

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 13 companies specializing in this market.



“IT WILL NEVER HAPPEN TO ME”

There's every chance you are right. Accident or illness may not be a part of your life in the years to come. But who's to know for sure? Insuring the main breadwinner is simply providing protection for your family in the event of death or disability. Certainly you'd like to think it will never happen to you but if it does and you don't have life insurance in place, it may well mean the family can no longer pay the mortgage, the kids can no longer attend a private school and even the pets may have to go. It's a disastrous situation for the family to face under already stressful circumstances.

The confusion over life insurance arises largely because every single situation is unique and what's best for one is not necessarily best for another. That's where a licensed financial planner can make a world of difference, suggesting relevant strategies and personalizing your insurance to your own individual situation which may encompass life insurance, income protection, trauma or total and permanent disablement insurance.

NOT D.I.Y.

To compile our research, CANSTAR CANNEX sifted through 600,000 quotes from 13 life insurance companies to compare the quotes for four commonly used 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.

By conducting this research and rating life insurance products, CANSTAR CANNEX aims to help consumers better understand the life insurance suite of products and the benefits they offer. At the outset we should stress that no matter how much we demystify life insurance products, we all have unique circumstances and this means we would obtain the best result by choosing individual, professional advice over the do-it-yourself model. The risk of getting it wrong means the involvement of a licensed financial planner is essential in the mix. However, the depth of research CANSTAR CANNEX has done and the insights we can provide will give the consumer much more information and knowledge which will be useful when taking that next step and talking it over with a planner.

DID YOU KNOW?

Over \$3.5 billion was paid out for life insurance claims in Australia last year.

Source: The Risk Store

WE ENHANCE OUR METHODOLOGY

Compiling our *life insurance star ratings* is a mammoth exercise. We researched 13 companies (many of these have multiple policies) across 32 profiles ranging in age from 20-65 years with both stepped and level premiums. We tweaked the coverage amounts or sums insured and the associated weightings assigned to each. We researched 5 product areas – term life insurance, income protection, Trauma, TPD and packaged life insurance. In total, we obtained 600,000 quotes.

If you'd like to know more on the nitty gritty of how we did it, read our methodology on the life insurance page at www.canstar.com.au

AIA AUSTRALIA AND ONEPATH OVERALL WINNERS

At first glance, it looks like we have new life insurance companies who have risen to the top when the final tallies were added up. It's true that AIA Australia is a first-time winner of our awards but OnePath is well known to us in its previous incarnation as ING Life.

This is the fourth year we have researched term and packaged life insurance and their associated offshoots – trauma or critical illness, total and permanent disablement (TPD) and income protection. ING Life has been an overall winner each time. This year they are on the podium again, as OnePath, still owned by ANZ and obviously still providing consistent value across all products and profiles we looked at. There really is no better measure of product excellence than being named by CANSTAR CANNEX as offering outstanding value for life insurance nationwide four years in a row!

This year's results were not a OnePath whitewash though. AIA Australia shared the honours with strong scores across all product categories, particularly term life, packaged life insurance and income protection. AIA Australia is part of the pan-Asian life insurance organization that has been a force in this region for the last 90 years. It is a risk insurance specialist and its single-minded focus on providing value products that matter most to customers really does stand out.

We congratulate AIA Australia and OnePath on this achievement.

This year we compared over 600,000 quotes across four life stages, 20 occupations, two premium types and both genders. We found the following companies to be outstanding in the individual areas listed. Each makes a valuable contribution to the undoubted strength of the industry in Australia and is a deserving winner



Life Insurance
Australia



National Product Category Awards

Outstanding Value Insurance – Term Life	Accelerated Protection by Tower Zurich Australia
Outstanding Value Insurance – Trauma	Accelerated Protection by Tower AMP Life
Outstanding Value Insurance – TPD	AXA Zurich Australia
Outstanding Value Insurance – Packaged Life	OnePath Zurich Australia
Outstanding Value Insurance – Income Protection	AIA Australia OnePath

WHAT IS LIFE INSURANCE?

Life insurance is the overarching term that covers five products – term life insurance, trauma (or critical illness) insurance, TPD (total and permanent disablement), packaged life insurance and income protection.

Here's a snapshot of what they all are, for your information.

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.

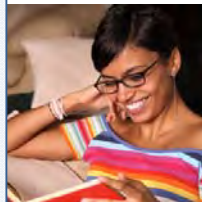
PROFILES – WHERE DO I FIT?

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 – 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 four simple categories which determine our needs for insurance.

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 greatly appreciated.



Our **MIDDLE PROFILE** represents those just starting on their relationship and family journey. They are just getting into the early stages of a mortgage and raising their kids. Life insurance, income protection and TPD insurance are key safeguards for them to ensure they don't lose everything they have worked hard to achieve.

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.

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

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.canstar.com.au

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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

OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
BT	Term Life TPD Living Insurance	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

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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 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

★★★★★ outstanding value

OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
BT	Term Life TPD Living Insurance	●	●	○	●	○
CommInsure	Total Care Plan	●	●	●	●	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

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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

OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

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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 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

OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
CommInsure	Total Care Plan	●	●	●	●	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

SUPERSEDED

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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 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

OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
BT	Term Life TPD Living Insurance	●	●	○	●	○
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	●	●	○	○	○
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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

★★★★★ outstanding value

OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
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Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★

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CommInsure	Total Care Plan	●	●	●	●	●
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MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

SUPERSEDED

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 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

AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○
OnePath	OneCare Comprehensive	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○

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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

★★★★★ outstanding value

AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○
OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	●	●	○	○	●
CommInsure	Total Care Plan	●	●	●	●	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

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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 Middle 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

OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
CommInsure	Total Care Plan	●	●	●	●	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

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life insurance star ratings

packaged life - Level Middle 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

OnePath	OneCare Premier with maximiser	●	●	◐	●	●
OnePath	OneCare Comprehensive	●	●	◐	●	●
OnePath	OneCare Premier	●	●	◐	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	◐	●	◐
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	◐	●	◐
AXA	Life Insurance Plan Trauma Plus	●	●	◐	◐	◐
AXA	Life Insurance Plan Trauma	●	●	◐	◐	◐
BT	Term Life TPD Living Insurance	●	●	◐	●	◐
BT	Term Life TPD Living Plus	●	●	◐	●	◐
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	◐	◐	◐
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	◐	◐	◐
Zurich Australia	Protection Plus & Extended Trauma	●	●	◐	◐	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	◐	◐	●

★★★★

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	◐	◐	◐
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	◐	◐	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	◐	◐	●
Asteron	Life Cover TPD Recovery Package	●	●	◐	●	◐
Asteron	Life Cover TPD Recovery Package Plus	●	●	◐	●	◐
CommInsure	Total Care Plan	●	●	●	●	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	◐	●	●
Macquarie Life	FutureWise Life Plus	●	●	◐	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	◐	◐
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	◐	◐

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life insurance star ratings

packaged life - Level Middle 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

OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○

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life insurance star ratings

packaged life - Level Middle 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

OnePath	OneCare Comprehensive	●	●	◐	●	●
OnePath	OneCare Premier with maximiser	●	●	◐	●	●
OnePath	OneCare Premier	●	●	◐	●	●

★★★★

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	◐	◐	◐
Asteron	Life Cover TPD Recovery Package Plus	●	●	◐	●	◐
AXA	Life Insurance Plan Trauma Plus	●	●	◐	◐	◐
AXA	Life Insurance Plan Trauma	●	●	◐	◐	◐
BT	Term Life TPD Living Insurance	●	●	◐	●	◐
BT	Term Life TPD Living Plus	●	●	◐	●	◐
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	◐	◐	◐
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	◐	◐	◐
Zurich Australia	Protection Plus & Extended Trauma	●	●	◐	◐	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	◐	◐	●

★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	◐	●	◐
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	◐	●	◐
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	◐	◐	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	◐	◐	●
Asteron	Life Cover TPD Recovery Package	●	●	◐	●	◐
CommInsure	Total Care Plan Plus	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life Plus	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	◐	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	◐	◐
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	◐	◐

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life insurance star ratings

packaged life - Level Middle 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

OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
CommInsure	Total Care Plan	●	●	●	●	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○

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life insurance star ratings

packaged life - Level Middle 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

OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
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 - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○

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life insurance star ratings

packaged life - Level Middle 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

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	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	○
CommInsure	Total Care Plan	●	●	○	●	●
CommInsure	Total Care Plan Plus	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

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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 Middle 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

AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★★

Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	●
CommInsure	Total Care Plan Plus	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
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 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

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

★★★

AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	●
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 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 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

OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	●	●	○	○	●
BT	Term Life TPD Living Plus	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
CommInsure	Total Care Plan	●	●	●	●	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
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	●	●	○	○	○

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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 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

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
OnePath	OneCare Comprehensive	●	●	○	●	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC	Life Cover Plus & 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 Standard & Critical Illness Plus	●	●	○	○	○

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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

OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
OnePath	OneCare Comprehensive	●	●	○	●	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
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	●	●	○	○	○
MLC	Life Cover Plus & 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	●	●	●	○	○

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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 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

★★★★★ outstanding value

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
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	●	●	●	○	○

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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 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

OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
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 Plus with Extra Benefit Partial	●	●	●	○	○

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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 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

Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
OnePath	OneCare Premier	●	●	○	●	○
OnePath	OneCare Premier with maximiser	●	●	○	●	○

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
CommInsure	Total Care Plan Plus	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	○	○
MLC	Life Cover Standard & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Plus with Extra Benefit Partial	●	●	●	○	○
OnePath	OneCare Comprehensive	●	●	○	●	○

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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

★★★★★ outstanding value

MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
CommInsure	Total Care Plan	●	●	●	●	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
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	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	○	○
OnePath	OneCare Comprehensive	●	●	○	●	●

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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 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

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	●	●	○	○	●
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

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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 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

MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
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★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
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 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

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	●	●	○	○	●
Macquarie Life	FutureWise Life Plus	●	●	○	○	●
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
OnePath	OneCare Comprehensive	●	●	○	○	●
OnePath	OneCare Premier	●	●	○	○	●
OnePath	OneCare Premier with maximiser	●	●	○	○	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	○	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	○	○
Macquarie Life	FutureWise Life	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○

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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 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

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
Macquarie Life	FutureWise Life Plus	●	●	○	○	●
OnePath	OneCare Premier	●	●	○	○	●
OnePath	OneCare Premier with maximiser	●	●	○	○	●
OnePath	OneCare Comprehensive	●	●	○	○	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	○	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	○	○
Macquarie Life	FutureWise Life	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○

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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

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	●	●	○	○	●
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
OnePath	OneCare Comprehensive	●	●	○	●	●

★★★

Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

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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

