CANSTAR GANNEX

Report No. 4
September 2011

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"

here'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.

o 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.

DID YOU KNOW?

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

Source: The Risk Store

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.

WE ENHANCE OUR METHODOLOGY

ompiling 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

t 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.

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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

National Product Category Awards

Outstanding Value Insurance – Term Life Accelerated Protection by Tower

Zurich Australia

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.

 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.

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

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

3. **TPD - Total and Permanent Disablement:** Provides a lump sum of money if an accident or sickness leaves you unable to work either in your own or any other occupation again. While not working, TPD can cover you if an accident or sickness, e.g. paraplegia or depression, results in you not being able to live without assistance.

PURPOSE: Eliminates financial hardship in the wake of being unable to work again. The money pays debts and leaves a lump sum to be invested to replace income. Provides financial assistance to ensure your needs are taken care of and your family continues to maintain their existing lifestyle.

 PACKAGED LIFE INSURANCE: The three insurance products listed above – Term Life, Trauma and TPD are sold separately but they can be packaged together in one policy with one company.

PURPOSE: Cover is provided for each event. Advantage may be gained through a lower premium.

5. **INCOME PROTECTION:** This cover provides a regular payment, generally per month in arrears. It will replace 75% of your usual monthly income when you are off work due to accident or sickness. Premiums paid are generally tax deductible, whilst any claim benefit received is income tax assessable.

PURPOSE: To eliminate hardship and protect your family's lifestyle by providing a replacement income, should an accident or sickness strike the breadwinner.

PROFILES - WHERE DO I FIT?

t's always interesting to hear the answers people give when asked to name their most valuable asset. Unsurprisingly, age and lifestyle play key roles in the variety of answers given. In every case your most 'valuable' asset is – 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

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

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

In looking up suitable cover for you or to check out how your current insurer rates, an added bonus is that you'll find out a lot more information along the way, thanks to stories, hints and tips, comments and video clips on www.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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packaged life - Level Young White Collar Male

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	PROFILE SUMMARY	R E	P O R T		
	Premiums			Buy	Back of Life
Company Name	Product Name ped details solve to the second secon	2	Trauma Reinstatement	In the Event of Trauma	In the Event of TPD
**** outstand	ling value				
OnePath	OneCare Comprehensive	•	•	•	•
OnePath	OneCare Premier	•		•	•
OnePath	OneCare Premier with maximiser	•		•	<u> </u>

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	•	•	0	•
AXA	Life Insurance Plan Trauma	.•\	•	•	0
ВТ	Term Life TPD Living Plus		0	•	•
Macquarie Life	FutureWise Life Plus	,	• •		•
Zurich Australia	Protection Plus & Extended Trauma Topup		•	•	•
Zurich Australia	Protection Plus & Extended Trauma	•		0	•

AIA Australia	Life Cover & TPD & Crisis Recovery	•	0	0	•
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials	•	•	•	•
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	•	•	•	•
ВТ	Term Life TPD Living Insurance	•	•	•	0
Comminsure	Total Care Plan Plus	•	•	•	•
CommInsure	Total Care Plan	•	•	•	•
Macquarie Life	FutureWise Life	•		•	•
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	•		0	
MLC	Life Cover Plus & Critical Illness Plus	•		0	
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	•		0	•
MLC - Protectionfirst	Life Cover & Recovery Money	•			

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packaged life - Level Young White Collar Female

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	P R O F I L E S U M M	A R Y	R E	P O R T		
		Pre	miums		Buy B	ack of Life
Company Name	Product Name	Stepped	Level 5	Trauma Reinstatement	In the Event of Trauma	In the Event of TPD
**** outsta	nding value					
OnePath	OneCare Premier	•	•	0	•	•
OnePath	OneCare Comprehensive	•	•	•	•	•
OnePath	OneCare Premier with maximiser		•	•	•	•

Accelerated Protection by Tov	ver Life Insurance TPD Critical Illness Standard	•	•	0	•	0
Accelerated Protection by Tov	ver Life Insurance TPD Critical Illness Premier	•	•		•	•
AIA Australia	Life Cover & TPD & Crisis Recovery	•	•	0	•	•
AXA	Life Insurance Plan Trauma Plus	•		•	•	•
AXA	Life Insurance Plan Trauma	•	•	0	•	•
BT	Term Life TPD Living Plus	•		• •	•	•
Zurich Australia	Protection Plus & Extended Trauma			0	•	•
Zurich Australia	Protection Plus & Extended Trauma Topup			•	•	•

AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum		•	0	0	•
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials		•	•	•	•
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	•	•	•	0	•
MLC	Life Cover Plus & Critical Illness Plus	•	•	0	0	•
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	•	•	•	•	•
MLC - Protectionfirst	Life Cover & Recovery Money	•	•	0	•	•

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



packaged life - Level Young Retail/Light manual Male

standard **O**optional O not available S U M M A R ORT Buy Back of Life Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 OnePath OneCare Premier OnePath OneCare Comprehensive 0 0 OnePath OneCare Premier with maximiser 食食食食 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 Life Cover & TPD & Crisis Recovery 0 AIA Australia 0 AXA Life Insurance Plan Trauma Plus 0 0 Life Insurance Plan Trauma 0 0 O AXA 0 • ВТ Term Life TPD Living Plus Term Life TPD Living Insurance 0 FutureWise Life Plus 0 Macquarie Life 0 0 Zurich Australia Protection Plus & Extended Trauma Zurich Australia Protection Plus & Extended Trauma Topup 0 0 食食食 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 0 Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 AMP Life 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum CommInsure Total Care Plan Plus Total Care Plan Comminsure 0 Macquarie Life FutureWise Life Life Cover Plus & Critical Illness Plus 0 0 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial • 0 0 MLC Life Cover & Recovery Money With Severe Illness Benefit 0 0 0 MLC - Protectionfirst 0 0 0 MLC - Protectionfirst Life Cover & Recovery Money

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packaged life - Level Young Retail/Light manual Female

standard **O**optional O not available S U M M A R ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 OnePath OneCare Comprehensive OnePath OneCare Premier with maximiser 0 0 OnePath OneCare Premier 食食食食 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 Life Cover & TPD & Crisis Recovery 0 AIA Australia 0 0 0 AXA Life Insurance Plan Trauma Life Insurance Plan Trauma Plus 0 0 O AXA 0 ВТ Term Life TPD Living Plus 0 Term Life TPD Living Insurance 0 Protection Plus & Extended Trauma 0 0 Zurich Australia 0 Protection Plus & Extended Trauma Topun Zurich Australia Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 AMP Life CommInsure Total Care Plan Total Care Plan Plus CommInsure 0 Macquarie Life FutureWise Life Plus 0 Macquarie Life FutureWise Life Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC Life Cover Plus & Critical Illness Plus 0 0 0 MLC Life Cover & Recovery Money With Severe Illness Benefit 0 0 0 MLC - Protectionfirst 0 0 0 MLC - Protectionfirst Life Cover & Recovery Money

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packaged life - Level Young Professional Male

packaged life - Level Young Professional Male				standard	● optional	O not available
	PROFILE SUMM	A R Y	R E	P O R T		
		Prei	miums	Trauma Reinstatement	Buy Back of Life	
Company Name	Product Name	Stepped	Level 5		In the Event of Trauma	In the Event of TPD
**** outsta	anding value					
OnePath	OneCare Comprehensive	•	•	0	•	•
OnePath	OneCare Premier	•	•	0	•	•
OnePath	OneCare Premier with maximiser	•	•	•	•	•

Accelerated Protection by To	ower Life Insurance TPD Critical Illness Premier	•	•	0	•	0
Accelerated Protection by To	ower Life Insurance TPD Critical Illness Standard	•	•		•	•
AXA	Life Insurance Plan Trauma Plus	•	•	0	•	•
AXA	Life Insurance Plan Trauma	•		•	•	•
BT	Term Life TPD Living Plus	•	•	0	•	•
Macquarie Life	FutureWise Life Plus	•		0	•	•
Macquarie Life	FutureWise Life			0	•	•
Zurich Australia	Protection Plus & Extended Trauma Topup		•	•	•	•
Zurich Australia	Protection Plus & Extended Trauma		•		•	

AIA Australia	Life Cover & TPD & Crisis Recovery		•	•	0	0
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials		•	•	•	•
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum	•	•	0	•	•
BT	Term Life TPD Living Insurance	•	•	0	•	•
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	•	•	0	•	•
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	•	•	0	•	•
MLC - Protectionfirst	Life Cover & Recovery Money	•	•	•	•	•

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packaged life - Level Young Professional Female

standard **O**optional O not available PROFI SUMMA ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 OnePath OneCare Premier OnePath OneCare Comprehensive 0 0 OnePath OneCare Premier with maximiser 食食食食 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 0 0 AXA Life Insurance Plan Trauma Plus 0 0 0 O AXA Life Insurance Plan Trauma Term Life TPD Living Plus 0 ВТ 0 FutureWise Life Plus 0 Macquarie Life FutureWise Life 0 Macquarie Life 0 0 Protection Plus & Extended Trauma Topun Zurich Australia Zurich Australia Protection Plus & Extended Trauma 0 0 食食食 Life Cover & TPD & Crisis Recovery 0 0 AIA Australia 0 Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials AMP Life 0 0 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum Term Life TPD Living Insurance 0 вт Total Care Plan Plus CommInsure CommInsure Total Care Plan Life Cover Plus & Critical Illness Plus 0 0 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial • 0 0 MLC Life Cover & Recovery Money With Severe Illness Benefit 0 0 0 MLC - Protectionfirst 0 0 0 MLC - Protectionfirst Life Cover & Recovery Money

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packaged life - Level Young Blue Collar Male

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	PROFILE SUMM	A R Y	R E	P O R T		
	Premiums		miums		Buy E	Back of Life
Company Name	Product Name	Stepped 1	revel 2	Trauma Reinstatement &	In the Event of Trauma	In the Event of TPD
**** outstan	ding value					
AXA	Life Insurance Plan Trauma	•	•	0	0	0
AXA	Life Insurance Plan Trauma Plus	•	•	0	0	•
OnePath	OneCare Premier with maximiser	•	•	0	•	•
OnePath	OneCare Premier	•	•	0	•	•

Accelerated Protection by Tow	er Life Insurance TPD Critical Illness Premier	•	•	0	•	0
AIA Australia	Life Cover & TPD & Crisis Recovery	•	•	0	•	•
BT	Term Life TPD Living Insurance	•		•	•	•
BT	Term Life TPD Living Plus	•		0	•	•
OnePath	OneCare Comprehensive	•		• •	•	• • • • • • • • • • • • • • • • • • • •
Zurich Australia	Protection Plus & Extended Trauma Topup	9		0	0	•
Zurich Australia	Protection Plus & Extended Trauma				•	<u> </u>

Accelerated Protection by Tow	er Life Insurance TPD Critical Illness Standard	\	•	0	•	0
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum		•	•	0	•
AMP Life	Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials		•	0	0	•
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	•	•	0	•	•
MLC	Life Cover Plus & Critical Illness Plus with Extra Benefit Partial				•	•
MLC - Protectionfirst	Life Cover & Recovery Money		•		0	•
MLC - Protectionfirst	Life Cover & Recovery Money With Severe Illness Benefit	•			•	•

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packaged life - Level Young Blue Collar Female

standard **O**optional O not available PROFILE SUMMAR ORT Buy Back of Life Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 0 0 AXA Life Insurance Plan Trauma AXA Life Insurance Plan Trauma Plus 0 0 0 食食食食 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 Life Cover & TPD & Crisis Recovery 0 0 AIA Australia Term Life TPD Living Insurance 0 вт 0 Term Life TPD Living Plus 0 O вт 0 OnePath OneCare Premier with maximiser 0 OnePath OneCare Comprehensive OneCare Premier 0 OnePath 0 0 Zurich Australia Protection Plus & Extended Trauma Topup Zurich Australia Protection Plus & Extended Trauma 0 0 食食食 Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 AMP Life CommInsure Total Care Plan Total Care Plan Plus CommInsure 0 Macquarie Life FutureWise Life Plus 0 Macquarie Life FutureWise Life Life Cover Plus & Critical Illness Plus 0 0 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC Life Cover & Recovery Money With Severe Illness Benefit 0 0 0 MLC - Protectionfirst 0 0 0 MLC - Protectionfirst Life Cover & Recovery Money

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packaged life - Level Middle White Collar Male

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packaged life - Level Middle White Collar Female

standard **O**optional O not available PROFILE SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 OnePath OneCare Premier with maximiser OnePath OneCare Comprehensive 0 0 OnePath OneCare Premier 食食食食 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 0 0 AXA Life Insurance Plan Trauma Plus 0 0 0 O AXA Life Insurance Plan Trauma 0 0 ВТ Term Life TPD Living Insurance Term Life TPD Living Plus 0 **O** вт Life Cover & Recovery Money 0 0 **O** MLC - Protectionfirst 0 0 O Life Cover & Recovery Money With Severe Illness Benefit MLC - Protectionfirst Protection Plus & Extended Trauma 0 0 Zurich Australia 0 0 Zurich Australia Protection Plus & Extended Trauma Topup *** Life Cover & TPD & Crisis Recovery 0 0 0 AIA Australia 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 AMP Life 0 0 Asteron Life Cover TPD Recovery Package 0 0 Asteron Life Cover TPD Recovery Package Plus CommInsure Total Care Plan Plus CommInsure 0 FutureWise Life Macquarie Life 0 Macquarie Life FutureWise Life Plus Life Cover Plus & Critical Illness Plus with Extra Benefit Partial MLC 0 Life Cover Plus & Critical Illness Plus 0 0 0 MLC

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packaged life - Level Middle Retail/Light manual Male

standard **O**optional O not available PROFI SUMMAR ORT Buy Back of Life Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 OnePath OneCare Comprehensive OnePath OneCare Premier 0 0 OnePath OneCare Premier with maximiser 0 • Protection Plus & Extended Trauma Topup Zurich Australia 0 0 Zurich Australia Protection Plus & Extended Trauma *** Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 O Life Cover & TPD & Crisis Recovery 0 0 0 AIA Australia Life Insurance Plan Trauma 0 **O** AXA Life Insurance Plan Trauma Plus 0 0 0 ΑΧΑ Term Life TPD Living Insurance 0 0 вт вт Term Life TPD Living Plus 0 0 食食食 Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 AMP Life 0 Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 AMP Life 0 0 Life Cover TPD Recovery Package Plus Asteron Life Cover TPD Recovery Package 0 0 Asteron Total Care Plan Plus CommInsure CommInsure Total Care Plan FutureWise Life Plus 0 Macquarie Life 0 Macquarie Life FutureWise Life Life Cover Plus & Critical Illness Plus 0 0 0 MLC 0 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial MLC - Protectionfirst Life Cover & Recovery Money 0 0 Life Cover & Recovery Money With Severe Illness Benefit 0 0 0 MLC - Protectionfirst

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packaged life - Level Middle Retail/Light manual Female

standard **O**optional O not available SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 OnePath OneCare Comprehensive OnePath OneCare Premier with maximiser 0 0 OnePath OneCare Premier 食食食食 Life Cover & TPD & Crisis Recovery 0 0 AIA Australia 0 Life Cover TPD Recovery Package Plus 0 Asteron 0 0 0 AXA Life Insurance Plan Trauma Plus 0 0 O AXA Life Insurance Plan Trauma 0 0 ВТ Term Life TPD Living Insurance Term Life TPD Living Plus 0 **O** вт Life Cover & Recovery Money With Severe Illness Benefit 0 0 **O** MLC - Protectionfirst 0 0 O Life Cover & Recovery Money MLC - Protectionfirst Protection Plus & Extended Trauma 0 0 Zurich Australia 0 0 Zurich Australia Protection Plus & Extended Trauma Topup *** Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 AMP Life AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 0 0 Asteron Life Cover TPD Recovery Package Total Care Plan Plus CommInsure Total Care Plan CommInsure 0 FutureWise Life Plus Macquarie Life 0 Macquarie Life FutureWise Life Life Cover Plus & Critical Illness Plus with Extra Benefit Partial MLC 0 Life Cover Plus & Critical Illness Plus 0 0 0 MLC

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packaged life - Level Middle Professional Male

standard **O**optional O not available PROFI SUMMAR ORT Buy Back of Life Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 OnePath OneCare Premier with maximiser OnePath OneCare Comprehensive 0 0 OnePath OneCare Premier 食食食食 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 0 Life Cover & TPD & Crisis Recovery 0 0 AIA Australia 0 0 0 O AXA Life Insurance Plan Trauma 0 0 0 AXA Life Insurance Plan Trauma Plus Term Life TPD Living Plus 0 FutureWise Life Plus 0 Macquarie Life 0 0 Protection Plus & Extended Trauma Topup Zurich Australia Zurich Australia Protection Plus & Extended Trauma 0 0 食食食 Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 AMP Life 0 0 Life Cover TPD Recovery Package Plus Asteron Life Cover TPD Recovery Package 0 0 Asteron Term Life TPD Living Insurance 0 0 ВT CommInsure Total Care Plan Total Care Plan Plus CommInsure 0 Macquarie Life FutureWise Life Life Cover Plus & Critical Illness Plus 0 0 0 MLC 0 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial MLC - Protectionfirst Life Cover & Recovery Money 0 0 Life Cover & Recovery Money With Severe Illness Benefit 0 0 0 MLC - Protectionfirst

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packaged life - Level Middle Professional Female

standard **O**optional O not available PROFI SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 OnePath OneCare Premier with maximiser OnePath OneCare Comprehensive 0 0 OnePath OneCare Premier 食食食食 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 Life Cover & TPD & Crisis Recovery 0 0 AIA Australia 0 0 0 O AXA Life Insurance Plan Trauma Plus 0 0 0 AXA Life Insurance Plan Trauma Term Life TPD Living Plus 0 FutureWise Life 0 Macquarie Life 0 FutureWise Life Plus Macquarie Life Zurich Australia Protection Plus & Extended Trauma 0 0 Protection Plus & Extended Trauma Topup 0 0 Zurich Australia 食食食 Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 AMP Life 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 Asteron Life Cover TPD Recovery Package Plus Life Cover TPD Recovery Package 0 0 Asteron 0 0 ВТ Term Life TPD Living Insurance Total Care Plan Plus CommInsure • CommInsure Total Care Plan Life Cover Plus & Critical Illness Plus 0 0 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC MLC - Protectionfirst Life Cover & Recovery Money 0 0 Life Cover & Recovery Money With Severe Illness Benefit 0 0 0 MLC - Protectionfirst

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packaged life - Level Middle Blue Collar Male

standard **O**optional O not available PROFI SUMMAR ORT Buy Back of Life Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Topup 0 Zurich Australia Protection Plus & Extended Trauma 0 食食食食 Life Cover TPD Recovery Package Plus 0 0 Asteron Life Cover TPD Recovery Package 0 0 Asteron 0 Life Insurance Plan Trauma 0 0 AXA Life Insurance Plan Trauma Plus 0 0 0 AXA Term Life TPD Living Plus 0 O ВT 0 0 ВТ Term Life TPD Living Insurance Life Cover & Recovery Money With Severe Illness Benefit 0 **O** MLC - Protectionfirst OneCare Premier with maximiser 0 OnePath 0 OnePath OneCare Premier OnePath OneCare Comprehensive 0 食食食 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 0 0 0 0 AIA Australia Life Cover & TPD & Crisis Recovery Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 AMP Life CommInsure Total Care Plan Total Care Plan Plus CommInsure 0 FutureWise Life Plus Macquarie Life 0 FutureWise Life Macquarie Life 0 0 Life Cover Plus & Critical Illness Plus with Extra Benefit Partial MLC MLC Life Cover Plus & Critical Illness Plus 0 0 Life Cover & Recovery Money 0 0 0 MLC - Protectionfirst

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packaged life - Level Middle Blue Collar Female

standard **O**optional O not available PROFILE S U M M A R ORT Buy Back of Life Trauma In the Event of Trauma **Product Name Company Name** **** outstanding value 0 0 0 AXA Life Insurance Plan Trauma Term Life TPD Living Plus 0 0 0 Zurich Australia Protection Plus & Extended Trauma Topup 0 Zurich Australia Protection Plus & Extended Trauma 食食食食 0 Life Cover TPD Recovery Package Plus 0 Asteron 0 0 0 AXA Life Insurance Plan Trauma Plus Term Life TPD Living Insurance 0 O вт 0 0 • MLC - Protectionfirst Life Cover & Recovery Money Life Cover & Recovery Money With Severe Illness Benefit 0 MLC - Protectionfirst OneCare Premier 0 OnePath 0 OnePath OneCare Comprehensive OnePath OneCare Premier with maximiser 0 食食食 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 0 0 AIA Australia Life Cover & TPD & Crisis Recovery Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 AMP Life AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 0 0 Asteron Life Cover TPD Recovery Package Total Care Plan CommInsure Total Care Plan Plus CommInsure 0 FutureWise Life Plus Macquarie Life 0 Macquarie Life FutureWise Life MLC Life Cover Plus & Critical Illness Plus 0 0 Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC

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packaged life - Level Mature White Collar Male

standard **O**optional O not available PROFI SUMMAR ORT Buy Back of Life Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 0 OnePath OneCare Comprehensive 0 OnePath OneCare Premier 0 OnePath OneCare Premier with maximiser Zurich Australia Protection Plus & Extended Trauma 0 0 Zurich Australia Protection Plus & Extended Trauma Topup 0 0 食食食食 Life Cover & TPD & Crisis Recovery 0 0 0 AIA Australia Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 AMP Life 0 O Asteron Life Cover TPD Recovery Package Life Cover TPD Recovery Package Plus 0 0 Asteron Term Life TPD Living Plus 0 0 вт Total Care Plan Plus CommInsure 0 Macquarie Life FutureWise Life Plus FutureWise Life 0 Macquarie Life MLC - Protectionfirst Life Cover & Recovery Money With Severe Illness Benefit 0 0 0 Life Cover & Recovery Money 0 0 O MLC - Protectionfirst Life Insurance Plan Trauma 0 0 0 AXA Life Insurance Plan Trauma Plus 0 0 0 AXA Term Life TPD Living Insurance 0 0 вт CommInsure Total Care Plan MLC Life Cover Plus & Critical Illness Plus 0 0 0 Life Cover Standard & Critical Illness Plus 0 0 0 MLC Life Cover Standard & Critical Illness Plus with Extra Benefit Partial 0 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial MLC

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MLC

life insurance star ratings

packaged life - Level Mature White Collar Female

standard **O**optional O not available PROFILE SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Product Name Company Name** **** outstanding value 0 OnePath OneCare Premier with maximiser OnePath OneCare Comprehensive 0 0 OnePath OneCare Premier 0 • Protection Plus & Extended Trauma Topup Zurich Australia 0 0 Zurich Australia Protection Plus & Extended Trauma *** Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 O Life Cover & TPD & Crisis Recovery 0 0 0 AIA Australia Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 AMP Life Term Life TPD Living Plus 0 **O** ВT 0 Macquarie Life FutureWise Life Plus Life Cover & Recovery Money 0 0 0 MLC - Protectionfirst Life Cover & Recovery Money With Severe Illness Benefit 0 0 0 MLC - Protectionfirst 食食食 Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 AMP Life 0 0 Life Cover TPD Recovery Package Plus Asteron Life Cover TPD Recovery Package 0 0 Asteron 0 0 0 AXA Life Insurance Plan Trauma 0 0 0 AXA Life Insurance Plan Trauma Plus Term Life TPD Living Insurance 0 0 Total Care Plan • CommInsure Total Care Plan Plus CommInsure 0 Macquarie Life FutureWise Life MLC Life Cover Standard & Critical Illness Plus 0 0 0 Life Cover Standard & Critical Illness Plus with Extra Benefit Partial 0 0 MLC 0 0 Life Cover Plus & Critical Illness Plus with Extra Benefit Partial MLC

Life Cover Plus & Critical Illness Plus

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packaged life - Level Mature Retail/Light manual Male

standard **O**optional O not available PROFI S U M M A R ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** 食食食食食 outstanding value 0 0 0 AIA Australia Life Cover & TPD & Crisis Recovery OnePath OneCare Premier 0 0 OnePath OneCare Premier with maximiser 0 0 Protection Plus & Extended Trauma Zurich Australia 0 0 Zurich Australia Protection Plus & Extended Trauma Topup *** Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 O Life Cover TPD Recovery Package Plus 0 0 Asteron Life Cover TPD Recovery Package 0 **O** Asteron Term Life TPD Living Plus 0 **O** ВT 0 Macquarie Life FutureWise Life Plus Life Cover & Recovery Money 0 0 0 MLC - Protectionfirst Life Cover & Recovery Money With Severe Illness Benefit 0 0 0 MLC - Protectionfirst 0 OneCare Comprehensive OnePath 食食食 Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 AMP Life 0 0 0 AXA Life Insurance Plan Trauma Plus 0 0 0 AXA Life Insurance Plan Trauma Term Life TPD Living Insurance 0 0 Total Care Plan Plus • CommInsure Total Care Plan CommInsure 0 Macquarie Life FutureWise Life MLC Life Cover Plus & Critical Illness Plus 0 0 Life Cover Standard & Critical Illness Plus with Extra Benefit Partial 0 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC MLC Life Cover Standard & Critical Illness Plus 0

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MLC

life insurance star ratings

packaged life - Level Mature Retail/Light manual Female

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Life Cover Plus & Critical Illness Plus with Extra Benefit Partial

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packaged life - Level Mature Professional Male

standard **O**optional O not available PROFI SUMMAR ORT Buy Back of Life Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 0 0 AIA Australia Life Cover & TPD & Crisis Recovery OnePath OneCare Premier with maximiser 0 0 OnePath OneCare Premier 0 OnePath OneCare Comprehensive 0 0 Zurich Australia Protection Plus & Extended Trauma Zurich Australia Protection Plus & Extended Trauma Topup 0 0 食食食食 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 Life Cover TPD Recovery Package Plus 0 **O** Asteron Term Life TPD Living Plus 0 **O** ВT 0 FutureWise Life Macquarie Life FutureWise Life Plus 0 Macquarie Life Life Cover & Recovery Money With Severe Illness Benefit 0 0 0 MLC - Protectionfirst Life Cover & Recovery Money 0 0 0 MLC - Protectionfirst 食食食 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 AMP Life 0 0 Asteron Life Cover TPD Recovery Package 0 0 0 AXA Life Insurance Plan Trauma Plus Life Insurance Plan Trauma 0 0 0 AXA 0 Term Life TPD Living Insurance 0 вт Total Care Plan Plus CommInsure CommInsure Total Care Plan MLC Life Cover Plus & Critical Illness Plus 0 0 0 Life Cover Standard & Critical Illness Plus 0 0 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC Life Cover Standard & Critical Illness Plus with Extra Benefit Partial MLC

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packaged life - Level Mature Professional Female

standard **O**optional O not available PROFI SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 OnePath OneCare Premier OnePath OneCare Comprehensive 0 0 OnePath OneCare Premier with maximiser 0 • Protection Plus & Extended Trauma Topup Zurich Australia 0 0 Zurich Australia Protection Plus & Extended Trauma *** Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 O Life Cover & TPD & Crisis Recovery 0 0 0 AIA Australia Life Cover TPD Recovery Package Plus 0 **O** Asteron Term Life TPD Living Plus 0 **O** ВT 0 FutureWise Life Macquarie Life FutureWise Life Plus 0 Macquarie Life Life Cover & Recovery Money With Severe Illness Benefit 0 0 0 MLC - Protectionfirst 0 0 0 Life Cover & Recovery Money MLC - Protectionfirst 食食食 0 Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 AMP Life 0 0 Asteron Life Cover TPD Recovery Package 0 0 0 AXA Life Insurance Plan Trauma Life Insurance Plan Trauma Plus 0 0 0 AXA 0 Term Life TPD Living Insurance 0 вт Total Care Plan Plus CommInsure CommInsure Total Care Plan MLC Life Cover Plus & Critical Illness Plus 0 0 0 Life Cover Standard & Critical Illness Plus 0 0 0 MLC Life Cover Standard & Critical Illness Plus with Extra Benefit Partial 0 0 MLC

MLC

Life Cover Plus & Critical Illness Plus with Extra Benefit Partial

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packaged life - Level Mature Blue Collar Male

standard **O**optional O not available PROFI SUMMAR ORT Buy Back of Life Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Topup 0 Zurich Australia Protection Plus & Extended Trauma 0 食食食食 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 0 Life Cover & TPD & Crisis Recovery 0 0 AIA Australia 0 Asteron Life Cover TPD Recovery Package 0 Life Cover TPD Recovery Package Plus 0 O Asteron Term Life TPD Living Plus 0 0 ВТ Term Life TPD Living Insurance 0 **O** Life Cover & Recovery Money With Severe Illness Benefit 0 0 **O** MLC - Protectionfirst 0 0 O MLC - Protectionfirst Life Cover & Recovery Money OneCare Premier 0 OnePath 0 OnePath OneCare Premier with maximise 食食食 Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 AMP Life 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 AXA Life Insurance Plan Trauma Plus Life Insurance Plan Trauma 0 0 0 AXA CommInsure Total Care Plan Plus CommInsure Total Care Plan 0 FutureWise Life Plus Macquarie Life FutureWise Life 0 Macquarie Life Ö 0 0 Life Cover Plus & Critical Illness Plus MLC MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 MLC Life Cover Standard & Critical Illness Plus 0 0 0 Life Cover Standard & Critical Illness Plus with Extra Benefit Partial 0 0 MLC OneCare Comprehensive OnePath

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OnePath

life insurance star ratings

packaged life - Level Mature Blue Collar Female

standard **O**optional O not available PROFI SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 0 0 MLC - Protectionfirst Life Cover & Recovery Money With Severe Illness Benefit Zurich Australia Protection Plus & Extended Trauma 0 0 0 0 Zurich Australia Protection Plus & Extended Trauma Topup 食食食食 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 Life Cover & TPD & Crisis Recovery 0 AIA Australia 0 Asteron Life Cover TPD Recovery Package 0 Life Cover TPD Recovery Package Plus 0 O Asteron 0 0 0 AXA Life Insurance Plan Trauma Life Insurance Plan Trauma Plus 0 0 **O** AXA Term Life TPD Living Plus 0 **O** ВT 0 O вт Term Life TPD Living Insurance MLC - Protectionfirst Life Cover & Recovery Money 0 0 0 0 OnePath OneCare Premier with maximiser OneCare Premier 0 OnePath 食食食 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard Flexible Life Time Prot & TPD Crisis Cover Optimum 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 AMP Life CommInsure Total Care Plan Total Care Plan Plus CommInsure 0 FutureWise Life Plus Macquarie Life 0 FutureWise Life Macquarie Life 0 0 MLC Life Cover Standard & Critical Illness Plus with Extra Benefit Partial Life Cover Standard & Critical Illness Plus MLC 0 0 MLC Life Cover Plus & Critical Illness Plus 0 0 0 Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC

OneCare Comprehensive

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



packaged life - Level Empty Nester White Collar Male

standard **O**optional O not available SUMMAR ORT Buy Back of Life Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum 食食食食 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 Life Cover & TPD & Crisis Recovery 0 0 0 AIA Australia 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 Life Cover & Recovery Money With Severe Illness Benefit 0 0 0 MLC - Protectionfirst 0 OnePath OneCare Premier with maximiser 0 OnePath OneCare Premier OneCare Comprehensive 0 OnePath Protection Plus & Extended Trauma 0 0 Zurich Australia 0 0 Protection Plus & Extended Trauma Topun Zurich Australia Life Cover TPD Recovery Package 0 0 Asteron Life Cover TPD Recovery Package Plus 0 0 Asteron Life Insurance Plan Trauma Plus 0 0 0 AXA 0 0 0 AXA Life Insurance Plan Trauma Term Life TPD Living Plus 0 0 вт Term Life TPD Living Insurance 0 0 ВT 0 Macquarie Life FutureWise Life Plus FutureWise Life 0 Macquarie Life Life Cover Plus & Critical Illness Plus 0 0 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC 0 0 0 MLC - Protectionfirst Life Cover & Recovery Money

