Cvr Prem with Max	○	○	●	●
ING Life	OneCare Trauma Cvr Prem	○	○	●	●
Macquarie Life	Trauma Plus	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

#### ★★★

Asteron	Stand Alone Recovery Plus	●	●	●	○
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	●	●	●	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○

#### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	○	○
AXA	SA Trauma Insurance Plus Plan	●	●	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

trauma insurance - Level Empty Nester Professional Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	○
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### ★★★★

ING Life	OneCare Trauma Cvr Prem	○	○	●	●
ING Life	Trauma Cvr Prem with Max	○	○	●	●

### ★★★

Asteron	Stand Alone Recovery Plus	●	●	●	○
Aviva	SA Recovery Money	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

### ★★

CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
ING Life	OneCare Trauma Cvr Comp	○	○	●	●
Tower Life Australia	SA Crisis Protection	●	●	●	○
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	○

### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	○
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	○
AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
Asteron	Stand Alone Recovery	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	○	○
AXA	SA Trauma Insurance Plan	●	●	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	○
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

## trauma insurance - Level Empty Nester Blue Collar Male

● standard    ○ Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

#### ★★★★★ outstanding value

ING Life	OneCare Trauma Cvr Prem	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

#### ★★★★★

Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	●
ING Life	Trauma Cvr Prem with Max	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

#### ★★★★

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	●	●	●	●
Asteron	Stand Alone Recovery	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●

#### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	●
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	●
AXA	SA Trauma Insurance Plan	●	●	○	●
AXA	SA Trauma Insurance Plus Plan	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Tower Life Australia	SA Crisis Protection	●	●	●	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	●
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

trauma insurance - Level Empty Nester Blue Collar Female

● standard    ○ Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Trauma Reinstatement
		Stepped 1	Level 2		

### ★★★★★ outstanding value

ING Life	OneCare Trauma Cvr Comp	●	●	●	●
ING Life	OneCare Trauma Cvr Prem	●	●	●	●

### ★★★★★

Aviva	SA Recovery Money	●	●	●	●
Aviva	SA Recovery Money With Severe Illness Benefit	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
ING Life	Trauma Cvr Prem with Max	●	●	●	●

### ★★★★

AMP Life	FlexLifeTime Crisis Prem w/ Partial Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

### ★★★

AMP Life	FlexLifeTime Crisis Prem	●	●	●	●
AMP Life	FlexLifeTime Crisis Std	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

### ★

Accelerate by Tower	Accelerate Protection Policy - Standalone Trauma	●	●	●	●
AIA Australia	SA Crisis Recovery Comprehensive	●	●	○	●
Asteron	Stand Alone Recovery	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	○	●
AXA	SA Trauma Insurance Plus Plan	●	●	○	●
Tower Life Australia	SA Crisis Protection	●	●	●	●
Tower Life Australia	SA Crisis Protection with Advanced Cancer	●	●	●	●
Tower Partner INS Portfolio	Stand Alone Medical Catastrophe Insurance	●	●	○	●
Zurich Australia	Basic SA Trauma Ins	●	●	●	○

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

TPD insurance - Level Young White Collar Male

● standard    ● Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★</b>					
ING Life	OneCare Stand Alone TPD	●	●	●	●
<b>★★★</b>					
AXA	TPD Insurance Plan	●	●	○	●
<b>★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
<b>★</b>					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Aviva	SA Recovery Money TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	○	○

SUPERCEDED

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

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# life insurance star ratings

TPD insurance - Level Young White Collar Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
★★★★★ outstanding value					
Zurich Australia	Stand Alone TPD	●	●	●	●
★★★★★					
ING Life	OneCare Stand Alone TPD	●	●	●	●
★★★★					
AXA	TPD Insurance Plan	●	●	○	●
★★★					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
★					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Aviva	SA Recovery Money TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	○	○

SUPERCEDED

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

TPD insurance - Level Young Retail/Light manual Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★</b>					
ING Life	OneCare Stand Alone TPD	●	●	●	●
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○
<b>★★★</b>					
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
<b>★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
<b>★</b>					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Aviva	SA Recovery Money TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○