★★★★★ outstanding value

OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	●	●	○	○	●
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
OnePath	OneCare Comprehensive	●	●	○	●	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
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 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

MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

★★★★

AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
OnePath	OneCare Premier with maximiser	●	●	○	●	○
OnePath	OneCare Comprehensive	●	●	○	●	○
OnePath	OneCare Premier	●	●	○	●	○

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 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

MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●

★★★★

Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
OnePath	OneCare Comprehensive	●	●	○	●	●

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**

OnePath	OneCare Life Cover	●	●	●	●	●
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★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	●	●	●

SUPERSEDED

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			

★★★★★ outstanding value

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
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★★★★★

AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	●	●	●

SUPERSEDED

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 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**

OnePath	OneCare Life Cover	●	●	●	●	●
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★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	●	●	●

SUPERSEDED

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 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**

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
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★★★★★

AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	●	●	●

SUPERSEDED

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 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**

OnePath	OneCare Life Cover	●	●	●	●	●
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★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	◐	●	●

SUPERSEDED

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 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			

★★★★★ **outstanding value**

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
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★★★★★

AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	●	●	●

SUPERSEDED

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 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**

OnePath	OneCare Life Cover	●	●	●	●	●
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★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	●	●	●

SUPERSEDED

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 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			

★★★★★ **outstanding value**

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
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★★★★★

AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	●	●	●

SUPERSEDED

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 Middle 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

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
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★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	●	●	●

SUPERSEDED

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 Middle 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

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	●	●	●

SUPERSEDED

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

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

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

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life insurance star ratings

term life - Level Middle 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

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
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★★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	●	●	●

SUPERSEDED

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 Middle 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

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●



AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●



AMP Life	Flexible Life Time Prot	●	●	●	●	●
CommInsure	Total Care Plan	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	○	●	●

SUPERSEDED

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 Middle 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

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
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★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	●	●	●

SUPERSEDED

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 Middle 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

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	◐	●	●

SUPERSEDED

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 Middle 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**

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
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★★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	●	●	●

SUPERSEDED

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 Middle 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

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	●	●	●

SUPERSEDED

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 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

AIA Australia	Life Cover Benefit	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	○	●	●
MLC - Protectionfirst	Life Cover	●	●	○	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
MLC	Life Cover Plus	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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 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	●	●	●	●	●
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★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
BT	Term Life	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	◐	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
MLC	Life Cover Plus	●	●	●	●	●

SUPERSEDED

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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

AIA Australia	Life Cover Benefit	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	○	●	●
MLC - Protectionfirst	Life Cover	●	●	○	●	●

★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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 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	●	●	●	●	●
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★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
BT	Term Life	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	◐	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●

SUPERSEDED

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 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

AIA Australia	Life Cover Benefit	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
MLC - Protectionfirst	Life Cover	●	●	◐	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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 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	●	●	●	●	●
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★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
BT	Term Life	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	○	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
MLC	Life Cover Plus	●	●	●	●	●

SUPERSEDED

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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

AIA Australia	Life Cover Benefit	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●



Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
MLC - Protectionfirst	Life Cover	●	●	◐	●	●



AMP Life	Flexible Life Time Prot	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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			

★★★★★ **outstanding value**

Zurich Australia	Protection Plus	●	●	●	●	●
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★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
BT	Term Life	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	◐	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
MLC	Life Cover Plus	●	●	●	●	●

SUPERSEDED

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

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

MLC - Protectionfirst	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●

★★★★

Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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 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

MLC - Protectionfirst	Life Cover	●	●	●	●	●
-----------------------	------------	---	---	---	---	---

★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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

MLC - Protectionfirst	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●

★★★★

Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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 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

MLC - Protectionfirst	Life Cover	●	●	●	●	●
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★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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 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

MLC - Protectionfirst	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●

★★★★

Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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 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**

MLC - Protectionfirst	Life Cover	●	●	●	●	●
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★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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 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

MLC - Protectionfirst	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●

★★★★

Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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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

MLC - Protectionfirst	Life Cover	●	●	●	●	●
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★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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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	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

AIA Australia	Disability Income Plan	●	●	○	○	○
OnePath	OneCare Income Sec. Std	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○

★★★★★

CommInsure	Income Care	●	●	○	○	●
CommInsure	Income Care Plus	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
BT	Income Protection Standard - Indemnity	●	●	●	○	●

★★★★

MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC	IP Standard	○	○	○	○	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
MLC	IP Plus 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.
 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

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○
OnePath	OneCare Income Sec. Std	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●

★★★★★

MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
CommInsure	Income Care	●	●	○	○	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
BT	Income Protection Standard - Indemnity	●	●	●	○	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●

★★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
BT	Income Protection Plus - Indemnity	●	●	●	●	●
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	○
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
MLC	IP Standard	○	○	○	○	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive - 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 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 Plan	●	●	○	○	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●

★★★★★

CommInsure	Income Care	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●

★★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
BT	Income Protection Plus - Indemnity	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	○
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
MLC	IP Standard	○	○	○	○	○
MLC	IP Plus Indemnity	○	○	○	○	○
BT	Income Protection Standard - 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 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	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○
OnePath	OneCare Income Sec. Std	●	●	○	●	●

★★★★★

CommInsure	Income Care Plus	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
CommInsure	Income Care	●	●	○	○	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●

★★★★

MLC	IP Standard	○	○	○	○	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
BT	Income Protection Standard - Indemnity	●	●	●	○	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
AXA	Income Insurance Plus Indemnity	●	●	○	●	●

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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**

OnePath	OneCare Income Sec. Std	●	●	○	●	○
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★★★★★

Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	○
BT	Income Protection Standard - Indemnity	●	●	●	○	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○

★★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
MLC	IP Standard	○	○	○	○	○
AXA	Income Insurance Prem Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
BT	Income Protection Plus - Indemnity	●	●	●	●	○
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	○
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	○

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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 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

OnePath	OneCare Income Sec. Std	●	●	○	●	○
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★★★★★

BT	Income Protection Standard - Indemnity	●	●	●	○	●
CommInsure	Income Care	●	●	○	○	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●

★★★★

Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	○
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
MLC	IP Standard	○	○	○	○	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
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 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			

★★★★★ outstanding value

OnePath	OneCare Income Sec. Std	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
CommInsure	Income Care	●	●	○	○	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●

★★★★★

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
BT	Income Protection Plus - Indemnity	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●

★★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●

SUPERSEDED

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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			



outstanding value

Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●



CommInsure	Income Care Plus	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●



Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●

SUPERSEDED

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life insurance star ratings

income protection - Level Middle 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

OnePath	OneCare Income Sec. Std	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●

★★★★★

BT	Income Protection Standard - Indemnity	●	●	●	○	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●

★★★★

Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	●
Asteron	Income Advantage Extra	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	●
BT	Income Protection Plus - Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
MLC	IP Standard	○	○	○	○	●

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life insurance star ratings

income protection - Level Middle 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

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

★★★★★

BT	Income Protection Standard - Indemnity	●	●	●	○	●
CommInsure	Income Care Plus	●	●	○	●	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●

★★★★

OnePath	OneCare Income Sec. Prof	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
Asteron	Income Advantage Extra	●	●	○	●	●
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
MLC	IP Standard	○	○	○	○	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●

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life insurance star ratings

income protection - Level Middle 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

OnePath	OneCare Income Sec. Prof	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○

★★★★★

CommInsure	Income Care	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	○
Asteron	Income Advantage	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AXA	Income Insurance Prem Indemnity	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○

★★★★

BT	Income Protection Plus - Indemnity	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AXA	Income Insurance Plus Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
BT	Income Protection Standard - Indemnity	●	●	●	○	○
MLC	IP Standard	○	○	○	○	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Asteron	Income Protector Extra	●	●	○	●	○
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	○
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	○

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life insurance star ratings

income protection - Level Middle 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

OnePath	OneCare Income Sec. Prof	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○

★★★★★

CommInsure	Income Care	●	●	○	○	○
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Asteron	Income Advantage	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○

★★★★

MLC	IP Plus Indemnity	○	○	○	○	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	○
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
MLC	IP Standard	○	○	○	○	○
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
BT	Income Protection Standard - Indemnity	●	●	●	○	●

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life insurance star ratings

income protection - Level Middle 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**

OnePath	OneCare Income Sec. Std	●	●	○	●	○
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★★★★★

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	●
Asteron	Income Protector	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
AIA Australia	Disability Income Plan	●	●	○	○	○
Asteron	Income Protector Extra	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●
Asteron	Income Advantage Extra	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	●

★★★★

AXA	Income Insurance Prem Indemnity	●	●	○	●	●
MLC	IP Standard	○	○	○	○	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
BT	Income Protection Standard - Indemnity	●	●	○	○	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
MLC	IP Plus Indemnity	○	○	○	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
BT	Income Protection Plus - Indemnity	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●

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life insurance star ratings

income protection - Level Middle 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	●	●	○	○	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●

★★★★★

Asteron	Income Advantage	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
Asteron	Income Advantage Extra	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
AIA Australia	Disability Income Plan	●	●	○	○	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○

★★★★

Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	○
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	○
AXA	Income Insurance Prem Indemnity	●	●	○	●	○
BT	Income Protection Standard - Indemnity	●	●	○	○	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	○
BT	Income Protection Plus - Indemnity	●	●	○	●	○
MLC	IP Standard	○	○	○	○	○

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 3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index
 4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.
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life insurance star ratings

income protection - Level Middle 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	●	●	○	○	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●

★★★★★

Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
Asteron	Income Protector	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	●
OnePath	OneCare Income Sec, Comp	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○
OnePath	OneCare Income Sec. Std	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●

★★★★

Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
MLC	IP Plus Indemnity	○	○	○	○	●

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life insurance star ratings

income protection - Level Middle 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

Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●

★★★★★

CommInsure	Income Care	●	●	○	○	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●
OnePath	OneCare Income Sec, Comp	●	●	○	●	●

★★★★

BT	Income Protection Plus - Indemnity	●	●	●	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asteron	Income Protector Extra	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●

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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

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

★★★★★

Asteron	Income Protector	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
OnePath	OneCare Income Sec, Comp	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○

★★★★

MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	○
AXA	Income Insurance Prem Indemnity	●	●	○	●	○
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○
BT	Income Protection Plus - Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	○	○
MLC	IP Standard	○	○	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	○
BT	Income Protection Standard - Indemnity	●	●	○	○	○

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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

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

★★★★★

OnePath	OneCare Income Sec, Comp	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Std	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	○
Asteron	Income Advantage	●	●	○	●	○

★★★★

MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	○
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
BT	Income Protection Standard - Indemnity	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
BT	Income Protection Plus - Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○
MLC	IP Standard	○	○	○	○	○
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	○
AXA	Income Insurance Prem Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	○