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

standard **O**optional O not available SUMMAR ORT Buy Back of Life Trauma In the Event of Trauma **Product Name Company Name** **** outstanding value 0 0 0 MLC - Protectionfirst Life Cover & Recovery Money With Severe Illness Benefit 音音音音 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard **O** Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 AMP Life AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 0 0 MLC - Protectionfirst Life Cover & Recovery Money 0 0 OnePath OneCare Comprehensive 0 OnePath OneCare Premier with maximiser 0 OnePath Protection Plus & Extended Trauma Topup 0 0 Zurich Australia 0 Protection Plus & Extended Trauma Zurich Australia 食食食 Life Cover & TPD & Crisis Recovery 0 0 AIA Australia Life Cover TPD Recovery Package Plus 0 0 Asteron Life Cover TPD Recovery Package 0 0 Asteron 0 0 0 AXA Life Insurance Plan Trauma Plus 0 0 0 AXA Life Insurance Plan Trauma вт Term Life TPD Living Insurance 0 0 0 0 ВТ Term Life TPD Living Plus FutureWise Life 0 Macquarie Life 0 FutureWise Life Plus Macquarie Life Life Cover Plus & Critical Illness Plus 0 0 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial MLC

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packaged life - Level Empty Nester Retail/Light manual Male

standard **O**optional O not available S U M M A R ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 0 0 AIA Australia Life Cover & TPD & Crisis Recovery Zurich Australia Protection Plus & Extended Trauma 0 0 0 0 Zurich Australia Protection Plus & Extended Trauma Topup 食食食食 0 Flexible Life Time Prot & TPD Crisis Cover Optimum 0 AMP Life 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 Macquarie Life FutureWise Life Plus 0 0 O Life Cover & Recovery Money MLC - Protectionfirst 0 MLC - Protectionfirst Life Cover & Recovery Money With Severe Illness Benefit 0 0 OnePath OneCare Comprehensive OneCare Premier 0 OnePath 0 OneCare Premier with maximiser OnePath 食食食 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 0 Life Cover TPD Recovery Package 0 0 Asteron 0 0 Asteron Life Cover TPD Recovery Package Plus 0 0 AXA Life Insurance Plan Trauma Plus 0 0 0 ΑΧΑ Life Insurance Plan Trauma 0 0 вт Term Life TPD Living Insurance Term Life TPD Living Plus 0 0 0 Macquarie Life Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC Life Cover Plus & Critical Illness Plus 0 MLC 0

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packaged life - Level Empty Nester Retail/Light manual Female

standard **O**optional O not available PROFI S U M M A R REP ORT Buy Back of Life Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 0 0 AIA Australia Life Cover & TPD & Crisis Recovery MLC - Protectionfirst Life Cover & Recovery Money With Severe Illness Benefit 0 0 0 0 0 MLC - Protectionfirst Life Cover & Recovery Money 0 0 Protection Plus & Extended Trauma Topup Zurich Australia 0 0 Zurich Australia Protection Plus & Extended Trauma *** Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 AMP Life 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum 0 Macquarie Life FutureWise Life Plus OnePath OneCare Premier with maximiser 0 OnePath 0 OnePath OneCare Comprehensive 食食食 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 Life Cover TPD Recovery Package Plus 0 0 Asteron 0 0 Asteron Life Cover TPD Recovery Package 0 0 AXA Life Insurance Plan Trauma Life Insurance Plan Trauma Plus 0 0 0 ΑΧΑ 0 0 вт Term Life TPD Living Plus Term Life TPD Living Insurance 0 0 0 FutureWise Life Macquarie Life Life Cover Plus & Critical Illness Plus 0 0 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial MLC

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packaged life - Level Empty Nester Professional Male

standard **O**optional O not available SUMMAR ORT Buy Back of Life Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 0 0 AIA Australia Life Cover & TPD & Crisis Recovery OnePath OneCare Premier 0 0 OnePath OneCare Premier with maximiser 0 0 Protection Plus & Extended Trauma Topup Zurich Australia 0 0 Zurich Australia Protection Plus & Extended Trauma *** Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 0 O Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 AMP Life Life Cover & Recovery Money With Severe Illness Benefit 0 0 0 MLC - Protectionfirst 0 OnePath OneCare Comprehensive 食食食 Life Cover TPD Recovery Package 0 0 Asteron Life Cover TPD Recovery Package Plus 0 0 Asteron Life Insurance Plan Trauma Plus 0 0 0 AXA 0 0 0 AXA Life Insurance Plan Trauma Term Life TPD Living Plus 0 0 вт Term Life TPD Living Insurance 0 0 ВT 0 Macquarie Life FutureWise Life Plus FutureWise Life 0 Macquarie Life Life Cover Plus & Critical Illness Plus 0 0 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC 0 0 0 MLC - Protectionfirst Life Cover & Recovery Money

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packaged life - Level Empty Nester Professional Female

standard **O**optional O not available SUMMA ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 OnePath OneCare Premier with maximiser OnePath OneCare Premier 0 0 Zurich Australia Protection Plus & Extended Trauma Protection Plus & Extended Trauma Topup 0 Zurich Australia 食食食食 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 0 Life Cover & TPD & Crisis Recovery 0 0 O AIA Australia 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials Life Cover & Recovery Money With Severe Illness Benefit 0 0 MLC - Protectionfirst Life Cover & Recovery Money 0 0 0 MLC - Protectionfirst 0 OneCare Comprehensive OnePath 食食食 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum 0 Life Cover TPD Recovery Package Plus 0 0 Asteron Life Cover TPD Recovery Package 0 0 Asteron 0 0 0 AXA Life Insurance Plan Trauma Plus Life Insurance Plan Trauma 0 0 0 AXA вт Term Life TPD Living Insurance 0 0 0 0 ВТ Term Life TPD Living Plus FutureWise Life 0 Macquarie Life 0 FutureWise Life Plus Macquarie Life Life Cover Plus & Critical Illness Plus 0 0 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial MLC

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packaged life - Level Empty Nester Blue Collar Male

standard **O**optional O not available PROFI SUMMAR ORT Buy Back of Life Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 0 0 MLC - Protectionfirst Life Cover & Recovery Money With Severe Illness Benefit Zurich Australia Protection Plus & Extended Trauma Topup 0 0 0 Zurich Australia Protection Plus & Extended Trauma 食食食食 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 Life Cover & TPD & Crisis Recovery 0 0 AIA Australia 0 Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 AMP Life Life Cover TPD Recovery Package 0 **O** Asteron Life Cover TPD Recovery Package Plus 0 0 Asteron 0 0 Term Life TPD Living Plus вт 0 MLC - Protectionfirst Life Cover & Recovery Money 0 0 食食食 0 0 0 AXA Life Insurance Plan Trauma Life Insurance Plan Trauma Plus 0 0 0 AXA 0 0 вт Term Life TPD Living Insurance 0 Macquarie Life FutureWise Life 0 Macquarie Life FutureWise Life Plus 0 0 0 MLC Life Cover Plus & Critical Illness Plus Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC OneCare Premier with maximise 0 OnePath 0 OneCare Comprehensive OnePath 0 OnePath OneCare Premier

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packaged life - Level Empty Nester Blue Collar Female

standard **O**optional O not available SUMMAR ORT Buy Back of Life Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 0 0 MLC - Protectionfirst Life Cover & Recovery Money With Severe Illness Benefit MLC - Protectionfirst Life Cover & Recovery Money 0 0 0 0 0 Zurich Australia Protection Plus & Extended Trauma 0 Zurich Australia Protection Plus & Extended Trauma Topup 食食食食 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 Life Cover & TPD & Crisis Recovery 0 0 O AIA Australia Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 AMP Life AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 Life Cover TPD Recovery Package Plus 0 **O** Asteron Term Life TPD Living Plus 0 O вт вт Term Life TPD Living Insurance 0 0 0 OnePath OneCare Premier with maximiser OneCare Premier 0 OnePath 食食食 0 0 Asteron Life Cover TPD Recovery Package 0 0 AXA Life Insurance Plan Trauma Plus Life Insurance Plan Trauma 0 0 0 AXA 0 Macquarie Life FutureWise Life Plus FutureWise Life 0 Macquarie Life Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC Life Cover Plus & Critical Illness Plus 0 0 0 MLC 0 OnePath OneCare Comprehensive

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term life - Level Young White Collar Male

2010/ Found Times Comai maio		standard	● optional C) not available
PROFILE SUMMA	ARY RE	P O R T		
Product Name	Premiums peddegs	Level A Guaranteed Future Insurability	ه Financial Planning Benefit	Funeral Benefit
ng value				
OneCare Life Cover	•	•	•	•
Life Insurance Plan Life Insurance Plan Term Life FutureWise Life Protection Plus				
Life Cover Benefit Flexible Life Time Prot Total Care Plan Life Cover Plus Life Cover			•	
	Product Name Product Name OneCare Life Cover Life Insurance Plan Life Insurance Plan Term Life FutureWise Life Protection Plus Life Cover Benefit Flexible Life Time Prot Total Care Plan Life Cover Plus	Product Name Product Name Product Name Premiums Prem	Product Name Product Name Product Name Premiums Prem	Product Name Pr

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.



term life - Level Young White Collar Female

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F	PROFILE SUMMA	R Y R E	P O R T	
Company Name	Product Name	Premiums od od ed ed d ed d ed d ed d ed d ed d	Level N Guaranteed Future Insurability	Financial Planning Benefit Funeral Benefit
**** outstandin	g value			
Accelerated Protection by Tower	Life Insurance Plan	•	•	• •

AXA BT CommInsure OnePath Zurich Australia	Life Insurance Plan Term Life Total Care Plan OneCare Life Cover Protection Plus		0	

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

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



term life - Level Young Retail/Light manual Male

Ooptional O not available standard S U M M A R Y PROFILE REP 0 Premiums **Funeral Benefit** Stepped **Company Name Product Name** 青青青青青 outstanding value OnePath OneCare Life Cover 食食食食 Accelerated Protection by Tower Life Insurance Plan Life Insurance Plan AXA вт 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

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term life - Level Young Retail/Light manual Female

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	PROFILE SUMMA	R Y R E	P O R T	
Company Name	Product Name	Premiums Stephood 1	Level N Guaranteed Future insurability	Financial Planning Benefit Funeral Benefit
**** outstanding	ng value			
Accelerated Protection by Tower	Life Insurance Plan	• •	•	• •

AXA BT Comminsure OnePath Zurich Australia	Life Insurance Plan Term Life Total Care Plan OneCare Life Cover Protection Plus		0	

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

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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term life - Level Young Professional Male

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P	ROFILE SUMMA	R Y R	E P O	R T		
Company Name	Product Name	Stepped bed bed 7	F P P P P P P P P P P P P P P P P P P P	Guaranteed Future Insurability ω	Financial Planning Benefit	Funeral Benefit
**** outstanding	g value					
OnePath	OneCare Life Cover	•	•	•	•	•

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

AIA Australia AMP Life CommInsure MLC MLC - Protectionfirst	Life Cover Benefit Flexible Life Time Prot Total Care Plan Life Cover Plus Life Cover			0		

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



term life - Level Young Professional Female

tomine	e - Lever Young Professional Female		st	tandard	Фор	tional Onot	available
Р	R O F I L E S U M M A	RY RE	E P O	R T			
Company Name	Product Name	Premiums poddey S	Level 5	Guaranteed Future Insurability	3	Financial Planning Benefit	Funeral Benefit o
**** outstanding	g value						
Accelerated Protection by Tower	Life Insurance Plan	•	•	•		•	•

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

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

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



term life - Level Young Blue Collar Male

Ooptional O not available standard SUMMARY PROFILE REP ORT **Premiums Funeral Benefit** Stepped **Company Name Product Name** 青青青青青 outstanding value OnePath OneCare Life Cover 食食食食 Accelerated Protection by Tower Life Insurance Plan Life Insurance Plan AXA вт 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

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term life - Level Young Blue Collar Female

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F	PROFILE SUMMA	RYRE	P O R T		
Company Name	Product Name	Premiums od od od od od od od od od od od od od	Level Maranteed Future Insurability	د Financial Planning Benefit 4	Funeral Benefit o
**** outstandin	g value				
Accelerated Protection by Tower	Life Insurance Plan	•	•	•	•

AXA BT CommInsure OnePath Zurich Australia	Life Insurance Plan Term Life Total Care Plan OneCare Life Cover Protection Plus		0		•

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

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term life - Level Middle White Collar Male

termin	e - Level Middle Writte Collar Male		• sta	andard D o	ptional O not	available
F	ROFILE SUMMA	R Y	REPO	R T		
Company Name	Product Name	Stephood 1	ums Fevel 2	Guaranteed Future Insurability	Financial Planning Benefit	Funeral Benefit
**** outstandin	g value					
Accelerated Protection by Tower	Life Insurance Plan	•	•	•	•	•

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

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

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term life - Level Middle White Collar Female

Ooptional O not available standard PROFILE S U M M A R Y REP ORT Premiums **Funeral Benefit Company Name Product Name** 食食食食食 outstanding value Accelerated Protection by Tower Life Insurance Plan Zurich Australia Protection Plus 食食食食 AIA Australia Life Cover Benefit Asteron Term Life AXA Life Insurance Plan вт Term Life OnePath OneCare Life Cover 食食食 AMP Life Flexible Life Time Prot CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Life Cover Plus MLC - Protectionfirst Life Cover

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term life - Level Middle Retail/Light manual Male

Ooptional O not available standard S U M M A R Y REP 0 Premiums **Funeral Benefit Company Name Product Name** 食食食食食 outstanding value Accelerated Protection by Tower Life Insurance Plan 食食食食 AIA Australia Life Cover Benefit Term Life Asteron Life Insurance Plan AXA OnePath OneCare Life Cover Zurich Australia Protection Plus ** AMP Life Flexible Life Time Prot вт Term Life CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Life Cover Plus MLC - Protectionfirst Life Cover

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term life - Level Middle Retail/Light manual Female

term iii	e - Lever Middie Retail/Light mandari	-етпате	standard	●optional O not	available
F	PROFILE SUMM	ARY RE	P O R T		
Company Name	Product Name	Premiums Opedates S 1	Cuaranteed Future insurability	2 Financial Planning Benefit P	Funeral Benefit s
**** outstandin	g value				
Accelerated Protection by Tower Zurich Australia	Life Insurance Plan Protection Plus		•		•

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

AMP Life CommInsure Macquarie Life MLC MLC - Protectionfirst	Flexible Life Time Prot Total Care Plan FutureWise Life Life Cover Plus Life Cover		0		
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To the extent that any CANSTAR CANNEX data, ratings or commentary constitutes general advice, this advice has been prepared by CANSTAR CANNEX (Aust) Pty Ltd ABN 21 053 646 165 AFSL 312804 and does not take into account individual investment objectives, financial circumstances or needs. Information provided by us does not constitute financial, taxation or other professional advice and should not be relied upon as such. CANSTAR CANNEX recommends that, before you make any financial decision, you seek

professional advice from a suitably qualified adviser.

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term life - Level Middle Professional Male

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ı	PROFILE SUMMA	RY	REPO	RT			
		Pren	niums	lity		ŧ	#
Company Name	Product Name	peddets 1	Pevel 2	Guaranteed Future Insurability	3	Financial Planning Benefit	Funeral Benefit
★★★★★ outstandin	g value						
Accelerated Protection by Tower	Life Insurance Plan	•	•	•		•	•

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	•	•	•		•	•
ЗТ	Term Life			•		•	•
Comminsure	Total Care Plan		•	0		•	
Macquarie Life	FutureWise Life		<u></u>			•	•
MLC	Life Cover Plus	<u></u>		•			•
MLC - Protectionfirst	Life Cover		•	0		•	•

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term life - Level Middle Professional Female

termin	e - Level Middle i Tolessional i emale		● s	standard	● opt	ional Onot	available
ı	PROFILE SUMMA	RY	REPC	RT			
		Pren	niums	iity		≝	≝
Company Name	Product Name	Stepped 1	P Fevel	Guaranteed Future Insurability	3	Financial Planning Benefit A	Funeral Benefit
★★★★★ outstandin	g value						
Accelerated Protection by Tower	Life Insurance Plan	•	•	•		•	•
Zurich Australia	Protection Plus	•		•			•

AIA Australia	Life Cover Benefit	•	•	•		•	•
Asteron	Term Life	•	•	•		•	•
AXA	Life Insurance Plan	•					•
3T	Term Life	•					•
OnePath	OneCare Life Cover						

AMP Life	Flexible Life Time Prot			•		•	•
Comminsure	Total Care Plan) <u>.</u>			<u>•</u>	
Macquarie Life	FutureWise Life	9		•			•
MLC - Protectionfirst	Life Cover Plus Life Cover	<u></u>					

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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term life - Level Middle Blue Collar Male

Ooptional O not available standard PROFILE SUMMARY REP ORT **Premiums Funeral Benefit Company Name Product Name** 食食食食食 outstanding value Accelerated Protection by Tower Life Insurance Plan 食食食食 AIA Australia Life Cover Benefit Term Life Asteron Life Insurance Plan AXA OnePath OneCare Life Cover Zurich Australia Protection Plus *** AMP Life Flexible Life Time Prot вт Term Life CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Life Cover Plus MLC - Protectionfirst Life Cover

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term life - Level Middle Blue Collar Female

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term life - Level Mature White Collar Male

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term life - Level Mature White Collar Female

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term life - Level Mature Retail/Light manual Male

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Company Name	Product Name	Stepped 1	revel 2	Guaranteed Future Insurability	3	Financial Planning Benefit	Funeral Benefit
**** outstandin	g value						
AIA Australia Zurich Australia	Life Cover Benefit Protection Plus	•	<u></u>	:		•	•

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

AMP Life	Flexible Life Time Prot			•			•
AXA Macquarie Life	Life Insurance Plan FutureWise Life		<u> </u>	- :			
MLC	Life Cover Plus		5	ě		• • • • • • • • • • • • • • • • • • • •	•
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OnePath	OneCare Life Cover		•	•		•	•
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term life - Level Mature Retail/Light manual Female

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Company Name	Product Name	Stepped	Level N Guaranteed Future Insurability	3	Financial Planning Benefit A	Funeral Benefit
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Zurich Australia	Protection Plus	• •	•		•	•

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					
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AMP Life	Flexible Life Time Prot		•		•	•
AXA	Life Insurance Plan		•		•	•
CommInsure	Total Care Plan		C		•	•
Macquarie Life	FutureWise Life		•		•	•
MLC	Life Cover Plus		•		•	•
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term life - Level Mature Professional Male

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term life - Level Mature Professional Female

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term life - Level Mature Blue Collar Male

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term life - Level Mature Blue Collar Female

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term life - Level Empty Nester White Collar Male

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term life - Level Empty Nester White Collar Female

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F	PROFILE SUMMA	RY RE	P O F	₹ Т		
Company Name	Product Name	Premiums podda sty	Level 5	Guaranteed Future Insurability ∞	Financial Planning Benefit	Funeral Benefit
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MLC - Protectionfirst	Life Cover	•	•	•	•	•

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

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

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term life - Level Empty Nester Retail/Light manual Male

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term life - Level Empty Nester Retail/Light manual Female

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term life - Level Empty Nester Professional Male

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term life - Level Empty Nester Professional Female

term me	e - Lever Empty Nester Professional P	етпате	standard	● optional	O not	available
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Company Name	Product Name	S Premiums	Level A Guaranteed Future Insurability	3	Financial Planning Benefit •	Funeral Benefit
**** outstanding	g value					
MLC - Protectionfirst	Life Cover	•	•)	•	•

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

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

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term life - Level Empty Nester Blue Collar Male

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term life - Level Empty Nester Blue Collar Female

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income protection - Level Young White Collar Male

standard Optional O not available PROFILE SUMMARY 0 R **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 青青青青青 outstanding value 0 0 0 AIA Australia Disability Income Plan OnePath 0 0 OneCare Income Sec. Std 0 0 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity • 0 AIA Australia Disability Income PLUS Optional 食食食食 0 CommInsure Income Care 0 0 0 0 CommInsure Income Care Plus O AXA Income Insurance Plan Indemnity 0 0 Accelerated Protection by Tower Income Protection Plan Premier - Indemnity **O** 0 Zurich Australia Income Replacement Standard - Indemnity **O** 0 OnePath OneCare Income Sec. Prof • 0 Macquarie Life FutureWise Income Insurance Indemnity OnePath 0 0 OneCare Income Sec, Comp 0 Income Protection Standard - Indemnity *** 0 0 MLC - Protectionfirst IP Excell Indemnity 0 Income Insurance Prem Indemnity AXA 0 0 Zurich Australia Income Replacement Premier - Indemnity 0 0 • MI C IP Plus with Extra Benefit Indemnity 0 0 0 AMP Life Flex Lt Inc. Cont. Standard AMP Life Flex Lt Inc. Cont. Advances 0 0 MLC 0 0 0 IP Standard • вт Income Protection Plus - Indemnity 0 0 MLC - Protectionfirst IP Gold Indemnity Zurich Australia Income Replacement Comprehensive - Indemnity • 0 0 0 MLC IP Plus Indemnity 0 Macquarie Life FutureWise Income Insurance Extra Indemnity

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income protection - Level Young White Collar Female

standard Optional O not available PROFILE SUMMARY REP 0 R **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 AIA Australia Disability Income PLUS Optional O AIA Australia Disability Income Plan 0 0 0 0 OnePath OneCare Income Sec. Std 0 • 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity 食食食食 0 MLC - Protectionfirst IP Excell Indemnity 0 0 0 OnePath OneCare Income Sec. Comp O • • CommInsure Income Care Plus 0 AXA Income Insurance Plan Indemnity **O** 0 0 CommInsure Income Care Accelerated Protection by Tower **O** • 0 Income Protection Plan Premier - Indemnity • • OnePath OneCare Income Sec. Prof Macquarie Life • 0 FutureWise Income Insurance Indemnity 0 Income Protection Standard - Indemnity **O** 0 Zurich Australia Income Replacement Standard - Indemnity 食食食 0 AMP Life Flex Lt Inc. Cont. Advances вт Income Protection Plus - Indemnity 0 • 0 Zurich Australia Income Replacement Premier - Indemnity 0 Income Insurance Prem Indemnity 0 0 MLC - Protectionfirst IP Gold Indemnity 0 AMP Life 0 0 Flex Lt Inc. Cont. Standard 0 0 • • MLC IP Plus with Extra Benefit Indemnity 0 0 0 0 MLC IP Plus Indemnity MLC IP Standard 0 0 0 0 0 0 FutureWise Income Insurance Extra Indemnity Macquarie Life 0 Zurich Australia Income Replacement Comprehensive - Indemnity

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income protection - Level Young Retail/Light manual Male

standard Optional O not available PROFILE S U M M A R REP 0 R T **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 青青青青青 outstanding value 0 0 0 AIA Australia Disability Income Plan O AIA Australia Disability Income PLUS Optional 0 0 0 OnePath OneCare Income Sec. Prof • 0 OnePath OneCare Income Sec. Std. 食食食食 0 Income Care 0 0 CommInsure 0 0 Macquarie Life FutureWise Income Insurance Indemnity O AXA Income Insurance Prem Indemnity 0 • OnePath OneCare Income Sec, Comp **O** AXA Income Insurance Plan Indemnity Accelerated Protection by Tower **O** 0 0 Income Protection Plan Standard - Indemnity • • Macquarie Life FutureWise Income Insurance Extra Indemnity Accelerated Protection by Tower Income Protection Plan Premier - Indemnity 0 0 0 0 CommInsure Income Care Plus 食食食 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 MLC - Protectionfirst IP Excell Indemnity 0 0 0 AMP Life Flex Lt Inc. Cont. Standard вт • Income Protection Plus - Indemnity • 0 Zurich Australia Income Replacement Comprehensive - Indemnity Income Insurance Plus Indemnity 0 Income Replacement Standard - Indemnity 0 • 0 Zurich Australia 0 • 0 MLC - Protectionfirst IP Gold Indemnity 0 0 0 MLC IP Plus with Extra Benefit Indemnity MLC IP Standard 0 0 0 0 MLC • 0 0 IP Plus Indemnity 0 Income Protection Standard - Indemnity вт

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income protection - Level Young Retail/Light manual Female

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income protection - Level Young Professional Male

standard Optional O not available PROFILE SUMMARY 0 R **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 OnePath OneCare Income Sec. Std 食食食食 Zurich Australia Income Replacement Standard - Indemnity 0 Income Protection Standard - Indemnity 0 0 OnePath OneCare Income Sec. Prof Accelerated Protection by Tower 0 0 Income Protection Plan Premier - Indemnity 0 0 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity O • Income Insurance Plan Indemnity 0 0 Macquarie Life FutureWise Income Insurance Indemnity **O** 0 AIA Australia Disability Income PLUS Optional **O** 0 OnePath OneCare Income Sec, Comp • 0 • CommInsure Income Care Zurich Australia Income Replacement Comprehensive - Indemnity • 0 0 0 0 AIA Australia Disability Income Plan 食食食 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity 0 0 MLC IP Standard 0 • AXA Income Insurance Prem Indemnity 0 0 0 MLC IP Plus with Extra Benefit Indemnity Income Protection Plus - Indemnity 0 0 MLC - Protectionfirst IP Excell Indemnity 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 CommInsure Income Care Plus MLC **IP Plus Indemnity** 0 0 • 0 0 0 Zurich Australia Income Replacement Premier - Indemnity 0 MLC - Protectionfirst IP Gold Indemnity

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income protection - Level Young Professional Female

standard Optional O not available PROFILE SUMMAR 0 R **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 OnePath OneCare Income Sec. Std 食食食食 Income Protection Standard - Indemnity 0 **O** 0 0 CommInsure Income Care 0 0 MLC - Protectionfirst IP Excell Indemnity 0 0 OnePath OneCare Income Sec. Prof 0 0 OnePath OneCare Income Sec. Comp. O • • Zurich Australia Income Replacement Standard - Indemnity 0 0 0 AIA Australia Disability Income Plan **O** 0 Accelerated Protection by Tower Income Protection Plan Premier - Indemnity **O** 0 Disability Income PLUS Optional AIA Australia • AXA Income Insurance Plan Indemnity Accelerated Protection by Tower • 0 0 Income Protection Plan Standard - Indemnity 0 0 Macquarie Life FutureWise Income Insurance Indemnity 食食食 0 0 Zurich Australia Income Replacement Comprehensive - Indemnity 0 AXA Income Insurance Prem Indemnity 0 0 Zurich Australia Income Replacement Premier - Indemnity 0 • 0 Comminsure Income Care Plus 0 0 MLC - Protectionfirst IP Gold Indemnity 0 0 0 MLC IP Standard 0 AMP Life 0 0 Flex Lt Inc. Cont. Standard • вт Income Protection Plus - Indemnity 0 0 0 MLC IP Plus with Extra Benefit Indemnity Macquarie Life FutureWise Income Insurance Extra Indemnity 0 AMP Life 0 Flex Lt Inc. Cont. Advances 0 0 0 MLC IP Plus Indemnity

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



income protection - Level Young Blue Collar Male

standard Optional O not available PROFILE SUMMARY O R **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 青青青青青 outstanding value 0 0 OnePath OneCare Income Sec. Std Accelerated Protection by Tower Income Protection Plan Standard - Indemnity 0 0 0 0 0 0 CommInsure Income Care • 0 Macquarie Life FutureWise Income Insurance Indemnity 食食食食 0 AIA Australia Disability Income PLUS Optional 0 0 0 CommInsure Income Care Plus O AXA Income Insurance Prem Indemnity 0 0 0 AIA Australia Disability Income Plan **O** OnePath OneCare Income Sec, Comp **O** Accelerated Protection by Tower Income Protection Plan Premier - Indemnity вт Income Protection Plus - Indemnity AXA Income Insurance Plan Indemnity 0 食食食 AMP Life Flex Lt Inc. Cont. Advances 0 0 0 Zurich Australia Income Replacement Standard - Indemnity 0 0 MLC IP Plus Indemnity 0 MLC IP Plus with Extra Benefit Indemnity 0 • 0 MLC - Protectionfirst IP Gold Indemnity • 0 Macquarie Life FutureWise Income Insurance Extra Indemnity 0 0 MLC - Protectionfirst IP Excell Indemnity Income Replacement Comprehensive - Indemnity • 0 Zurich Australia 0 0 0 AMP Life Flex Lt Inc. Cont. Standard

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income protection - Level Young Blue Collar Female

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P	ROFILE SUMMA	R Y I	REPO	R T		
Company Name	Product Name	Premi peddd S 1	ums P P	Increasing Claims &	Specified Injury	Superannuation _o Contribution
**** outstanding	յ value					
Accelerated Protection by Tower OnePath	Income Protection Plan Standard - Indemnity OneCare Income Sec. Std			0	<u> </u>	0
	Onecare income sec. stu					

CommInsure	Income Care Plus			0		0
Macquarie Life	FutureWise Income Insurance Indemnity			0		0
OnePath	OneCare Income Sec, Comp			•	•	9
BT	Income Protection Plus - Indemnity					💆
AIA Australia	Disability Income PLUS Optional			<u> </u>		o
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CommInsure	Income Care			0		0
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity			0		0
AXA	Income Insurance Plan Indemnity		<u> </u>	•	<u></u>	<u> </u>

Zurich Australia	Income Replacement Standard - Indemnity		•	•	•	0
AMP Life	Flex Lt Inc. Cont. Advances		•	•	•	0
AXA	Income Insurance Prem Indemnity	•	•	•	•	•
MLC	IP Plus Indemnity	O	•	•	0	•
MLC	IP Plus with Extra Benefit Indemnity	0	0	•	•	•
MLC - Protectionfirst	IP Gold Indemnity	•	•	•	•	•
AMP Life	Flex Lt Inc. Cont. Standard	•	•	•	0	•
MLC - Protectionfirst	IP Excell Indemnity	•	•	•	•	•
Macquarie Life	FutureWise Income Insurance Extra Indemnity	•	•	•	•	•
Zurich Australia	Income Replacement Comprehensive - Indemnity	•	•	•	•	•

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income protection - Level Middle White Collar Male

standard Optional O not available PROFILE SUMMARY 0 R **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 OnePath OneCare Income Sec. Std O 0 0 CommInsure 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity 食食食食 0 вт Income Protection Standard - Indemnity 0 0 Macquarie Life FutureWise Income Insurance Indemnity 0 0 AIA Australia Disability Income PLUS Optional O • • Asteron Income Advantage 0 • Income Protector Extra Asteron **O** AXA Income Insurance Plan Indemnity **O** 0 0 AIA Australia Disability Income Plan • • CommInsure Income Care Plus IP Shield • 0 0 Asteron 0 0 OnePath OneCare Income Sec. Comp 0 0 Asteron Income Protector 0 Accelerated Protection by Tower Income Protection Plan Premier - Indemnity 0 0 0 Zurich Australia Income Replacement Standard - Indemnity 食食食 0 0 Zurich Australia Income Replacement Premier - Indemnity 0 0 0 0 MLC IP Plus Indemnity 0 Asteron Income Advantage Extra 0 0 MLC - Protectionfirst IP Excell Indemnity 0 0 Income Replacement Comprehensive - Indemnity Zurich Australia 0 0 OnePath OneCare Income Sec. Prof AMP Life Flex Lt Inc. Cont. Advances 0 вт Income Protection Plus - Indemnity 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity IP Plus with Extra Benefit Indemnity 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 • 0 MLC - Protectionfirst IP Gold Indemnity 0 AXA Income Insurance Prem Indemnity 0 0 MLC IP Standard

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income protection - Level Middle White Collar Female

standard Optional O not available SUMMAR 0 R **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity 0 0 0 CommInsure 0 0 0 AIA Australia Disability Income Plan 0 • AIA Australia Disability Income PLUS Optional 食食食食 вт Income Protection Standard - Indemnity 0 0 0 CommInsure Income Care Plus O • OnePath OneCare Income Sec. Std 0 • Asteron Income Advantage **O** AXA Income Insurance Plan Indemnity Accelerated Protection by Tower **O** 0 Income Protection Plan Premier - Indemnity • • Macquarie Life FutureWise Income Insurance Indemnity Income Protector • 0 Asteron 0 0 OnePath OneCare Income Sec. Comp • 0 Zurich Australia Income Replacement Standard - Indemnity 0 Income Protector Extra 0 Asteron 0 0 0 Asteron IP Shield 食食食 0 0 OnePath OneCare Income Sec. Prof 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity Income Insurance Prem Indemnity 0 AXA 0 0 Asteron Income Advantage Extra 0 • 0 Income Replacement Premier - Indemnity Zurich Australia 0 0 0 MLC IP Plus with Extra Benefit Indemnity MLC **IP Plus Indemnity** 0 0 • 0 MLC 0 0 \bigcirc 0 IP Standard 0 O 0 AMP Life Flex Lt Inc. Cont. Standard 0 Zurich Australia Income Replacement Comprehensive - Indemnity Income Protection Plus - Indemnity • 0 MLC - Protectionfirst IP Excell Indemnity 0 0 MLC - Protectionfirst IP Gold Indemnity 0