SUPERCEDED

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

TPD insurance - Level Young Retail/Light manual Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
★★★★★ outstanding value					
Zurich Australia	Stand Alone TPD	●	●	●	●
★★★★★					
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○
★★★★					
AXA	TPD Insurance Plan	●	●	●	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
★★★					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
★★					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Aviva	SA Recovery Money TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○

SUPERCEDED

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

## TPD insurance - Level Young Professional Male

● standard ● Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★★</b>					
ING Life	OneCare Stand Alone TPD	●	●	●	●
<b>★★★★</b>					
AXA	TPD Insurance Plan	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
<b>★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
<b>★★</b>					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Aviva	SA Recovery Money TPD	●	●	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○

SUPERCEDED

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

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# life insurance star ratings

## TPD insurance - Level Young Professional Female

● standard ● Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★★</b>					
ING Life	OneCare Stand Alone TPD	●	●	●	●
<b>★★★★</b>					
AXA	TPD Insurance Plan	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
<b>★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
<b>★★</b>					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Aviva	SA Recovery Money TPD	●	●	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	○	○

SUPERCEDED

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

TPD insurance - Level Young Blue Collar Male

● standard    ● Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○
<b>★★★★★</b>					
AXA	TPD Insurance Plan	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★</b>					
Asteron	Stand Alone TPD	●	●	●	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
<b>★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
<b>★</b>					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Aviva	SA Recovery Money TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○

SUPERCEDED

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

TPD insurance - Level Young Blue Collar Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○
<b>★★★★★</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★</b>					
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
<b>★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
<b>★★</b>					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Aviva	SA Recovery Money TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○

SUPERCEDED

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

## TPD insurance - Level Mature White Collar Male

● standard ● Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★★</b>					
AXA	TPD Insurance Plan	●	●	●	●
<b>★★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
Aviva	SA Recovery Money TPD	●	●	●	●
<b>★★★</b>					
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
<b>★★</b>					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○

SUPERCEDED

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

## TPD insurance - Level Mature White Collar Female

● standard ● Optional ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
<b>★★★★</b>					
Aviva	SA Recovery Money TPD	●	●	●	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
<b>★★★</b>					
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
<b>★</b>					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○

SUPERCEDED

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

TPD insurance - Level Mature Retail/Light manual Male

● standard    ● Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★★</b>					
AXA	TPD Insurance Plan	●	●	●	●
<b>★★★★</b>					
Aviva	SA Recovery Money TPD	●	●	●	●
<b>★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
<b>★</b>					
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○

SUPERCEDED

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

TPD insurance - Level Mature Retail/Light manual Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★★</b>					
AXA	TPD Insurance Plan	●	●	●	●
<b>★★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
Aviva	SA Recovery Money TPD	●	●	●	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
<b>★★</b>					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
<b>★</b>					
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○

SUPERCEDED

1. Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.  
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**life insurance star ratings**  
 TPD insurance - Level Mature Professional Male

● standard    ● Optional    ○ not available

**P R O F I L E   S U M M A R Y   R E P O R T**

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★★</b>					
AXA	TPD Insurance Plan	●	●	●	●
<b>★★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
<b>★★★</b>					
Aviva	SA Recovery Money TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
<b>★★</b>					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○

SUPERCEDED

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

## TPD insurance - Level Mature Professional Female

● standard    ● Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★★</b>					
AXA	TPD Insurance Plan	●	●	●	●
<b>★★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
<b>★★★</b>					
Aviva	SA Recovery Money TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
<b>★</b>					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○

SUPERCEDED

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

## TPD insurance - Level Mature Blue Collar Male

● standard    ● Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
AXA	TPD Insurance Plan	●	●	●	●
<b>★★★★★</b>					
Aviva	SA Recovery Money TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★</b>					
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○
<b>★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
<b>★</b>					
AMP Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○

SUPERCEDED

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

## TPD insurance - Level Mature Blue Collar Female

● standard    ● Optional    ○ not available

### PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
AXA	TPD Insurance Plan	●	●	○	●
<b>★★★★★</b>					
Aviva	SA Recovery Money TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★</b>					
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	○	○
<b>★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
<b>★</b>					
AMP Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○

SUPERCEDED

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

TPD insurance - Level Empty Nester White Collar Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
★★★★★ 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	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
★					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○

SUPERCEDED

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

TPD insurance - Level Empty Nester White Collar Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
<b>★★★★</b>					
Aviva	SA Recovery Money TPD	●	●	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
<b>★★★</b>					
AMP Life	Stand Alone TPD	●	●	●	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
<b>★</b>					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○