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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	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	●

★★★★★

CommInsure	Income Care Plus	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
Asteron	Income Advantage Extra	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
CommInsure	Income Care	●	●	○	○	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●

★★★★

BT	Income Protection Plus - Indemnity	●	●	●	●	●
Asteron	IP Shield	●	●	○	○	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
AXA	Income Insurance Plus Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
MLC	IP Standard	○	○	○	○	●
MLC	IP Plus Indemnity	○	○	○	○	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
BT	Income Protection Standard - Indemnity	●	●	●	○	●
Asteron	Income Protector Extra	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - 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	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○
OnePath	OneCare Income Sec. Std	●	●	○	●	●



Asteron	Income Advantage	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
Asteron	Income Advantage Extra	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
CommInsure	Income Care	●	●	○	○	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●



MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
AXA	Income Insurance Plus Indemnity	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
MLC	IP Standard	○	○	○	○	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
BT	Income Protection Standard - Indemnity	●	●	●	○	●

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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	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

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

★★★★★

Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
Asteron	Income Advantage Extra	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
Asteron	Income Protector	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
CommInsure	Income Care	●	●	○	○	●
CommInsure	Income Care Plus	●	●	○	●	●
OnePath	OneCare Income Sec, Comp	●	●	○	●	●

★★★★

Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
BT	Income Protection Plus - Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
BT	Income Protection Standard - Indemnity	●	●	○	○	●
MLC	IP Standard	○	○	○	○	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - 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	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

OnePath	OneCare Income Sec. Std	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	●
AIA Australia	Disability Income Plan	●	●	○	○	○

★★★★★

OnePath	OneCare Income Sec. Prof	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	○
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○

★★★★

Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	○
BT	Income Protection Plus - Indemnity	●	●	○	●	○
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○
AXA	Income Insurance Prem Indemnity	●	●	○	●	○
BT	Income Protection Standard - Indemnity	●	●	○	○	○
MLC	IP Standard	○	○	○	○	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	○	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○

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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	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

CommInsure	Income Care	●	●	○	○	●
AIA Australia	Disability Income Plan	●	●	○	○	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	●

★★★★★

CommInsure	Income Care Plus	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
OnePath	OneCare Income Sec, Comp	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●

★★★★

MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
MLC	IP Plus Indemnity	○	○	○	○	●

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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

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
AIA Australia	Disability Income Plan	●	●	○	○	○

★★★★★

Asteron	IP Shield	●	●	○	○	●
Asteron	Income Protector Extra	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
CommInsure	Income Care	●	●	○	○	●
CommInsure	Income Care Plus	●	●	○	●	●
OnePath	OneCare Income Sec, Comp	●	●	○	●	●

★★★★

Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●

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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

Asteron	IP Shield	●	●	○	○	●
AIA Australia	Disability Income Plan	●	●	○	○	○

★★★★★

Asteron	Income Advantage	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
OnePath	OneCare Income Sec, Comp	●	●	○	●	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
Asteron	Income Advantage Extra	●	●	○	●	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●

★★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
BT	Income Protection Standard - Indemnity	●	●	●	○	●
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
MLC	IP Standard	○	○	○	○	●

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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

AIA Australia	Disability Income Plan	●	●	○	○	○
OnePath	OneCare Income Sec. Std	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●

★★★★★

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Asteron	Income Advantage Extra	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●

★★★★

MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
BT	Income Protection Standard - Indemnity	●	●	●	○	●
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	○
MLC	IP Standard	○	○	○	○	●

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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

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○

★★★★★

Asteron	Income Advantage Extra	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
Asteron	IP Shield	●	●	○	○	●
Asteron	Income Protector	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	●

★★★★

BT	Income Protection Standard - Indemnity	●	●	●	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
AXA	Income Insurance Plus Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
MLC	IP Standard	○	○	○	○	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●

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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	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

OnePath	OneCare Income Sec. Prof	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○

★★★★★

Asteron	Income Protector	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	○
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○

★★★★

Asteron	Income Protector Extra	●	●	○	●	○
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
BT	Income Protection Plus - Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○
MLC	IP Standard	○	○	○	○	○
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AXA	Income Insurance Prem Indemnity	●	●	○	●	○
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	●	○
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	○
BT	Income Protection Standard - Indemnity	●	●	○	○	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○

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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

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○

★★★★★

Asteron	IP Shield	●	●	○	○	○
Asteron	Income Advantage Extra	●	●	○	●	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	●
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●

★★★★

Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
MLC	IP Plus Indemnity	○	○	○	○	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
BT	Income Protection Plus - Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
MLC	IP Standard	○	○	○	○	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
BT	Income Protection Standard - Indemnity	●	●	○	○	●

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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	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

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

★★★★★

OnePath	OneCare Income Sec. Prof	●	●	○	●	●
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○
Asteron	Income Protector	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	●
Asteron	Income Advantage Extra	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●

★★★★

AXA	Income Insurance Prem Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
MLC	IP Standard	○	○	○	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
BT	Income Protection Standard - Indemnity	●	●	●	○	●
MLC	IP Plus Indemnity	○	○	○	○	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●

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

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life insurance star ratings

income protection - Level Empty Nester 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

Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○

★★★★★

OnePath	OneCare Income Sec, Comp	●	●	○	●	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
Asteron	Income Protector	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●

★★★★

MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●

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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**

OnePath	OneCare Income Sec. Std	●	●	○	●	○
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★★★★★

Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○

★★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	○
BT	Income Protection Plus - Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	○
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	○

SUPERSEDED

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life insurance star ratings

trauma insurance - Level 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

Macquarie Life	Trauma Plus	●	●	●	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●
OnePath	OneCare Trauma Cvr Comp	○	○	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

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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**

OnePath	OneCare Trauma Cvr Comp	●	●	●	●
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★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
BT	Standalone Living Plus	●	●	○	●
BT	Standalone Living Insurance	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
MLC	Critical Illness Plus SA	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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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

Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

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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

OnePath	OneCare Trauma Cvr Comp	●	●	●	●
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★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
BT	Standalone Living Insurance	●	●	○	●
BT	Standalone Living Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
OnePath	Trauma Cvr Prem with Max	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

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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

Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
BT	Standalone Living Insurance	●	●	○	○
BT	Standalone Living Plus	●	●	○	○
CommInsure	Total Care Plan SATrauma	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

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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

OnePath	OneCare Trauma Cvr Comp	●	●	●	●
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★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
BT	Standalone Living Insurance	●	●	○	●
BT	Standalone Living Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
OnePath	Trauma Cvr Prem with Max	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

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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	Trauma Reinstatement
		Stepped 1	Level 2		

★★★★★ outstanding value

Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○
OnePath	Trauma Cvr Prem with Max	○	○	●	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
OnePath	OneCare Trauma Cvr Comp	○	○	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
CommInsure	Total Care Plan SATrauma	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

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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 - 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**

OnePath	OneCare Trauma Cvr Comp	●	●	●	●
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★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
BT	Standalone Living Insurance	●	●	○	●
BT	Standalone Living Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
OnePath	Trauma Cvr Prem with Max	●	●	●	●
Zurich Australia	Extended 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 - Level Middle 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

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
AMP Life	Crisis Cover Standard	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●

★★★

AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
CommInsure	Total Care Plan SATrauma	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

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life insurance star ratings

trauma insurance - Level Middle 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	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
AMP Life	Crisis Cover Standard	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
OnePath	Trauma Cvr Prem with Max	○	○	●	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
BT	Standalone Living Insurance	●	●	○	○
BT	Standalone Living Plus	●	●	○	○
MLC	Critical Illness Plus SA	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

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life insurance star ratings

trauma insurance - Level Middle 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

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
AMP Life	Crisis Cover Standard	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●

★★★

AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
CommInsure	Total Care Plan SATrauma	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

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life insurance star ratings

trauma insurance - Level Middle 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	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●



Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
AMP Life	Crisis Cover Standard	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
OnePath	Trauma Cvr Prem with Max	○	○	●	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●



AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
BT	Standalone Living Insurance	●	●	○	○
BT	Standalone Living Plus	●	●	○	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

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life insurance star ratings

trauma insurance - Level Middle 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

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
Asteron	Stand Alone Recovery Plus	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
OnePath	Trauma Cvr Prem with Max	○	○	●	●
OnePath	OneCare Trauma Cvr Comp	○	○	●	●

★★★★

AMP Life	Crisis Cover Optimum w/ Partials	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
BT	Standalone Living Insurance	●	●	○	○
BT	Standalone Living Plus	●	●	○	○
CommInsure	Total Care Plan SATrauma	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
Zurich Australia	Extended 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 - Level Middle 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 Plus	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
OnePath	Trauma Cvr Prem with Max	○	○	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Insurance	●	●	○	○
BT	Standalone Living Plus	●	●	○	○
MLC	Critical Illness Plus SA	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

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life insurance star ratings

trauma insurance - Level Middle 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

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
AMP Life	Crisis Cover Standard	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●

★★★

AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

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life insurance star ratings

trauma insurance - Level Middle 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	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
AMP Life	Crisis Cover Standard	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
OnePath	Trauma Cvr Prem with Max	○	○	●	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
MLC	Critical Illness Plus SA	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
Zurich Australia	Extended 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 - 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

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
BT	Standalone Living Insurance	●	●	○	●
BT	Standalone Living Plus	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
Zurich Australia	Extended 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 - 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

CommInsure	Total Care Plan SATrauma	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

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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

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○

★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
AMP Life	Crisis Cover Standard	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●

★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
BT	Standalone Living Insurance	●	●	○	○
BT	Standalone Living Plus	●	●	○	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Extended 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

CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
BT	Standalone Living Insurance	●	●	○	●
BT	Standalone Living Plus	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended 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

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○

★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
Asteron	Stand Alone Recovery Plus	●	●	●	○
CommInsure	Total Care Plan SATrauma	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●

★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

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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

CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
OnePath	Trauma Cvr Prem with Max	○	○	●	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Insurance	●	●	○	○
BT	Standalone Living Plus	●	●	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

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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

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
AMP Life	Crisis Cover Standard	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Extended 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	Trauma Reinstatement
		Stepped 1	Level 2		

★★★★★ outstanding value

CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
BT	Standalone Living Insurance	●	●	○	●
BT	Standalone Living Plus	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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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

AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	○

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Standard	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●

★★★★

Asteron	Stand Alone Recovery Plus	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
BT	Standalone Living Insurance	●	●	○	○
BT	Standalone Living Plus	●	●	○	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

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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

OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
BT	Standalone Living Insurance	●	●	○	●
BT	Standalone Living Plus	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●

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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

AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	○

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Standard	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
OnePath	Trauma Cvr Prem with Max	○	○	●	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★★

Asteron	Stand Alone Recovery Plus	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
Zurich Australia	Extended 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 - Level 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

OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
BT	Standalone Living Insurance	●	●	○	●
BT	Standalone Living Plus	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	●
Zurich Australia	Extended 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 - 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

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	○

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
AIA Australia	SA Crisis Recovery	●	●	○	○
Asteron	Stand Alone Recovery Plus	●	●	●	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●

★★★★

AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
BT	Standalone Living Insurance	●	●	○	○
BT	Standalone Living Plus	●	●	○	○
MLC	Critical Illness Plus SA	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
Zurich Australia	Extended 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 - 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

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●

★★★★

AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Insurance	●	●	○	○
BT	Standalone Living Plus	●	●	○	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
Zurich Australia	Extended 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 - 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

AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	○

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Standard	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●

★★★★

Asteron	Stand Alone Recovery Plus	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○

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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

OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
BT	Standalone Living Insurance	●	●	○	●
BT	Standalone Living Plus	●	●	○	●
MLC	Critical Illness Plus SA	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	●
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

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		

★★★★★ outstanding value

OnePath	OneCare Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●

★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

SUPERSEDED

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

OnePath	OneCare Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●

★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

SUPERSEDED

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 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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★★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

SUPERSEDED

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 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
		Stepped 1	Level 2		

★★★★★ outstanding value

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

★★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

SUPERSEDED

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 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		

★★★★★ outstanding value

OnePath	OneCare Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

SUPERSEDED

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 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

OnePath	OneCare Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
BT	Standalone TPD Plan	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

SUPERSEDED

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		

★★★★★ outstanding value

AXA	TPD Insurance Plan	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

SUPERSEDED

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		

★★★★★ outstanding value

AXA	TPD Insurance Plan	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

SUPERSEDED

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 Middle 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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★★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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 Middle 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

AXA	TPD Insurance Plan	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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 Middle Retail/Light manual Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

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

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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 Middle 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	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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 Middle 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	●	●	●	●
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★★★★★

AXA	TPD Insurance Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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 Middle 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	●	●	●	●
------------------	-----------------	---	---	---	---

★★★★

AXA	TPD Insurance Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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 Middle 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

AXA	TPD Insurance Plan	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

SUPERSEDED

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 Middle 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	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★

AMP Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

SUPERSEDED

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		

★★★★★ outstanding value

MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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 - 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		

★★★★★ outstanding value

MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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 3	Financial Planning Benefit 4
		Stepped 1	Level 2		

★★★★★ outstanding value

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

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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 - 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		

★★★★★ outstanding value

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

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★★

Asteron	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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 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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★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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

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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		

★★★★★ outstanding value

MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
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★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

SUPERSEDED

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 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

MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
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★★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

SUPERSEDED

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 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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★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★

Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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 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	●	●	●	●
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★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★

Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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 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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★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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		

★★★★★ outstanding value

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

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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 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	●	●	●	●
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★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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 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	●	●	●	●
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★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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 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

MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●

★★★

Asteron	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

SUPERSEDED

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		

★★★★★ outstanding value

MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

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

★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

SUPERSEDED

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 - 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

Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier	●	●	○	●	○

★★★★★

AIA Australia Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AXA Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA Life Insurance Plan Trauma	●	●	○	○	○
BT Term Life TPD Living Plus	●	●	○	●	○
BT Term Life TPD Living Insurance	●	●	○	●	○
MLC - Protectionfirst Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
OnePath OneCare Premier	●	●	○	●	●
OnePath OneCare Comprehensive	●	●	○	●	●
OnePath OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia Protection Plus & Extended Trauma Topup	●	●	○	○	●
Zurich Australia Protection Plus & Extended Trauma	●	●	○	○	●

★★★★

AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	●	●	○	○	●
AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
Asteron Life Cover TPD Recovery Package	●	●	○	●	○
Asteron Life Cover TPD Recovery Package Plus	●	●	○	●	○
CommInsure Total Care Plan Plus	●	●	○	●	●
CommInsure Total Care Plan	●	●	○	●	●
Macquarie Life FutureWise Life Plus	●	●	○	●	●
Macquarie Life FutureWise Life	●	●	○	●	●
MLC Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC - Protectionfirst Life Cover & Recovery Money	●	●	○	○	○

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

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

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
OnePath	OneCare Comprehensive	●	●	○	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
CommInsure	Total Care Plan Plus	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

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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 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

AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	●
CommInsure	Total Care Plan Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

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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 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

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○

★★★★

Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
CommInsure	Total Care Plan	●	●	●	●	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○

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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 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

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●

★★★★★

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	●
CommInsure	Total Care Plan	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

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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

OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
CommInsure	Total Care Plan	●	●	●	●	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

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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

AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	○

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
OnePath	OneCare Premier	●	●	○	●	○
OnePath	OneCare Comprehensive	●	●	○	●	○
OnePath	OneCare Premier with maximiser	●	●	○	●	○

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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

★★★★★ outstanding value

AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	○	○
OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●

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life insurance star ratings

packaged life - Stepped Middle 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

OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○

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life insurance star ratings

packaged life - Stepped Middle 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

OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
OnePath	OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	●
CommInsure	Total Care Plan Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

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life insurance star ratings

packaged life - Stepped Middle 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

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●
Zurich Australia	Protection Plus & Extended 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	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○

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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 Middle 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

AXA	Life Insurance Plan Trauma	●	●	○	○	○
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●

★★★★

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
OnePath	OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	○

★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
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 - Stepped Middle 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

OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	●
CommInsure	Total Care Plan Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

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life insurance star ratings

packaged life - Stepped Middle 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

OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
Macquarie Life	FutureWise Life	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○

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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 Middle 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

AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★★

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
CommInsure	Total Care Plan Plus	●	●	○	●	●
CommInsure	Total Care Plan	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

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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 Middle 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

AXA	Life Insurance Plan Trauma	●	●	◐	◐	◐
AXA	Life Insurance Plan Trauma Plus	●	●	◐	◐	◐
BT	Term Life TPD Living Plus	●	●	◐	●	◐

★★★★

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	◐	◐	◐
Asteron	Life Cover TPD Recovery Package Plus	●	●	◐	●	◐
Asteron	Life Cover TPD Recovery Package	●	●	◐	●	◐
BT	Term Life TPD Living Insurance	●	●	◐	●	◐
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	◐	◐	◐
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	◐	◐	◐
OnePath	OneCare Comprehensive	●	●	◐	●	●
OnePath	OneCare Premier	●	●	◐	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	◐	◐	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	◐	◐	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	◐	●	◐
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	◐	●	◐
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	◐	◐	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	◐	◐	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life Plus	●	●	◐	●	●
Macquarie Life	FutureWise Life	●	●	◐	●	●
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	◐	◐
MLC	Life Cover Plus & Critical Illness Plus	●	●	○	◐	◐
OnePath	OneCare Premier with maximiser	●	●	◐	●	●

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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 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

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●

★★★★★

Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	○	●	●
CommInsure	Total Care Plan	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
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 Plus	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

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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

OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○
CommInsure	Total Care Plan Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
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 - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

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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

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
OnePath	OneCare Comprehensive	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
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	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

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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

★★★★★ outstanding value

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●
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	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
CommInsure	Total Care Plan Plus	●	●	○	●	●
CommInsure	Total Care Plan	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
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 - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

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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 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

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
CommInsure	Total Care Plan	●	●	○	●	●
CommInsure	Total Care Plan Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
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	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Plus	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○

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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

★★★★★ outstanding value

OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
BT	Term Life TPD Living Insurance	●	●	○	●	○
CommInsure	Total Care Plan	●	●	●	●	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
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	●	●	○	○	○
MLC	Life Cover Standard & Critical Illness Plus	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○

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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 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

★★★★★ outstanding value

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness 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	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
CommInsure	Total Care Plan	●	●	●	●	●
CommInsure	Total Care Plan Plus	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
Macquarie Life	FutureWise Life 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 Plus	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	●	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
OnePath	OneCare Comprehensive	●	●	○	●	●

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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 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

Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●

★★★★★

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	○
CommInsure	Total Care Plan Plus	●	●	○	●	●
CommInsure	Total Care Plan	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●
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	●	●	○	○	○
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	●	●	○	○	○
OnePath	OneCare Comprehensive	●	●	○	●	●

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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	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	○

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
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 - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○

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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	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○
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	●	●	●	○	○

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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 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 Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●

★★★★★

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
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	●	●	●	○	○

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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

★★★★★ outstanding value

Macquarie Life	FutureWise Life	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●

★★★★★

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
BT	Term Life TPD Living Plus	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
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	●	●	○	○	○

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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 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

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
Macquarie Life	FutureWise Life	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
AXA	Life Insurance Plan Trauma	●	●	○	○	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
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 - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○

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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 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	●	●	○	●	●
Macquarie Life	FutureWise Life Plus	●	●	○	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	●
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	●

★★★★

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	●	●	○	○	●
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	●
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
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	●	●	●	○	○

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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 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	●	●	○	●	●

★★★★

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	○

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partial	●	●	○	○	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
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	●	●	○	○	○
OnePath	OneCare Premier	●	●	○	●	○
OnePath	OneCare Premier with maximiser	●	●	○	●	○
OnePath	OneCare Comprehensive	●	●	○	●	○

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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 Plus	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	○	●	●

★★★★★

AIA Australia	Life Cover & TPD & Crisis Recovery	●	●	○	○	○
Asteron	Life Cover TPD Recovery Package Plus	●	●	○	●	○
Asteron	Life Cover TPD Recovery Package	●	●	○	●	○
AXA	Life Insurance Plan Trauma Plus	●	●	○	○	○
AXA	Life Insurance Plan Trauma	●	●	○	○	○
BT	Term Life TPD Living Plus	●	●	○	●	○
BT	Term Life TPD Living Insurance	●	●	○	●	○
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	●	●	○	○	○
MLC - Protectionfirst	Life Cover & Recovery Money	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma	●	●	○	○	○
Zurich Australia	Protection Plus & Extended Trauma Topup	●	●	○	○	○

★★★★

Accelerated Protection by Tower	Life Insurance TPD Critical Illness Premier	●	●	○	●	○
Accelerated Protection by Tower	Life Insurance TPD Critical Illness Standard	●	●	○	●	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	●	●	○	○	○
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	●	●	○	○	○
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	●	●	●	○	○
OnePath	OneCare Comprehensive	●	●	○	●	●
OnePath	OneCare Premier	●	●	○	●	●
OnePath	OneCare Premier with maximiser	●	●	○	●	●

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life insurance star ratings

term life - Stepped 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

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	○	●	●

★★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	●
Asteron	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●

SUPERSEDED

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			

★★★★★ **outstanding value**

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
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★★★★★

Asgard Capital Mgnt	Life Protection	●	○	●	○	●
Asteron	Term Life	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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 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