Flex Lt Inc. Cont. Advances

AMP Life

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income protection - Level Middle Retail/Light manual Male

standard Optional O not available PROFILE S U M M A R 0 R **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 OnePath OneCare Income Sec. Prof 0 AIA Australia Disability Income PLUS Optional 0 0 0 0 OnePath OneCare Income Sec. Std 0 • 0 AIA Australia Disability Income Plan 食食食食 0 Income Care 0 0 CommInsure 0 0 CommInsure Income Care Plus O 0 • Income Protection Plan Standard - Indemnity Accelerated Protection by Tower 0 • Asteron Income Advantage **O** AXA Income Insurance Plan Indemnity **O** 0 Macquarie Life FutureWise Income Insurance Indemnity • AXA Income Insurance Prem Indemnity Accelerated Protection by Tower Income Protection Plan Premier - Indemnity • 0 • 0 Asteron Income Advantage Extra 0 0 Asteron Income Protector 0 • OnePath OneCare Income Sec, Comp 食食食 Income Protection Plus - Indemnity 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 AXA Income Insurance Plus Indemnity Income Replacement Standard - Indemnity 0 Zurich Australia IP Plus with Extra Benefit Indemnity 0 0 0 MLC 0 вт Income Protection Standard - Indemnity 0 0 0 MLC IP Standard 0 Macquarie Life FutureWise Income Insurance Extra Indemnity 0 0 0 0 0 IP Shield Asteron 0 0 Asteron Income Protector Extra 0 MLC - Protectionfirst IP Gold Indemnity 0 MLC - Protectionfirst IP Excell Indemnity 0 MLC 0 0 • 0 IP Plus Indemnity 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 Zurich Australia Income Replacement Comprehensive - Indemnity

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income protection - Level Middle Retail/Light manual Female

standard Optional O not available PROFILE S U M M A R 0 R **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 OnePath OneCare Income Sec. Prof 0 AIA Australia Disability Income Plan 0 0 0 0 0 AIA Australia Disability Income PLUS Optional • 0 OnePath OneCare Income Sec. Std. 食食食食 0 Income Care 0 0 CommInsure 0 AXA Income Insurance Prem Indemnity O • • CommInsure Income Care Plus 0 AXA Income Insurance Plan Indemnity **O** 0 Asteron Income Protector Accelerated Protection by Tower **O** 0 0 Income Protection Plan Standard - Indemnity • 0 • AMP Life Flex Lt Inc. Cont. Standard • 0 Asteron Income Advantage Accelerated Protection by Tower 0 0 Income Protection Plan Premier - Indemnity • 0 OnePath OneCare Income Sec, Comp 0 Macquarie Life FutureWise Income Insurance Indemnity 0 0 0 Asteron Income Advantage Extra 食食食 0 0 0 MI C IP Plus Indemnity ВТ Income Protection Plus - Indemnity 0 MLC - Protectionfirst IP Gold Indemnity IP Excell Indemnity 0 0 MLC - Protectionfirst 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity 0 0 Asteron Income Protector Extra Zurich Australia Income Replacement Comprehensive - Indemnity 0 0 0 Income Insurance Plus Indemnity AXA O 0 0 Asteron IP Shield 0 0 0 Zurich Australia Income Replacement Standard - Indemnity 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 0 MLC IP Plus with Extra Benefit Indemnity 0

Income Protection Standard - Indemnity

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income protection - Level Middle Professional Male

standard Optional O not available SUMMA 0 R **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 OnePath OneCare Income Sec. Std 食食食食 AIA Australia Disability Income PLUS Optional 0 **O** 0 0 CommInsure Income Care 0 0 Asteron Income Protector 0 IP Shield 0 0 Asteron 0 0 0 AIA Australia Disability Income Plan O • • Asteron Income Protector Extra 0 • Income Advantage **O** 0 Zurich Australia Income Replacement Comprehensive - Indemnity **O** • 0 OnePath OneCare Income Sec, Comp • • Zurich Australia Income Replacement Standard - Indemnity • 0 CommInsure Income Care Plus • 0 Asteron Income Advantage Extra 0 0 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity 0 • OnePath OneCare Income Sec. Prof 食食食 0 AXA Income Insurance Prem Indemnity 0 0 \bigcirc 0 MLC IP Standard 0 Macquarie Life FutureWise Income Insurance Extra Indemnity IP Plus with Extra Benefit Indemnity 0 0 MLC 0 вт Income Protection Standard - Indemnity AMP Life • 0 0 Flex Lt Inc. Cont. Standard 0 0 0 0 MLC IP Plus Indemnity AMP Life Flex Lt Inc. Cont. Advances 0 • 0 MLC - Protectionfirst IP Gold Indemnity 0 0 Macquarie Life FutureWise Income Insurance Indemnity Income Protection Plus - Indemnity Income Insurance Plan Indemnity 0 AXA • 0 Accelerated Protection by Tower Income Protection Plan Premier - Indemnity 0 0 Zurich Australia Income Replacement Premier - Indemnity 0 MLC - Protectionfirst IP Excell Indemnity

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income protection - Level Middle Professional Female

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income protection - Level Middle Blue Collar Male

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income protection - Level Middle Blue Collar Female

standard Optional O not available SUMMAR 0 R **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity OnePath OneCare Income Sec. Std 0 0 食食食食 Income Care **O** 0 0 CommInsure 0 0 AIA Australia Disability Income PLUS Optional 0 0 Macquarie Life FutureWise Income Insurance Indemnity 0 0 Asteron Income Protector O 0 0 Disability Income Plan AIA Australia 0 AXA Income Insurance Plan Indemnity **O** 0 • Asteron Accelerated Protection by Tower • 0 Income Protection Plan Premier - Indemnity • • CommInsure Income Care Plus OnePath OneCare Income Sec, Comp • 0 *** вт Income Protection Plus - Indemnity 0 AXA Income Insurance Prem Indemnity 0 MLC IP Plus with Extra Benefit Indemnity 0 MLC - Protectionfirst IP Gold Indemnity 0 • 0 Zurich Australia Income Replacement Comprehensive - Indemnity 0 0 Zurich Australia Income Replacement Standard - Indemnity 0 0 0 IP Plus Indemnity FutureWise Income Insurance Extra Indemnity Macquarie Life 0 • 0 • 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 Asteron Income Protector Extra AMP Life Flex Lt Inc. Cont. Standard 0 0 0 IP Excell Indemnity 0 0 MLC - Protectionfirst

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income protection - Level Mature White Collar Male

standard Optional O not available SUMMAR 0 R **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 AIA Australia Disability Income PLUS Optional O CommInsure 0 0 Income Care 0 0 AIA Australia Disability Income Plan 食食食食 • 0 Asteron Income Protector 0 0 Asteron Income Protector Extra OnePath OneCare Income Sec. Comp 0 0 O AXA Income Insurance Plan Indemnity Macquarie Life 0 • FutureWise Income Insurance Indemnity **O** 0 CommInsure Income Care Plus **O** • 0 OnePath OneCare Income Sec. Std. • • Asteron Income Advantage Income Replacement Standard - Indemnity • 0 Zurich Australia 0 0 0 IP Shield Asteron • 0 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity 0 OnePath OneCare Income Sec. Prof 0 0 0 Asteron Income Advantage Extra *** 0 0 MLC - Protectionfirst IP Excell Indemnity 0 AXA Income Insurance Prem Indemnity 0 MLC - Protectionfirst IP Gold Indemnity 0 MLC 0 0 0 IP Plus Indemnity • ВT Income Protection Plus - Indemnity 0 0 0 MLC IP Plus with Extra Benefit Indemnity MLC IP Standard 0 0 0 0 Flex Lt Inc. Cont. Advances • 0 AMP Life Ō 0 Zurich Australia Income Replacement Premier - Indemnity Income Protection Plan Premier - Indemnity 0 Accelerated Protection by Tower 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 • 0 FutureWise Income Insurance Extra Indemnity Macquarie Life 0 0 Zurich Australia Income Replacement Comprehensive - Indemnity 0 ВТ Income Protection Standard - Indemnity

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income protection - Level Mature White Collar Female

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income protection - Level Mature Retail/Light manual Male

standard Optional O not available S U M M A R 0 R **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 AIA Australia Disability Income PLUS Optional 0 AIA Australia Disability Income Plan 0 0 0 OnePath OneCare Income Sec. Prof 食食食食 • • CommInsure Income Care Plus 0 0 Macquarie Life FutureWise Income Insurance Indemnity 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity 0 0 O • OnePath OneCare Income Sec. Std 0 • Asteron Income Advantage **O** 0 OnePath OneCare Income Sec, Comp **O** • AXA Income Insurance Plan Indemnity • 0 Asteron Income Protector • 0 Asteron Income Advantage Extra • 0 Income Protection Plan Premier - Indemnity Accelerated Protection by Tower 0 0 0 CommInsure Income Care 0 Income Insurance Prem Indemnity *** Income Protection Plus - Indemnity 0 0 0 IP Shield Asteron 0 0 MLC - Protectionfirst IP Excell Indemnity Income Insurance Plus Indemnity 0 0 Flex Lt Inc. Cont. Standard 0 0 AMP Life 0 0 0 0 IP Standard MLC 0 0 0 0 MLC IP Plus Indemnity MLC IP Plus with Extra Benefit Indemnity 0 0 0 вт 0 Income Protection Standard - Indemnity Ō 0 Asteron Income Protector Extra 0 Macquarie Life FutureWise Income Insurance Extra Indemnity MLC - Protectionfirst IP Gold Indemnity 0 0 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 Zurich Australia Income Replacement Standard - Indemnity 0 0 Zurich Australia Income Replacement Comprehensive - Indemnity

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income protection - Level Mature Retail/Light manual Female

standard Optional O not available PROFILE S U M M A R REP 0 R **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 AIA Australia Disability Income PLUS Optional OnePath OneCare Income Sec. Prof 0 0 0 0 0 AIA Australia Disability Income Plan • 0 OnePath OneCare Income Sec. Std. 食食食食 0 0 Asteron Income Advantage 0 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity 0 O • Asteron Income Advantage Extra 0 AXA Income Insurance Plan Indemnity **O** 0 Macquarie Life FutureWise Income Insurance Indemnity Accelerated Protection by Tower **O** • 0 Income Protection Plan Premier - Indemnity • • OnePath OneCare Income Sec, Comp Income Protector • 0 Asteron • 0 0 CommInsure Income Care 0 AXA Income Insurance Prem Indemnity 0 0 CommInsure Income Care Plus 食食食 0 0 MLC IP Plus with Extra Benefit Indemnity 0 AXA Income Insurance Plus Indemnity 0 0 0 Asteron IP Shield Flex Lt Inc. Cont. Advances 0 AMP Life 0 Flex Lt Inc. Cont. Standard 0 0 AMP Life 0 • 0 MLC - Protectionfirst IP Gold Indemnity 0 0 Asteron Income Protector Extra MLC - Protectionfirst IP Excell Indemnity 0 0 0 0 0 0 MLC IP Plus Indemnity 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity Income Protection Plus - Indemnity 0 Zurich Australia Income Replacement Comprehensive - Indemnity IP Standard 0 0 0 0 MLC 0 0 Zurich Australia Income Replacement Standard - Indemnity

Income Protection Standard - Indemnity

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income protection - Level Mature Professional Male

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income protection - Level Mature Professional Female

standard Optional O not available SUMMAR REP 0 R **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 OnePath OneCare Income Sec. Std 0 AIA Australia Disability Income PLUS Optional 0 0 0 0 0 CommInsure Income Care 0 • 0 AIA Australia Disability Income Plan 食食食食 OnePath OneCare Income Sec. Prof 0 0 0 0 OnePath OneCare Income Sec. Comp O • • Asteron Income Protector Extra 0 • Income Advantage Asteron **O** 0 Income Advantage Extra Asteron **O** • 0 Comminsure Income Care Plus • 0 Zurich Australia Income Replacement Standard - Indemnity IP Shield • 0 0 Asteron Accelerated Protection by Tower • 0 0 Income Protection Plan Standard - Indemnity 0 0 Zurich Australia Income Replacement Comprehensive - Indemnity 0 • Asteron Income Protector *** 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity 0 0 MLC - Protectionfirst IP Gold Indemnity 0 0 Zurich Australia Income Replacement Premier - Indemnity Income Protection Plus - Indemnity IP Excell Indemnity 0 0 MLC - Protectionfirst • 0 Accelerated Protection by Tower Income Protection Plan Premier - Indemnity 0 AMP Life Flex Lt Inc. Cont. Advances Macquarie Life FutureWise Income Insurance Indemnity 0 0 0 AXA Income Insurance Plan Indemnity O 0 0 MLC IP Plus Indemnity 0 AXA Income Insurance Prem Indemnity Income Protection Standard - Indemnity вт 0 0 0 0 0 MLC IP Standard 0 0 0 MLC IP Plus with Extra Benefit Indemnity 0 0 0 AMP Life Flex Lt Inc. Cont. 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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income protection - Level Mature Blue Collar Male

moome	protection - Level Mature Blue Collar	Widic	• sta	andard D opt	ional O not	available
P	ROFILE SUMMA	RY	R E P O	R T		
Company Name	Product Name	Stepped 1	iums Pevel Pevel 2	Increasing Claims o	Specified Injury	Superannuation c Contribution
**** outstanding	g value					
Comminsure	Income Care	•	•	0	0	0
AIA Australia	Disability Income Plan	•	•	•	0	0
AIA Australia	Disability Income PLUS Optional	•	•	•	•	0
OnePath	OneCare Income Sec. Std	•	•	•	•	0

Comminsure	Income Care Plus	•	•_	•	•	0
Asteron	Income Protector Extra	•		•	•	•
Accelerated Protection by Tower	Income Protection Plan Premier - Indemnity	•		•	•	•
Macquarie Life	FutureWise Income Insurance Indemnity	•	•	•	•	0
Asteron	IP Shield	•	. • • • • • • • • • • • • • • • • • • •	•	0	0
OnePath	OneCare Income Sec, Comp			•	•	0
AXA	Income Insurance Plan Indemnity		•	•	•	•
Asteron	Income Protector		•	•	•	•
Accelerated Protection by Tower	Income Protection Plan Standard - Indemnity		•	0	0	

MLC - Protectionfirst	IP Gold Indemnity		•	•	•	0
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	•	•	•	0	•
MLC - Protectionfirst	IP Excell Indemnity	•	•	0	•	•
AXA	Income Insurance Prem Indemnity	•	•	0	•	•
Zurich Australia	Income Replacement Standard - Indemnity	•	•	0	•	•
Macquarie Life	FutureWise Income Insurance Extra Indemnity	•	•	0	•	•
BT	Income Protection Plus - Indemnity	•	•	•	•	•
MLC	IP Plus Indemnity	0	•	•	0	•

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income protection - Level Mature Blue Collar Female

standard Optional O not available SUMMAR 0 R **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 青青青青青 outstanding value 0 0 AIA Australia Disability Income PLUS Optional OnePath OneCare Income Sec. Std 0 0 Accelerated Protection by Tower 0 0 Income Protection Plan Standard - Indemnity 0 • 0 AIA Australia Disability Income Plan 食食食食 0 0 IP Shield 0 Asteron 0 0 Asteron Income Protector Extra O • AXA Income Insurance Plan Indemnity 0 0 **O** • Accelerated Protection by Tower Income Protection Plan Premier - Indemnity • 0 0 CommInsure Income Care • • CommInsure Income Care Plus OnePath OneCare Income Sec, Comp • 0 食食食 0 Macquarie Life FutureWise Income Insurance Indemnity • 0 AXA Income Insurance Prem Indemnity O 0 MLC IP Plus Indemnity 0 0 0 AMP Life Flex Lt Inc. Cont. Standard • ВT Income Protection Plus - Indemnity 0 Income Replacement Comprehensive - Indemnity 0 Zurich Australia FutureWise Income Insurance Extra Indemnity 0 0 Macquarie Life 0 0 MLC - Protectionfirst IP Excell Indemnity 0 0 IP Gold Indemnity MLC - Protectionfirst 0 0 Zurich Australia Income Replacement Standard - Indemnity MLC IP Plus with Extra Benefit Indemnity 0 0 0 0 AMP Life Flex Lt Inc. Cont. Advances

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income protection - Level Empty Nester White Collar Male

standard Optional O not available SUMMAR 0 R **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 0 Asteron IP Shield O O AIA Australia Disability Income Plan 0 食食食食 **O** 0 Income Advantage Asteron 0 0 Macquarie Life FutureWise Income Insurance Indemnity 0 0 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity 0 OnePath OneCare Income Sec. Comp. 0 O • 0 Disability Income PLUS Optional AIA Australia 0 • Zurich Australia Income Replacement Standard - Indemnity **O** 0 Asteron Income Protector Extra **O** • 0 MLC - Protectionfirst IP Excell Indemnity • 0 OnePath OneCare Income Sec. Prof • AXA Income Insurance Plan Indemnity • 0 Asteron Income Protector 0 0 Asteron Income Advantage Extra • • OnePath OneCare Income Sec. Std 食食食 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 ВT Income Protection Standard - Indemnity Income Replacement Premier - Indemnity 0 0 Zurich Australia Income Protection Plan Premier - Indemnity 0 0 Accelerated Protection by Tower IP Gold Indemnity 0 0 MLC - Protectionfirst 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity Zurich Australia Income Replacement Comprehensive - Indemnity 0 0 0 0 0 MLC IP Plus Indemnity вт Income Protection Plus - Indemnity Income Insurance Prem Indemnity 0 AXA IP Plus with Extra Benefit Indemnity 0 0 • MLC IP Standard 0 0 0 MLC

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income protection - Level Empty Nester White Collar Female

standard Optional O not available S U M M A R 0 R T **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 青青青青青 outstanding value 0 0 0 AIA Australia Disability Income Plan OnePath OneCare Income Sec. Std 0 0 0 Asteron IP Shield 食食食食 • 0 AIA Australia Disability Income PLUS Optional 0 0 Asteron Income Protector Extra 0 OnePath OneCare Income Sec. Prof 0 O • MLC - Protectionfirst IP Excell Indemnity FutureWise Income Insurance Indemnity 0 • Macquarie Life **O** 0 Income Advantage Asteron **O** • 0 Income Protector Asteron • • OnePath OneCare Income Sec, Comp • 0 Asteron Income Advantage Extra 0 0 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity **O** Income Insurance Plan Indemnity AXA 食食食 0 MLC IP Plus with Extra Benefit Indemnity вт Income Protection Plus - Indemnity • 0 AMP Life Flex Lt Inc. Cont. Advances 0 AXA Income Insurance Prem Indemnity 0 0 Accelerated Protection by Tower Income Protection Plan Premier - Indemnity IP Plus Indemnity 0 0 0 0 MLC • 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 ВТ Income Protection Standard - Indemnity Zurich Australia Income Replacement Premier - Indemnity • 0 0 0 Zurich Australia Income Replacement Standard - Indemnity • 0 Zurich Australia Income Replacement Comprehensive - Indemnity FutureWise Income Insurance Extra Indemnity 0 Macquarie Life • MLC - Protectionfirst IP Gold Indemnity 0 IP Standard 0 0 0 MLC

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income protection - Level Empty Nester Retail/Light manual Male

standard Optional O not available PROFILE SUMMARY REP 0 R T **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 青青青青青 outstanding value 0 0 AIA Australia Disability Income PLUS Optional OnePath OneCare Income Sec. Prof 0 0 0 0 AIA Australia Disability Income Plan 食食食食 • • Asteron Income Advantage Extra 0 AXA Income Insurance Plan Indemnity 0 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity 0 O 0 • IP Shield Asteron 0 • Income Protector Asteron **O** 0 OnePath OneCare Income Sec, Comp **O** 0 OnePath OneCare Income Sec. Std • • Accelerated Protection by Tower Income Protection Plan Premier - Indemnity • 0 Macquarie Life FutureWise Income Insurance Indemnity 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity **O** 0 Asteron Income Advantage 食食食 0 вт Income Protection Standard - Indemnity 0 AMP Life Flex Lt Inc. Cont. Advances 0 • 0 Zurich Australia Income Replacement Comprehensive - Indemnity 0 Income Insurance Plus Indemnity 0 0 MLC - Protectionfirst IP Gold Indemnity 0 0 Asteron Income Protector Extra 0 0 0 0 MLC IP Plus Indemnity 0 0 MLC - Protectionfirst IP Excell Indemnity Zurich Australia Income Replacement Standard - Indemnity 0 • вт Income Protection Plus - Indemnity 0 0 0 0 MLC **IP Standard** MLC IP Plus with Extra Benefit Indemnity 0 0 0 • AMP Life Flex Lt Inc. Cont. Standard 0

Income Insurance Prem Indemnity

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income protection - Level Empty Nester Retail/Light manual Female standard

S U M M A R Y PROFILE REP ORT **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 OnePath OneCare Income Sec. Prof AIA Australia Disability Income PLUS Optional 0 0 0 0 0 AIA Australia Disability Income Plan • 0 OnePath OneCare Income Sec. Std. 食食食食 0 Income Protector 0 Asteron 0 0 OnePath OneCare Income Sec. Comp O • • FutureWise Income Insurance Indemnity Macquarie Life 0 • Macquarie Life FutureWise Income Insurance Extra Indemnity **O** 0 Asteron Income Advantage Extra **O** • 0 Asteron Income Advantage • AXA Income Insurance Plan Indemnity Accelerated Protection by Tower Income Protection Plan Standard - Indemnity • 0 0 0 0 Accelerated Protection by Tower Income Protection Plan Premier - Indemnity 0 **O** 0 IP Shield Asteron 食食食 • 0 Income Protector Extra Asteron 0 0 Zurich Australia Income Replacement Standard - Indemnity 0 0 0 • MI C IP Plus with Extra Benefit Indemnity вт Income Protection Plus - Indemnity 0 0 0 MLC IP Plus Indemnity 0 MLC 0 0 0 IP Standard • • 0 Income Replacement Comprehensive - Indemnity Zurich Australia 0 0 0 AMP Life Flex Lt Inc. Cont. Standard AXA Income Insurance Prem Indemnity 0 0 0 MLC - Protectionfirst IP Gold Indemnity 0 AXA Income Insurance Plus Indemnity 0 - Protectionfirst IP Excell Indemnity ВТ Income Protection Standard - Indemnity 0

Flex Lt Inc. Cont. Advances

AMP Life

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Optional

O not available

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income protection - Level Empty Nester Professional Male

standard Optional O not available SUMMAR 0 R **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 青青青青青 outstanding value 0 0 AIA Australia Disability Income PLUS Optional OnePath OneCare Income Sec. Std 0 0 0 0 AIA Australia Disability Income Plan 食食食食 • 0 • Asteron IP Shield 0 0 Asteron Income Advantage Extra 0 OnePath OneCare Income Sec. Prof 0 O • Asteron Income Advantage 0 • Zurich Australia Income Replacement Premier - Indemnity **O** 0 Zurich Australia Income Replacement Comprehensive - Indemnity Accelerated Protection by Tower **O** 0 0 Income Protection Plan Standard - Indemnity • • Zurich Australia Income Replacement Standard - Indemnity Income Protector • 0 Asteron 0 0 OnePath OneCare Income Sec. Comp **O** 0 Asteron Income Protector Extra 食食食 • 0 Macquarie Life FutureWise Income Insurance Extra Indemnity 0 0 MLC - Protectionfirst IP Gold Indemnity 0 0 MLC - Protectionfirst IP Excell Indemnity 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 MLC 0 0 IP Plus Indemnity 0 0 Macquarie Life FutureWise Income Insurance Indemnity вт Income Protection Plus - Indemnity 0 AXA Income Insurance Prem Indemnity Accelerated Protection by Tower Income Protection Plan Premier - Indemnity 0 AMP Life 0 Flex Lt Inc. Cont. Advances 0 AXA Income Insurance Plan Indemnity MLC 0 0 0 0 IP Standard 0 MLC IP Plus with Extra Benefit Indemnity 0 0 Income Protection Standard - Indemnity 0 вт

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income protection - Level Empty Nester Professional Female

standard Optional O not available S U M M A R REP O R **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 AIA Australia Disability Income PLUS Optional OnePath OneCare Income Sec. Std 0 0 食食食食 **O** 0 OnePath OneCare Income Sec. Prof 0 0 Zurich Australia Income Replacement Premier - Indemnity 0 0 0 Asteron 0 0 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity O • • OnePath OneCare Income Sec, Comp Income Replacement Comprehensive - Indemnity 0 • Zurich Australia **O** 0 Asteron Income Protector Extra **O** 0 0 AIA Australia Disability Income Plan • 0 Asteron Income Protector Income Replacement Standard - Indemnity • 0 Zurich Australia • 0 Asteron Income Advantage 0 0 Asteron Income Advantage Extra • • MLC - Protectionfirst IP Excell Indemnity 食食食 0 AXA Income Insurance Prem Indemnity 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 0 MLC IP Plus with Extra Benefit Indemnity вт Income Protection Plus - Indemnity 0 AXA Income Insurance Plan Indemnity • 0 MLC - Protectionfirst IP Gold Indemnity 0 0 0 0 MLC IP Standard AMP Life Flex Lt Inc. Cont. Advances 0 • 0 FutureWise Income Insurance Extra Indemnity Macquarie Life 0 вт Income Protection Standard - Indemnity 0 0 0 0 IP Plus Indemnity 0 Accelerated Protection by Tower Income Protection Plan Premier - Indemnity 0 0 0

FutureWise Income Insurance Indemnity

Macquarie Life

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income protection - Level Empty Nester Blue Collar Male

standard Optional O not available SUMMAR 0 R T **Premiums** Claims Superannuation Contribution **Company Name Product Name** Level 青青青青青 outstanding value 0 0 Macquarie Life FutureWise Income Insurance Indemnity 0 0 AIA Australia Disability Income Plan 食食食食 **O** 0 OnePath OneCare Income Sec, Comp • 0 OnePath OneCare Income Sec. Std 0 0 Asteron Income Protector Extra 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity O • AXA Income Insurance Plan Indemnity 0 0 AIA Australia Disability Income PLUS Optional **O** 0 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity **O** 0 Income Protector Asteron • 0 • Asteron IP Shield Accelerated Protection by Tower Income Protection Plan Premier - Indemnity • 0 食食食 0 MLC - Protectionfirst IP Gold Indemnity 0 0 0 IP Excell Indemnity MLC - Protectionfirst 0 MLC IP Plus with Extra Benefit Indemnity 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 • 0 Zurich Australia Income Replacement Comprehensive - Indemnity вт Income Protection Plus - Indemnity AMP Life Flex Lt Inc. Cont. Advances 0 0 0 MLC IP Plus Indemnity 0 0 0 AXA Income Insurance Prem Indemnity 0 Zurich Australia Income Replacement Standard - Indemnity

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income protection - Level Empty Nester Blue Collar Female

standard Optional O not available SUMMARY ORT **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 OnePath OneCare Income Sec. Std 食食食食 Macquarie Life FutureWise Income Insurance Indemnity **O** AXA Income Insurance Plan Indemnity • 0 Accelerated Protection by Tower Income Protection Plan Premier - Indemnity 0 0 0 AIA Australia Disability Income Plan 0 0 OnePath OneCare Income Sec. Comp O 0 • Income Protection Plan Standard - Indemnity Accelerated Protection by Tower 0 0 AIA Australia Disability Income PLUS Optional **O** 0 Asteron Income Protector Extra • 0 Income Protector Asteron • 0 • Asteron IP Shield 食食食 AMP Life Flex Lt Inc. Cont. Standard 0 0 FutureWise Income Insurance Extra Indemnity 0 0 Macquarie Life 0 IP Plus with Extra Benefit Indemnity MLC O • MLC IP Plus Indemnity 0 MLC - Protectionfirst IP Excell Indemnity вт • Income Protection Plus - Indemnity 0 AXA Income Insurance Prem Indemnity 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 Zurich Australia Income Replacement Comprehensive - Indemnity • 0 MLC - Protectionfirst IP Gold Indemnity 0 Zurich Australia Income Replacement Standard - Indemnity

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trauma insurance - Level Young White Collar Male

liauma	Insurance - Lever Young Write Collar Male		standard	● optional	O not available
P	ROFILE SUMMARY	R E	PORT		
		Prem	iuma		
		Prem	lums		텉
Company Name	Product Name	Stepped 1	Pevel 2	Guaranteed Future Insurability o	Trauma Reinstatement
**** outstanding	g value				
Macquarie Life	Trauma Plus	•	•	•	0
Macquarie Life	FutureWise Life Trauma Insurance	•	•	•	•
OnePath	OneCare Trauma Cvr Prem	0	•	•	•
OnePath	Trauma Cvr Prem with Max	•	•	•	•
OnePath	OneCare Trauma Cvr Comp	•	0	•	•

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	•	•	•	0
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	9.	• • • • • • • • • • • • • • • • • • • •	•	
AMP Life	Crisis Cover Optimum		\	•	
AMP Life	Crisis Cover Standard		<u> </u>	•	
AXA	SA Trauma Insurance Plan			•	
AXA	SA Trauma Insurance Plus Plan			•	
MLC	Critical Illness Plus SA	•	•		0

AIA Australia	SA Crisis Recovery	•	•	0	0
AMP Life	Crisis Cover Standard	•	•	•	•
AMP Life	Crisis Cover Optimum w/ Partials	•	•	•	•
BT	Standalone Living Plus	•	•	0	0
BT	Standalone Living Insurance	•	•	0	•
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	•	•	•	0

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



trauma insurance - Level Young White Collar Female

standard Optional O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** 食食食食食 outstanding value OnePath OneCare Trauma Cvr Comp 0 0 食食食食 0 Accelerated Protection by Tower Standalone Critical Illness Plan Standard 0 Accelerated Protection by Tower Standalone Critical Illness Plan Premier AMP Life Crisis Cover Standard 0 AXA SA Trauma Insurance Plus Plan AXA 0 SA Trauma Insurance Plan CommInsure Total Care Plan SATrauma 0 Macquarie Life FutureWise Life Trauma Insurance 0 Macquarie Life Trauma Plus • MLC - Protectionfirst SA Recovery Money With Severe Illness Benefit MLC - Protectionfirst 0 SA Recovery Money 0 OnePath OneCare Trauma Cvr Prem 食食食 0 0 AIA Australia SA Crisis Recovery AMP Life Crisis Cover Standard AMP Life Crisis Cover Optimum AMP Life Crisis Cover Optimum w/ Partials вт 0 0 Standalone Living Plus 0 Standalone Living Insurance Total Care Plan SATrauma Plus 0 CommInsure 0 MLC Critical Illness Plus SA MLC Critical Illness Plus SA - with Extra Benefits Partial OnePath Trauma Cvr Prem with Max 0 0 Extended SA Trauma Ins 0 Zurich Australia 0 Extended SA Trauma Ins Top Up Zurich Australia

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trauma insurance - Level Young Retail/Light manual Male

		standard	Ooptional	O not available
P	ROFILE SUMMARY	R E P O R T		
Company Name	Product Name	Premiums Queen leading to the second	Guaranteed Future Insurability ω	Trauma Reinstatement
**** outstanding	g value			
Macquarie Life Macquarie Life OnePath OnePath OnePath	FutureWise Life Trauma Insurance Trauma Plus OneCare Trauma Cvr Prem OneCare Trauma Cvr Comp Trauma Cvr Prem with Max	• • • • • • • • • • • • • • • • • • •		0

Accelerated Protection by Tower Accelerated Protection by Tower AMP Life AMP Life AXA AXA MLC	Standalone Critical Illness Plan Premier Standalone Critical Illness Plan Standard Crisis Cover Optimum Crisis Cover Standard SA Trauma Insurance Plan SA Trauma Insurance Plus Plan Critical Illness Plus SA			0 0 0 0
AIA Australia	SA Crisis Recovery		0	0
AMP Life AMP Life BT BT CommInsure CommInsure MLC MLC - Protectionfirst	Crisis Cover Standard Crisis Cover Optimum w/ Partials Standalone Living Plus Standalone Living Insurance Total Care Plan SATrauma Plus Total Care Plan SATrauma Critical Illness Plus SA - with Extra Benefits Partial SA Recovery Money With Severe Illness Benefit		0 0 0	0
MLC - Protectionfirst Zurich Australia Zurich Australia	SA Recovery Money Extended SA Trauma Ins Top Up Extended SA Trauma Ins			0 0 0