SUPERCEDED

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

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# life insurance star ratings

TPD insurance - Level Empty Nester Retail/Light manual Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★</b>					
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○
<b>★★★</b>					
Aviva	SA Recovery Money TPD	●	●	●	●
<b>★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
<b>★</b>					
Asteron	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●

SUPERCEDED

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

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# life insurance star ratings

TPD insurance - Level Empty Nester Retail/Light manual Female

● standard    ● Optional    ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★★</b>					
Aviva	SA Recovery Money TPD	●	●	●	●
<b>★★★★</b>					
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○
<b>★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
<b>★</b>					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●

SUPERCEDED

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

TPD insurance - Level Empty Nester Professional Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★★</b>					
Aviva	SA Recovery Money TPD	●	●	●	●
<b>★★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
<b>★★★</b>					
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
<b>★★</b>					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○

SUPERCEDED

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

TPD insurance - Level Empty Nester Professional Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
Aviva	SA Recovery Money TPD	●	●	●	●
<b>★★★★</b>					
ING Life	OneCare Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
<b>★★★</b>					
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	◐	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
<b>★</b>					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	◐	○

SUPERCEDED

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

TPD insurance - Level Empty Nester Blue Collar Male

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○
<b>★★★★★</b>					
Aviva	SA Recovery Money TPD	●	●	●	●
<b>★★★★</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
<b>★★</b>					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●

SUPERCEDED

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

TPD insurance - Level Empty Nester Blue Collar Female

● standard ● Optional ○ not available

## PROFILE SUMMARY REPORT

Company Name	Product Name	Premiums		Guaranteed Future Insurability	Financial Planning Benefit
		Stepped 1	Level 2		
<b>★★★★★ outstanding value</b>					
Tower Partner INS Portfolio	Stand Alone TPD Insurance	●	●	●	○
<b>★★★★★</b>					
Aviva	SA Recovery Money TPD	●	●	●	●
<b>★★★★</b>					
Zurich Australia	Stand Alone TPD	●	●	●	●
<b>★★★</b>					
Accelerate by Tower	Accelerate Protection Policy - Standalone TPD	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
Tower Life Australia	Stand Alone TPD Plan	●	●	●	○
<b>★★</b>					
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
ING Life	OneCare Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●

SUPERCEDED

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

### AWARDS

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

#### OVERALL AWARDS

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

Term Life Insurance    Trauma Insurance    TPD Insurance    Packaged Life Insurance    Income Protection

48 profiles

### AWARDS TO PRODUCTS – METHODOLOGY

#### Occupation Category

Professional    White Collar    Retail/Light Manual    Blue Collar

#### Age

Young    Mature    Empty Nester

#### Premiums

Stepped Premium    Level Premium

#### Gender

Male    Female

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

$$\text{TOTAL STAR RATINGS SCORE (T)} = \text{W1PRICING SCORE (P)} + \text{W2FEATURES SCORE (F)}$$



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 TPD, IPP, Trauma & Package Life		
	Price	Features
<b>Young</b>		
Professional	40%	60%
Managerial	65%	35%
Light Manual	65%	35%
Blue Collar	65%	35%
<b>Mature</b>		
Professional	30%	70%
Managerial	50%	50%
Light Manual	50%	50%
Blue Collar	50%	50%
<b>Empty Nester</b>		
Professional	30%	70%
Managerial	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 contracts. Peer products are compared and the product with the lowest cost is awarded the highest pricing score. All other peer products are awarded a relative score based on how much more expensive they are (i.e. if a product costs twice as much as the cheapest, it will earn half the pricing score of the cheapest product).

The premiums are based on a non-smoker with stepped 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
Empty Nester	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 & Mature	Empty Nester	Descriptions
<b>Death Policy Benefits and Options</b>	<b>50%</b>	<b>40%</b>	
Benefits & Options	50%	50%	What is covered by the policy
GFI	25%	0%	Increase Sum Insured w/o Medical Evidence
Other	25%	50%	Financial Planning Benefit, Funeral Benefit, Accommodation Benefit, etc.
<b>Policy Terms</b>	<b>25%</b>	<b>30%</b>	
Coverage Terms	40%	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
<b>Standard Company Terms offered</b>	<b>25%</b>	<b>30%</b>	Interim cover, Exclusions, Loyalty Bonus etc.