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	○	●	●

★★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	●
Asteron	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●

SUPERSEDED

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 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**

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
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★★★★★

Asgard Capital Mgnt	Life Protection	●	○	●	○	●
Asteron	Term Life	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	○	●	●

★★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	●
Asteron	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●

SUPERSEDED

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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			

★★★★★ **outstanding value**

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
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★★★★★

Asgard Capital Mgnt	Life Protection	●	○	●	○	●
Asteron	Term Life	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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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

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	○	●	●

★★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	●
Asteron	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●

SUPERSEDED

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 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**

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
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★★★★★

Asgard Capital Mgnt	Life Protection	●	○	●	○	●
Asteron	Term Life	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AIA Australia	Life Cover Benefit	●	●	●	●	●
AMP Life	Flexible Life Time Prot	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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 Middle 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

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●

★★★★★

Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	○	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	●
CommInsure	Total Care Plan	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●

SUPERSEDED

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 Middle 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

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●

★★★★★

Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	●	●	●

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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 Middle 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

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●

★★★★★

Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	○	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	●
CommInsure	Total Care Plan	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●

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life insurance star ratings

term life - Stepped Middle 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

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●

★★★★★

Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	●	●	●

SUPERSEDED

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 Middle 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

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●

★★★★★

Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	○	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	●
CommInsure	Total Care Plan	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●

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life insurance star ratings

term life - Stepped Middle 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

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●

★★★★

Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	●	●	●

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life insurance star ratings

term life - Stepped Middle 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

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●

★★★★★

Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	○	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	●
CommInsure	Total Care Plan	●	●	○	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●

SUPERSEDED

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 Middle 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**

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●

★★★★★

Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	●
CommInsure	Total Care Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	●	●	●

SUPERSEDED

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

AIA Australia	Life Cover Benefit	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
MLC - Protectionfirst	Life Cover	●	●	◐	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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			

★★★★★ outstanding value

AIA Australia	Life Cover Benefit	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	◐	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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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

AIA Australia	Life Cover Benefit	●	●	●	●	●
Commlnsure	Total Care Plan	●	●	◐	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	◐	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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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

AIA Australia	Life Cover Benefit	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	◐	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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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

AIA Australia	Life Cover Benefit	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC	Life Cover Standard	●	●	◐	●	●
MLC - Protectionfirst	Life Cover	●	●	◐	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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 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**

AIA Australia	Life Cover Benefit	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC - Protectionfirst	Life Cover	●	●	◐	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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 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

AIA Australia	Life Cover Benefit	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC	Life Cover Standard	●	●	◐	●	●
MLC - Protectionfirst	Life Cover	●	●	◐	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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**

AIA Australia	Life Cover Benefit	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
BT	Term Life	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asgard Capital Mgnt	Life Protection	●	○	●	○	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
MLC	Life Cover Standard	●	●	○	●	●
MLC - Protectionfirst	Life Cover	●	●	◐	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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

Asgard Capital Mgnt	Life Protection	●	○	●	○	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	○	●	●
MLC - Protectionfirst	Life Cover	●	●	○	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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**

Asgard Capital Mgnt	Life Protection	●	○	●	○	●
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★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
MLC - Protectionfirst	Life Cover	●	●	◐	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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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			

★★★★★ outstanding value

Asgard Capital Mgnt	Life Protection	●	○	●	○	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	○	●	●
MLC - Protectionfirst	Life Cover	●	●	○	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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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**

Asgard Capital Mgnt	Life Protection	●	○	●	○	●
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★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
MLC - Protectionfirst	Life Cover	●	●	◐	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

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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			

★★★★★ outstanding value

Asgard Capital Mgnt	Life Protection	●	○	●	○	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	○	●	●
MLC - Protectionfirst	Life Cover	●	●	○	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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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**

Asgard Capital Mgnt	Life Protection	●	○	●	○	●
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★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
MLC - Protectionfirst	Life Cover	●	●	◐	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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 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

Asgard Capital Mgnt	Life Protection	●	○	●	○	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	○	●	●
MLC - Protectionfirst	Life Cover	●	●	○	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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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**

Asgard Capital Mgnt	Life Protection	●	○	●	○	●
---------------------	-----------------	---	---	---	---	---

★★★★★

Accelerated Protection by Tower	Life Insurance Plan	●	●	●	●	●
AIA Australia	Life Cover Benefit	●	●	●	●	●
BT	Term Life	●	●	●	●	●
CommInsure	Total Care Plan	●	●	◐	●	●
MLC - Protectionfirst	Life Cover	●	●	◐	●	●
Zurich Australia	Protection Plus	●	●	●	●	●

★★★★

AMP Life	Flexible Life Time Prot	●	●	●	●	●
Asteron	Term Life	●	●	●	●	●
AXA	Life Insurance Plan	●	●	●	●	●
Macquarie Life	FutureWise Life	●	●	●	●	●
MLC	Life Cover Plus	●	●	●	●	●
OnePath	OneCare Life Cover	●	●	●	●	●

SUPERSEDED

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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

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

★★★★★

OnePath	OneCare Income Sec, Comp	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
BT	Income Protection Standard - Indemnity	●	●	○	○	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○

★★★★

MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	○
MLC	IP Standard	○	○	○	○	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Asgard Capital Mgmt	Income Protection	●	○	○	●	○
BT	Income Protection Plus - Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	○
AXA	Income Insurance Prem Indemnity	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○
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.
 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 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	●	●	○	●	○

★★★★★

CommInsure	Income Care Plus	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
Asteron	Income Advantage	●	●	○	●	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
BT	Income Protection Standard - Indemnity	●	●	●	○	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
Asteron	Income Protector Extra	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●

★★★★

Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	●
MLC	IP Standard	○	○	○	○	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
BT	Income Protection 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 - 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

OnePath	OneCare Income Sec. Prof	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○

★★★★★

Asteron	Income Advantage Extra	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Asteron	Income Protector	●	●	○	●	○
AXA	Income Insurance Prem Indemnity	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○

★★★★

MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
BT	Income Protection Standard - Indemnity	●	●	○	○	○
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	○
BT	Income Protection Plus - Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○
MLC	IP Standard	○	○	○	○	○
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit 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			

★★★★★ outstanding value

CommInsure	Income Care	●	●	○	○	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○
OnePath	OneCare Income Sec. Std	●	●	○	●	●

★★★★★

Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
Asteron	Income Advantage	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
BT	Income Protection Standard - Indemnity	●	●	○	○	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Asteron	Income Advantage Extra	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●

★★★★

BT	Income Protection Plus - Indemnity	●	●	●	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
MLC	IP Standard	○	○	○	○	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
AXA	Income Insurance Plus Indemnity	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
Asgard Capital Mgnt	Income Protection	●	○	○	●	○
Asteron	Income Protector Extra	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●

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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	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

OnePath	OneCare Income Sec. Std	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○

★★★★★

Asteron	Income Protector	●	●	○	●	○
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
BT	Income Protection Standard - Indemnity	●	●	○	○	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Asteron	Income Advantage	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
OnePath	OneCare Income Sec. Comp	●	●	○	●	○

★★★★

Asteron	Income Advantage Extra	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	○
MLC	IP Standard	○	○	○	○	○
AXA	Income Insurance Prem Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	○
Asgard Capital Mgnt	Income Protection	●	○	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	○
BT	Income Protection Plus - Indemnity	●	●	○	●	○
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	○

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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	Specified Injury	Superannuation Contribution
		Stepped 1	Level 2			

★★★★★ outstanding value

AIA Australia	Disability Income Plan	●	●	○	○	○
OnePath	OneCare Income Sec. Std	●	●	○	●	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	●

★★★★★

Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
Asteron	IP Shield	●	○	○	○	●
Asgard Capital Mgnt	Income Protection	●	○	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
BT	Income Protection Standard - Indemnity	●	●	○	○	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●

★★★★

Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
Asteron	Income Advantage Extra	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
BT	Income Protection Plus - Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	○	●
MLC	IP Standard	○	○	○	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	●

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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	●	●	○	○	●
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★★★★★

AXA	Income Insurance Prem Indemnity	●	●	○	●	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●

★★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
Asteron	IP Shield	●	●	○	○	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●

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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 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ outstanding value

Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
CommInsure	Income Care	●	●	○	○	●

★★★★★

CommInsure	Income Care Plus	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
BT	Income Protection Plus - Indemnity	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●

★★★★

Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●

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life insurance star ratings

income protection - Stepped Middle 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	●	●	○	○	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○

★★★★★

Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
Asteron	Income Advantage	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●
Asteron	Income Advantage Extra	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
BT	Income Protection Standard - Indemnity	●	●	○	○	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●

★★★★

Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
BT	Income Protection Plus - Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
Asgard Capital Mgnt	Income Protection	●	○	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
MLC	IP Plus with Extra Benefit 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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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 Middle 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

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

★★★★★

OnePath	OneCare Income Sec. Std	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
BT	Income Protection Standard - Indemnity	●	●	●	○	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
Asteron	Income Advantage Extra	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●

★★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
MLC	IP Standard	○	○	○	○	●
MLC	IP Plus Indemnity	○	○	○	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●

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life insurance star ratings

income protection - Stepped Middle 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

OnePath	OneCare Income Sec. Std	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○

★★★★★

OnePath	OneCare Income Sec, Comp	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
AXA	Income Insurance Prem Indemnity	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	○
Asteron	Income Advantage	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○

★★★★

MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	●	○
Asgard Capital Mgmt	Income Protection	●	○	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○
BT	Income Protection Plus - Indemnity	●	●	○	●	○
BT	Income Protection Standard - Indemnity	●	●	○	○	○
MLC	IP Standard	○	○	○	○	○
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	○
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	○

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life insurance star ratings

income protection - Stepped Middle 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 PLUS Optional	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○

★★★★★

Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	○
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
CommInsure	Income Care	●	●	○	○	●
Asteron	IP Shield	●	●	○	○	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
Asteron	Income Advantage Extra	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●

★★★★

Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	○
BT	Income Protection Standard - Indemnity	●	●	●	○	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
AXA	Income Insurance Plus Indemnity	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC	IP Standard	○	○	○	○	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
Asteron	Income Protector Extra	●	●	○	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●

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life insurance star ratings

income protection - Stepped Middle 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

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
CommInsure	Income Care	●	●	○	○	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●

★★★★★

Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○
Asteron	Income Advantage Extra	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
Asteron	Income Advantage	●	●	○	●	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●

★★★★

BT	Income Protection Plus - Indemnity	●	●	●	●	●
BT	Income Protection Standard - Indemnity	●	●	●	○	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
MLC	IP Standard	○	○	○	○	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
Asgard Capital Mgnt	Income Protection	●	○	●	●	○

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life insurance star ratings

income protection - Stepped Middle 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