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



trauma insurance - Level Young Retail/Light manual Female

			standard	● optional	O not available		
PROFILE SUMMARY REPORT							
		Premiums					
Company Name	Product Name	Stepped	Power 2	Guaranteed Future Insurability ∞	Trauma Reinstatement		
**** outstandin	g value						
OnePath	OneCare Trauma Cvr Comp	•	•	•	•		

Accelerated Protection by Tower Accelerated Protection by Tower AMP Life AXA AXA CommInsure Macquarie Life Macquarie Life MLC - Protectionfirst MLC - Protectionfirst OnePath	Standalone Critical Illness Plan Standard Standalone Critical Illness Plan Premier Crisis Cover Standard SA Trauma Insurance Plus Plan SA Trauma Insurance Plan Total Care Plan SATrauma Trauma Plus FutureWise Life Trauma Insurance SA Recovery Money SA Recovery Money With Severe Illness Benefit OneCare Trauma Cvr Prem	0		0	0 0 0 0 0 0		
AlA Australia AMP Life AMP Life AMP Life BT BT CommInsure MLC MLC OnePath Zurich Australia	SA Crisis Recovery Crisis Cover Standard Crisis Cover Optimum Crisis Cover Optimum w/ Partials Standalone Living Insurance Standalone Living Plus Total Care Plan SATrauma Plus Critical Illness Plus SA - with Extra Benefits Partial Critical Illness Plus SA Trauma Cvr Prem with Max Extended SA Trauma Ins Too Lin	0		0	0 0 0 0		
Zurich Australia Zurich Australia	Extended SA Trauma Ins Top Up Extended SA Trauma Ins				Ö		

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trauma insurance - Level Young Professional Male

traama	msdrance - Level Toding I Tolessional Male		standard	● optional	O not available
P	ROFILE SUMMARY	R E	PORT		
		Premi	iums		
Company Name	Product Name	Stepped 1	revel 2	Guaranteed Future Insurability	Trauma Reinstatement
**** outstanding	g value				
Macquarie Life	FutureWise Life Trauma Insurance	•	•	•	0
Macquarie Life	Trauma Plus	•	•	•	
OnePath	OneCare Trauma Cvr Comp		0	•	•
OnePath	Trauma Cvr Prem with Max	0	0		
OnePath	OneCare Trauma Cvr Prem	0	0	• • • • • • • • • • • • • • • • • • • •	<u></u>

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier			•	o
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				<u>©</u>
MLC	Critical Illness Plus SA		<u> </u>	<u></u>	
***		•			
AIA Australia	SA Crisis Recovery	•	•	0	0
AMP Life	Crisis Cover Standard	•	•	•	
AMP Life	Crisis Cover Optimum w/ Partials			•	
BT	Standalone Living Insurance			0	
BT	Standalone Living Plus			0	
Comminsure	Total Care Plan SATrauma			O	
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	•	•	•	

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



trauma insurance - Level Young Professional Female

standard Optional O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** 食食食食食 outstanding value OnePath OneCare Trauma Cvr Comp 0 0 食食食食 0 Accelerated Protection by Tower Standalone Critical Illness Plan Premier 0 Accelerated Protection by Tower Standalone Critical Illness Plan Standard AMP Life Crisis Cover Standard 0 AXA SA Trauma Insurance Plan AXA 0 SA Trauma Insurance Plus Plan CommInsure Total Care Plan SATrauma 0 Macquarie Life FutureWise Life Trauma Insurance 0 Trauma Plus Macquarie Life • MLC - Protectionfirst SA Recovery Money MLC - Protectionfirst SA Recovery Money With Severe Illness Benefit 0 0 OnePath OneCare Trauma Cvr Prem 食食食 0 0 AIA Australia SA Crisis Recovery AMP Life Crisis Cover Optimum w/ Partials AMP Life Crisis Cover Optimum AMP Life Crisis Cover Standard вт 0 0 Standalone Living Insurance 0 Standalone Living Plus Total Care Plan SATrauma Plus 0 CommInsure MLC Critical Illness Plus SA - with Extra Benefits Partial 0 MLC Critical Illness Plus SA OnePath Trauma Cvr Prem with Max 0 0 Extended SA Trauma Ins Top Up 0 Zurich Australia 0 Extended SA Trauma Ins Zurich Australia

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



trauma insurance - Level Young Blue Collar Male

troining.	meanance zeron realing zhae eenan mane		standard	● optional	O not available
P	ROFILE SUMMARY	R E	P O R T		
		Prem	iums		
Company Name	Product Name	Stepped	P Fevel	Guaranteed Future Insurability ω	Trauma Reinstatement
**** outstanding	g value				
Macquarie Life	FutureWise Life Trauma Insurance	•	•	•	0
Macquarie Life	Trauma Plus	•	•	•	•
OnePath	Trauma Cvr Prem with Max	•	•	•	•
OnePath	OneCare Trauma Cvr Prem	•	•	•	•
OnePath	OneCare Trauma Cvr Comp	0	•	•	•

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	•	•	•	0
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	9 \		•	•
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	•	•	•	0

AIA Australia	SA Crisis Recovery	•	•	0	0
AMP Life	Crisis Cover Optimum w/ Partials	•	•	•	•
AMP Life	Crisis Cover Standard	•	•	•	•
BT	Standalone Living Plus	•	•	0	•
BT	Standalone Living Insurance	•	•	0	•
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	•	•	•	•

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

trauma	Thisurance - Level Tourig Blue Conai Terria	10	standard	● optional	O not available
F	ROFILE SUMMAR	Y RE	P O R T		
		Pre	miums		
Company Name	Product Name	Stepped	Level 5	Guaranteed Future Insurability ⇔	Trauma Reinstatement
**** outstandin	g value				
OnePath	OneCare Trauma Cvr Comp	0	0	•	•

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	•	•	•	0
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	0	•	•	•

AIA Australia	SA Crisis Recovery	•	•	0	•
AMP Life	Crisis Cover Optimum	•	•	•	•
AMP Life	Crisis Cover Optimum w/ Partials	•	•	•	•
AMP Life	Crisis Cover Standard	•	•	•	
вт	Standalone Living Insurance	•	•	0	•
ВТ	Standalone Living Plus	•	•	0	•
Comminsure	Total Care Plan SATrauma Plus	•	•	•	
MLC	Critical Illness Plus SA - with Extra Benefits Partial			•	
MLC	Critical Illness Plus SA			•	0
OnePath	Trauma Cvr Prem with Max	•	0	•	
Zurich Australia	Extended SA Trauma Ins	•	•	•	•
Zurich Australia	Extended SA Trauma Ins Top Up	•	•	•	•

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



trauma insurance - Level Middle White Collar Male

standard Optional O not available PROFILE SUMMARY ORT Premiums nsurabilit **Company Name Product Name** 青青青青青 outstanding value Accelerated Protection by Tower Standalone Critical Illness Plan Premier 0 0 Accelerated Protection by Tower Standalone Critical Illness Plan Standard AMP Life Crisis Cover Standard 0 Asteron Stand Alone Recovery Plus OnePath OneCare Trauma Cvr Prem 食食食食 AIA Australia SA Crisis Recovery 0 0 AMP Life Crisis Cover Optimum 0 Macquarie Life Trauma Plus 0 Macquarie Life FutureWise Life Trauma Insurance 0 MLC Critical Illness Plus SA MLC - Protectionfirst SA Recovery Money With Severe Illness Benefit 0 OnePath OneCare Trauma Cvr Comp OnePath Trauma Cvr Prem with Max 食食食 AMP Life Crisis Cover Standard AMP Life Crisis Cover Optimum w/ Partials 0 ΑΧΑ SA Trauma Insurance Plan 0 AXA SA Trauma Insurance Plus Plan вт 0 Standalone Living Plus 0 вт 0 Standalone Living Insurance 0 CommInsure Total Care Plan SATrauma 0 CommInsure Total Care Plan SATrauma Plus MLC Critical Illness Plus SA - with Extra Benefits Partial 0 MLC - Protectionfirst SA Recovery Money 0 Extended SA Trauma Ins Top Up Zurich Australia Zurich Australia Extended SA Trauma Ins

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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trauma insurance - Level Middle White Collar Female

standard Optional O not available PROFILE SUMMARY REP ORT Premiums nsurabilit **Company Name Product Name** **** outstanding value Asteron Stand Alone Recovery Plus 0 OnePath OneCare Trauma Cvr Comp 食食食食 • Accelerated Protection by Tower Standalone Critical Illness Plan Premier 0 Standalone Critical Illness Plan Standard Accelerated Protection by Tower AMP Life Crisis Cover Standard Comminsure Total Care Plan SATrauma Plus 0 CommInsure Total Care Plan SATrauma 0 Macquarie Life FutureWise Life Trauma Insurance 0 Trauma Plus Macquarie Life • MLC - Protectionfirst SA Recovery Money With Severe Illness Benefit MLC - Protectionfirst 0 SA Recovery Money OnePath Trauma Cvr Prem with Max OnePath OneCare Trauma Cvr Prem 食食食 0 AIA Australia SA Crisis Recovery 0 AMP Life Crisis Cover Optimum AMP Life Crisis Cover Optimum w/ Partials AMP Life Crisis Cover Standard 0 AXA SA Trauma Insurance Plan 0 AXA SA Trauma Insurance Plus Plan 0 0 вт Standalone Living Insurance 0 0 ВТ Standalone Living Plus MLC Critical Illness Plus SA 0 MLC Critical Illness Plus SA - with Extra Benefits Partial 0 Extended SA Trauma Ins Zurich Australia Zurich Australia Extended SA Trauma Ins Top Up

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

standard Optional O not available R E P PROFILE SUMMARY ORT Premiums nsurabilit **Company Name Product Name** 青青青青青 outstanding value Accelerated Protection by Tower Standalone Critical Illness Plan Premier 0 0 Accelerated Protection by Tower Standalone Critical Illness Plan Standard AMP Life Crisis Cover Standard 0 Asteron Stand Alone Recovery Plus OnePath OneCare Trauma Cvr Prem 食食食食 AIA Australia SA Crisis Recovery 0 0 AMP Life Crisis Cover Optimum 0 Macquarie Life Trauma Plus 0 Macquarie Life FutureWise Life Trauma Insurance 0 MLC Critical Illness Plus SA MLC - Protectionfirst SA Recovery Money With Severe Illness Benefit 0 OnePath OneCare Trauma Cvr Comp OnePath Trauma Cvr Prem with Max 食食食 AMP Life Crisis Cover Standard AMP Life Crisis Cover Optimum w/ Partials 0 ΑΧΑ SA Trauma Insurance Plan 0 AXA SA Trauma Insurance Plus Plan вт 0 Standalone Living Plus 0 вт 0 Standalone Living Insurance 0 CommInsure Total Care Plan SATrauma 0 CommInsure Total Care Plan SATrauma Plus MLC Critical Illness Plus SA - with Extra Benefits Partial 0 MLC - Protectionfirst SA Recovery Money 0 Extended SA Trauma Ins Top Up Zurich Australia Zurich Australia Extended SA Trauma Ins

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



trauma insurance - Level Middle Retail/Light manual Female

trauma	misurance - Level Middle Netall/Light mand	an i ciriaic	standard	● optional	O not available
F	ROFILE SUMMAR	Y RE	P O R T		
		Prem	iums		
Company Name	Product Name	Stepped	Level	Guaranteed Future Insurability ω	Trauma Reinstatement
**** outstandin	g value				
Asteron OnePath	Stand Alone Recovery Plus OneCare Trauma Cvr Comp	• •	• •		O

Accelerated Protection by Tower Accelerated Protection by Tower AMP Life CommInsure CommInsure	Standalone Critical Illness Plan Premier Standalone Critical Illness Plan Standard Crisis Cover Standard Total Care Plan SATrauma Total Care Plan SATrauma Plus			0	0
Macquarie Life	FutureWise Life Trauma Insurance			•	ŏ
Macquarie Life	Trauma Plus		<u> </u>	•	•
MLC - Protectionfirst	SA Recovery Money				•
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit				0
OnePath	Trauma Cvr Prem with Max	0	O		
OnePath	OneCare Trauma Cvr Prem	<u> </u>	······•		
AIA Australia	SA Crisis Recovery	•	•	0	0
AMP Life	Crisis Cover Optimum		•	•	• • • • • • • • • • • • • • • • • • • •
AMP Life	Crisis Cover Standard	• • • • • • • • • • • • • • • • • • • •	•	•	• • • • • • • • • • • • • • • • • • • •
AMP Life	Crisis Cover Optimum w/ Partials	•	•	•	•
AXA	SA Trauma Insurance Plan	•	•	•	Ō
AXA	SA Trauma Insurance Plus Plan	•	•	•	•
BT	Standalone Living Insurance	•	•	0	•
ВТ	Standalone Living Plus	•	•	0	•
MLC	Critical Illness Plus SA - with Extra Benefits Partial	•	•	•	•
MLC	Critical Illness Plus SA	•	•	•	0
Zurich Australia	Ext <mark>ended SA T</mark> rauma Ins	•	•	•	•
Zurich Australia	Extended SA Trauma Ins Top Up	•	•	•	•

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



trauma insurance - Level Middle Professional Male

trauma	Trisurance - Level Middle 1 Tolessional Male		standard	● optional	O not available
P	ROFILE SUMMARY	R E	P O R T		
		Prem	niums		
Company Name	Product Name	Stepped	P Fevel	Guaranteed Future Insurability ω	Trauma Reinstatement
**** outstanding	g value				
Accelerated Protection by Tower Accelerated Protection by Tower Asteron OnePath	Standalone Critical Illness Plan Premier Standalone Critical Illness Plan Standard Stand Alone Recovery Plus OneCare Trauma Cvr Prem	0	• • • •		0 0 0

AIA Australia AMP Life AMP Life	SA Crisis Recovery Crisis Cover Standard			• • • • • • • • • • • • • • • • • • •	O
Macquarie Life	Crisis Cover Optimum Trauma Plus				· · · · · · · · · · · · · · · · · · ·
MLC	Critical Illness Plus SA				ŏ
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit		•	•	Õ
MLC - Protectionfirst	SA Recovery Money		•	•	•
OnePath	Trauma Cvr Prem with Max	O	•	•	•
OnePath	OneCare Trauma Cvr Comp	0	0	•	•

AMP Life	Crisis Cover Optimum w/ Partials	•	•	•	•
AMP Life	Crisis Cover Standard	•	•	•	•
AXA	SA Trauma Insurance Plan	•	•	•	•
AXA	SA Trauma Insurance Plus Plan	•	•	•	0
BT	Standalone Living Insurance	•	•	0	•
BT	Standalone Living Plus	•		0	•
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		<u></u>	<u></u>	<u>.</u>
Zurich Australia	Extended SA Trauma Ins				0
Zurich Australia	Extended SA Trauma Ins Top Up	•	•	•	0

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



trauma insurance - Level Middle Professional Female

standard Optional O not available PROFILE SUMMARY REP ORT Premiums nsurabilit **Company Name Product Name** 青青青青青 outstanding value Stand Alone Recovery Plus 0 Asteron 0 MLC - Protectionfirst SA Recovery Money • MLC - Protectionfirst SA Recovery Money With Severe Illness Benefit 0 0 OnePath OneCare Trauma Cvr Comp OnePath OneCare Trauma Cvr Prem 食食食食 Accelerated Protection by Tower Standalone Critical Illness Plan Standard 0 0 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 0 Macquarie Life Trauma Plus 0 Macquarie Life FutureWise Life Trauma Insurance 0 OnePath Trauma Cvr Prem with Max 食食食 0 0 AIA Australia SA Crisis Recovery AMP Life Crisis Cover Standard AMP Life Crisis Cover Optimum w/ Partials SA Trauma Insurance Plus Plan 0 AXA 0 AXA SA Trauma Insurance Plan 0 0 ВT Standalone Living Insurance 0 0 ВТ Standalone Living Plus MLC Critical Illness Plus SA 0 MLC Critical Illness Plus SA - with Extra Benefits Partial 0 Extended SA Trauma Ins Top Up Zurich Australia Zurich Australia Extended SA Trauma Ins

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trauma insurance - Level Middle Blue Collar Male

standard Optional O not available PROFILE SUMMARY ORT Premiums **Company Name Product Name** 青青青青青 outstanding value Accelerated Protection by Tower Standalone Critical Illness Plan Standard 0 0 Accelerated Protection by Tower Standalone Critical Illness Plan Premier AMP Life Crisis Cover Standard 0 Asteron Stand Alone Recovery Plus OnePath OneCare Trauma Cvr Prem 食食食食 AIA Australia SA Crisis Recovery 0 0 AMP Life Crisis Cover Optimum 0 Macquarie Life FutureWise Life Trauma Insurance 0 Macquarie Life Trauma Plus 0 MLC Critical Illness Plus SA MLC - Protectionfirst SA Recovery Money With Severe Illness Benefit 0 OnePath OneCare Trauma Cvr Comp OnePath Trauma Cvr Prem with Max 食食食 AMP Life Crisis Cover Optimum w/ Partials AMP Life Crisis Cover Standard 0 ΑΧΑ SA Trauma Insurance Plan 0 AXA SA Trauma Insurance Plus Plan вт 0 Standalone Living Plus 0 вт 0 Standalone Living Insurance 0 Total Care Plan SATrauma Plus CommInsure 0 CommInsure Total Care Plan SATrauma MLC Critical Illness Plus SA - with Extra Benefits Partial 0 MLC - Protectionfirst SA Recovery Money 0 Extended SA Trauma Ins Top Up Zurich Australia Zurich Australia Extended SA Trauma Ins

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trauma insurance - Level Middle Blue Collar Female

standard Optional O not available PROFILE SUMMARY REP ORT Premiums nsurabilit **Company Name Product Name** **** outstanding value Asteron Stand Alone Recovery Plus 0 OnePath OneCare Trauma Cvr Comp 食食食食 • Accelerated Protection by Tower Standalone Critical Illness Plan Premier 0 Standalone Critical Illness Plan Standard Accelerated Protection by Tower AMP Life Crisis Cover Standard Comminsure Total Care Plan SATrauma 0 CommInsure Total Care Plan SATrauma Plus 0 Macquarie Life FutureWise Life Trauma Insurance 0 Trauma Plus Macquarie Life • MLC - Protectionfirst SA Recovery Money MLC - Protectionfirst SA Recovery Money With Severe Illness Benefit 0 OnePath Trauma Cvr Prem with Max OnePath OneCare Trauma Cvr Prem 食食食 0 AIA Australia SA Crisis Recovery 0 AMP Life Crisis Cover Standard AMP Life Crisis Cover Optimum w/ Partials AMP Life Crisis Cover Optimum SA Trauma Insurance Plus Plan 0 AXA 0 AXA SA Trauma Insurance Plan 0 0 вт Standalone Living Plus 0 0 ВТ Standalone Living Insurance MLC Critical Illness Plus SA 0 MLC Critical Illness Plus SA - with Extra Benefits Partial 0 Extended SA Trauma Ins Zurich Australia Zurich Australia Extended SA Trauma Ins Top Up

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trauma insurance - Level Mature White Collar Male

trauma	insurance - Level Mature White Collar Male		standard	● optional	O not available
P	ROFILE SUMMARY	R E	P O R T		
		Prem	iums		
				σ >	eut
Company Name	Product Name	Stepped	revel 2	Guaranteed Future Insurability ω	Trauma Reinstatement
**** outstanding	g value				
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	•	•	•	0
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit	•	•	•	•
MLC - Protectionfirst	SA Recovery Money	•	•	•	•

Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	•	•	•	0
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	•	•	•	0
OnePath	OneCare Trauma Cvr Prem	O	•	•	•
OnePath	OneCare Trauma Cvr Comp	0	•	•	•
OnePath	Trauma Cvr Prem with Max	0	0	•	•
***	200				
AIA Australia	SA Crisis Recovery	•	•	0	•
AMP Life	Crisis Cover Standard	•	•	•	•
AMP Life	Crisis Cover Optimum w/ Partials	•	•	•	•
AMP Life	Crisis Cover Optimum	•	•	•	•
AXA	SA Trauma Insurance Plan	•	•	•	O
AXA	SA Trauma Insurance Plus Plan	•	•	•	•
ВТ	Standalone Living Insurance	•	•	0	•
ВТ	Standalone Living Plus	•	•	0	•
MLC	Critical Illness Plus SA - with Extra Benefits Partial	•	•	•	•
Zurich Australia	Extended SA Trauma Ins	•	•	•	O
Zurich Australia	Extended SA Trauma Ins Top Up	•	•	•	0

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trauma insurance - Level Mature White Collar Female

standard Optional O not available PROFILE SUMMARY REP ORT Premiums nsurabilit **Company Name Product Name** 青青青青青 outstanding value CommInsure Total Care Plan SATrauma 0 0 CommInsure Total Care Plan SATrauma Plus MLC - Protectionfirst SA Recovery Money With Severe Illness Benefit OnePath OneCare Trauma Cvr Prem *** 0 Accelerated Protection by Tower Standalone Critical Illness Plan Standard Accelerated Protection by Tower Standalone Critical Illness Plan Premier 0 AMP Life Crisis Cover Standard AMP Life Crisis Cover Standard 0 Stand Alone Recovery Plus Asteron • Macquarie Life Trauma Plus MLC - Protectionfirst 0 SA Recovery Money OnePath OneCare Trauma Cvr Comp OnePath Trauma Cvr Prem with Max 食食食 0 AIA Australia SA Crisis Recovery 0 AMP Life Crisis Cover Optimum AMP Life Crisis Cover Optimum w/ Partials 0 AXA SA Trauma Insurance Plan 0 AXA SA Trauma Insurance Plus Plan вт 0 0 Standalone Living Plus 0 0 вт Standalone Living Insurance 0 Macquarie Life FutureWise Life Trauma Insurance MLC Critical Illness Plus SA - with Extra Benefits Partial MLC Critical Illness Plus SA 0 0 Extended SA Trauma Ins Zurich Australia Zurich Australia Extended SA Trauma Ins Top Up

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trauma insurance - Level Mature Retail/Light manual Male

standard Optional O not available R E P PROFILE SUMMARY ORT Premiums nsurabilit **Company Name Product Name** 食食食食食 outstanding value Accelerated Protection by Tower Standalone Critical Illness Plan Standard 0 0 MLC - Protectionfirst SA Recovery Money • MLC - Protectionfirst SA Recovery Money With Severe Illness Benefit 食食食食 0 Accelerated Protection by Tower Standalone Critical Illness Plan Premier AMP Life Crisis Cover Standard Stand Alone Recovery Plus 0 Asteron CommInsure Total Care Plan SATrauma Plus CommInsure Total Care Plan SATrauma 0 Macquarie Life Trauma Plus • Macquarie Life FutureWise Life Trauma Insurance MLC Critical Illness Plus SA 0 OnePath OneCare Trauma Cvr Comp 0 OnePath OneCare Trauma Cvr Prem 0 OnePath Trauma Cvr Prem with Max 食食食 0 0 AIA Australia SA Crisis Recovery AMP Life Crisis Cover Optimum AMP Life Crisis Cover Optimum w/ Partials AMP Life Crisis Cover Standard 0 AXA SA Trauma Insurance Plan 0 SA Trauma Insurance Plus Plan AXA O 0 ВТ Standalone Living Insurance вт Standalone Living Plus 0 0 MLC Critical Illness Plus SA - with Extra Benefits Partial 0 Extended SA Trauma Ins Top Up Zurich Australia Zurich Australia Extended SA Trauma Ins

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trauma insurance - Level Mature Retail/Light manual Female

standard Optional O not available R E P PROFILE SUMMARY ORT Premiums nsurabilit **Company Name Product Name** 青青青青青 outstanding value CommInsure Total Care Plan SATrauma 0 0 CommInsure Total Care Plan SATrauma Plus MLC - Protectionfirst SA Recovery Money With Severe Illness Benefit OnePath OneCare Trauma Cvr Prem *** 0 Accelerated Protection by Tower Standalone Critical Illness Plan Premier Accelerated Protection by Tower Standalone Critical Illness Plan Standard 0 AMP Life Crisis Cover Standard AMP Life Crisis Cover Standard 0 Stand Alone Recovery Plus Asteron • Macquarie Life Trauma Plus MLC - Protectionfirst 0 SA Recovery Money OnePath OneCare Trauma Cvr Comp OnePath Trauma Cvr Prem with Max 食食食 0 AIA Australia SA Crisis Recovery 0 AMP Life Crisis Cover Optimum AMP Life Crisis Cover Optimum w/ Partials 0 AXA SA Trauma Insurance Plan 0 AXA SA Trauma Insurance Plus Plan вт 0 0 Standalone Living Insurance 0 0 вт Standalone Living Plus 0 Macquarie Life FutureWise Life Trauma Insurance MLC Critical Illness Plus SA - with Extra Benefits Partial MLC Critical Illness Plus SA 0 0 Extended SA Trauma Ins Top Up Zurich Australia Zurich Australia Extended SA Trauma Ins

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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trauma insurance - Level Mature Professional Male

	Trisdiance - Level Mature i Toressional Male		standard	● optional	O not available
P	ROFILE SUMMARY	R E	P O R T		
		Prer	niums		
Company Name	Product Name	Stepped	Level 5	Guaranteed Future Insurability ∞	Trauma Reinstatement
**** outstanding	g value				
Accelerated Protection by Tower MLC - Protectionfirst MLC - Protectionfirst	Standalone Critical Illness Plan Premier SA Recovery Money SA Recovery Money With Severe Illness Benefit		•	•	0 0 0

Accelerated Protection by Tower Asteron CommInsure CommInsure Macquarie Life Macquarie Life MLC MLC OnePath OnePath	Standalone Critical Illness Plan Standard Stand Alone Recovery Plus Total Care Plan SATrauma Total Care Plan SATrauma Plus FutureWise Life Trauma Insurance Trauma Plus Critical Illness Plus SA Critical Illness Plus SA - with Extra Benefits Partial OneCare Trauma Cvr Prem OneCare Trauma Cvr Comp Trauma Cvr Prem with Max	0 0 0		D	0 0 0 0 0
***	200				
AIA Australia AMP Life AMP Life AMP Life AMP Life AMP Life AMA Life AXA AXA	SA Crisis Recovery Crisis Cover Standard Crisis Cover Optimum w/ Partials Crisis Cover Standard Crisis Cover Optimum SA Trauma Insurance Plus Plan SA Trauma Insurance Plan Standalone Living Plus			0	0
BT Zurich Australia Zurich Australia	Standalone Living Insurance Extended SA Trauma Ins Extended SA Trauma Ins Top Up		•	O	0 0 0

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trauma insurance - Level Mature Professional Female

standard Optional O not available PROFILE SUMMARY REP ORT Premiums nsurabilit **Company Name Product Name** 青青青青青 outstanding value CommInsure Total Care Plan SATrauma Plus 0 0 CommInsure Total Care Plan SATrauma MLC - Protectionfirst SA Recovery Money 0 MLC - Protectionfirst SA Recovery Money With Severe Illness Benefit OnePath Trauma Cvr Prem with Max OnePath OneCare Trauma Cvr Prem 0 0 食食食食 0 Accelerated Protection by Tower Standalone Critical Illness Plan Standard Accelerated Protection by Tower Standalone Critical Illness Plan Premier AMP Life Crisis Cover Optimum w/ Partials • Asteron Stand Alone Recovery Plus AXA SA Trauma Insurance Plus Plan 0 0 Macquarie Life Trauma Plus OnePath OneCare Trauma Cvr Comp 食食食 0 AIA Australia SA Crisis Recovery 0 AMP Life Crisis Cover Standard AMP Life Crisis Cover Standard AMP Life Crisis Cover Optimum 0 AXA SA Trauma Insurance Plan вт 0 0 Standalone Living Insurance 0 0 вт Standalone Living Plus 0 Macquarie Life FutureWise Life Trauma Insurance MLC Critical Illness Plus SA 0 MLC Critical Illness Plus SA - with Extra Benefits Partial 0 Extended SA Trauma Ins Top Up Zurich Australia Zurich Australia Extended SA Trauma Ins

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



trauma insurance - Level Mature Blue Collar Male

standard Optional O not available PROFILE SUMMARY REP ORT Premiums nsurabilit **Company Name Product Name** 食食食食食 outstanding value Accelerated Protection by Tower Standalone Critical Illness Plan Standard 0 0 MLC - Protectionfirst SA Recovery Money With Severe Illness Benefit • MLC - Protectionfirst SA Recovery Money 食食食食 0 Accelerated Protection by Tower Standalone Critical Illness Plan Premier AMP Life Crisis Cover Standard Stand Alone Recovery Plus 0 Asteron CommInsure Total Care Plan SATrauma Plus CommInsure Total Care Plan SATrauma 0 Macquarie Life Trauma Plus • Macquarie Life FutureWise Life Trauma Insurance MLC Critical Illness Plus SA 0 OnePath OneCare Trauma Cvr Prem 0 OnePath OneCare Trauma Cvr Comp 0 OnePath Trauma Cvr Prem with Max 食食食 0 0 AIA Australia SA Crisis Recovery AMP Life Crisis Cover Optimum AMP Life Crisis Cover Standard AMP Life Crisis Cover Optimum w/ Partials 0 AXA SA Trauma Insurance Plan 0 SA Trauma Insurance Plus Plan AXA O 0 ВТ Standalone Living Plus вт Standalone Living Insurance 0 0 MLC Critical Illness Plus SA - with Extra Benefits Partial 0 Extended SA Trauma Ins Top Up Zurich Australia Zurich Australia Extended SA Trauma Ins

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trauma insurance - Level Mature Blue Collar Female

standard Optional O not available PROFILE SUMMARY REP ORT Premiums nsurabilit **Company Name Product Name** 青青青青青 outstanding value CommInsure Total Care Plan SATrauma 0 0 CommInsure Total Care Plan SATrauma Plus MLC - Protectionfirst SA Recovery Money With Severe Illness Benefit OnePath OneCare Trauma Cvr Prem *** 0 Accelerated Protection by Tower Standalone Critical Illness Plan Premier Accelerated Protection by Tower Standalone Critical Illness Plan Standard 0 AMP Life Crisis Cover Standard AMP Life Crisis Cover Standard 0 Stand Alone Recovery Plus Asteron • Macquarie Life Trauma Plus MLC - Protectionfirst 0 SA Recovery Money OnePath OneCare Trauma Cvr Comp OnePath Trauma Cvr Prem with Max 食食食 0 AIA Australia SA Crisis Recovery 0 AMP Life Crisis Cover Optimum w/ Partials AMP Life Crisis Cover Optimum 0 AXA SA Trauma Insurance Plan 0 AXA SA Trauma Insurance Plus Plan вт 0 0 Standalone Living Insurance 0 0 вт Standalone Living Plus 0 Macquarie Life FutureWise Life Trauma Insurance MLC Critical Illness Plus SA - with Extra Benefits Partial MLC Critical Illness Plus SA 0 0 Extended SA Trauma Ins Zurich Australia Zurich Australia Extended SA Trauma Ins Top Up

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trauma insurance - Level Empty Nester White Collar Male

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trauma insurance - Level Empty Nester White Collar Female

standard Optional O not available R E P PROFILE SUMMARY ORT Premiums **Company Name Product Name** 青青青青 outstanding value OnePath OneCare Trauma Cvr Prem 0 0 OnePath Ō 0 Trauma Cvr Prem with Max 食食食食 Accelerated Protection by Tower Standalone Critical Illness Plan Premier Standalone Critical Illness Plan Standard Accelerated Protection by Tower AMP Life Crisis Cover Optimum w/ Partials AMP Life Crisis Cover Standard AMP Life Crisis Cover Standard AMP Life Crisis Cover Optimum 0 FutureWise Life Trauma Insurance Macquarie Life • Macquarie Life Trauma Plus MLC - Protectionfirst SA Recovery Money With Severe Illness Benefit 0 0 OnePath OneCare Trauma Cvr Comp 食食食 SA Crisis Recovery 0 0 AIA Australia 0 Asteron Stand Alone Recovery Plus AXA SA Trauma Insurance Plan 0 ΑΧΑ SA Trauma Insurance Plus Plan вт 0 0 Standalone Living Insurance вт 0 0 Standalone Living Plus MLC Critical Illness Plus SA - with Extra Benefits Partial 0 MLC Critical Illness Plus SA 0 MLC - Protectionfirst SA Recovery Money Zurich Australia Extended SA Trauma Ins Top Up 0 Extended SA Trauma Ins 0 Zurich Australia