### Stand Alone Trauma - FEATURE WEIGHTS

	Young	Mature	Empty Nester	Descriptions
<b>Policy Terms</b>	<b>30%</b>	<b>30%</b>	<b>20%</b>	Min & Max Entry Ages, Expiry Age, Premium Options
<b>Std Company Terms</b>	<b>20%</b>	<b>20%</b>	<b>10%</b>	Interim cover, Sum Insured Restrictions, Exclusions, etc.
<b>Trauma Events</b>	<b>50%</b>	<b>50%</b>	<b>70%</b>	
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 Weights			
	Professional/ White Collar	Blue Collar/ Retail	Descriptions
<b>TPD Definitions</b>	<b>25%</b>	<b>25%</b>	
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 Restrictions	10%	10%	Restrictions on Total and Permanent Disability e.g. survival period
<b>Policy Terms</b>	<b>15%</b>	<b>15%</b>	Min & Max Entry Ages, Expiry Age
<b>Benefits and Options</b>	<b>20%</b>	<b>10%</b>	What is covered by the policy eg. Financial Planning Benefit, Accommodation Benefit, etc.
<b>Company Terms</b>	<b>15%</b>	<b>15%</b>	Interim cover, Sum Insured Restrictions, Exclusions, etc.
<b># of own occupation quotes</b>	<b>25%</b>	<b>35%</b>	Availability of cover based on own occupations

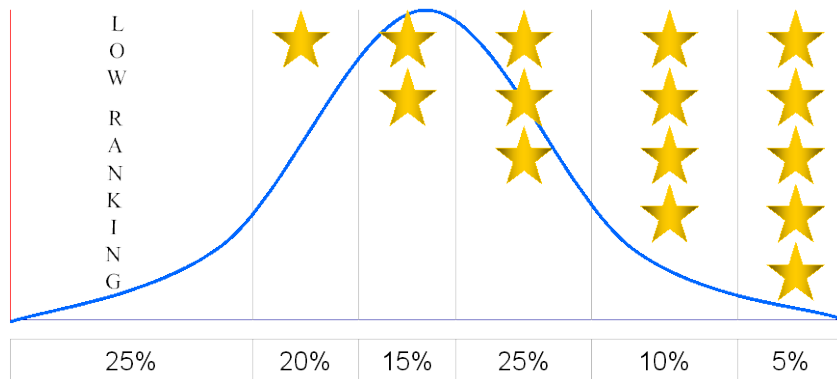
Income Protection - FEATURE WEIGHTS			
	Professional/ Managerial	Light Manual/Blue Collar	Descriptions
<b>Std Company Terms</b>	<b>10%</b>	<b>10%</b>	Interim cover, Exclusions, Loyalty Bonus etc.
<b>Claims Terms</b>	<b>30%</b>	<b>30%</b>	
Claim Payment	10%	10%	When & how claims are paid
Benefit offsets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

PACKAGED LIFE - FEATURE WEIGHTS				
	Young	Mature	Empty Nester	Descriptions
<b>Death Policy Benefits and Options</b>	<b>5%</b>	<b>20%</b>	<b>20%</b>	What is covered by the policy
<b>Policy Terms</b>	<b>5%</b>	<b>10%</b>	<b>10%</b>	Min & Max Entry Ages, Expiry Age, Premium Options, etc.
<b>Standard Company Terms offered</b>	<b>5%</b>	<b>10%</b>	<b>10%</b>	Interim cover, Exclusions, Loyalty Bonus etc.
<b>TPD Definition Attached to Term</b>	<b>30%</b>	<b>20%</b>	<b>15%</b>	Disability Definitions
<b>TPD Policy Parameters as a Rider to Term</b>	<b>30%</b>	<b>20%</b>	<b>15%</b>	Min & Max Entry Ages, Expiry Age, Premium Options, etc.
<b>Trauma Attached to Term</b>	<b>25%</b>	<b>20%</b>	<b>30%</b>	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 [www.canstarcannex.com.au](http://www.canstarcannex.com.au) if you would like to view the latest star ratings reports of interest.

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