CommInsure	Income Care	●	●	○	○	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○
OnePath	OneCare Income Sec. Std	●	●	○	●	●

★★★★★

Asteron	Income Advantage Extra	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
Asteron	Income Protector Extra	●	●	○	●	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●

★★★★

MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
MLC	IP Plus Indemnity	○	○	○	○	●
MLC	IP Standard	○	○	○	○	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
BT	Income Protection Standard - Indemnity	●	●	●	○	●
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●

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life insurance star ratings

income protection - Stepped Middle 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

Accelerated Protection by Tower CommInsure	Income Protection Plan Standard - Indemnity Income Care	●	●	○	○	●
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★★★★★

Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
BT	Income Protection Plus - Indemnity	●	●	●	●	●
CommInsure	Income Care Plus	●	●	○	●	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
Asteron	Income Protector	●	●	○	●	●

★★★★

Asteron	Income Protector Extra	●	●	○	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○

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life insurance star ratings

income protection - Stepped Middle 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

Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●

★★★★★

OnePath	OneCare Income Sec, Comp	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
CommInsure	Income Care	●	●	○	○	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●

★★★★

MLC	IP Plus Indemnity	○	○	○	○	●
CommInsure	Income Care Plus	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
Zurich Australia	Income Replacement Standard - 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

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

★★★★★

Asteron	Income Advantage Extra	●	●	○	●	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●

★★★★

MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	●
BT	Income Protection Standard - Indemnity	●	●	○	○	●
Asgard Capital Mgnt	Income Protection	●	○	○	●	○
MLC	IP Standard	○	○	○	○	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	●
BT	Income Protection Plus - Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●

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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

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

★★★★★

Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec, Comp	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
Asteron	Income Advantage Extra	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
CommInsure	Income Care Plus	●	●	○	●	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
Asteron	Income Advantage	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●

★★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
BT	Income Protection Standard - Indemnity	●	●	●	○	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
MLC	IP Standard	○	○	○	○	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
BT	Income Protection Plus - 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			

★★★★★ outstanding value

OnePath	OneCare Income Sec. Prof	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○

★★★★★

OnePath	OneCare Income Sec. Comp	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
Asteron	Income Protector	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
CommInsure	Income Care Plus	●	●	○	●	○
Asteron	Income Advantage	●	●	○	●	○
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	○
AXA	Income Insurance Prem Indemnity	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
Asteron	Income Advantage Extra	●	●	○	●	○

★★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
MLC	IP Standard	○	○	○	○	○
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	○
AXA	Income Insurance Plus Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
Asgard Capital Mgnt	Income Protection	●	○	○	●	○
BT	Income Protection Standard - Indemnity	●	●	○	○	○
BT	Income Protection Plus - Indemnity	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○

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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

AIA Australia	Disability Income Plan	●	●	○	○	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	●

★★★★★

Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	○
Asteron	Income Protector Extra	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
CommInsure	Income Care	●	●	○	○	●
CommInsure	Income Care Plus	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Asteron	Income Advantage Extra	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●

★★★★

AXA	Income Insurance Plus Indemnity	●	●	○	●	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
BT	Income Protection Standard - Indemnity	●	●	●	○	●
MLC	IP Standard	○	○	○	○	●
MLC	IP Plus Indemnity	○	○	○	○	●
Asteron	IP Shield	●	●	○	○	●
MLC	IP Plus with Extra Benefit 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			

★★★★★ outstanding value

AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
OnePath	OneCare Income Sec. Std	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●

★★★★★

CommInsure	Income Care Plus	●	●	○	●	●
CommInsure	Income Care	●	●	○	○	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
Asteron	Income Protector	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○
Asteron	Income Advantage Extra	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●

★★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
BT	Income Protection Standard - Indemnity	●	●	●	○	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
MLC	IP Standard	○	○	○	○	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
MLC	IP 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			

★★★★★ **outstanding value**

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

★★★★★

AIA Australia	Disability Income Plan	●	●	○	○	○
CommInsure	Income Care	●	●	○	○	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
CommInsure	Income Care Plus	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	●
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Asteron	Income Advantage Extra	●	●	○	●	●

★★★★

BT	Income Protection Plus - Indemnity	●	●	●	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
BT	Income Protection Standard - Indemnity	●	●	●	○	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
MLC	IP Standard	○	○	○	○	●

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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

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

★★★★★

AXA	Income Insurance Plan Indemnity	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
AIA Australia	Disability Income Plan	●	●	○	○	○

★★★★

AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
Asteron	Income Protector Extra	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
BT	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

OnePath	OneCare Income Sec. Std	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○

★★★★★

AIA Australia	Disability Income Plan	●	●	○	○	○
Asteron	Income Protector	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
OnePath	OneCare Income Sec, Comp	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	○

★★★★

AXA	Income Insurance Prem Indemnity	●	●	○	●	○
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
MLC	IP Plus Indemnity	○	○	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	○
BT	Income Protection 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	●	●	○	○	●
Asteron	Income Protector	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○
Asteron	IP Shield	●	●	○	○	●

★★★★★

Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
Asteron	Income Advantage Extra	●	●	○	●	●
OnePath	OneCare Income Sec, Comp	●	●	○	●	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	●

★★★★

MLC	IP Standard	○	○	○	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	●
BT	Income Protection Standard - Indemnity	●	●	●	○	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●

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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

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

★★★★★

CommInsure	Income Care Plus	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec, Comp	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
Asteron	Income Advantage Extra	●	●	○	●	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
Asteron	IP Shield	●	●	○	○	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
Asteron	Income Advantage	●	●	○	●	●

★★★★

BT	Income Protection Plus - Indemnity	●	●	●	●	●
MLC	IP Standard	○	○	○	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	○
MLC	IP Plus Indemnity	○	○	○	○	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
BT	Income Protection Standard - Indemnity	●	●	●	○	●
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	●

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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			

★★★★★ outstanding value

OnePath	OneCare Income Sec. Prof	●	●	○	●	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○

★★★★★

Asteron	Income Advantage Extra	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
CommInsure	Income Care	●	●	○	○	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●

★★★★

AXA	Income Insurance Plus Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
Asgard Capital Mgnt	Income Protection	●	○	○	●	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
MLC	IP Standard	○	○	○	○	●
BT	Income Protection Plus - Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	●
BT	Income Protection Standard - Indemnity	●	●	○	○	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●

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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

OnePath	OneCare Income Sec. Std	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
OnePath	OneCare Income Sec. Prof	●	●	○	●	●

★★★★★

Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
CommInsure	Income Care	●	●	○	○	●
Asteron	Income Advantage Extra	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●

★★★★

BT	Income Protection Plus - Indemnity	●	●	●	●	●
Asgard Capital Mgnt	Income Protection	●	○	●	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
AXA	Income Insurance Plus Indemnity	●	●	○	●	●
MLC	IP Standard	○	○	○	○	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
BT	Income Protection Standard - Indemnity	●	●	●	○	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
MLC	IP Plus 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			

★★★★★ outstanding value

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

★★★★★

Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○
Asteron	IP Shield	●	●	○	○	●
CommInsure	Income Care Plus	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
Asteron	Income Advantage Extra	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	●

★★★★

Asgard Capital Mgmt	Income Protection	●	○	●	●	○
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
MLC	IP Standard	○	○	○	○	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
BT	Income Protection Standard - Indemnity	●	●	●	○	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●

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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

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

★★★★★

Asteron	IP Shield	●	●	○	○	●
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
Asteron	Income Protector	●	●	○	●	●
OnePath	OneCare Income Sec. Prof	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
Asteron	Income Advantage	●	●	○	●	●
OnePath	OneCare Income Sec, Comp	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
AIA Australia	Disability Income Plan	●	●	○	○	○
Asteron	Income Advantage Extra	●	●	○	●	●
Asgard Capital Mgmt	Income Protection	●	○	●	●	○

★★★★

MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
BT	Income Protection Standard - Indemnity	●	●	●	○	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	●	●	●
MLC	IP Standard	○	○	○	○	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
BT	Income Protection Plus - Indemnity	●	●	●	●	●
Zurich Australia	Income Replacement Premier - Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
AXA	Income Insurance Plan Indemnity	●	●	○	●	●

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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			

★★★★★ outstanding value

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

★★★★★

Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	●
OnePath	OneCare Income Sec. Std	●	●	○	●	●
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	●
CommInsure	Income Care Plus	●	●	○	●	●
Asteron	Income Protector Extra	●	●	○	●	●
Asteron	IP Shield	●	●	○	○	●
OnePath	OneCare Income Sec. Comp	●	●	○	●	●
Asteron	Income Protector	●	●	○	●	●

★★★★

AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	●
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	●
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	●
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	●
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	●
AXA	Income Insurance Prem Indemnity	●	●	○	●	●
MLC	IP Plus Indemnity	○	○	○	○	●
BT	Income Protection Plus - Indemnity	●	●	○	●	●
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	●
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	●
MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	●

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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 3	Specified Injury 4	Superannuation Contribution 5
		Stepped 1	Level 2			

★★★★★ **outstanding value**

OnePath	OneCare Income Sec. Std	●	●	○	●	○
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★★★★★

Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	●	●	○	●	○
AIA Australia	Disability Income Plan	●	●	○	○	○
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity	●	●	○	○	○
CommInsure	Income Care Plus	●	●	○	●	○
Asteron	Income Protector Extra	●	●	○	●	○
AXA	Income Insurance Plan Indemnity	●	●	○	●	○
AIA Australia	Disability Income PLUS Optional	●	●	○	●	○
Asteron	Income Protector	●	●	○	●	○
Asteron	IP Shield	●	●	○	○	○
Macquarie Life	FutureWise Income Insurance Indemnity	●	●	○	●	○
CommInsure	Income Care	●	●	○	○	○
OnePath	OneCare Income Sec, Comp	●	●	○	●	○

★★★★

MLC - Protectionfirst	IP Excell Indemnity	●	●	○	●	○
AXA	Income Insurance Prem Indemnity	●	●	○	●	○
MLC - Protectionfirst	IP Gold Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Advances	●	●	○	●	○
Zurich Australia	Income Replacement Standard - Indemnity	●	●	○	●	○
AMP Life	Flex Lt Inc. Cont. Standard	●	●	○	○	○
BT	Income Protection Plus - Indemnity	●	●	○	●	○
MLC	IP Plus Indemnity	○	○	○	○	○
Macquarie Life	FutureWise Income Insurance Extra Indemnity	●	●	○	●	○
Zurich Australia	Income Replacement Comprehensive - Indemnity	●	●	○	●	○
MLC	IP Plus with Extra Benefit Indemnity	○	○	○	●	○

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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

AIA Australia	SA Crisis Recovery	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●