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Zurich Australia

life insurance star ratings

trauma insurance - Level Empty Nester Retail/Light manual Male

standard Optional O not available REP PROFILE SUMMARY ORT Premiums nsurabilit **Company Name Product Name** 青青青青 outstanding value AMP Life Crisis Cover Standard AMP Life Crisis Cover Optimum w/ Partials AMP Life Crisis Cover Optimum 0 Macquarie Life Trauma Plus *** 0 Accelerated Protection by Tower Standalone Critical Illness Plan Premier Accelerated Protection by Tower Standalone Critical Illness Plan Standard 0 0 AIA Australia SA Crisis Recovery AMP Life Crisis Cover Standard 0 Macquarie Life FutureWise Life Trauma Insurance 0 MLC Critical Illness Plus SA MLC - Protectionfirst SA Recovery Money With Severe Illness Benefit 0 OnePath Trauma Cvr Prem with Max OnePath OneCare Trauma Cvr Prem 食食食 0 Asteron Stand Alone Recovery Plus AXA SA Trauma Insurance Plus Plan 0 ΑΧΑ SA Trauma Insurance Plan вт 0 0 Standalone Living Plus вт 0 0 Standalone Living Insurance MLC Critical Illness Plus SA - with Extra Benefits Partial 0 MLC - Protectionfirst SA Recovery Money 0 OnePath OneCare Trauma Cvr Comp Zurich Australia Extended SA Trauma Ins 0

Extended SA Trauma Ins Top Up

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trauma insurance - Level Empty Nester Retail/Light manual Female

standard Optional O not available PROFILE SUMMARY REPORT Premiums **Company Name Product Name** 青青青青 outstanding value OnePath Trauma Cvr Prem with Max 0 0 OnePath Ō 0 OneCare Trauma Cvr Prem 食食食食 Accelerated Protection by Tower Standalone Critical Illness Plan Standard Standalone Critical Illness Plan Premier Accelerated Protection by Tower AMP Life Crisis Cover Optimum AMP Life Crisis Cover Optimum w/ Partials AMP Life Crisis Cover Standard AMP Life Crisis Cover Standard 0 Trauma Plus Macquarie Life • Macquarie Life FutureWise Life Trauma Insurance MLC - Protectionfirst SA Recovery Money With Severe Illness Benefit 0 0 OnePath OneCare Trauma Cvr Comp 食食食 SA Crisis Recovery 0 0 AIA Australia 0 Asteron Stand Alone Recovery Plus AXA SA Trauma Insurance Plus Plan 0 ΑΧΑ SA Trauma Insurance Plan вт 0 0 Standalone Living Insurance вт 0 0 Standalone Living Plus MLC Critical Illness Plus SA - with Extra Benefits Partial 0 MLC Critical Illness Plus SA 0 MLC - Protectionfirst SA Recovery Money Zurich Australia Extended SA Trauma Ins 0 Extended SA Trauma Ins Top Up 0 Zurich Australia

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trauma insurance - Level Empty Nester Professional Male

trauma	misurance - Lever Empty Nester i Tolession	ar ware	standard	● optional	O not available
P	ROFILE SUMMARY	R E	P O R T		
		Pre	miums		
Company Name	Product Name	Stepped	Level 5	Guaranteed Future Insurability	Trauma Reinstatement
**** outstanding	g value				
Accelerated Protection by Tower	Standalone Critical Illness Plan Premier	•	•	•	0
AMP Life	Crisis Cover Optimum				
AMP Life	Crisis Cover Optimum w/ Partials				
Macquarie Life	Trauma Plus		<u> </u>	<u> </u>	0

Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	•	•	•	0
AIA Australia	SA Crisis Recovery		•	0	
Asteron	Stand Alone Recovery Plus	9	• • • • • • • • • • • • • • • • • • • •	•	
Macquarie Life	FutureWise Life Trauma Insurance			•	•
MLC - Protectionfirst	SA Recovery Money With Severe Illness Benefit		<u> </u>		
MLC - Protectionfirst	SA Recovery Money		<u></u>		
OnePath	OneCare Trauma Cvr Prem	D	o		
OnePath	Trauma Cvr Prem with Max	0	•	<u> </u>	<u></u>

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	•		0	
BT	Standalone Living Plus		•	0	
MLC	Critical Illness Plus SA		<u>•</u>		<u>o</u>
MLC	Critical Illness Plus SA - with Extra Benefits Partial				
OnePath	OneCare Trauma Cvr Comp	0	0		
Zurich Australia	Extended SA Trauma Ins				
Zurich Australia	Extended SA Trauma Ins Top Up				

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trauma insurance - Level Empty Nester Professional Female

Optional standard O not available R E P PROFILE SUMMARY ORT Premiums **Company Name Product Name** 青青青青青 outstanding value Accelerated Protection by Tower Standalone Critical Illness Plan Premier 0 0 Macquarie Life MLC - Protectionfirst 0 SA Recovery Money With Severe Illness Benefit 0 0 OnePath OneCare Trauma Cvr Prem OnePath Trauma Cvr Prem with Max 食食食食 Accelerated Protection by Tower Standalone Critical Illness Plan Standard 0 0 AIA Australia SA Crisis Recovery AMP Life Crisis Cover Optimum w/ Partials AMP Life Crisis Cover Optimum • Macquarie Life FutureWise Life Trauma Insurance MLC - Protectionfirst 0 SA Recovery Money 0 OnePath OneCare Trauma Cvr Comp 食食食 AMP Life Crisis Cover Standard AMP Life Crisis Cover Standard Asteron Stand Alone Recovery Plus 0 AXA SA Trauma Insurance Plus Plan 0 AXA SA Trauma Insurance Plan вт 0 Standalone Living Insurance 0 вт 0 Standalone Living Plus MLC Critical Illness Plus SA - with Extra Benefits Partial 0 MLC Critical Illness Plus SA Zurich Australia Extended SA Trauma Ins 0 Extended SA Trauma Ins Top Up 0 Zurich Australia

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trauma insurance - Level Empty Nester Blue Collar Male

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trauma insurance - Level Empty Nester Blue Collar Female

standard Optional O not available R E P PROFILE SUMMARY ORT Premiums **Company Name Product Name** 青青青青 outstanding value OnePath OneCare Trauma Cvr Prem 0 0 OnePath Ō 0 Trauma Cvr Prem with Max 食食食食 Accelerated Protection by Tower Standalone Critical Illness Plan Standard Standalone Critical Illness Plan Premier Accelerated Protection by Tower AMP Life Crisis Cover Optimum AMP Life Crisis Cover Standard AMP Life Crisis Cover Standard AMP Life Crisis Cover Optimum w/ Partials 0 FutureWise Life Trauma Insurance Macquarie Life • Macquarie Life Trauma Plus MLC - Protectionfirst SA Recovery Money With Severe Illness Benefit 0 0 OnePath OneCare Trauma Cvr Comp 食食食 0 0 AIA Australia SA Crisis Recovery 0 Asteron Stand Alone Recovery Plus 0 AXA SA Trauma Insurance Plan 0 ΑΧΑ SA Trauma Insurance Plus Plan вт 0 0 Standalone Living Insurance вт 0 0 Standalone Living Plus MLC 0 Critical Illness Plus SA MLC Critical Illness Plus SA - with Extra Benefits Partial 0 MLC - Protectionfirst SA Recovery Money Zurich Australia Extended SA Trauma Ins Top Up 0 Extended SA Trauma Ins 0 Zurich Australia

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TPD insurance - Level Young White Collar Male

Ooptional standard O not available PROFILE SUMMARY REP ORT **Premiums Company Name Product Name** 青青青青青 outstanding value OnePath OneCare Stand Alone TPD Zurich Australia Stand Alone TPD 食食食食 Accelerated Protection by Tower Standalone TPD Plan AMP Life Stand Alone TPD AXA TPD Insurance Plan вт 0 Standalone TPD Plan 食食食 0 AIA Australia Permanent Disablement StandAlone CommInsure Total Care Plan Stand Alone TPD 0 Macquarie Life FutureWise TPD Standalone MLC TPD Stand Alone Insurance MLC - Protectionfirst SA Recovery Money TPD

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



TPD insurance - Level Young White Collar Female

		standard	● optional O	not available
F	PROFILE SUMMAR	Y REPORT		
Company Name	Product Name	Premiums Stephone Ste	Guaranteed Future Insurability ω	Financial Planning Benefit
**** outstandii	ng value			
OnePath Zurich Australia	OneCare Stand Alone TPD Stand Alone TPD	•	•	•
Accelerated Protection by Tower AMP Life AXA BT	Standalone TPD Plan Stand Alone TPD TPD Insurance Plan Standalone TPD Plan		• • • •	
AIA Australia CommInsure Macquarie Life MLC MLC - Protectionfirst	Permanent Disablement StandAlone Total Care Plan Stand Alone TPD FutureWise TPD Standalone TPD Stand Alone Insurance SA Recovery Money TPD		O O • •	
	SUPPLIE			

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



TPD insurance - Level Young Retail/Light manual Male

Ooptional standard O not available PROFILE SUMMARY REP ORT **Premiums Company Name Product Name** 食食食食食 outstanding value Zurich Australia Stand Alone TPD 食食食食 Accelerated Protection by Tower Standalone TPD Plan AMP Life Stand Alone TPD AXA TPD Insurance Plan вт Standalone TPD Plan 0 Macquarie Life FutureWise TPD Standalone OnePath OneCare Stand Alone TPD 食食食 AIA Australia Permanent Disablement StandAlone 0 0 CommInsure Total Care Plan Stand Alone TPD MI C TPD Stand Alone Insurance MLC - Protectionfirst SA Recovery Money TPD

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TPD insurance - Level Young Retail/Light manual Female

Ooptional O not available standard PROFILE SUMMARY REPORT **Premiums Company Name Product Name** 食食食食食 outstanding value Zurich Australia Stand Alone TPD 食食食食 Accelerated Protection by Tower Standalone TPD Plan AMP Life Stand Alone TPD AXA TPD Insurance Plan вт Standalone TPD Plan 0 Macquarie Life FutureWise TPD Standalone OnePath OneCare Stand Alone TPD 食食食 AIA Australia Permanent Disablement StandAlone 0 0 CommInsure Total Care Plan Stand Alone TPD MI C TPD Stand Alone Insurance MLC - Protectionfirst SA Recovery Money TPD

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TPD insurance - Level Young Professional Male

Ooptional standard O not available PROFILE SUMMARY ORT **Premiums Company Name Product Name** 食食食食食 outstanding value OnePath OneCare Stand Alone TPD Zurich Australia Stand Alone TPD 食食食食 Accelerated Protection by Tower Standalone TPD Plan AMP Life Stand Alone TPD AXA TPD Insurance Plan 0 вт Standalone TPD Plan Macquarie Life FutureWise TPD Standalone 食食食 AIA Australia Permanent Disablement StandAlone 0 0 CommInsure Total Care Plan Stand Alone TPD MI C TPD Stand Alone Insurance MLC - Protectionfirst SA Recovery Money TPD

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 An ability to increase the sum insured without medical evidence.
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TPD insurance - Level Young Professional Female

	standard	 Ooptional	O not available
ROFILE SUMMARY	REPORT		
Product Name	Stephood Premiums Tevel To a serious and a	Guaranteed Future Insurability ∞	Financial Planning Benefit
g value			
OneCare Stand Alone TPD Stand Alone TPD		•	•
OL LL TRR D			
Standalone TPD Plan Stand Alone TPD TPD Insurance Plan FutureWise TPD Standalone			
Permanent Disablement StandAlone Standalone TPD Plan Total Care Plan Stand Alone TPD TPD Stand Alone Insurance SA Recovery Money TPD		0	
	Product Name g value OneCare Stand Alone TPD Stand Alone TPD Stand Alone TPD Stand Alone TPD TPD Insurance Plan FutureWise TPD Standalone Permanent Disablement StandAlone Standalone TPD Plan Total Care Plan Stand Alone TPD TPD Stand Alone Insurance	Product Name Premiums Pag 1 2 Stand Alone TPD Stand Alone TPD Stand Alone TPD TPD Insurance Plan FutureWise TPD Standalone Permanent Disablement StandAlone Standalone TPD Plan Total Care Plan Stand Alone TPD TPD Stand Alone Insurance	Product Name Product Name Premiums paddags 1 2 2 3 g value OneCare Stand Alone TPD Stand Alone TPD Stand Alone TPD TPD Insurance Plan FutureWise TPD Standalone Permanent Disablement StandAlone Standalone TPD Plan Total Care Plan Stand Alone TPD TPD Stand Alone TPD Total Care Plan Stand Alone TPD TPD Stand Alone TPD TPD Stand Alone TPD Plan Total Care Plan Stand Alone TPD TPD Stand Alone Insurance

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TPD insurance - Level Young Blue Collar Male

				standard	● optional	O not available
Р	ROFILE SUMMAR	Y R	E	PORT		
Company Name	Product Name	Stepped	Prem	iums P P P P P P P	Guaranteed Future Insurability ω	Financial Planning Benefit A
★★★★★ outstandin	ng value					
AXA Zurich Australia	TPD Insurance Plan Stand Alone TPD	•		•	•	•

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

AIA Australia CommInsure Macquarie Life MLC MLC - Protectionfirst	Permanent Disablement StandAlone Total Care Plan Stand Alone TPD FutureWise TPD Standalone TPD Stand Alone Insurance SA Recovery Money TPD			•	0 0 • •	

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TPD insurance - Level Young Blue Collar Female

Ooptional standard O not available PROFILE SUMMARY REP ORT **Premiums Company Name Product Name** 青青青青青 outstanding value AXA TPD Insurance Plan Zurich Australia Stand Alone TPD 食食食食 Accelerated Protection by Tower Standalone TPD Plan AMP Life Stand Alone TPD вт Standalone TPD Plan OnePath OneCare Stand Alone TPD 食食食 0 AIA Australia Permanent Disablement StandAlone CommInsure Total Care Plan Stand Alone TPD 0 Macquarie Life FutureWise TPD Standalone MLC TPD Stand Alone Insurance MLC - Protectionfirst SA Recovery Money TPD

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TPD insurance - Level Middle White Collar Male

standard **O**optional O not available PROFILE SUMMARY ORT **Premiums Company Name Product Name** 食食食食食 outstanding value Zurich Australia Stand Alone TPD 食食食食 Accelerated Protection by Tower Standalone TPD Plan TPD Insurance Plan AXA 0 вт Standalone TPD Plan 0 CommInsure Total Care Plan Stand Alone TPD MLC - Protectionfirst SA Recovery Money TPD OnePath OneCare Stand Alone TPD 食食食 AIA Australia Permanent Disablement StandAlone 0 AMP Life Stand Alone TPD Stand Alone TPD Asteron Macquarie Life FutureWise TPD Standalone TPD Stand Alone Insurance MLC

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TPD insurance - Level Middle White Collar Female

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TPD insurance - Level Middle Retail/Light manual Male

Ooptional standard O not available PROFILE SUMMARY REP ORT **Premiums Company Name Product Name** 食食食食食 outstanding value Zurich Australia Stand Alone TPD 食食食食 AIA Australia Permanent Disablement StandAlone AMP Life Stand Alone TPD AXA TPD Insurance Plan 0 вт Standalone TPD Plan MLC - Protectionfirst SA Recovery Money TPD OnePath OneCare Stand Alone TPD 食食食 Accelerated Protection by Tower Standalone TPD Plan Asteron Stand Alone TPD 0 Total Care Plan Stand Alone TPD CommInsure Macquarie Life FutureWise TPD Standalone TPD Stand Alone Insurance

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TPD insurance - Level Middle Retail/Light manual Female

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TPD insurance - Level Middle Professional Male

standard **O**optional O not available PROFILE SUMMARY ORT **Premiums Company Name Product Name** 青青青青青 outstanding value Zurich Australia Stand Alone TPD 食食食食 AXA TPD Insurance Plan 0 Total Care Plan Stand Alone TPD CommInsure FutureWise TPD Standalone Macquarie Life 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 0 ВТ Standalone TPD Plan MLC TPD Stand Alone Insurance

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TPD insurance - Level Middle Professional Female

			standard	● optional	O not available			
PROFILE SUMMARY REPORT								
		Pren	niums		Ħ			
Company Name	Product Name	Stepped 1	Pevel 2	Guaranteed Future Insurability ∞	Financial Planning Benefit			
**** outstandi	ng value							
Zurich Australia	Stand Alone TPD	•	•	•	•			

AXA	TPD Insurance Plan	•	•	•	•			
CommInsure	Total Care Plan Stand Alone TPD	• • • • • • • • • • • • • • • • • • • •		0	•			
Macquarie Life	FutureWise TPD Standalone			•				
MLC - Protectionfirst	SA Recovery Money TPD			•				
OnePath	OneCare Stand Alone TPD		<u> </u>	•	<u> </u>			

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	. Y •	•					
MLC	TPD Stand Alone Insurance	•						
	CUPIC							

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



TPD insurance - Level Middle Blue Collar Male

Ooptional standard O not available PROFILE SUMMARY ORT **Premiums Company Name Product Name** 青青青青青 outstanding value AXA TPD Insurance Plan MLC - Protectionfirst SA Recovery Money TPD 食食食食 0 AIA Australia Permanent Disablement StandAlone Asteron Stand Alone TPD вт Standalone TPD Plan 0 Zurich Australia Stand Alone TPD 食食食 Accelerated Protection by Tower Standalone TPD Plan AMP Life Stand Alone TPD 0 CommInsure Total Care Plan Stand Alone TPD FutureWise TPD Standalone Macquarie Life MLC TPD Stand Alone Insurance OnePath OneCare Stand Alone TPD

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



TPD insurance - Level Middle Blue Collar Female

Ooptional standard O not available PROFILE SUMMARY ORT **Premiums Company Name Product Name** 青青青青青 outstanding value AXA TPD Insurance Plan MLC - Protectionfirst SA Recovery Money TPD 食食食食 Standalone TPD Plan Accelerated Protection by Tower 0 AIA Australia Permanent Disablement StandAlone Asteron Stand Alone TPD 0 вт Standalone TPD Plan Zurich Australia Stand Alone TPD 食食食 AMP Life Stand Alone TPD 0 CommInsure Total Care Plan Stand Alone TPD FutureWise TPD Standalone Macquarie Life MLC TPD Stand Alone Insurance OnePath OneCare Stand Alone TPD

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



TPD insurance - Level Mature White Collar Male

standard **O**optional O not available PROFILE SUMMARY ORT **Premiums Company Name Product Name** 食食食食食 outstanding value MLC - Protectionfirst SA Recovery Money TPD Zurich Australia Stand Alone TPD 食食食食 Standalone TPD Plan Accelerated Protection by Tower AMP Life Stand Alone TPD вт Standalone TPD Plan 0 Macquarie Life FutureWise TPD Standalone OnePath OneCare Stand Alone TPD 食食食 AIA Australia Permanent Disablement StandAlone 0 Asteron Stand Alone TPD TPD Insurance Plan AXA 0 CommInsure Total Care Plan Stand Alone TPD TPD Stand Alone Insurance MLC

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



TPD insurance - Level Mature White Collar Female

Ooptional standard O not available PROFILE SUMMARY ORT **Premiums Company Name Product Name** 食食食食食 outstanding value MLC - Protectionfirst SA Recovery Money TPD Zurich Australia Stand Alone TPD 食食食食 Accelerated Protection by Tower Standalone TPD Plan AMP Life Stand Alone TPD AXA TPD Insurance Plan OnePath OneCare Stand Alone TPD 食食食 0 AIA Australia Permanent Disablement StandAlone Asteron Stand Alone TPD 0 Standalone TPD Plan 0 Total Care Plan Stand Alone TPD CommInsure Macquarie Life FutureWise TPD Standalone TPD Stand Alone Insurance MLC

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



TPD insurance - Level Mature Retail/Light manual Male

Ooptional standard O not available PROFILE SUMMARY REP ORT **Premiums Company Name Product Name** 食食食食食 outstanding value Zurich Australia Stand Alone TPD 食食食食 AIA Australia Permanent Disablement StandAlone AMP Life Stand Alone TPD AXA TPD Insurance Plan 0 вт Standalone TPD Plan MLC - Protectionfirst SA Recovery Money TPD OnePath OneCare Stand Alone TPD 食食食 Accelerated Protection by Tower Standalone TPD Plan Asteron Stand Alone TPD 0 Total Care Plan Stand Alone TPD CommInsure Macquarie Life FutureWise TPD Standalone TPD Stand Alone Insurance

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



TPD insurance - Level Mature Retail/Light manual Female

Ooptional standard O not available PROFILE SUMMARY REPORT **Premiums Company Name Product Name** 食食食食食 outstanding value Stand Alone TPD Zurich Australia 食食食食 Accelerated Protection by Tower Standalone TPD Plan 0 AIA Australia Permanent Disablement StandAlone AMP Life Stand Alone TPD AXA TPD Insurance Plan 0 вт Standalone TPD Plan MLC - Protectionfirst SA Recovery Money TPD OnePath OneCare Stand Alone TPD Asteron Stand Alone TPD 0 Total Care Plan Stand Alone TPD CommInsure Macquarie Life FutureWise TPD Standalone TPD Stand Alone Insurance MLC

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



TPD insurance - Level Mature Professional Male

standard **O**optional O not available PROFILE SUMMARY ORT **Premiums Company Name Product Name** 食食食食食 outstanding value MLC - Protectionfirst SA Recovery Money TPD Zurich Australia Stand Alone TPD 食食食食 Standalone TPD Plan Accelerated Protection by Tower AMP Life Stand Alone TPD Macquarie Life FutureWise TPD Standalone OnePath OneCare Stand Alone TPD 食食食 0 AIA Australia Permanent Disablement StandAlone Asteron Stand Alone TPD AXA TPD Insurance Plan Standalone TPD Plan 0 ВT 0 CommInsure Total Care Plan Stand Alone TPD TPD Stand Alone Insurance MLC

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



TPD insurance - Level Mature Professional Female

standard **O**optional O not available PROFILE SUMMARY ORT **Premiums Company Name Product Name** 食食食食食 outstanding value Zurich Australia Stand Alone TPD 食食食食 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 食食食 AIA Australia Permanent Disablement StandAlone 0 Asteron Stand Alone TPD 0 ВT Standalone TPD Plan 0 CommInsure Total Care Plan Stand Alone TPD TPD Stand Alone Insurance MLC

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



TPD insurance - Level Mature Blue Collar Male

1 PU In	surance - Level Mature Blue Collar Male			standard	● optional	O not available		
P	ROFILE SUMMARY	Y	R E	PORT				
			Premiums			įį,		
Company Name	Product Name		Stepped 1	revel 2	Guaranteed Future Insurability	Financial Planning Benefit		
★★★★ outstanding value								
MLC - Protectionfirst	SA Recovery Money TPD		•	•	•	•		

Accelerated Protection by Tower AMP Life AXA BT Zurich Australia	Standalone TPD Plan Stand Alone TPD TPD Insurance Plan Standalone TPD Plan Stand Alone TPD				0			

AIA Australia Asteron Comminsure Macquarie Life MLC OnePath	Permanent Disablement StandAlone Stand Alone TPD Total Care Plan Stand Alone TPD FutureWise TPD Standalone TPD Stand Alone Insurance OneCare Stand Alone TPD				0			
	5							

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



TPD insurance - Level Mature Blue Collar Female

Ooptional standard O not available PROFILE SUMMARY ORT **Premiums Company Name Product Name** 食食食食食 outstanding value MLC - Protectionfirst SA Recovery Money TPD 食食食食 Accelerated Protection by Tower Standalone TPD Plan AMP Life Stand Alone TPD AXA TPD Insurance Plan вт Standalone TPD Plan Zurich Australia Stand Alone TPD 食食食 0 AIA Australia Permanent Disablement StandAlone Asteron Stand Alone TPD 0 CommInsure Total Care Plan Stand Alone TPD FutureWise TPD Standalone Macquarie Life MLC TPD Stand Alone Insurance OnePath OneCare Stand Alone TPD

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



TPD insurance - Level Empty Nester White Collar Male

Ooptional O not available standard PROFILE SUMMARY REP ORT **Premiums Company Name Product Name** 食食食食食 outstanding value Zurich Australia Stand Alone TPD 食食食食 Accelerated Protection by Tower Standalone TPD Plan 0 Permanent Disablement StandAlone AIA Australia AMP Life Stand Alone TPD Macquarie Life FutureWise TPD Standalone MLC - Protectionfirst SA Recovery Money TPD OnePath OneCare Stand Alone TPD 食食食 Asteron Stand Alone TPD AXA TPD Insurance Plan вт 0 Standalone TPD Plan MLC **TPD Stand Alone Insurance**

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



TPD insurance - Level Empty Nester White Collar Female

Ooptional O not available standard PROFILE SUMMARY REPORT **Premiums Company Name Product Name** 食食食食食 outstanding value Zurich Australia Stand Alone TPD 食食食食 Accelerated Protection by Tower Standalone TPD Plan 0 Permanent Disablement StandAlone AIA Australia AMP Life Stand Alone TPD Macquarie Life FutureWise TPD Standalone MLC - Protectionfirst SA Recovery Money TPD OnePath OneCare Stand Alone TPD 食食食 Asteron Stand Alone TPD AXA TPD Insurance Plan вт 0 Standalone TPD Plan MLC **TPD Stand Alone Insurance**

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



TPD insurance - Level Empty Nester Retail/Light manual Male

standard **O**optional O not available PROFILE SUMMARY REP ORT **Premiums Company Name Product Name** 食食食食食 outstanding value Zurich Australia Stand Alone TPD 食食食食 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 Stand Alone TPD AXA TPD Insurance Plan вт 0 Standalone TPD Plan MLC **TPD Stand Alone Insurance**

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



TPD insurance - Level Empty Nester Retail/Light manual Female

standard **O**optional O not available PROFILE SUMMARY REPORT **Premiums Company Name Product Name** 食食食食食 outstanding value Zurich Australia Stand Alone TPD 食食食食 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 食食食 Accelerated Protection by Tower Standalone TPD Plan Stand Alone TPD AXA TPD Insurance Plan вт 0 Standalone TPD Plan MLC **TPD Stand Alone Insurance**

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



TPD insurance - Level Empty Nester Professional Male

Ooptional O not available standard PROFILE SUMMARY REP ORT **Premiums Company Name Product Name** 食食食食食 outstanding value Zurich Australia Stand Alone TPD 食食食食 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 食食食 0 AIA Australia Permanent Disablement StandAlone Stand Alone TPD AXA TPD Insurance Plan вт 0 Standalone TPD Plan MLC **TPD Stand Alone Insurance**

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



TPD insurance - Level Empty Nester Professional Female

Ooptional O not available standard PROFILE SUMMARY REPORT **Premiums Company Name Product Name** 食食食食食 outstanding value Zurich Australia Stand Alone TPD 食食食食 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 食食食 0 AIA Australia Permanent Disablement StandAlone Asteron Stand Alone TPD AXA TPD Insurance Plan вт 0 Standalone TPD Plan MLC **TPD Stand Alone Insurance**

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



TPD insurance - Level Empty Nester Blue Collar Male

Ooptional standard O not available PROFILE SUMMARY REP ORT **Premiums Company Name Product Name** 食食食食食 outstanding value MLC - Protectionfirst SA Recovery Money TPD Zurich Australia Stand Alone TPD 食食食食 Standalone TPD Plan Accelerated Protection by Tower 0 AIA Australia Permanent Disablement StandAlone AMP Life Stand Alone TPD AXA TPD Insurance Plan вт 0 Standalone TPD Plan Asteron Stand Alone TPD Macquarie Life FutureWise TPD Standalone MLC TPD Stand Alone Insurance OnePath OneCare Stand Alone TPD

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



TPD insurance - Level Empty Nester Blue Collar Female

Ooptional standard O not available PROFILE SUMMARY REP ORT **Premiums Company Name Product Name** 食食食食食 outstanding value MLC - Protectionfirst SA Recovery Money TPD Zurich Australia Stand Alone TPD 食食食食 0 AIA Australia Permanent Disablement StandAlone AMP Life Stand Alone TPD AXA TPD Insurance Plan вт 0 Standalone TPD Plan 食食食 Accelerated Protection by Tower Standalone TPD Plan Stand Alone TPD Macquarie Life FutureWise TPD Standalone MLC TPD Stand Alone Insurance OnePath OneCare Stand Alone TPD

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



packaged life - Stepped Young White Collar Male

standard **O**optional O not available PROFILE SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 食食食食 Life Cover & TPD & Crisis Recovery 0 0 0 AIA Australia 0 0 0 Life Insurance Plan Trauma Plus AXA Life Insurance Plan Trauma 0 0 0 AXA Term Life TPD Living Plus 0 вт 0 Term Life TPD Living Insurance 0 O вт 0 0 0 MLC - Protectionfirst Life Cover & Recovery Money With Severe Illness Benefit 0 OnePath 0 OneCare Comprehensive OnePath 0 OnePath OneCare Premier with maximiser Protection Plus & Extended Trauma Topup 0 0 Zurich Australia 0 0 Zurich Australia Protection Plus & Extended Trauma 食食食 Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 AMP Life 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum Life Cover TPD Recovery Package 0 Asteron Life Cover TPD Recovery Package Plus 0 0 Asteron CommInsure Total Care Plan Plus CommInsure 0 FutureWise Life Plus Macquarie Life 0 FutureWise Life Macquarie Life Ö 0 0 MLC Life Cover Plus & Critical Illness Plus MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 Life Cover & Recovery Money 0 0 0 MLC - Protectionfirst

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



packaged life - Stepped Young White Collar Female

standard **O**optional O not available PROFILE S U M M A R ORT Buy Back of Life Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 0 0 AIA Australia Life Cover & TPD & Crisis Recovery вт Term Life TPD Living Plus 0 0 0 OnePath OneCare Comprehensive 食食食食 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 0 0 Asteron Life Cover TPD Recovery Package Plus 0 0 O Life Cover TPD Recovery Package Asteron 0 0 AXA Life Insurance Plan Trauma Term Life TPD Living Insurance 0 вт OneCare Premier with maximiser 0 OnePath 0 OnePath OneCare Premier 0 Zurich Australia Protection Plus & Extended Trauma 0 食食食 Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 AMP Life 0 0 0 AXA Life Insurance Plan Trauma Plus CommInsure Total Care Plan Plus CommInsure Total Care Plan 0 Macquarie Life FutureWise Life FutureWise Life Plus 0 Macquarie Life Life Cover Plus & Critical Illness Plus 0 0 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC 0 0 0 MLC - Protectionfirst Life Cover & Recovery Money MLC - Protectionfirst Life Cover & Recovery Money With Severe Illness Benefit 0 0 Protection Plus & Extended Trauma Topup 0 0 Zurich Australia

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



packaged life - Stepped Young Retail/Light manual Male

standard **O**optional O not available SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Product Name Company Name** **** outstanding value 0 0 0 AXA Life Insurance Plan Trauma Plus AXA Life Insurance Plan Trauma 0 0 0 0 0 Term Life TPD Living Plus 食食食食 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 Life Cover & TPD & Crisis Recovery 0 AIA Australia 0 0 O вт Term Life TPD Living Insurance 0 0 0 MLC - Protectionfirst Life Cover & Recovery Money With Severe Illness Benefit 0 OnePath OneCare Comprehensive OneCare Premier with maximiser 0 OnePath 0 OnePath OneCare Premier Protection Plus & Extended Trauma 0 0 Zurich Australia Protection Plus & Extended Trauma Topup 0 0 Zurich Australia 食食食 Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 AMP Life 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum Life Cover TPD Recovery Package 0 Asteron Life Cover TPD Recovery Package Plus 0 0 Asteron CommInsure Total Care Plan Total Care Plan Plus CommInsure 0 FutureWise Life Macquarie Life 0 FutureWise Life Plus Macquarie Life 0 Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 MLC MLC Life Cover Plus & Critical Illness Plus 0 0 Life Cover & Recovery Money 0 0 0 MLC - Protectionfirst