★★★★

AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
BT	Standalone Living Insurance	●	●	○	●
BT	Standalone Living Plus	●	●	○	●
MLC	Critical Illness Plus SA	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
Zurich Australia	Extended 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

AMP Life	Crisis Cover Standard	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	◐	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	◐

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	◐
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	◐
AIA Australia	SA Crisis Recovery	●	●	○	◐
AMP Life	Crisis Cover Optimum	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	◐
CommInsure	Total Care Plan SATrauma Plus	●	●	◐	●
Macquarie Life	Trauma Plus	●	●	●	◐
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	◐
MLC - Protectionfirst	SA Recovery Money	●	●	●	◐
OnePath	OneCare Trauma Cvr Comp	◐	◐	●	●

★★★★

AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	◐
AXA	SA Trauma Insurance Plus Plan	●	●	●	◐
BT	Standalone Living Plus	●	●	○	◐
BT	Standalone Living Insurance	●	●	○	◐
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
OnePath	Trauma Cvr Prem with Max	◐	◐	●	●
OnePath	OneCare Trauma Cvr Prem	◐	◐	●	●
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 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

AIA Australia	SA Crisis Recovery	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●

★★★★

AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
BT	Standalone Living Plus	●	●	○	●
BT	Standalone Living Insurance	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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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

AMP Life	Crisis Cover Standard	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	◐	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	◐

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	◐
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	◐
AIA Australia	SA Crisis Recovery	●	●	○	◐
AMP Life	Crisis Cover Optimum	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	◐
CommInsure	Total Care Plan SATrauma Plus	●	●	◐	●
Macquarie Life	Trauma Plus	●	●	●	◐
MLC - Protectionfirst	SA Recovery Money	●	●	●	◐
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	◐
OnePath	OneCare Trauma Cvr Comp	◐	◐	●	●

★★★★

AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	◐
AXA	SA Trauma Insurance Plus Plan	●	●	●	◐
BT	Standalone Living Insurance	●	●	○	◐
BT	Standalone Living Plus	●	●	○	◐
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	◐	◐	●	●
OnePath	Trauma Cvr Prem with Max	◐	◐	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	◐
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	◐

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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

AIA Australia	SA Crisis Recovery	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★★

AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
BT	Standalone Living Insurance	●	●	○	●
BT	Standalone Living Plus	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
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 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

AMP Life	Crisis Cover Standard	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●

★★★★

AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
BT	Standalone Living Insurance	●	●	○	○
BT	Standalone Living Plus	●	●	○	○
MLC	Critical Illness Plus SA	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

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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

AIA Australia	SA Crisis Recovery	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●

★★★★

AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
BT	Standalone Living Insurance	●	●	○	●
BT	Standalone Living Plus	●	●	○	●
MLC	Critical Illness Plus SA	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
Zurich Australia	Extended 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 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

AMP Life	Crisis Cover Standard	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Crisis Cover Optimum	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●

★★★★

AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
BT	Standalone Living Plus	●	●	○	●
BT	Standalone Living Insurance	●	●	○	●
MLC	Critical Illness Plus SA	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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life insurance star ratings

trauma insurance - Stepped Middle 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	Crisis Cover Standard	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	○
CommInsure	Total Care Plan SATrauma	●	●	○	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★★

AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

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life insurance star ratings

trauma insurance - Stepped Middle 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**

AMP Life	Crisis Cover Standard	●	●	●	●
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★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
BT	Standalone Living Insurance	●	●	○	●
BT	Standalone Living Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	●
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	●

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life insurance star ratings

trauma insurance - Stepped Middle 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	Crisis Cover Standard	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Crisis Cover Optimum	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●

★★★

AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
BT	Standalone Living Insurance	●	●	○	●
BT	Standalone Living Plus	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
Zurich Australia	Extended 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 Middle 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

AMP Life	Crisis Cover Standard	●	●	●	●
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★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	○
CommInsure	Total Care Plan SATrauma	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

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life insurance star ratings

trauma insurance - Stepped Middle 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

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Asteron	Stand Alone Recovery Plus	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○

★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★

AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
OnePath	Trauma Cvr Prem with Max	○	○	●	●
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

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life insurance star ratings

trauma insurance - Stepped Middle 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

MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●



Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	●



AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
BT	Standalone Living Plus	●	●	○	●
BT	Standalone Living Insurance	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●
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 Middle 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	Crisis Cover Standard	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	○
CommInsure	Total Care Plan SATrauma	●	●	○	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★★

AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●
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 Middle 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**

AMP Life	Crisis Cover Standard	●	●	●	●
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★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	○
CommInsure	Total Care Plan SATrauma	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●
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 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

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Asteron	Stand Alone Recovery Plus	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○

★★★★

AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●

★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

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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 Plus	●	●	●	○
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★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
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 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

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
Asteron	Stand Alone Recovery Plus	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○

★★★★

AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
OnePath	Trauma Cvr Prem with Max	○	○	●	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Insurance	●	●	○	○
BT	Standalone Living Plus	●	●	○	○
MLC	Critical Illness Plus SA	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
Zurich Australia	Extended 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 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	●	●	●	●
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★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
BT	Standalone Living Plus	●	●	○	●
BT	Standalone Living Insurance	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
Zurich Australia	Extended 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 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

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
Asteron	Stand Alone Recovery Plus	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
CommInsure	Total Care Plan SATrauma	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★

AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Insurance	●	●	○	○
BT	Standalone Living Plus	●	●	○	○
MLC	Critical Illness Plus SA	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	○
Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

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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**

Asteron	Stand Alone Recovery Plus	●	●	●	○
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★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●
OnePath	OneCare Trauma Cvr Comp	○	○	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
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 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

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
Asteron	Stand Alone Recovery Plus	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○

★★★★

AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●

★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

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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	●	●	●	○
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★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●
OnePath	OneCare Trauma Cvr Comp	○	○	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	○
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 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

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
AMP Life	Crisis Cover Standard	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	○



AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●



AIA Australia	SA Crisis Recovery	●	●	○	○
AXA	SA Trauma Insurance Plan	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
BT	Standalone Living Insurance	●	●	○	○
BT	Standalone Living Plus	●	●	○	○
CommInsure	Total Care Plan SATrauma	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
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 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

OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
BT	Standalone Living Insurance	●	●	○	●
BT	Standalone Living Plus	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	●
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 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

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
AMP Life	Crisis Cover Standard	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	○

★★★★★

AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○
OnePath	Trauma Cvr Prem with Max	○	○	●	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Insurance	●	●	○	○
BT	Standalone Living Plus	●	●	○	○
CommInsure	Total Care Plan SATrauma	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
Zurich Australia	Extended SA Trauma Ins	●	●	●	○
Zurich Australia	Extended SA Trauma Ins Top Up	●	●	●	○

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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

OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
Macquarie Life	Trauma Plus	●	●	●	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
BT	Standalone Living Insurance	●	●	○	●
BT	Standalone Living Plus	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	●
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 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

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○

★★★★

AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●

★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
CommInsure	Total Care Plan SATrauma	●	●	○	●
MLC	Critical Illness Plus SA	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
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 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

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
Macquarie Life	Trauma Plus	●	●	●	○
OnePath	OneCare Trauma Cvr Prem	○	○	●	●
OnePath	Trauma Cvr Prem with Max	○	○	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
CommInsure	Total Care Plan SATrauma	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC	Critical Illness Plus SA	●	●	●	○
Zurich Australia	Extended 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 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

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	○
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	○
AMP Life	Crisis Cover Standard	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	○

★★★★★

AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
Asteron	Stand Alone Recovery Plus	●	●	●	○
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	○
MLC	Critical Illness Plus SA	●	●	●	○
OnePath	Trauma Cvr Prem with Max	○	○	●	●
OnePath	OneCare Trauma Cvr Prem	○	○	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	○
AXA	SA Trauma Insurance Plus Plan	●	●	●	○
AXA	SA Trauma Insurance Plan	●	●	●	○
BT	Standalone Living Plus	●	●	○	○
BT	Standalone Living Insurance	●	●	○	○
CommInsure	Total Care Plan SATrauma	●	●	○	●
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	○
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	○
OnePath	OneCare Trauma Cvr Comp	○	○	●	●
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.
 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 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

OnePath	OneCare Trauma Cvr Comp	●	●	●	●
OnePath	OneCare Trauma Cvr Prem	●	●	●	●
OnePath	Trauma Cvr Prem with Max	●	●	●	●

★★★★★

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	●	●	●	●
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
AMP Life	Crisis Cover Optimum	●	●	●	●
AMP Life	Crisis Cover Optimum w/ Partial	●	●	●	●
AMP Life	Crisis Cover Standard	●	●	●	●
CommInsure	Total Care Plan SATrauma	●	●	○	●
CommInsure	Total Care Plan SATrauma Plus	●	●	○	●
Macquarie Life	FutureWise Life Trauma Insurance	●	●	●	●
Macquarie Life	Trauma Plus	●	●	●	●
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	●	●	●	●

★★★★

AIA Australia	SA Crisis Recovery	●	●	○	●
Asteron	Stand Alone Recovery Plus	●	●	●	●
AXA	SA Trauma Insurance Plan	●	●	●	●
AXA	SA Trauma Insurance Plus Plan	●	●	●	●
BT	Standalone Living Plus	●	●	○	●
BT	Standalone Living Insurance	●	●	○	●
MLC	Critical Illness Plus SA	●	●	●	○
MLC	Critical Illness Plus SA - with Extra Benefits Partial	●	●	●	●
MLC - Protectionfirst	SA Recovery Money	●	●	●	●
Zurich Australia	Extended 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

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

AXA	TPD Insurance Plan	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
BT	Standalone TPD Plan	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AlA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

SUPERSEDED

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		

★★★★★ outstanding value

AXA	TPD Insurance Plan	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
Asteron	Stand Alone TPD	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

SUPERSEDED

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 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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★★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

SUPERSEDED

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 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	●	●	●	●
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★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
Asteron	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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 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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★★★★★

AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

SUPERSEDED

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 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		

★★★★★ outstanding value

OnePath	OneCare Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AlA Australia	Permanent Disablement StandAlone	●	●	○	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
Asteron	Stand Alone TPD	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

SUPERSEDED

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 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

AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●

★★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
Asteron	Stand Alone TPD	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

SUPERSEDED

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 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

AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

SUPERSEDED

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 Middle 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

AXA	TPD Insurance Plan	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
BT	Standalone TPD Plan	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

SUPERSEDED

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 Middle 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

AXA	TPD Insurance Plan	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
Asteron	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

SUPERSEDED

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 Middle 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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★★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
MLC	TPD Stand Alone Insurance	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

SUPERSEDED

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 Middle 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	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
MLC	TPD Stand Alone Insurance	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

SUPERSEDED

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 Middle 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

OnePath	OneCare Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

Asgard Capital Mgnt	Standalone TPD	●	○	●	○
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

SUPERSEDED

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 Middle 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

OnePath	OneCare Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

AMP Life	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●

★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AlA Australia	Permanent Disablement StandAlone	●	●	○	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
Asteron	Stand Alone TPD	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

SUPERSEDED

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 Middle 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

AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
Asteron	Stand Alone TPD	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

SUPERSEDED

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 Middle 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	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
Asteron	Stand Alone TPD	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

SUPERSEDED

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 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	●	○	●	○
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●

★★★★

AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

SUPERSEDED

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		

★★★★★ **outstanding value**

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

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●

★★★★

AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

SUPERSEDED

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 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	●	●	●	●
------------------	-----------------	---	---	---	---

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●

★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

SUPERSEDED

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	●	●	●	●
------------------	-----------------	---	---	---	---

★★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

SUPERSEDED

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 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	●	●	●	●
------------------	-----------------	---	---	---	---

★★★★★

Asgard Capital Mgnt	Standalone TPD	●	○	●	○
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

SUPERSEDED

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 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	●	●	●	●
------------------	-----------------	---	---	---	---

★★★★★

Asgard Capital Mgnt	Standalone TPD	●	○	●	○
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

SUPERSEDED

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 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

AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
Asteron	Stand Alone TPD	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

SUPERSEDED

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 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	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
Asteron	Stand Alone TPD	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

SUPERSEDED

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 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
		Stepped 1	Level 2		

★★★★★ outstanding value

Asgard Capital Mgmt	Standalone TPD	●	○	●	○
---------------------	----------------	---	---	---	---

★★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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		

★★★★★ outstanding value

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

★★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★★

Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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 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
		Stepped 1	Level 2		

★★★★★ **outstanding value**

Asgard Capital Mgmt	Standalone TPD	●	○	●	○
---------------------	----------------	---	---	---	---

★★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

SUPERSEDED

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 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		

★★★★★ outstanding value

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

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

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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 Empty Nester Professional Male

● standard ● Optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Asgard Capital Mgnt	Standalone TPD	●	○	●	○
---------------------	----------------	---	---	---	---

★★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AMP Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
MLC	TPD Stand Alone Insurance	●	●	●	●

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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 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	●	●	●	●
------------------	-----------------	---	---	---	---

★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
Asgard Capital Mgnt	Standalone TPD	●	○	●	○
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
MLC	TPD Stand Alone Insurance	●	●	●	●

SUPERSEDED

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 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	●	○	●	○
---------------------	----------------	---	---	---	---

★★★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AIA Australia	Permanent Disablement StandAlone	●	●	○	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★★

AMP Life	Stand Alone TPD	●	●	●	●
Asteron	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

SUPERSEDED

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 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

Asgard Capital Mgnt	Standalone TPD	●	○	●	○
MLC - Protectionfirst	SA Recovery Money TPD	●	●	●	●

★★★★

AIA Australia	Permanent Disablement StandAlone	●	●	○	●
Asteron	Stand Alone TPD	●	●	●	●
AXA	TPD Insurance Plan	●	●	●	●
BT	Standalone TPD Plan	●	●	○	●
Zurich Australia	Stand Alone TPD	●	●	●	●

★★★

Accelerated Protection by Tower	Standalone TPD Plan	●	●	●	●
AMP Life	Stand Alone TPD	●	●	●	●
CommInsure	Total Care Plan Stand Alone TPD	●	●	○	●
Macquarie Life	FutureWise TPD Standalone	●	●	●	●
MLC	TPD Stand Alone Insurance	●	●	●	●
OnePath	OneCare Stand Alone TPD	●	●	●	●

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LIFE INSURANCE STAR RATINGS

AWARDS

Institution-based awards are determined by product performance across the 64 star-rated profiles.



AWARDS TO PRODUCTS – METHODOLOGY

Occupation Category



Professional



White Collar



Retail/Light Manual



Blue Collar

Age

Young

Middle

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.

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



Life insurance products are rated across 4 professional groups and 4 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 IPP, Trauma & Package Life		
	Price	Features
Young		
Professional	60%	40%
White Collar	60%	40%
Light Manual	60%	40%
Blue Collar	60%	40%
Middle		
Professional	50%	50%
White Collar	60%	40%
Light Manual	60%	40%
Blue Collar	60%	40%
Mature		
Professional	40%	60%
White Collar	50%	50%
Light Manual	50%	50%
Blue Collar	50%	50%
Empty Nester		
Professional	40%	60%
White Collar	60%	40%
Light Manual	60%	40%
Blue Collar	60%	40%

Policy Type	Age	Price	Features
Term Life & TPD	All	70%	30%

CRITERIA

- For young middle and mature age groups, the policy should include the guarantee future insurability feature death only
- Income protection policies are based on a benefit period to age 65 and a waiting period of 30 days
- All packaged and standalone trauma products should allow trauma reinstatement and death buyback

PRICING SCORE

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

The premiums are based on a non-smoker with stepped and level premiums. Five different occupations are used to

represent premium score of a specific occupation group. More than 600,000 premiums are analysed in CANSTAR CANNEX life insurance star ratings.

SUM INSURED - Star Ratings (TERM, TRAUMA & TPD)				
Age Group	Age	Term	Trauma	TPD
Young	20-29	\$1,000,000	\$100,000	\$1,000,000
Middle	30-45	\$1,000,000	\$300,000	\$1,000,000
Mature	46-55	\$1,500,000	\$500,000	\$1,500,000
Empty Nester	56-65	\$750,000	\$250,000	\$750,000

SUM INSURED – Star Ratings (Income Protection)	
Occupation category	Income Protection
Professional	\$150,000
White Collar	\$80,000
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, Middle & Mature	Empty Nester	Descriptions
Death Policy Benefits and Options	50%	40%	
Benefits & Options	85%	85%	What is covered by the policy
Other	15%	15%	Financial Planning Benefit, Funeral Benefit, Accommodation Benefit, etc.
Policy Terms	25%	30%	
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
Standard Company Terms offered	25%	30%	Interim cover, Exclusions, Loyalty Bonus etc.

Stand Alone Trauma - FEATURE WEIGHTS					
	Young	Middle	Mature	Empty Nester	Descriptions
Policy Terms	30%	30%	30%	20%	Min & Max Entry Ages, Expiry Age, Premium Options
Std Company Terms	20%	20%	20%	10%	Interim cover, Sum Insured Restrictions, Exclusions, etc.
Trauma Events	50%	50%	50%	70%	
Cancer	20%	20%	20%	20%	Trauma claim due to cancer
Coronary	15%	15%	15%	15%	Trauma claim due to coronary conditions
Stroke	15%	15%	15%	15%	Trauma claim due to stroke
Coma	10%	10%	10%	10%	Trauma claim due to coma
Muscular Dystrophy	5%	5%	5%	5%	Trauma claim due to Muscular Dystrophy
Major Head Trauma	5%	5%	5%	5%	Trauma claim due to Head Trauma
Serious Accident	10%	5%	5%	5%	Trauma claim due to Accident
Paralysis	5%	5%	5%	5%	Trauma claim due to paralysis
Multiple Sclerosis	5%	5%	5%	5%	Trauma claim due to M.S
Intensive care	5%	5%	5%	5%	Trauma claim due to Intensive Care
Others	5%	10%	10%	10%	Up to 45 other conditions

Stand Alone TPD – Feature Weights			
	Professional/ White Collar	Blue Collar / Retail-Light Manual	Descriptions
TPD Definitions	25%	25%	
TPD Any	30%	30%	Total and Permanent Disability based on Any Occupation
TPD AODL	10%	10%	Total and Permanent Disability based on Activities of Daily Living
TPD Home Duties	10%	10%	Total and Permanent Disability for Home Duties Occupations
TPD Own	30%	30%	Total and Permanent Disability based on Own Occupation
TPD Loss of sight and limbs	9%	9%	Total and Permanent Disability as a result of the loss of sight or limbs
TPD Other	10%	10%	Total and Permanent Disability for special risk occupations
TPD Definitions Restrictions	1%	1%	Restrictions on Total and Permanent Disability e.g. survival period
Policy Terms	15%	15%	Availability of stepped and level premiums
Benefits and Options	20%	10%	What is covered by the policy eg. Financial Planning Benefit, Accommodation Benefit, etc.
Company Terms	15%	15%	Interim cover, Sum Insured Restrictions, Exclusions, etc.
# of own occupation quotes	25%	35%	Availability of cover based on own occupations

Income Protection - FEATURE WEIGHTS				
	Professional/ White Collar	Retail-Light Manual/Blue Collar		Descriptions
Std Company Terms	10%	10%		Interim cover, Exclusions, Loyalty Bonus etc.
Claims Terms	40%	40%		
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	30%	15%		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.	15%	25%		Assessment of waiting period start date
Benefits and options	20%	20%		
Claims escalation	55%	35%		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
Specified injury	15%	15%		Specified injury
others	10%	10%		Accommodation Benefit, Rehab, Total & Partial etc.
Policy Terms	15%	15%		Min & Max Entry Ages, Expiry Age, Premium Options, Benefit Periods etc.
# of Agreed Quotes	15%	15%		Availability of cover based on agreed value

Packaged Life - FEATURE WEIGHTS					
	Young	Middle	Mature	Empty Nester	Descriptions
Term Life	25%	25%	30%	35%	Death Policy Benefits & Options, Policy Terms & Standard Company Terms
Total and Permanent Disability	45%	45%	40%	35%	TPD Definitions, TPD Policy parameters as riders to Term
Trauma	30%	30%	30%	30%	Trauma attached to term, Trauma events

HOW ARE THE STARS AWARDED?

CANSTAR CANNEX ranks life insurance based on value-for-money measures and then awards a star ratings according to rank. The number of products awarded each of the 5 to 3 star ratings will ultimately depend on the dispersion of final scores.

Scores are awarded to each product on the basis of price (premiums) and features (Benefits & Options). The methodology is revised and parameters are updated on a regular basis to make sure that the products are analysed using the most up-to-date information capturing all industry developments.

HOW OFTEN ARE CANSTAR CANNEX *life insurance star ratings* RE-RATED?

All ratings are fully recalculated every 12 months based on the latest pricing and features offered by each insurer.

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 if you would like to view the latest star ratings reports of interest.



- Account based pensions
- Agribusiness
- Business banking
- Business life insurance
- Car insurance
- CFD trading
- Credit cards
- Deposit accounts
- Direct life insurance
- Health insurance
- Home & Contents
- Home loans
- Life Insurance
- Managed investments
- Margin lending
- Package banking
- Personal loans
- Reward programs
- Superannuation
- Travel insurance

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