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



packaged life - Stepped Young Retail/Light manual Female

standard **O**optional O not available R E P S U M M A R ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 0 0 AIA Australia Life Cover & TPD & Crisis Recovery AXA Life Insurance Plan Trauma 0 0 0 0 0 Term Life TPD Living Plus 食食食食 0 0 Life Cover TPD Recovery Package Asteron 0 Life Cover TPD Recovery Package Plus 0 Asteron 0 AXA Life Insurance Plan Trauma Plus 0 0 O вт Term Life TPD Living Insurance 0 OnePath OneCare Premier with maximiser 0 OnePath OneCare Comprehensive OneCare Premier 0 OnePath 0 0 Zurich Australia Protection Plus & Extended Trauma Zurich Australia Protection Plus & Extended Trauma Topup 0 0 食食食 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 AMP Life CommInsure Total Care Plan CommInsure Total Care Plan Plus FutureWise Life 0 Macquarie Life FutureWise Life Plus 0 Macquarie Life Life Cover Plus & Critical Illness Plus 0 0 0 MLC 0 0 MLC Life Cover Plus & Critical Illness Plus with Extra Benefit Partial MLC - Protectionfirst Life Cover & Recovery Money 0 0 Life Cover & Recovery Money With Severe Illness Benefit 0 0 0 MLC - Protectionfirst

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



packaged life - Stepped Young Professional Male

standard **O**optional O not available PROFILE SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 0 OnePath OneCare Premier 0 OnePath OneCare Premier with maximiser 食食食食 0 0 AIA Australia Life Cover & TPD & Crisis Recovery 0 0 0 0 AXA Life Insurance Plan Trauma Plus Life Insurance Plan Trauma 0 0 O AXA 0 0 ВТ Term Life TPD Living Plus Term Life TPD Living Insurance 0 FutureWise Life Plus 0 Macquarie Life 0 OnePath OneCare Comprehensive Zurich Australia Protection Plus & Extended Trauma 0 0 0 0 Zurich Australia Protection Plus & Extended Trauma Topup 食食食 Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 AMP Life 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum Life Cover TPD Recovery Package Plus 0 Asteron Life Cover TPD Recovery Package 0 0 Asteron CommInsure Total Care Plan Plus Total Care Plan CommInsure 0 Macquarie Life FutureWise Life Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC Ö 0 0 MLC Life Cover Plus & Critical Illness Plus MLC - Protectionfirst Life Cover & Recovery Money With Severe Illness Benefit 0 0 Life Cover & Recovery Money 0 0 0 MLC - Protectionfirst

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



packaged life - Stepped Young Professional Female

standard **O**optional O not available PROFILE SUMMAR ORT Buy Back of Life Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 OnePath OneCare Comprehensive OnePath OneCare Premier 0 食食食食 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 0 Life Cover & TPD & Crisis Recovery 0 0 AIA Australia 0 Asteron Life Cover TPD Recovery Package 0 Life Cover TPD Recovery Package Plus 0 O Asteron 0 0 0 AXA Life Insurance Plan Trauma Term Life TPD Living Plus 0 **O** вт Term Life TPD Living Insurance 0 **O** ВT 0 Macquarie Life FutureWise Life OnePath OneCare Premier with maximiser 0 Protection Plus & Extended Trauma 0 0 Zurich Australia 食食食 Flexible Life Time Prot & TPD Crisis Cover Optimum AMP Life 0 0 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 AXA Life Insurance Plan Trauma Plus CommInsure Total Care Plan CommInsure Total Care Plan Plus 0 Macquarie Life Life Cover Plus & Critical Illness Plus with Extra Benefit Partial • 0 0 MLC Life Cover Plus & Critical Illness Plus 0 0 0 MLC 0 0 0 MLC - Protectionfirst Life Cover & Recovery Money With Severe Illness Benefit MLC - Protectionfirst Life Cover & Recovery Money 0 0 Protection Plus & Extended Trauma Topup 0 0 Zurich Australia

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



packaged life - Stepped Young Blue Collar Male

standard **O**optional O not available PROFILE SUMMAR ORT Buy Back of Life Trauma In the Event of Trauma **Product Name Company Name** **** outstanding value 0 0 0 AXA Life Insurance Plan Trauma Plus Life Insurance Plan Trauma 0 0 0 AXA 0 0 вт Term Life TPD Living Insurance Term Life TPD Living Plus 0 0 вт 食食食食 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 Life Cover & TPD & Crisis Recovery 0 0 O AIA Australia 0 0 Asteron Life Cover TPD Recovery Package Plus Life Cover & Recovery Money 0 0 **O** MLC - Protectionfirst Life Cover & Recovery Money With Severe Illness Benefit 0 0 0 MLC - Protectionfirst 0 0 Zurich Australia Protection Plus & Extended Trauma Zurich Australia Protection Plus & Extended Trauma Topup 0 0 食食食 Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 AMP Life 0 0 Life Cover TPD Recovery Package Asteron Total Care Plan Plus CommInsure Comminsure Total Care Plan 0 Macquarie Life FutureWise Life 0 Macquarie Life FutureWise Life Plus Life Cover Plus & Critical Illness Plus with Extra Benefit Partial • 0 0 MLC Life Cover Plus & Critical Illness Plus 0 0 0 MLC 0 OnePath OneCare Premier OnePath OneCare Comprehensive 0 OneCare Premier with maximiser 0 OnePath

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packaged life - Stepped Middle White Collar Male

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packaged life - Stepped Middle White Collar Female

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packaged life - Stepped Middle Retail/Light manual Male

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packaged life - Stepped Middle Retail/Light manual Female

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packaged life - Stepped Middle Professional Male

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packaged life - Stepped Middle Professional Female

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packaged life - Stepped Middle Blue Collar Male

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packaged life - Stepped Middle Blue Collar Female

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packaged life - Stepped Mature White Collar Male

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life insurance star ratings

packaged life - Stepped Mature White Collar Female

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Life Cover & Recovery Money

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life insurance star ratings

packaged life - Stepped Mature Professional Female

standard **O**optional O not available PROFILE SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Company Name Product Name** 食食食食食 outstanding value 0 OnePath OneCare Premier with maximiser OnePath OneCare Comprehensive 0 0 OnePath OneCare Premier 0 Protection Plus & Extended Trauma Zurich Australia 食食食食 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 0 Life Cover & TPD & Crisis Recovery 0 0 O AIA Australia 0 0 Life Cover TPD Recovery Package Asteron Life Cover TPD Recovery Package Plus 0 **O** Asteron Life Insurance Plan Trauma Plus 0 0 0 AXA 0 0 O AXA Life Insurance Plan Trauma вт Term Life TPD Living Plus 0 0 0 FutureWise Life Plus Macquarie Life 0 Protection Plus & Extended Trauma Topup 0 Zurich Australia 食食食 Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 AMP Life Term Life TPD Living Insurance 0 0 ВT CommInsure Total Care Plan Total Care Plan Plus CommInsure 0 Macquarie Life FutureWise Life Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC 0 0 MLC Life Cover Standard & Critical Illness Plus with Extra Benefit Partial MLC Life Cover Plus & Critical Illness Plus 0 0 Life Cover Standard & Critical Illness Plus 0 0 0 MLC 0 0 0 Life Cover & Recovery Money MLC - Protectionfirst

Life Cover & Recovery Money With Severe Illness Benefit

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

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packaged life - Stepped Mature Blue Collar Female

standard **O**optional O not available PROFILE SUMMAR ORT Buy Back of Life **Premiums** Trauma In the Event In the Event of Trauma **Product Name Company Name** **** outstanding value 0 0 Asteron Life Cover TPD Recovery Package Plus Life Insurance Plan Trauma Plus 0 0 0 AXA 0 0 0 AXA Life Insurance Plan Trauma Term Life TPD Living Plus 0 0 вт 0 0 Zurich Australia Protection Plus & Extended Trauma *** Life Cover & TPD & Crisis Recovery 0 0 0 AIA Australia 0 O Life Cover TPD Recovery Package Asteron 0 0 ВТ Term Life TPD Living Insurance Life Cover & Recovery Money With Severe Illness Benefit 0 0 **O** MLC - Protectionfirst Life Cover & Recovery Money 0 0 **O** MLC - Protectionfirst 0 OnePath OneCare Premier OnePath OneCare Premier with maximiser 0 0 0 Zurich Australia Protection Plus & Extended Trauma Topup 食食食 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 0 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 AMP Life AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 CommInsure Total Care Plan Plus Total Care Plan CommInsure 0 FutureWise Life Plus Macquarie Life 0 FutureWise Life Macquarie Life Ö 0 0 MLC Life Cover Standard & Critical Illness Plus MLC Life Cover Plus & Critical Illness Plus 0 0 MLC Life Cover Standard & Critical Illness Plus with Extra Benefit Partial 0 0 Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC OneCare Comprehensive OnePath

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packaged life - Stepped Empty Nester White Collar Male

standard **O**optional O not available S U M M A R ORT Buy Back of Life **Premiums** Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 Macquarie Life FutureWise Life Macquarie Life FutureWise Life Plus *** Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 0 0 Life Cover & TPD & Crisis Recovery 0 0 AIA Australia Flexible Life Time Prot & TPD Crisis Cover Optimum 0 AMP Life 0 Life Cover & Recovery Money With Severe Illness Benefit 0 0 O MLC - Protectionfirst 0 OnePath OneCare Premier 0 OnePath OneCare Comprehensive OneCare Premier with maximise 0 OnePath 0 0 Zurich Australia Protection Plus & Extended Trauma Topup Zurich Australia Protection Plus & Extended Trauma 0 0 食食食 Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 AMP Life 0 Life Cover TPD Recovery Package Plus 0 0 Asteron 0 0 Asteron Life Cover TPD Recovery Package 0 0 0 AXA Life Insurance Plan Trauma Life Insurance Plan Trauma Plus 0 0 0 ΑΧΑ 0 0 вт Term Life TPD Living Plus Term Life TPD Living Insurance 0 0 Total Care Plan Plus • CommInsure Total Care Plan CommInsure 0 Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 MLC MLC Life Cover Plus & Critical Illness Plus 0 0 0 Life Cover & Recovery Money 0 0 0 MLC - Protectionfirst

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life insurance star ratings

packaged life - Stepped Empty Nester White Collar Female

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Life Cover Plus & Critical Illness Plus with Extra Benefit Partial

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packaged life - Stepped Empty Nester Retail/Light manual Male

standard **O**optional O not available S U M M A R REP ORT Buy Back of Life Trauma In the Event of Trauma **Company Name Product Name** 食食食食食 outstanding value 0 Macquarie Life FutureWise Life Plus Macquarie Life FutureWise Life 0 食食食食 Life Cover & TPD & Crisis Recovery 0 0 0 AIA Australia 0 0 Life Cover TPD Recovery Package Asteron Life Cover TPD Recovery Package Plus 0 0 Asteron 0 0 AXA Life Insurance Plan Trauma 0 Term Life TPD Living Plus 0 O вт 0 0 0 MLC - Protectionfirst Life Cover & Recovery Money Life Cover & Recovery Money With Severe Illness Benefit 0 0 **O** MLC - Protectionfirst OneCare Comprehensive 0 OnePath 0 OnePath OneCare Premier OnePath OneCare Premier with maximiser 0 0 0 Zurich Australia Protection Plus & Extended Trauma Protection Plus & Extended Trauma Topup 0 0 Zurich Australia 食食食 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier 0 0 AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 0 Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 AMP Life Life Insurance Plan Trauma Plus 0 0 0 AXA 0 Term Life TPD Living Insurance 0 вт Total Care Plan Plus CommInsure CommInsure Total Care Plan MLC Life Cover Plus & Critical Illness Plus 0 0 0 Life Cover Plus & Critical Illness Plus with Extra Benefit Partial 0 0 MLC

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life insurance star ratings

packaged life - Stepped Empty Nester Retail/Light manual Female standard

SUMMARY REP ORT Buy Back of Life Trauma In the Event of Trauma **Product Name Company Name** 食食食食食 outstanding value 0 Macquarie Life FutureWise Life Macquarie Life FutureWise Life Plus 食食食食 Life Cover & TPD & Crisis Recovery 0 0 0 AIA Australia Life Cover TPD Recovery Package Plus 0 0 Asteron 0 Life Insurance Plan Trauma Plus 0 0 AXA 0 0 AXA Life Insurance Plan Trauma 0 0 0 O MLC - Protectionfirst Life Cover & Recovery Money 0 0 0 MLC - Protectionfirst Life Cover & Recovery Money With Severe Illness Benefit 0 OnePath OneCare Comprehensive OneCare Premier with maximiser 0 OnePath 0 OnePath OneCare Premier Zurich Australia Protection Plus & Extended Trauma 0 0 0 0 Zurich Australia Protection Plus & Extended Trauma Topup *** Accelerated Protection by Tower Life Insurance TPD Critical Illness Standard 0 0 0 0 Accelerated Protection by Tower Life Insurance TPD Critical Illness Premier Flexible Life Time Prot & TPD Crisis Cover Optimum w/ Partials 0 AMP Life AMP Life Flexible Life Time Prot & TPD Crisis Cover Optimum 0 0 0 0 Asteron Life Cover TPD Recovery Package Term Life TPD Living Plus 0 0 вт 0 Term Life TPD Living Insurance 0 вт Total Care Plan CommInsure CommInsure Total Care Plan Plus Life Cover Plus & Critical Illness Plus with Extra Benefit Partial MLC 0 0

Life Cover Plus & Critical Illness Plus

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packaged life - Stepped Empty Nester Professional Male

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life insurance star ratings

packaged life - Stepped Empty Nester Professional Female

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Life Cover Plus & Critical Illness Plus with Extra Benefit Partial

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packaged life - Stepped Empty Nester Blue Collar Male

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packaged life - Stepped Empty Nester Blue Collar Female

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term life - Stepped Young White Collar Male

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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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3 An ability to increase the sum insured without medical evidence.
4 An additional payment to fund financial planning advice following the payment of a claim
5 An advanced payment amount to help fund the expenses associated with a funeral.



term life - Stepped Young White Collar Female

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term life - Stepped Young Retail/Light manual Male

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

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term life - Stepped Young Retail/Light manual Female

Ooptional O not available standard SUMMARY REP ORT **Premiums Funeral Benefit** Stepped **Company Name Product Name** 食食食食食 outstanding value Accelerated Protection by Tower Life Insurance Plan 食食食食 Asgard Capital Mgnt Life Protection Term Life Asteron RT Term Life CommInsure Total Care Plan MLC - Protectionfirst Life Cover Zurich Australia Protection Plus 食食食 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

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term life - Stepped Young Professional Male

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Accelerated Protection by Tower MLC - Protectionfirst	Life Insurance Plan Life Cover			• •	•	•

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

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term life - Stepped Young Professional Female

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Company Name	Product Name	Premiums Stephone	Level S Guaranteed Future Insurability	3	Financial Planning Benefit	Funeral Benefit o
**** outstandin	g value					
Accelerated Protection by Tower	Life Insurance Plan	•	•		•	•

Asgard Capital Mgnt Asteron BT CommInsure MLC - Protectionfirst Zurich Australia	Life Protection Term Life Term Life Total Care Plan Life Cover Protection Plus				0 • • •	

AIA Australia	Life Cover Benefit				•	•
AMP Life	Flexible Life Time Prot		.			
AXA Macquarie Life	Life Insurance Plan FutureWise Life					
MLC	Life Cover Plus	<u> </u>	{			
OnePath	OneCare Life Cover				•	
	SUPPLA					

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



term life - Stepped Young Blue Collar Male

termin	standard	Optiona	al Onot	available		
F	ROFILE SUMMA	R Y R E	P O R T			
Company Name	Product Name	Premiums	Level N Guaranteed Future insurability	3	Financial Planning Benefit 5	Funeral Benefit
**** outstandin	g value					
Accelerated Protection by Tower MLC - Protectionfirst	Life Insurance Plan Life Cover	: :	•		•	•

AMP Life AXA BT OnePath Zurich Australia	Flexible Life Time Prot Life Insurance Plan Term Life OneCare Life Cover Protection Plus					
***	Trotocion Flac					
AlA Australia Asgard Capital Mgnt Asteron CommInsure Macquarie Life MLC	Life Cover Benefit Life Protection Term Life Total Care Plan FutureWise Life Life Cover Plus	C			•	

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term life - Stepped Young Blue Collar Female

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F	PROFILE SUMMA	RY	REPO	RT		
		Prem	iums	ity	≝	Ħ
Company Name	Product Name	Stepped 1	revel 2	Guaranteed Future Insurability	Financial Planning Benefit	Funeral Benefit
**** outstandin	g value					
Accelerated Protection by Tower	Life Insurance Plan	•	•	•	•	•

Asgard Capital Mgnt	Life Protection	•	0	•	0	•
Asteron	Term Life	•	•			•
BT	Term Life	•	•			•
CommInsure	Total Care Plan			0		
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	2	•		<u>•</u>	
MLC	Life Cover Plus		•		<u>•</u>	
OnePath	OneCare Life Cover	•	•		•	•

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term life - Stepped Middle White Collar Male

Ooptional O not available standard S U M M A R Y REP ORT Premiums **Funeral Benefit** Stepped **Company Name Product Name** 食食食食食 outstanding value Accelerated Protection by Tower Life Insurance Plan AIA Australia Life Cover Benefit 食食食食 Asteron Term Life AXA Life Insurance Plan вт 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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term life - Stepped Middle White Collar Female

Ooptional O not available standard S U M M A R Y REP ORT Premiums **Funeral Benefit** Stepped **Company Name Product Name** 食食食食食 outstanding value Accelerated Protection by Tower Life Insurance Plan AIA Australia Life Cover Benefit 食食食食 Asteron Term Life Life Insurance Plan AXA вт Term Life OnePath OneCare Life Cover Zurich Australia Protection Plus 食食食 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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term life - Stepped Middle Retail/Light manual Male

termin	е - Ѕтерреа мітате Кетат/Light manus	ii iviaio	sta	ındard	● opt	ional Onot	available
P	ROFILE SUMMA	R Y R E	P 0	R T			
Company Name	Product Name	Premiums peddide	2	Guaranteed Future Insurability	3	Financial Planning Benefit A	Funeral Benefit o
**** outstanding	g value						
Accelerated Protection by Tower AIA Australia	Life Insurance Plan Life Cover Benefit	: :		:		•	•

Asteron AXA BT MLC - Protectionfirst OnePath Zurich Australia	Term Life Life Insurance Plan Term Life Life Cover OneCare Life Cover Protection Plus			0			
***			•				
AMP Life Asgard Capital Mgnt CommInsure Macquarie Life MLC	Flexible Life Time Prot Life Protection Total Care Plan FutureWise Life Life Cover Plus			0		0	

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term life - Stepped Middle Retail/Light manual Female

Ooptional O not available standard SUMMARY REP ORT Premiums **Funeral Benefit** Stepped **Company Name Product Name** 食食食食食 outstanding value Accelerated Protection by Tower Life Insurance Plan AIA Australia Life Cover Benefit 食食食食 Asteron Term Life Life Insurance Plan AXA вт Term Life OnePath OneCare Life Cover Zurich Australia Protection Plus 食食食 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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term life - Stepped Middle Professional Male

tomin	e - Stepped Middle Professional Male		standard	● optional O not availabl	le
F	ROFILE SUMMA	R Y R	E P O R T		
		Premium	s <u>ځ</u>	# #	
Company Name	Product Name	peddets 1	Level A Guaranteed Future Insurability	Financial Planning Benefit Funeral Benefit	5
**** outstandin	g value				
Accelerated Protection by Tower AIA Australia	Life Insurance Plan Life Cover Benefit	•	: :		

Asteron	Term Life	•	• •	• •	•
AXA	Life Insurance Plan	•	• •	• •	
ВТ	Term Life	•	•	• •	•
MLC - Protectionfirst	Life Cover	•	•	•	
OnePath	OneCare Life Cover			<u>_</u>	
Zurich Australia	Protection Plus		.•.	<u> </u>	<u>.</u>

AMP Life	Flexible Life Time Prot		• •	• •	•
Asgard Capital Mgnt	Life Protection		0	0)
Comminsure	Total Care Plan		• 0	• •)
Macquarie Life	FutureWise Life		•)
MLC	Life Cover Plus		• •	• •	
	CUPILL				

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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term life - Stepped Middle Professional Female

term life - Stepped Middle F Tolessional Female					optional O not	available
P	ROFILE SUMMA	R Y R	E P O	R T		
Company Name	Product Name	Premiun gebook Premiun 1	ns Fevel 2	Guaranteed Future Insurability	Financial Planning Benefit	Funeral Benefit
**** outstanding	g value					
Accelerated Protection by Tower AIA Australia	Life Insurance Plan Life Cover Benefit	•	•	•	•	•

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

AMP Life Asgard Capital Mgnt CommInsure Macquarie Life MLC MLC - Protectionfirst	Flexible Life Time Prot Life Protection Total Care Plan FutureWise Life Life Cover Plus Life Cover		0	D	0	
	SUPPLIA					

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term life - Stepped Middle Blue Collar Male

Company Name Product Name Pr	tom m	e - Stepped Middle Blue Collai Male		standard	● optional	O not available
Company Name Product Name Pr	P	ROFILE SUMMA	R Y R E	P O R T		
Accelerated Protection by Tower	Company Name	Product Name		Cuaranteed Future Insurability	Einancial	Planning 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 ASgard Capital Mgnt CommInsure Total Care Plan Macquarie Life Fluxies Elexage FutureWise Life FutureWise Life FutureWise Life	**** outstanding	g value				
Asteron Term Life AXA Life Insurance Plan BT Term Life MLC - Protectionfirst Life Cover OnePath OneCare Life Cover Zurich Australia Protection Plus AMP Life Asgard Capital Mgnt Life Protection CommInsure Total Care Plan Macquarie Life FlutireWise Life FutureWise Life FutureWise Life FutureWise Life Filexible Life FutureWise Life FutureWise Life Filexible Life FutureWise Life FutureWise Life FutureWise Life Filexible			: :	•	•	•
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	***					
AMP Life Flexible Life Time Prot	AXA BT MLC - Protectionfirst OnePath	Life Insurance Plan Term Life Life Cover OneCare Life Cover				
Asgard Capital Mgnt Life Protection O • O • O • Commlnsure Total Care Plan • O • O • O • O • O • O • O • O • O •	***					
	Asgard Capital Mgnt CommInsure Macquarie Life	Life Protection Total Care Plan FutureWise Life	0	0	0	

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term life - Stepped Middle Blue Collar Female

term life - Stepped Middle Blue Collai Termale					● opti	onal Onot	available
F	ROFILE SUMMA	R Y R	E P O	R T			
		Premiums		IIIty		efit	əflit
Company Name	Product Name	Stepped	revel 2	Guaranteed Future Insurability	3	Financial Planning Benefit A	Funeral Benefit
**** outstandin	g value						
Accelerated Protection by Tower AIA Australia	Life Insurance Plan Life Cover Benefit	•	•	:		•	•

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

AMP Life Asgard Capital Mgnt CommInsure Macquarie Life MLC	Flexible Life Time Prot Life Protection Total Care Plan FutureWise Life Life Cover Plus		0	0		0	•
MLC - Protectionfirst	Life Cover		•	ŏ			
	SUPPLE						

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term life - Stepped Mature White Collar Male

term me - Stepped Mature Writte Collar Male				●optional O not available		
Р	ROFILE SUMMA	R Y R E	P O R T			
Company Name	Product Name	Premiums peddegg Pevel	Guaranteed Future Insurability	3	Planning Benefit	Funeral Benefit o
**** outstanding	g value					
AIA Australia CommInsure Zurich Australia	Life Cover Benefit Total Care Plan Protection Plus	: :	• 0		•	

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

AMP Life Asgard Capital Mgnt Macquarie Life MLC MLC MLC OnePath	Flexible Life Time Prot Life Protection FutureWise Life Life Cover Plus Life Cover Standard Life Cover OneCare Life Cover					

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term life - Stepped Mature White Collar Female

term me - Stepped Mature virille Conar i emale					● opt	ional O not	ot available	
1	PROFILE SUMMA	RY	R E P O	RT				
		Premiums		Guaranteed Future Insurability		ŧ.	#	
Company Name	Product Name	Stepped			3	Financial Planning Benefit A	Funeral Benefit	
**** outstandin	g 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	•		•		•	•	
ВТ	Term Life) <u>•</u> .		•	•	

AMP Life	Flexible Life Time Prot	•		•		•	•	
Asgard Capital Mgnt	Life Protection		0	•		0	•	
Macquarie Life	FutureWise Life			•		•	•	
MLC	Life Cover Standard			0		•	•	
MLC	Life Cover Plus			•		•	•	
MLC - Protectionfirst	Life Cover	•	•	0		•	•	
OnePath	OneCare Life Cover	/ •		•		•	•	
	CURL							

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term life - Stepped Mature Retail/Light manual Male

Ooptional standard O not available S U M M A R Y REP 0 Premiums **Funeral Benefit** Stepped **Company Name Product Name** 青青青青青 outstanding value AIA Australia Life Cover Benefit CommInsure Total Care Plan Zurich Australia Protection Plus 食食食食 Accelerated Protection by Tower Life Insurance Plan Asteron Term Life AXA Life Insurance Plan вт Term Life *** AMP Life Flexible Life Time Prot **Asgard Capital Mgnt** Life Protection Macquarie Life FutureWise Life 0 MLC Life Cover Standard MLC Life Cover Plus MLC - Protectionfirst Life Cover OneCare Life Cover OnePath

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term life - Stepped Mature Retail/Light manual Female

Ooptional standard O not available SUMMARY REP ORT **Premiums Funeral Benefit** Stepped **Company Name Product Name** 青青青青青 outstanding value AIA Australia Life Cover Benefit CommInsure Total Care Plan Zurich Australia Protection Plus 食食食食 Accelerated Protection by Tower Life Insurance Plan Asteron Term Life AXA Life Insurance Plan вт Term Life *** AMP Life Flexible Life Time Prot **Asgard Capital Mgnt** Life Protection Macquarie Life FutureWise Life 0 MLC Life Cover Standard MLC Life Cover Plus MLC - Protectionfirst Life Cover OneCare Life Cover OnePath

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term life - Stepped Mature Professional Male

termin	e - Stepped Mature Professional Male		standar	d D oj	otional O not	available
F	PROFILE SUMMA	R Y R E	P O R	Т		
		Premiums		<u>≥</u>	#	
Company Name	Product Name	Stepped	Level N Guaranteed	Future Insurability	Financial Planning Benefit _A	Funeral Benefit
**** outstandin	g 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	•		•	•	•
ВТ	Term Life			•	•	•

AMP Life	Flexible Life Time Prot	•		•	•	•
Asgard Capital Mgnt	Life Protection	•)	•	0	•
Macquarie Life	FutureWise Life)	•		•
MLC	Life Cover Plus)	•		•
MLC	Life Cover Standard)	0		•
MLC - Protectionfirst	Life Cover)	0		•
OnePath	OneCare Life Cover	•)	•	•	•

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term life - Stepped Mature Professional Female

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į.	PROFILE SUMMA	ARY RE	P O	R T			
		Premiums		ξ		Ħ	#
Company Name	Product Name	pedde3S	Fevel 2	Guaranteed Future Insurability	3	Financial Planning Benefit A	Funeral Benefit
**** outstandin	ng 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	•		•		•	<u> </u>

AMP Life	Flexible Life Time Prot	•	5	•		•	•
Asgard Capital Mgnt	Life Protection)	•		0	•
Macquarie Life	FutureWise Life		•	•		•	•
MLC	Life Cover Standard)	0		•	•
MLC	Life Cover Plus)	•		•	•
MLC - Protectionfirst	Life Cover)	0		•	•
OnePath	OneCare Life Cover	/ . •)	•		•	•
	CUPILITY						

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term life - Stepped Mature Blue Collar Male

	e - Stepped Mature Blue Collai Male		• s	tandard	Doptional O not	available
F	PROFILE SUMMA	R Y	REPO	RT		
		Premi	iums	ed ability	al enefit	nefit
Company Name	Product Name	Stepped	Level 2	Guaranteed Future Insurability ω	Financial Planning Benefit	Funeral Benefit
**** outstandin	g value					
AIA Australia	Life Cover Benefit	•	•	•	•	•
Comminsure	Total Care Plan	•	•	0	•	•
Zurich Australia	Protection Plus	•	•	•	•	•

Accelerated Protection by Tower	Life Insurance Plan	•	•	•	•	•
Asteron	Term Life	•		•	•	•
AXA	Life Insurance Plan	•		•	•	•
BT	Term Life	•	,	•	<u> </u>	•

AMP Life	Flexible Life Time Prot	•		•	•	•
Asgard Capital Mgnt	Life Protection		O	•	0	•
Macquarie Life	FutureWise Life		•	•	•	
MLC	Life Cover Plus	<u></u>	•		•	•
MLC	Life Cover Standard			0		•
MLC - Protectionfirst OnePath	Life Cover OneCare Life Cover					

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term life - Stepped Mature Blue Collar Female

etim ilie - Stepped Mature Blue Collai i emale				Фор	Onot available			
١	PROFILE SUMMA	R Y R E	P O R 1					
Company Name	Product Name	Premiums pedde	ν Guaranteed Future Insurability	3	Financial Planning Benefit	Funeral Benefit o		
**** outstandir	g value							
AIA Australia CommInsure Zurich Australia	Life Cover Benefit Total Care Plan 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	• 0)	0	•		
Macquarie Life	FutureWise Life	•)	•	•		
MLC	Life Cover Plus)	•	•		
MLC	Life Cover Standard	•)	•	•		
MLC - Protectionfirst	Life Cover	•)	•	•		
OnePath	OneCare Life Cover	•)	•	•		

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term life - Stepped Empty Nester White Collar Male

Ooptional O not available standard S U M M A R Y REP ORT Premiums **Funeral Benefit** Stepped **Company Name Product Name** 青青青青青 outstanding value 0 0 Asgard Capital Mgnt Life Protection Zurich Australia Protection Plus *** Accelerated Protection by Tower Life Insurance Plan AIA Australia Life Cover Benefit ВТ Term Life CommInsure Total Care Plan MLC - Protectionfirst Life Cover 食食食 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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term life - Stepped Empty Nester White Collar Female

Ooptional O not available standard S U M M A R Y REP ORT **Premiums Funeral Benefit** Stepped **Company Name Product Name** 食食食食食 outstanding value 0 0 Asgard Capital Mgnt Life Protection 食食食食 Accelerated Protection by Tower Life Insurance Plan AIA Australia Life Cover Benefit RT Term Life CommInsure Total Care Plan MLC - Protectionfirst Life Cover Zurich Australia Protection Plus 食食食 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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term life - Stepped Empty Nester Retail/Light manual Male

Ooptional O not available standard SUMMARY REP ORT **Premiums Funeral Benefit** Stepped **Company Name Product Name** 青青青青青 outstanding value 0 0 Asgard Capital Mgnt Life Protection Zurich Australia Protection Plus *** Accelerated Protection by Tower Life Insurance Plan AIA Australia Life Cover Benefit вт Term Life CommInsure Total Care Plan MLC - Protectionfirst Life Cover 食食食 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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term life - Stepped Empty Nester Professional Male

Ooptional O not available standard S U M M A R Y REP ORT Premiums **Funeral Benefit** Stepped **Company Name Product Name** 青青青青青 outstanding value 0 0 Asgard Capital Mgnt Life Protection Zurich Australia Protection Plus *** Accelerated Protection by Tower Life Insurance Plan AIA Australia Life Cover Benefit ВТ Term Life CommInsure Total Care Plan MLC - Protectionfirst Life Cover 食食食 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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3 An ability to increase the sum insured without medical evidence.
4 An additional payment to fund financial planning advice following the payment of a claim 5 An advanced payment amount to help fund the expenses associated with a funeral.



term life - Stepped Empty Nester Professional Female

Ooptional O not available standard S U M M A R Y REP ORT **Premiums Funeral Benefit** Stepped **Company Name Product Name** 食食食食食 outstanding value 0 0 Asgard Capital Mgnt Life Protection 食食食食 Accelerated Protection by Tower Life Insurance Plan AIA Australia Life Cover Benefit RT Term Life CommInsure Total Care Plan MLC - Protectionfirst Life Cover Zurich Australia Protection Plus 食食食 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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term life - Stepped Empty Nester Blue Collar Male

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term life - Stepped Empty Nester Blue Collar Female

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income protection - Stepped Young White Collar Male

standard Optional O not available PROFILE SUMMAR 0 R **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 AIA Australia Disability Income PLUS Optional O 0 AIA Australia Disability Income Plan 0 0 0 CommInsure Income Care 食食食食 • 0 OnePath OneCare Income Sec, Comp 0 0 0 Asteron AXA Income Insurance Plan Indemnity 0 O • • Accelerated Protection by Tower Income Protection Plan Premier - Indemnity 0 • Income Advantage **O** 0 Macquarie Life FutureWise Income Insurance Indemnity CommInsure **O** • 0 Income Care Plus • 0 Asteron Income Protector Extra вт Income Protection Standard - Indemnity 0 0 0 0 Income Protection Plan Standard - Indemnity Accelerated Protection by Tower 0 0 OnePath OneCare Income Sec. Std 0 OnePath OneCare Income Sec. Prof 0 0 0 Asteron Income Protector 食食食 0 0 MLC - Protectionfirst IP Gold Indemnity 0 0 0 MLC IP Standard 0 MLC - Protectionfirst IP Excell Indemnity 0 IP Plus Indemnity 0 0 0 MLC • • 0 Income Replacement Comprehensive - Indemnity Zurich Australia 0 AMP Life Flex Lt Inc. Cont. Advances AMP Life Flex Lt Inc. Cont. Standard 0 0 0 Income Protection 0 0 Asgard Capital Mgnt Income Protection Plus - Indemnity FutureWise Income Insurance Extra Indemnity 0 0 Macquarie Life 0 Zurich Australia Income Replacement Standard - Indemnity 0 • 0 Income Replacement Premier - Indemnity Zurich Australia 0 AXA Income Insurance Prem Indemnity • 0 Asteron Income Advantage Extra 0 MLC IP Plus with Extra Benefit Indemnity

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income protection - Stepped Young White Collar Female

standard Optional O not available PROFILE SUMMAR 0 R **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 0 AIA Australia Disability Income Plan CommInsure 0 0 0 Income Care 0 AIA Australia Disability Income PLUS Optional 食食食食 • 0 CommInsure Income Care Plus 0 0 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity 0 Asteron Income Advantage 0 O • • OnePath OneCare Income Sec. Std 0 AXA Income Insurance Plan Indemnity 0 Income Protection Standard - Indemnity Accelerated Protection by Tower **O** • 0 Income Protection Plan Premier - Indemnity • • Macquarie Life FutureWise Income Insurance Indemnity OnePath • 0 OneCare Income Sec, Comp 0 0 Asteron Income Protector 0 Asgard Capital Mgnt Income Protection 0 • Asteron Income Protector Extra 0 0 0 Asteron IP Shield 食食食 0 0 Zurich Australia Income Replacement Premier - Indemnity 0 0 Asteron Income Advantage Extra 0 0 0 MLC IP Standard Income Replacement Standard - Indemnity 0 • 0 Zurich Australia 0 0 OneCare Income Sec. Prof OnePath 0 0 MLC - Protectionfirst IP Excell Indemnity AMP Life Flex Lt Inc. Cont. Standard 0 0 0 0 AXA Income Insurance Prem Indemnity 0 0 0 MLC IP Plus Indemnity AMP Life 0 Flex Lt Inc. Cont. Advances 0 MLC IP Plus with Extra Benefit Indemnity 0 • 0 MLC - Protectionfirst IP Gold Indemnity 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity • 0 Zurich Australia Income Replacement Comprehensive - Indemnity вт Income Protection Plus - Indemnity

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income protection - Stepped Young Retail/Light manual Male

standard Optional O not available PROFILE S U M M A R 0 R **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 OnePath OneCare Income Sec. Prof OnePath 0 0 OneCare Income Sec. Std 0 0 AIA Australia Disability Income PLUS Optional 0 • \bigcirc AIA Australia Disability Income Plan 食食食食 0 0 Asteron Income Advantage Extra Accelerated Protection by Tower 0 0 Income Protection Plan Premier - Indemnity O • • FutureWise Income Insurance Extra Indemnity Macquarie Life 0 • Income Advantage **O** 0 Macquarie Life FutureWise Income Insurance Indemnity **O** 0 0 AMP Life Flex Lt Inc. Cont. Standard • 0 • Accelerated Protection by Tower Income Protection Plan Standard - Indemnity • 0 OnePath OneCare Income Sec, Comp 0 0 0 CommInsure Income Care • 0 Asteron Income Protector 0 Income Insurance Prem Indemnity 0 AXA Income Insurance Plan Indemnity CommInsure Income Care Plus 0 0 *** • 0 MLC - Protectionfirst IP Excell Indemnity AXA Income Insurance Plus Indemnity 0 0 0 Asteron IP Shield 0 • 0 Asgard Capital Mgnt Income Protection 0 ВТ Income Protection Standard - Indemnity Zurich Australia Income Replacement Comprehensive - Indemnity 0 0 вт Income Protection Plus - Indemnity 0 0 0 0 MLC IP Plus Indemnity 0 0 0 IP Standard 0 Zurich Australia Income Replacement Standard - Indemnity 0 • 0 Asteron Income Protector Extra 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 MLC - Protectionfirst IP Gold Indemnity

IP Plus with Extra Benefit Indemnity

MLC

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income protection - Stepped Young Retail/Light manual Female

Optional standard O not available PROFILE SUMMARY REP 0 R **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 CommInsure Income Care 0 AIA Australia Disability Income PLUS Optional 0 0 0 0 OnePath OneCare Income Sec. Prof • 0 0 AIA Australia Disability Income Plan 0 0 OnePath OneCare Income Sec. Std *** • 0 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity O 0 • AMP Life Flex Lt Inc. Cont. Standard 0 • Asteron Income Advantage **O** OnePath OneCare Income Sec, Comp вт 0 Income Protection Standard - Indemnity • AXA Income Insurance Plan Indemnity 0 0 Asteron Income Advantage Extra 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity • 0 CommInsure Income Care Plus 0 Accelerated Protection by Tower Income Protection Plan Premier - Indemnity 0 0 0 Macquarie Life FutureWise Income Insurance Indemnity 食食食 вт Income Protection Plus - Indemnity 0 AXA Income Insurance Prem Indemnity 0 MLC - Protectionfirst IP Gold Indemnity 0 0 0 Asteron IP Shield • 0 \bigcirc 0 IP Standard MLC 0 0 MLC IP Plus with Extra Benefit Indemnity AXA Income Insurance Plus Indemnity 0 0 0 Asteron Income Protector 0 0 Asgard Capital Mgnt Income Protection 0 0 Asteron Income Protector Extra 0 MLC - Protectionfirst IP Excell Indemnity 0 • AMP Life Flex Lt Inc. Cont. Advances 0 0 Zurich Australia Income Replacement Comprehensive - Indemnity 0 0 • 0 MLC IP Plus Indemnity

Zurich Australia

Income Replacement Standard - Indemnity

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income protection - Stepped Young Professional Male

standard Optional O not available PROFILE SUMMAR 0 R **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 OnePath OneCare Income Sec. Std CommInsure 0 0 0 Income Care 0 0 AIA Australia Disability Income PLUS Optional 0 • \bigcirc AIA Australia Disability Income Plan 食食食食 Income Protector 0 0 Asteron 0 0 Zurich Australia Income Replacement Standard - Indemnity O • • FutureWise Income Insurance Indemnity Macquarie Life 0 • CommInsure **O** 0 Accelerated Protection by Tower Income Protection Plan Premier - Indemnity **O** 0 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity • • OnePath OneCare Income Sec. Prof 0 вт Income Protection Standard - Indemnity 0 AXA Income Insurance Plan Indemnity IP Shield • 0 0 Asteron 0 Income Advantage 0 Asteron 0 0 Asteron Income Protector Extra OnePath OneCare Income Sec. Comp 0 0 *** • 0 Asteron Income Advantage Extra MLC IP Plus with Extra Benefit Indemnity 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity 0 0 Zurich Australia Income Replacement Comprehensive - Indemnity MLC IP Standard 0 0 0 0 0 AXA Income Insurance Prem Indemnity 0 0 0 0 MLC IP Plus Indemnity 0 0 Zurich Australia Income Replacement Premier - Indemnity Asgard Capital Mgnt Income Protection 0 0 AMP Life • 0 • Flex Lt Inc. Cont. Standard 0 0 MLC - Protectionfirst IP Gold Indemnity Income Protection Plus - Indemnity

IP Excell Indemnity

MLC - Protectionfirst

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income protection - Stepped Young Professional Female

standard Optional O not available PROFILE SUMMAR REP 0 R **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 0 AIA Australia Disability Income Plan OnePath 0 0 OneCare Income Sec. Std 0 0 AIA Australia Disability Income PLUS Optional 0 • 0 Comminsure Income Care 食食食食 0 0 Macquarie Life FutureWise Income Insurance Indemnity 0 0 Asteron Income Protector Extra O • • Zurich Australia Income Replacement Standard - Indemnity 0 0 • IP Shield 0 Asgard Capital Mgnt Income Protection **O** 0 OnePath OneCare Income Sec. Prof • AXA Income Insurance Plan Indemnity 0 0 Asteron Income Advantage 0 0 OnePath OneCare Income Sec. Comp. • 0 Asteron Income Protector 0 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity 0 0 Income Protection Standard - Indemnity Accelerated Protection by Tower Income Protection Plan Premier - Indemnity 0 0 O • Income Care Plus CommInsure 食食食 FutureWise Income Insurance Extra Indemnity 0 0 Macquarie Life 0 0 MLC - Protectionfirst IP Gold Indemnity 0 0 Income Advantage Extra Asteron 0 0 0 AMP Life Flex Lt Inc. Cont. Standard вт Income Protection Plus - Indemnity • 0 Income Replacement Comprehensive - Indemnity Zurich Australia 0 0 Zurich Australia Income Replacement Premier - Indemnity Income Insurance Prem Indemnity 0 0 MLC - Protectionfirst IP Excell Indemnity 0 0 • 0 MLC IP Plus Indemnity 0 0 0 MLC IP Plus with Extra Benefit Indemnity 0 0 0 0 MLC IP Standard 0 AMP Life Flex Lt Inc. Cont. Advances

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income protection - Stepped Young Blue Collar Male

standard Optional O not available PROFILE SUMMAR 0 R **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 0 CommInsure Income Care 食食食食 AXA Income Insurance Prem Indemnity **O** 0 Disability Income PLUS Optional AIA Australia 0 0 Asteron Income Protector 0 0 0 AIA Australia Disability Income Plan 0 AXA Income Insurance Plan Indemnity O • • CommInsure Income Care Plus 0 0 • Accelerated Protection by Tower Income Protection Plan Standard - Indemnity Income Protection Plus - Indemnity **O** 0 Macquarie Life FutureWise Income Insurance Indemnity • • OnePath OneCare Income Sec. Std OnePath • 0 OneCare Income Sec, Comp Accelerated Protection by Tower 0 0 Income Protection Plan Premier - Indemnity 食食食 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 MLC - Protectionfirst IP Excell Indemnity 0 0 Zurich Australia Income Replacement Standard - Indemnity 0 • 0 Zurich Australia Income Replacement Comprehensive - Indemnity 0 0 Asteron Income Protector Extra IP Plus Indemnity 0 0 0 MLC 0 0 0 Asteron IP Shield • • 0 MLC - Protectionfirst IP Gold Indemnity 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity MLC IP Plus with Extra Benefit Indemnity 0 0 0 0 AMP Life Flex Lt Inc. Cont. Advances

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income protection - Stepped Young Blue Collar Female

standard Optional O not available PROFILE SUMMARY REP ORT **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity 0 CommInsure Income Care 0 0 食食食食 Income Care Plus **O** 0 CommInsure 0 0 0 AIA Australia Disability Income Plan 0 0 Macquarie Life FutureWise Income Insurance Indemnity 0 0 AIA Australia Disability Income PLUS Optional O • 0 Accelerated Protection by Tower Income Protection Plan Premier - Indemnity 0 AXA Income Insurance Plan Indemnity вт Income Protection Plus - Indemnity **O** 0 Asteron Income Protector • • OnePath OneCare Income Sec. Std OnePath 0 0 OneCare Income Sec, Comp 0 0 0 IP Shield Asteron 食食食 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 Zurich Australia Income Replacement Standard - Indemnity 0 0 0 AMP Life Flex Lt Inc. Cont. Standard • 0 Zurich Australia Income Replacement Comprehensive - Indemnity 0 0 MLC - Protectionfirst IP Gold Indemnity IP Excell Indemnity 0 0 MLC - Protectionfirst • 0 Asteron Income Protector Extra 0 AXA Income Insurance Prem Indemnity MLC IP Plus with Extra Benefit Indemnity 0 0 0 IP Plus Indemnity 0 0 0 MLC

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income protection - Stepped Middle White Collar Male

standard Optional O not available PROFILE SUMMAR 0 R **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 青青青青青 outstanding value 0 0 0 CommInsure Income Care Accelerated Protection by Tower Income Protection Plan Standard - Indemnity 0 0 0 0 0 AIA Australia Disability Income PLUS Optional 0 0 • AIA Australia Disability Income Plan 食食食食 Accelerated Protection by Tower Income Protection Plan Premier - Indemnity 0 0 0 0 Asteron Income Protector O 0 • IP Shield Asteron 0 • Income Advantage Asteron **O** 0 Macquarie Life FutureWise Income Insurance Indemnity **O** 0 Asteron Income Protector Extra • 0 OnePath OneCare Income Sec. Std • 0 Asteron Income Advantage Extra 0 0 CommInsure Income Care Plus 0 0 Zurich Australia Income Replacement Standard - Indemnity 0 вт Income Protection Standard - Indemnity 0 AXA Income Insurance Plan Indemnity *** 0 0 Zurich Australia Income Replacement Premier - Indemnity 0 0 MLC - Protectionfirst IP Gold Indemnity Income Insurance Prem Indemnity 0 вт Income Protection Plus - Indemnity • 0 0 0 MLC IP Plus Indemnity 0 0 OnePath OneCare Income Sec. Prof MLC - Protectionfirst IP Excell Indemnity 0 0 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity Income Protection 0 0 Asgard Capital Mgnt AMP Life Flex Lt Inc. Cont. Advances 0 • 0 Income Replacement Comprehensive - Indemnity Zurich Australia 0 0 OnePath OneCare Income Sec, Comp 0 0 • MLC IP Plus with Extra Benefit Indemnity

IP Standard

MLC

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income protection - Stepped Middle White Collar Female

standard Optional O not available PROFILE SUMMAR REP 0 R **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity 0 0 0 AIA Australia Disability Income Plan 0 0 AIA Australia Disability Income PLUS Optional 0 • 0 Comminsure Income Care 食食食食 0 OnePath OneCare Income Sec. Std 0 0 0 Asteron Income Protector O • • Asteron Income Protector Extra 0 ВТ Income Protection Standard - Indemnity **O** 0 OnePath OneCare Income Sec, Comp **O** 0 Macquarie Life FutureWise Income Insurance Indemnity • 0 0 Asteron IP Shield Accelerated Protection by Tower Income Protection Plan Premier - Indemnity • 0 0 0 Income Replacement Standard - Indemnity Zurich Australia • 0 Asteron Income Advantage Extra 0 Asteron Income Advantage 0 0 AXA Income Insurance Plan Indemnity *** AMP Life Flex Lt Inc. Cont. Standard 0 0 0 0 AXA Income Insurance Prem Indemnity 0 0 Asgard Capital Mgnt Income Protection MLC 0 0 0 IP Plus with Extra Benefit Indemnity Income Protection Plus - Indemnity ВT 0 0 0 0 MLC IP Standard MLC IP Plus Indemnity 0 0 0 0 Flex Lt Inc. Cont. Advances 0 AMP Life Ō 0 OnePath OneCare Income Sec. Prof 0 0 Zurich Australia Income Replacement Premier - Indemnity 0 Zurich Australia Income Replacement Comprehensive - Indemnity 0 MLC - Protectionfirst • • IP Gold Indemnity 0 0 MLC - Protectionfirst IP Excell Indemnity • 0 CommInsure Income Care Plus 0 • FutureWise Income Insurance Extra Indemnity

Macquarie Life

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income protection - Stepped Middle Retail/Light manual Male

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income protection - Stepped Middle Retail/Light manual Female

Optional standard O not available PROFILE SUMMARY REP O R **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 AIA Australia Disability Income PLUS Optional OnePath OneCare Income Sec. Prof 0 0 0 0 OnePath OneCare Income Sec. Std 0 • 0 AIA Australia Disability Income Plan 食食食食 0 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity 0 0 AXA Income Insurance Prem Indemnity O • • Asteron Income Protector 0 AXA Income Insurance Plan Indemnity **O** 0 OnePath OneCare Income Sec, Comp **O** 0 0 Comminsure Income Care • 0 • Asteron IP Shield 0 AMP Life Flex Lt Inc. Cont. Standard • 0 0 0 FutureWise Income Insurance Extra Indemnity Macquarie Life • 0 Asteron Income Advantage 0 Accelerated Protection by Tower Income Protection Plan Premier - Indemnity 0 0 0 Asteron Income Advantage Extra Macquarie Life FutureWise Income Insurance Indemnity 0 0 *** Income Replacement Comprehensive - Indemnity 0 0 Zurich Australia Income Protection Standard - Indemnity 0 Income Protection Plus - Indemnity вт 0 0 MLC - Protectionfirst IP Excell Indemnity 0 AXA Income Insurance Plus Indemnity CommInsure Income Care Plus 0 0 0 0 0 0 MLC IP Plus Indemnity 0 Flex Lt Inc. Cont. Advances AMP Life 0 0 0 IP Standard 0 MLC - Protectionfirst IP Gold Indemnity 0 • 0 Income Replacement Standard - Indemnity Zurich Australia 0 0 Asgard Capital Mgnt Income Protection • 0 Asteron Income Protector Extra

MLC

IP Plus with Extra Benefit Indemnity

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income protection - Stepped Middle Professional Male

standard Optional O not available PROFILE SUMMAR 0 R **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 AIA Australia Disability Income PLUS Optional Zurich Australia Income Replacement Standard - Indemnity 0 0 0 0 0 CommInsure Income Care • 0 OnePath OneCare Income Sec. Std 食食食食 Zurich Australia 0 Income Replacement Comprehensive - Indemnity 0 0 0 OnePath OneCare Income Sec. Comp O • • Asteron Income Protector Extra 0 • CommInsure Income Care Plus **O** 0 0 AIA Australia Disability Income Plan **O** • 0 Asteron Income Advantage Extra • 0 • Asteron IP Shield Accelerated Protection by Tower Income Protection Plan Standard - Indemnity • 0 0 0 0 Asteron Income Advantage • 0 OnePath OneCare Income Sec. Prof 0 Asteron Income Protector 0 0 AXA Income Insurance Plan Indemnity *** вт Income Protection Plus - Indemnity 0 ВТ Income Protection Standard - Indemnity FutureWise Income Insurance Indemnity 0 Macquarie Life 0 0 0 MLC IP Plus Indemnity 0 • 0 MLC - Protectionfirst IP Excell Indemnity 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity AXA Income Insurance Prem Indemnity 0 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 0 MLC IP Plus with Extra Benefit Indemnity 0 0 0 0 Accelerated Protection by Tower Income Protection Plan Premier - Indemnity 0 0 • Income Replacement Premier - Indemnity Zurich Australia 0 0 MLC - Protectionfirst IP Gold Indemnity • 0 0 AMP Life Flex Lt Inc. Cont. Standard

Income Protection

Asgard Capital Mgnt

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income protection - Stepped Middle Professional Female

standard Optional O not available PROFILE SUMMAR REP 0 R **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 0 CommInsure Income Care AIA Australia Disability Income PLUS Optional 0 0 0 0 0 AIA Australia Disability Income Plan • 0 OnePath OneCare Income Sec. Std. 食食食食 0 0 Asteron Income Advantage Extra 0 0 OnePath OneCare Income Sec. Comp O • • Zurich Australia Income Replacement Standard - Indemnity 0 0 • Accelerated Protection by Tower Income Protection Plan Standard - Indemnity **O** 0 Asteron Income Protector Extra **O** • 0 OnePath OneCare Income Sec. Prof. • 0 Asteron Income Advantage Income Protector • 0 Asteron 0 0 0 IP Shield Asteron • 0 Zurich Australia Income Replacement Comprehensive - Indemnity 0 Accelerated Protection by Tower Income Protection Plan Premier - Indemnity 0 0 AXA Income Insurance Plan Indemnity *** 0 0 MLC IP Plus with Extra Benefit Indemnity 0 0 Asgard Capital Mgnt Income Protection 0 0 0 IP Plus Indemnity 0 MLC 0 0 IP Standard • Income Protection Plus - Indemnity RT 0 0 Macquarie Life FutureWise Income Insurance Indemnity AMP Life Flex Lt Inc. Cont. Standard 0 0 0 0 0 FutureWise Income Insurance Extra Indemnity Macquarie Life 0 Income Insurance Prem Indemnity Income Care Plus 0 0 CommInsure MLC - Protectionfirst IP Excell Indemnity 0 0 0 Income Protection Standard - Indemnity BT 0 0 Zurich Australia Income Replacement Premier - Indemnity 0 AMP Life Flex Lt Inc. Cont. Advances 0 • MLC - Protectionfirst IP Gold Indemnity

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income protection - Stepped Middle Blue Collar Male

standard Optional O not available PROFILE SUMMARY 0 R **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity 0 CommInsure Income Care 0 0 食食食食 Income Protection Plan Premier - Indemnity **O** 0 Accelerated Protection by Tower 0 0 Macquarie Life FutureWise Income Insurance Indemnity 0 Income Insurance Prem Indemnity 0 0 AIA Australia Disability Income PLUS Optional • вт Income Protection Plus - Indemnity 0 0 CommInsure Income Care Plus **O** • OnePath OneCare Income Sec. Std **O** Income Insurance Plan Indemnity AXA • 0 0 Asteron IP Shield Income Protector • 0 Asteron 食食食 0 Asteron Income Protector Extra • 0 0 IP Plus with Extra Benefit Indemnity MLC O 0 MLC IP Plus Indemnity 0 0 MLC - Protectionfirst IP Gold Indemnity • 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 OnePath OneCare Income Sec, Comp 0 0 MLC - Protectionfirst IP Excell Indemnity FutureWise Income Insurance Extra Indemnity 0 0 Macquarie Life 0 0 0 Flex Lt Inc. Cont. Standard AMP Life 0 0 Zurich Australia Income Replacement Comprehensive - Indemnity Zurich Australia Income Replacement Standard - Indemnity 0 0 0 0 \bigcirc Disability Income Plan AIA Australia

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income protection - Stepped Middle Blue Collar Female

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income protection - Stepped Mature White Collar Male

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income protection - Stepped Mature White Collar Female

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income protection - Stepped Mature Retail/Light manual Male

standard Optional O not available PROFILE S U M M A R REP 0 R **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 OnePath OneCare Income Sec. Prof OnePath 0 0 OneCare Income Sec. Std 0 0 AIA Australia Disability Income PLUS Optional 0 • \bigcirc AIA Australia Disability Income Plan 食食食食 OnePath 0 0 OneCare Income Sec, Comp 0 0 0 CommInsure Income Care O • Asteron Income Protector 0 • Accelerated Protection by Tower Income Protection Plan Premier - Indemnity **O** 0 Macquarie Life FutureWise Income Insurance Indemnity **O** • 0 CommInsure Income Care Plus • 0 Asteron Income Advantage Income Replacement Standard - Indemnity • 0 Zurich Australia Accelerated Protection by Tower 0 0 0 Income Protection Plan Standard - Indemnity • AXA Income Insurance Plan Indemnity 0 Income Insurance Prem Indemnity 0 • Asteron Income Protector Extra Asteron Income Advantage Extra 0 0 *** 0 • 0 AMP Life Flex Lt Inc. Cont. Standard 0 MLC - Protectionfirst IP Gold Indemnity 0 0 0 0 MLC IP Plus Indemnity • • 0 FutureWise Income Insurance Extra Indemnity Macquarie Life 0 AMP Life Flex Lt Inc. Cont. Advances MLC IP Standard 0 0 0 0 0 0 MLC - Protectionfirst IP Excell Indemnity 0 0 Zurich Australia Income Replacement Comprehensive - Indemnity Income Insurance Plus Indemnity 0 0 0 MLC IP Plus with Extra Benefit Indemnity 0 0 0 Asgard Capital Mgnt Income Protection 0 ВТ Income Protection Standard - Indemnity вт Income Protection Plus - Indemnity 0 0 0 IP Shield

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income protection - Stepped Mature Retail/Light manual Female

PROFILE SUMMARY REP 0 R **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 0 AIA Australia Disability Income Plan OnePath 0 0 OneCare Income Sec. Prof 0 0 AIA Australia Disability Income PLUS Optional • 0 OnePath OneCare Income Sec. Std. 食食食食 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity 0 0 0 0 Asteron Income Protector Extra O AXA Income Insurance Prem Indemnity 0 • Accelerated Protection by Tower Income Protection Plan Premier - Indemnity **O** 0 Asteron Income Advantage **O** 0 FutureWise Income Insurance Indemnity Macquarie Life • 0 0 CommInsure Income Care CommInsure • 0 Income Care Plus Income Insurance Plan Indemnity 0 AXA • 0 Asteron Income Advantage Extra 0 OnePath OneCare Income Sec, Comp 0 0 0 Asteron Income Protector 食食食 0 ΑΧΑ Income Insurance Plus Indemnity ВТ Income Protection Plus - Indemnity 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 Zurich Australia Income Replacement Comprehensive - Indemnity 0 0 IP Gold Indemnity MLC - Protectionfirst 0 0 MLC - Protectionfirst IP Excell Indemnity Zurich Australia Income Replacement Standard - Indemnity 0 0 0 0 Asgard Capital Mgnt Income Protection 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity ВТ Income Protection Standard - Indemnity 0 0 0 0 0 MLC IP Standard 0 0 0 • MLC IP Plus Indemnity • 0 0 Asteron IP Shield

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IP Plus with Extra Benefit Indemnity

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income protection - Stepped Mature Professional Male

standard Optional O not available PROFILE SUMMAR 0 R **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 AIA Australia Disability Income PLUS Optional OnePath OneCare Income Sec. Std 0 0 Zurich Australia Income Replacement Standard - Indemnity 食食食食 • • CommInsure Income Care Plus 0 0 0 CommInsure Income Care OnePath OneCare Income Sec. Prof 0 0 O 0 • IP Shield Asteron 0 0 • Accelerated Protection by Tower Income Protection Plan Standard - Indemnity **O** 0 Asteron Income Protector **O** 0 Asteron Income Protector Extra • 0 Zurich Australia Income Replacement Premier - Indemnity • 0 Asteron Income Advantage 0 0 Zurich Australia Income Replacement Comprehensive - Indemnity • 0 0 AIA Australia Disability Income Plan 0 • Income Advantage Extra Asteron 0 0 OnePath OneCare Income Sec, Comp 食食食 AMP Life 0 0 0 Flex Lt Inc. Cont. Standard 0 ВТ Income Protection Standard - Indemnity Asgard Capital Mgnt 0 0 Income Protection 0 AXA Income Insurance Prem Indemnity 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity Accelerated Protection by Tower Income Protection Plan Premier - Indemnity 0 0 0 0 MLC - Protectionfirst IP Gold Indemnity 0 IP Excell Indemnity 0 MLC - Protectionfirst 0 Macquarie Life FutureWise Income Insurance Indemnity 0 MLC IP Plus with Extra Benefit Indemnity 0 0 • Income Insurance Plan Indemnity AXA 0 0 0 0 MLC IP Standard вт Income Protection Plus - Indemnity 0 0 0 0 MLC IP Plus Indemnity

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income protection - Stepped Mature Professional Female

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income protection - Stepped Mature Blue Collar Male

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income protection - Stepped Mature Blue Collar Female

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income protection - Stepped Empty Nester White Collar Male

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income protection - Stepped Empty Nester White Collar Female

S U M M A R REP O R **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 0 CommInsure Income Care O O AIA Australia Disability Income Plan 0 食食食食 Income Care Plus **O** 0 CommInsure 0 AXA Income Insurance Plan Indemnity 0 0 Macquarie Life FutureWise Income Insurance Indemnity 0 Asteron Income Protector 0 O • • Zurich Australia Income Replacement Standard - Indemnity 0 • OnePath OneCare Income Sec, Comp **O** 0 Asteron Income Protector Extra **O** • 0 Asteron Income Advantage Extra O • OnePath OneCare Income Sec. Std Asgard Capital Mgnt 0 Income Protection 0 0 0 IP Shield Asteron 0 0 AIA Australia Disability Income PLUS Optional 0 0 • Accelerated Protection by Tower Income Protection Plan Standard - Indemnity 0 0 Asteron Income Advantage *** вт Income Protection Plus - Indemnity 0 0 0 0 MLC IP Standard AMP Life Flex Lt Inc. Cont. Advances 0 MLC IP Plus Indemnity 0 0 0 0 0 0 • MLC IP Plus with Extra Benefit Indemnity 0 ВТ Income Protection Standard - Indemnity Zurich Australia Income Replacement Premier - Indemnity 0 0 IP Excell Indemnity 0 0 MLC - Protectionfirst 0 0 MLC - Protectionfirst IP Gold Indemnity Income Replacement Comprehensive - Indemnity 0 0 Zurich Australia 0 Macquarie Life FutureWise Income Insurance Extra Indemnity 0 0 0 Accelerated Protection by Tower Income Protection Plan Premier - Indemnity 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 AXA Income Insurance Prem Indemnity

OneCare Income Sec. Prof

OnePath

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income protection - Stepped Empty Nester Retail/Light manual Male standard

SUMMARY REP ORT **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 OnePath OneCare Income Sec. Prof AIA Australia Disability Income PLUS Optional 0 0 0 0 AIA Australia Disability Income Plan 食食食食 • • Asteron Income Advantage Extra 0 0 Macquarie Life FutureWise Income Insurance Indemnity 0 Accelerated Protection by Tower Income Protection Plan Standard - Indemnity 0 0 O AXA Income Insurance Plan Indemnity 0 • Income Protector Extra Asteron **O** 0 Asteron Income Protector **O** • 0 Asteron Income Advantage • 0 CommInsure Income Care Plus • 0 OnePath OneCare Income Sec, Comp 0 0 0 CommInsure Income Care • 0 OnePath OneCare Income Sec. Std 0 Accelerated Protection by Tower Income Protection Plan Premier - Indemnity 0 0 0 0 Asteron 食食食 0 AXA Income Insurance Plus Indemnity 0 0 MLC - Protectionfirst IP Gold Indemnity Income Replacement Comprehensive - Indemnity 0 0 Zurich Australia Income Insurance Prem Indemnity 0 AXA 0 0 MLC - Protectionfirst IP Excell Indemnity 0 0 Zurich Australia Income Replacement Standard - Indemnity MLC IP Plus Indemnity 0 0 0 0 0 0 Asgard Capital Mgnt Income Protection 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity 0 0 0 0 IP Standard вт Income Protection Plus - Indemnity AMP Life Flex Lt Inc. Cont. Advances 0 ВТ Income Protection Standard - Indemnity 0 0 0 MLC IP Plus with Extra Benefit Indemnity

AMP Life

Flex Lt Inc. Cont. Standard

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



income protection - Stepped Empty Nester Retail/Light manual Female

Optional O not available SUMMARY REP ORT **Premiums** Claims Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 OnePath OneCare Income Sec. Std 0 AIA Australia Disability Income Plan 0 0 0 0 0 AIA Australia Disability Income PLUS Optional • 0 OnePath OneCare Income Sec. Prof 食食食食 FutureWise Income Insurance Indemnity 0 0 Macquarie Life 0 0 CommInsure Income Care Plus O 0 • IP Shield Asteron 0 • OnePath OneCare Income Sec, Comp **O** 0 Asteron Income Advantage **O** • 0 Asteron Income Protector • AXA Income Insurance Plan Indemnity Accelerated Protection by Tower Income Protection Plan Premier - Indemnity • 0 0 0 0 CommInsure Income Care • 0 Asteron Income Advantage Extra 0 Income Protector Extra 0 Income Protection Plan Standard - Indemnity 0 0 0 Accelerated Protection by Tower 食食食 ВT Income Protection Plus - Indemnity 0 0 Asgard Capital Mgnt Income Protection IP Plus with Extra Benefit Indemnity 0 0 Income Replacement Standard - Indemnity 0 0 Zurich Australia 0 • AXA Income Insurance Prem Indemnity 0 AXA Income Insurance Plus Indemnity MLC IP Standard 0 0 0 0 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 вт Income Protection Standard - Indemnity Zurich Australia Income Replacement Comprehensive - Indemnity 0 0 IP Excell Indemnity 0 MLC - Protectionfirst 0

IP Gold Indemnity

IP Plus Indemnity

Flex Lt Inc. Cont. Advances

FutureWise Income Insurance Extra Indemnity

MLC - Protectionfirst

AMP Life

MLC

Macquarie Life

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income protection - Stepped Empty Nester Professional Male

standard Optional O not available S U M M A R 0 R **Premiums** Claims Contribution **Company Name Product Name** Stepped Level 青青青青青 outstanding value 0 0 0 CommInsure Income Care OnePath OneCare Income Sec. Std 0 0 0 AIA Australia Disability Income PLUS Optional 食食食食 • • Zurich Australia Income Replacement Premier - Indemnity 0 0 0 AIA Australia Disability Income Plan 0 0 Asteron IP Shield 0 O • CommInsure Income Care Plus 0 • Income Protector **O** 0 Zurich Australia Income Replacement Standard - Indemnity **O** • 0 Asteron Income Advantage Extra • 0 Asteron Income Advantage Accelerated Protection by Tower Income Protection Plan Standard - Indemnity • 0 0 0 0 OnePath OneCare Income Sec. Comp • 0 Asteron Income Protector Extra 0 Zurich Australia Income Replacement Comprehensive - Indemnity 0 0 0 OnePath OneCare Income Sec. Prof 食食食 Asgard Capital Mgnt 0 \bigcirc Income Protection 0 0 Accelerated Protection by Tower Income Protection Plan Premier - Indemnity 0 0 0 IP Plus Indemnity AMP Life Flex Lt Inc. Cont. Advances 0 вт Income Protection Plus - Indemnity 0 0 0 0 MLC IP Standard MLC - Protectionfirst IP Gold Indemnity 0 0 0 0 MLC - Protectionfirst IP Excell Indemnity 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity Income Insurance Prem Indemnity 0 AXA 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 0 • MLC IP Plus with Extra Benefit Indemnity 0 ВТ Income Protection Standard - Indemnity • 0 Macquarie Life FutureWise Income Insurance Indemnity

Income Insurance Plan Indemnity

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income protection - Stepped Empty Nester Professional Female

Optional standard O not available PROFILE S U M M A R REP ORT **Premiums** Claims Superannuation Contribution **Company Name Product Name** Stepped Level 食食食食食 outstanding value 0 0 AIA Australia Disability Income PLUS Optional OnePath OneCare Income Sec. Std 0 0 0 CommInsure Income Care 食食食食 • 0 0 Asteron IP Shield 0 Income Protection Plan Standard - Indemnity 0 0 Accelerated Protection by Tower Asteron Income Protector 0 0 O • OnePath OneCare Income Sec. Prof 0 • CommInsure Income Care Plus **O** 0 Zurich Australia Income Replacement Comprehensive - Indemnity **O** • 0 Income Advantage Asteron • 0 OnePath OneCare Income Sec, Comp • 0 Asteron Income Protector Extra 0 0 Zurich Australia Income Replacement Standard - Indemnity 0 0 0 AIA Australia Disability Income Plan 0 • Income Advantage Extra 0 0 Asgard Capital Mgnt Income Protection 食食食 0 0 MLC - Protectionfirst IP Excell Indemnity 0 0 0 MLC IP Plus Indemnity 0 вт Income Protection Standard - Indemnity Accelerated Protection by Tower Income Protection Plan Premier - Indemnity 0 0 0 0 0 IP Plus with Extra Benefit Indemnity MLC 0 0 Macquarie Life FutureWise Income Insurance Extra Indemnity AMP Life Flex Lt Inc. Cont. Advances 0 IP Standard 0 0 \bigcirc 0 MLC 0 AXA Income Insurance Prem Indemnity Income Protection Plus - Indemnity Income Replacement Premier - Indemnity 0 Zurich Australia 0 0 0 FutureWise Income Insurance Indemnity Macquarie Life 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 MLC - Protectionfirst IP Gold Indemnity

Income Insurance Plan Indemnity

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income protection - Stepped Empty Nester Blue Collar Male

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income protection - Stepped Empty Nester Blue Collar Female

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trauma insurance - Stepped Young White Collar Male

standard Optional O not available PROFILE SUMMARY REP ORT Premiums nsurabilit **Company Name Product Name** 青青青青青 outstanding value AIA Australia SA Crisis Recovery 0 0 0 Macquarie Life FutureWise Life Trauma Insurance Macquarie Life • Trauma Plus 食食食食 0 Accelerated Protection by Tower Standalone Critical Illness Plan Premier 0 Accelerated Protection by Tower Standalone Critical Illness Plan Standard AMP Life Crisis Cover Optimum AMP Life Crisis Cover Standard 0 Asteron Stand Alone Recovery Plus 0 ΑΧΑ SA Trauma Insurance Plan 0 AXA SA Trauma Insurance Plus Plan CommInsure Total Care Plan SATrauma Plus 0 0 Total Care Plan SATrauma CommInsure 0 OneCare Trauma Cvr Prem OnePath 0 OnePath Trauma Cvr Prem with Max 食食食 AMP Life Crisis Cover Optimum w/ Partials AMP Life Crisis Cover Standard вт 0 0 Standalone Living Insurance вт 0 0 Standalone Living Plus Critical Illness Plus SA MLC 0 MLC Critical Illness Plus SA - with Extra Benefits Partial 0 MLC - Protectionfirst SA Recovery Money With Severe Illness Benefit MLC - Protectionfirst SA Recovery Money 0 OneCare Trauma Cvr Comp 0 0 OnePath 0 Extended SA Trauma Ins Zurich Australia Zurich Australia Extended SA Trauma Ins Top Up

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trauma insurance - Stepped Young White Collar Female

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trauma insurance - Stepped Young Retail/Light manual Male

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trauma insurance - Stepped Young Retail/Light manual Female

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trauma insurance - Stepped Young Professional Male

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trauma insurance - Stepped Young Professional Female

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trauma insurance - Stepped Young Blue Collar Male

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P	ROFILE SUMMARY	R E	P O R T		
		Pren	niums		
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trauma insurance - Stepped Young Blue Collar Female

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trauma insurance - Stepped Middle White Collar Male

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trauma insurance - Stepped Middle Retail/Light manual Male

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Zurich Australia

Extended SA Trauma Ins Top Up

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trauma insurance - Stepped Middle Professional Male

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trauma insurance - Stepped Middle Professional Female

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trauma insurance - Stepped Middle Blue Collar Male

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trauma insurance - Stepped Middle Blue Collar Female

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trauma insurance - Stepped Mature White Collar Male

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trauma insurance - Stepped Mature Retail/Light manual Male

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Extended SA Trauma Ins Top Up

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trauma insurance - Stepped Mature Professional Male

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trauma insurance - Stepped Mature Blue Collar Male

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Zurich Australia

Extended SA Trauma Ins Top Up

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trauma insurance - Stepped Mature Blue Collar Female

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trauma insurance - Stepped Empty Nester White Collar Male

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trauma insurance - Stepped Empty Nester White Collar Female

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P	ROFILE SUMMARY	REPORT
Company Name	Product Name	Stepped Cuaranteed Future Insurability Trauma Trauma Trauma
**** outstandin	g value	
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trauma insurance - Stepped Empty Nester Retail/Light manual Male

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trauma insurance - Stepped Empty Nester Retail/Light manual Female

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trauma insurance - Stepped Empty Nester Professional Male

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trauma insurance - Stepped Empty Nester Professional Female

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ROFILE SUMMARY	REPORT		
Product Name	Premiums Stephed Premiums	Guaranteed Future Insurability	Trauma Reinstatement
j value			
Standalone Critical Illness Plan Premier Trauma Plus OneCare Trauma Cvr Prem Trauma Cvr Prem with Max	• • • • • • • • • • • • • • • • • • •		0
Standalone Critical Illness Plan Standard Crisis Cover Optimum w/ Partials Stand Alone Recovery Plus SA Trauma Insurance Plus Plan Total Care Plan SATrauma Plus FutureWise Life Trauma Insurance SA Recovery Money With Severe Illness Benefit SA Recovery Money OneCare Trauma Cvr Comp	D D	D.	0 0 0 0 0
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trauma insurance - Stepped Empty Nester Blue Collar Male

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P	ROFILE SUMMARY	R E	P O R T		
		Prem	iums		
Company Name	Product Name	Stepped	Pevel 2	Guaranteed Future Insurability	Trauma Reinstatement
**** outstanding	g value				
Accelerated Protection by Tower	Standalone Critical Illness Plan Standard	•	•	•	0
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/ Partials	•	•	•	•
Asteron	Stand Alone Recovery Plus	•	•	•	•
Comminsure	Total Care Plan SATrauma Plus		•	•	•
Macquarie Life	FutureWise Life Trauma Insurance		•	•	0
MLC	Critical Illness Plus SA		•	•	0
OnePath	Trauma Cvr Prem with Max	•	•	•	•
OnePath	OneCare Trauma Cvr Prem	0	•	•	•

AIA Australia	SA Crisis Recovery	•	•	0	0
AXA	SA Trauma Insurance Plus Plan	•	•	•	0
AXA	SA Trauma Insurance Plan	•	•	•	0
ВТ	Standalone Living Plus	•	•	0	0
ВТ	Standalone Living Insurance	•	•	0	•
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	•	•	•	0
OnePath	OneCare Trauma Cvr Comp	•	0	•	•
Zurich Australia	Extended SA Trauma Ins Top Up	•	•	•	0
7	F. day day 04 Terror lan			_	•

Extended SA Trauma Ins

Zurich Australia

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



trauma insurance - Stepped Empty Nester Blue Collar Female

Optional standard O not available R E P PROFILE SUMMARY ORT Premiums nsurabilit **Company Name Product Name** 青青青青青 outstanding value OnePath OneCare Trauma Cvr Comp 0 0 0 0 OnePath OneCare Trauma Cvr Prem OnePath Trauma Cvr Prem with Max 食食食食 0 Accelerated Protection by Tower Standalone Critical Illness Plan Standard 0 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/ Partials AMP Life Crisis Cover Standard CommInsure Total Care Plan SATrauma CommInsure Total Care Plan SATrauma Plus 0 Macquarie Life FutureWise Life Trauma Insurance 0 Macquarie Life Trauma Plus 0 MLC - Protectionfirst SA Recovery Money With Severe Illness Benefit 食食食 0 0 AIA Australia SA Crisis Recovery 0 Asteron Stand Alone Recovery Plus 0 AXA SA Trauma Insurance Plan 0 AXA SA Trauma Insurance Plus Plan вт 0 0 Standalone Living Plus 0 0 вт Standalone Living Insurance 0 MLC Critical Illness Plus SA MLC Critical Illness Plus SA - with Extra Benefits Partial SA Recovery Money 0 MLC - Protectionfirst 0 Extended SA Trauma Ins Zurich Australia Zurich Australia Extended SA Trauma Ins Top Up

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



TPD insurance - Stepped Young White Collar Male

IPD III	surance - Stepped Young Write Collar Male	;	standard	● optional	O not available
F	PROFILE SUMMARY	Y RE	P O R T		
		Pre	miums		<u>_</u>
Company Name	Product Name	Stepped	Pevel 2	Guaranteed Future Insurability ω	Financial Planning Benefit
**** outstandii	ng value				
AXA Zurich Australia	TPD Insurance Plan Stand Alone TPD		•	•	•

AMP Life Asgard Capital Mgnt BT CommInsure OnePath	Stand Alone TPD Standalone TPD Standalone TPD Plan Total Care Plan Stand Alone TPD OneCare Stand Alone TPD		0	0	0

Accelerated Protection by Tower AIA Australia Asteron Macquarie Life MLC MLC - Protectionfirst	Standalone TPD Plan Permanent Disablement StandAlone Stand Alone TPD FutureWise TPD Standalone TPD Stand Alone Insurance SA Recovery Money TPD			0	

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



TPD insurance - Stepped Young White Collar Female

Ooptional standard O not available PROFILE SUMMARY REP ORT **Premiums Company Name Product Name** 食食食食食 outstanding value AXA TPD Insurance Plan Zurich Australia Stand Alone TPD 食食食食 0 AIA Australia Permanent Disablement StandAlone AMP Life Stand Alone TPD 0 вт Standalone TPD Plan 0 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 TPD Stand Alone Insurance MLC - Protectionfirst SA Recovery Money TPD

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



TPD insurance - Stepped Young Retail/Light manual Male

Ooptional standard O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** 食食食食食 outstanding value Zurich Australia Stand Alone TPD 食食食食 AIA Australia Permanent Disablement StandAlone AMP Life Stand Alone TPD 0 Asgard Capital Mgnt Standalone TPD AXA TPD Insurance Plan 0 вт Standalone TPD Plan OnePath OneCare Stand Alone TPD 食食食 Accelerated Protection by Tower Standalone TPD Plan Asteron Stand Alone TPD 0 Total Care Plan Stand Alone TPD CommInsure Macquarie Life FutureWise TPD Standalone TPD Stand Alone Insurance MLC - Protectionfirst SA Recovery Money TPD

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



TPD insurance - Stepped Young Retail/Light manual Female

standard **O**optional O not available SUMMARY REP ORT Premiums **Company Name Product Name** 食食食食食 outstanding value Stand Alone TPD Zurich Australia 食食食食 AIA Australia Permanent Disablement StandAlone AMP Life Stand Alone TPD AXA TPD Insurance Plan вт Standalone TPD Plan 0 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 Total Care Plan Stand Alone TPD CommInsure MLC TPD Stand Alone Insurance

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



TPD insurance - Stepped Young Professional Male

surance - Stepped Young Professional Male	'	standard	● optional	O not available
ROFILE SUMMARY	RE	P O R T		
	Prei	miums		#
Product Name		Pevel 2	Guaranteed Future Insurability	Financial Planning Benefit
g value				
Stand Alone TPD	•	•	•	•
Stand Alone TPD Standalone TPD TPD Insurance Plan Standalone TPD Plan FutureWise TPD Standalone OneCare Stand Alone TPD		0	0	0
Standalone TPD Plan Permanent Disablement StandAlone Stand Alone TPD Total Care Plan Stand Alone TPD TPD Stand Alone Insurance SA Recovery Money TPD			0 0 0	
	Product Name Product Name Stand Alone TPD Standalone TPD TPD Insurance Plan Standalone TPD Plan FutureWise TPD Standalone OneCare Stand Alone TPD Standalone TPD Standalone TPD TPD Insurance Plan FutureWise TPD Standalone OneCare Stand Alone TPD Standalone TPD Plan Permanent Disablement StandAlone Stand Alone TPD Total Care Plan Stand Alone TPD TPD Stand Alone Insurance	Product Name Product Name Product Name Product Name Stand Alone TPD Standalone TPD TPD Insurance Plan Standalone TPD Plan FutureWise TPD Standalone OneCare Stand Alone TPD Standalone TPD Plan FutureWise TPD Standalone OneCare Plan Standalone OneCare Stand Alone TPD Standalone TPD Plan Permanent Disablement StandAlone Stand Alone TPD Total Care Plan Stand Alone TPD TPD Stand Alone Insurance	Product Name Product Name Premiums Premiums Premiums Stand Alone TPD Stand Alone TPD Standalone TPD O TPD Insurance Plan Standalone TPD Standalone OneCare Stand Alone TPD Standalone TPD Standalone TPD O Standalone TPD O Total Care Plan Stand Alone TPD Total Care Plan Stand Alone TPD TPD Stand Alone Insurance TPD TPD Stand Alone Insurance	Product Name Product Name Premiums Premiums

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



TPD insurance - Stepped Young Professional Female

Ooptional standard O not available PROFILE SUMMARY REP ORT **Premiums Company Name Product Name** 食食食食食 outstanding value OnePath OneCare Stand Alone TPD Zurich Australia Stand Alone TPD 食食食食 AMP Life Stand Alone TPD AXA TPD Insurance Plan 0 вт Standalone TPD Plan 0 CommInsure Total Care Plan Stand Alone TPD Macquarie Life FutureWise TPD Standalone 食食食 Accelerated Protection by Tower Standalone TPD Plan 0 AIA Australia Permanent Disablement StandAlone Standalone TPD Asgard Capital Mgnt Asteron Stand Alone TPD TPD Stand Alone Insurance MLC - Protectionfirst SA Recovery Money TPD

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



TPD insurance - Stepped Young Blue Collar Male

TI D III	surance - Stepped Young Blue Collar Male			standard	● optional	O not available
P	ROFILE SUMMARY	r R	E F	ORT		
		P	Premiu	ıms		-
					ity ed	il snefii
Company Name	Product Name	Stepped		Level	Guaranteed Future Insurability	Financial Planning Benefit
		Ste				Fii
			1	2	3	4
***** outstandir	ng value					
AXA	TPD Insurance Plan	•		•	•	•
BT	Standalone TPD Plan	•		•	0	•

AIA Australia	Permanent Disablement StandAlone	•		•	0	•
AMP Life	Stand Alone TPD	•		•	•	•
Asgard Capital Mgnt	Standalone TPD	•		0	•	0
Asteron	Stand Alone TPD	•		•	•	•
MLC - Protectionfirst	SA Recovery Money TPD			•	•	•
Zurich Australia	Stand Alone TPD			•	•	•
***				Ť		
Accelerated Protection by Tower	Standalone TPD Plan	•		•	•	•
CommInsure	Total Care Plan Stand Alone TPD			•	0	•
Macquarie Life	FutureWise TPD Standalone	•		•	•	•
MLC	TPD Stand Alone Insurance	•		•	•	•
OnePath	OneCare Stand Alone TPD	•		•	•	•

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



TPD insurance - Stepped Young Blue Collar Female

Ooptional standard O not available PROFILE SUMMARY REP ORT **Premiums Company Name Product Name** 青青青青青 outstanding value AXA TPD Insurance Plan вт Standalone TPD Plan 食食食食 0 Permanent Disablement StandAlone AIA Australia AMP Life Stand Alone TPD Stand Alone TPD Asteron MLC - Protectionfirst SA Recovery Money TPD Zurich Australia Stand Alone TPD 食食食 Accelerated Protection by Tower Standalone TPD Plan **Asgard Capital Mgnt** Standalone TPD 0 Total Care Plan Stand Alone TPD CommInsure Macquarie Life FutureWise TPD Standalone TPD Stand Alone Insurance OnePath OneCare Stand Alone TPD

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



TPD insurance - Stepped Middle White Collar Male

	,,		standard	 ● optional	O not available
F	PROFILE SUMMAR	Y RE	P O R T		
Company Name	Product Name	Stepped 1	miums 	Guaranteed Future Insurability ⊶	Financial Planning Benefit
**** outstandir	ng value				
AXA Zurich Australia	TPD Insurance Plan Stand Alone TPD		•	•	•

AMP Life Asgard Capital Mgnt BT CommInsure OnePath	Stand Alone TPD Standalone TPD Standalone TPD Plan Total Care Plan Stand Alone TPD OneCare Stand Alone TPD		0	0	0

Accelerated Protection by Tower AIA Australia Asteron Macquarie Life MLC MLC - Protectionfirst	Standalone TPD Plan Permanent Disablement StandAlone Stand Alone TPD FutureWise TPD Standalone TPD Stand Alone Insurance SA Recovery Money TPD			0	
	SUPPLIA				

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



TPD insurance - Stepped Middle White Collar Female

Ooptional standard O not available PROFILE SUMMARY REP ORT **Premiums Company Name Product Name** 食食食食食 outstanding value AXA TPD Insurance Plan Zurich Australia Stand Alone TPD 食食食食 0 AIA Australia Permanent Disablement StandAlone AMP Life Stand Alone TPD 0 Standalone TPD Plan 0 CommInsure Total Care Plan Stand Alone TPD OnePath OneCare Stand Alone TPD 食食食 Accelerated Protection by Tower Standalone TPD Plan Asgard Capital Mgnt Standalone TPD Stand Alone TPD Asteron Macquarie Life FutureWise TPD Standalone TPD Stand Alone Insurance MLC - Protectionfirst SA Recovery Money TPD

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



TPD insurance - Stepped Middle Retail/Light manual Male

Ooptional standard O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** 食食食食食 outstanding value Stand Alone TPD Zurich Australia 食食食食 AIA Australia Permanent Disablement StandAlone AMP Life Stand Alone TPD 0 Asgard Capital Mgnt Standalone TPD Asteron Stand Alone TPD AXA TPD Insurance Plan 0 вт Standalone TPD Plan MLC TPD Stand Alone Insurance OnePath OneCare Stand Alone TPD ** Standalone TPD Plan Accelerated Protection by Tower 0 CommInsure Total Care Plan Stand Alone TPD Macquarie Life FutureWise TPD Standalone MLC - Protectionfirst SA Recovery Money TPD

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



TPD insurance - Stepped Middle Retail/Light manual Female

Ooptional standard O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** 食食食食食 outstanding value Stand Alone TPD Zurich Australia 食食食食 AIA Australia Permanent Disablement StandAlone AMP Life Stand Alone TPD Asteron Stand Alone TPD AXA TPD Insurance Plan 0 вт 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 0 CommInsure Total Care Plan Stand Alone TPD Macquarie Life FutureWise TPD Standalone MLC - Protectionfirst SA Recovery Money TPD

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



TPD insurance - Stepped Middle Professional Male

			standard	● optional	O not available
F	ROFILE SUMMARY	r RE	P O R T		
		Pre	miums		
Company Name	Product Name	Stepped	Pevel 2	Guaranteed Future Insurability ω	Financial Planning Benefit
***** outstandir	ng value				
OnePath Zurich Australia	OneCare Stand Alone TPD Stand Alone TPD	•	•	•	•

Asgard Capital Mgnt AXA BT CommInsure Macquarie Life	Standalone TPD TPD Insurance Plan Standalone TPD Plan Total Care Plan Stand Alone TPD FutureWise TPD Standalone		0	0	0

Accelerated Protection by Tower AIA Australia AMP Life Asteron MLC MLC - Protectionfirst	Standalone TPD Plan Permanent Disablement StandAlone Stand Alone TPD Stand Alone TPD TPD Stand Alone Insurance SA Recovery Money TPD			0	

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



TPD insurance - Stepped Middle Professional Female

Ooptional standard O not available PROFILE SUMMARY REP ORT **Premiums Company Name Product Name** 食食食食食 outstanding value OnePath OneCare Stand Alone TPD Zurich Australia Stand Alone TPD 食食食食 AMP Life Stand Alone TPD AXA TPD Insurance Plan 0 вт Standalone TPD Plan 0 CommInsure Total Care Plan Stand Alone TPD Macquarie Life FutureWise TPD Standalone 食食食 Accelerated Protection by Tower Standalone TPD Plan 0 AIA Australia Permanent Disablement StandAlone Standalone TPD Asgard Capital Mgnt Asteron Stand Alone TPD TPD Stand Alone Insurance MLC - Protectionfirst SA Recovery Money TPD

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



TPD insurance - Stepped Middle Blue Collar Male

Ooptional standard O not available PROFILE SUMMARY REP ORT **Premiums Company Name Product Name** *** outstanding value AXA TPD Insurance Plan вт Standalone TPD Plan 食食食食 0 Permanent Disablement StandAlone AIA Australia Asgard Capital Mgnt Standalone TPD Stand Alone TPD MLC - Protectionfirst SA Recovery Money TPD Zurich Australia Stand Alone TPD 食食食 Accelerated Protection by Tower Standalone TPD Plan AMP Life Stand Alone TPD 0 Total Care Plan Stand Alone TPD CommInsure Macquarie Life FutureWise TPD Standalone TPD Stand Alone Insurance OnePath OneCare Stand Alone TPD

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



TPD insurance - Stepped Middle Blue Collar Female

Ooptional standard O not available PROFILE SUMMARY REP ORT **Premiums Company Name Product Name** *** outstanding value AXA TPD Insurance Plan вт Standalone TPD Plan 食食食食 0 Permanent Disablement StandAlone AIA Australia Asgard Capital Mgnt Standalone TPD Stand Alone TPD MLC - Protectionfirst SA Recovery Money TPD Zurich Australia Stand Alone TPD 食食食 Accelerated Protection by Tower Standalone TPD Plan AMP Life Stand Alone TPD 0 Total Care Plan Stand Alone TPD CommInsure Macquarie Life FutureWise TPD Standalone TPD Stand Alone Insurance OnePath OneCare Stand Alone TPD

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



TPD insurance - Stepped Mature White Collar Male

110111	surance - Stepped Mature Writte Collar Male		standard	● optional	O not available
F	ROFILE SUMMARY	R E	P O R T		
		Prer	niums		Ħ
Company Name	Product Name	Stepped 1	Level 5	Guaranteed Future Insurability	Financial Planning Benefit
**** outstandir	ng value				
Asgard Capital Mgnt Zurich Australia	Standalone TPD Stand Alone TPD		0		O •

Accelerated Protection by Tower AIA Australia AXA BT Commlnsure	Standalone TPD Plan Permanent Disablement StandAlone TPD Insurance Plan Standalone TPD Plan Total Care Plan Stand Alone TPD			• 0 • 0	
**	iotal cale riali staliu Atolie IrD		•		
AMP Life Asteron Macquarie Life MLC MLC - Protectionfirst OnePath	Stand Alone TPD Stand Alone TPD FutureWise TPD Standalone TPD Stand Alone Insurance SA Recovery Money TPD OneCare Stand Alone TPD				
	SUPPLIE				

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



TPD insurance - Stepped Mature White Collar Female

Ooptional standard O not available PROFILE SUMMARY REP ORT **Premiums Company Name Product Name** 食食食食食 outstanding value Zurich Australia Stand Alone TPD 食食食食 Accelerated Protection by Tower Standalone TPD Plan 0 AIA Australia Permanent Disablement StandAlone 0 Asgard Capital Mgnt Standalone TPD AXA TPD Insurance Plan 0 вт Standalone TPD Plan 0 CommInsure Total Care Plan Stand Alone TPD 食食食 AMP Life Stand Alone TPD Asteron Stand Alone TPD FutureWise TPD Standalone Macquarie Life MLC TPD Stand Alone Insurance MLC - Protectionfirst SA Recovery Money TPD OnePath OneCare Stand Alone TPD

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



TPD insurance - Stepped Mature Retail/Light manual Male

Ooptional standard O not available PROFILE SUMMARY REPORT Premiums **Company Name Product Name** 食食食食食 outstanding value Stand Alone TPD Zurich Australia 食食食食 AIA Australia Permanent Disablement StandAlone AMP Life Stand Alone TPD 0 Asgard Capital Mgnt Standalone TPD Asteron Stand Alone TPD AXA TPD Insurance Plan вт 0 Standalone TPD Plan 食食食 Accelerated Protection by Tower Standalone TPD Plan 0 CommInsure Total Care Plan Stand Alone TPD FutureWise TPD Standalone Macquarie Life MLC TPD Stand Alone Insurance MLC - Protectionfirst SA Recovery Money TPD OnePath OneCare Stand Alone TPD

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TPD insurance - Stepped Mature Retail/Light manual Female

Ooptional standard O not available PROFILE SUMMARY REP ORT Premiums **Company Name Product Name** 食食食食食 outstanding value Stand Alone TPD Zurich Australia 食食食食 AIA Australia Permanent Disablement StandAlone AMP Life Stand Alone TPD 0 Asgard Capital Mgnt Standalone TPD Asteron Stand Alone TPD AXA TPD Insurance Plan вт 0 Standalone TPD Plan MLC - Protectionfirst SA Recovery Money TPD Accelerated Protection by Tower Standalone TPD Plan 0 CommInsure Total Care Plan Stand Alone TPD Macquarie Life FutureWise TPD Standalone TPD Stand Alone Insurance OnePath OneCare Stand Alone TPD

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



TPD insurance - Stepped Mature Professional Male

TEDIN	surance - Stepped Mature Professional Ma	ale		standard	● optional	O not available
Р	ROFILE SUMMAR	Υ	R E	P O R T		
			Prem	iums		∉
Company Name	Product Name		Stepped 1	revel 5	Guaranteed Future Insurability	Financial Planning Benefit
**** outstandin	g value					
Zurich Australia	Stand Alone TPD		•	•	•	•

Asgard Capital Mgnt AXA BT CommInsure Macquarie Life OnePath Accelerated Protection by Tower AIA Australia AMP Life	Standalone TPD TPD Insurance Plan Standalone TPD Plan Total Care Plan Stand Alone TPD FutureWise TPD Standalone OneCare Stand Alone TPD Standalone TPD Plan Permanent Disablement StandAlone Stand Alone TPD				0	
Asteron	Stand Alone TPD		•		•	•
MLC - Protectionfirst	TPD Stand Alone Insurance SA Recovery Money TPD		•			

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TPD insurance - Stepped Mature Professional Female

Ooptional O not available standard PROFILE SUMMARY ORT **Premiums Company Name Product Name** 食食食食食 outstanding value Zurich Australia Stand Alone TPD 食食食食 **Asgard Capital Mgnt** Standalone TPD TPD Insurance Plan AXA 0 вт Standalone TPD Plan 0 CommInsure Total Care Plan Stand Alone TPD Macquarie Life FutureWise TPD Standalone OnePath OneCare Stand Alone TPD 食食食 Accelerated Protection by Tower Standalone TPD Plan 0 AIA Australia Permanent Disablement StandAlone AMP Life Stand Alone TPD Asteron Stand Alone TPD TPD Stand Alone Insurance MLC - Protectionfirst SA Recovery Money TPD

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TPD insurance - Stepped Mature Blue Collar Male

I PU III	surance - Stepped Mature Blue Collar Ma.	ie		standard	● optional	O not available
F	PROFILE SUMMAR	Υ	R E	PORT		
			Prem	iums		#
Company Name	Product Name		Stepped	Pevel 2	Guaranteed Future Insurability	Financial Planning Benefit
★★★★★ outstandii	ng value					
AXA BT	TPD Insurance Plan Standalone TPD Plan				0	

AIA Australia Asgard Capital Mgnt Asteron MLC - Protectionfirst Zurich Australia	Permanent Disablement StandAlone Standalone TPD Stand Alone TPD SA Recovery Money TPD Stand Alone TPD			0	0	0

Accelerated Protection by Tower AMP Life CommInsure Macquarie Life MLC OnePath	Standalone TPD Plan Stand Alone TPD Total Care Plan Stand Alone TPD FutureWise TPD Standalone TPD Stand Alone Insurance OneCare Stand Alone TPD				0	
	SUPPLA					

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



TPD insurance - Stepped Mature Blue Collar Female

Ooptional standard O not available PROFILE SUMMARY REP ORT **Premiums Company Name Product Name** *** outstanding value AXA TPD Insurance Plan вт Standalone TPD Plan 食食食食 0 Permanent Disablement StandAlone AIA Australia Asgard Capital Mgnt Standalone TPD Stand Alone TPD MLC - Protectionfirst SA Recovery Money TPD Zurich Australia Stand Alone TPD 食食食 Accelerated Protection by Tower Standalone TPD Plan AMP Life Stand Alone TPD 0 Total Care Plan Stand Alone TPD CommInsure Macquarie Life FutureWise TPD Standalone TPD Stand Alone Insurance OnePath OneCare Stand Alone TPD

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TPD insurance - Stepped Empty Nester White Collar Male

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TPD insurance - Stepped Empty Nester White Collar Female

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TPD insurance - Stepped Empty Nester Retail/Light manual Male

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TPD insurance - Stepped Empty Nester Retail/Light manual Female standard

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TPD insurance - Stepped Empty Nester Professional Male

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TPD insurance - Stepped Empty Nester Professional Female

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TPD insurance - Stepped Empty Nester Blue Collar Male

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METHODOLOGY

LIFE INSURANCE STAR RATINGS

AWARDS

Institution-based awards are determined by product performance across the 64 star-rated profiles.



AWARDS TO PRODUCTS - METHODOLOGY



The *life insurance* star ratings consist of 5 separate insurance product types – Term Life, Trauma, TPD, Packaged Life and Income Protection. The rating process for each of these product types employs a separate star ratings methodology consistent with the pricing and features model of the 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		<u></u>				
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 - Sta	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		
	&	Empty	
	Mature	Nester	Descriptions
Death Policy Benefits and Options	50%	40%	
Benefits & Options	85%	85%	What is covered by the policy
			Financial Planning Benefit, Funeral Benefit, Accommodation Benefit,
Other	15%	15%	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 Tr	rauma - FEATU	RE 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
Bonofite and Ontions	20%	10%	What is covered by the policy eg. Financial Planning
Benefits and Options			Benefit, Accommodation Benefit, etc.
Company Terms	15%	15%	Interim cover, Sum Insured Restrictions, Exclusions, etc.
# of own occupation quotes	25%	35%	Availability of cover based on own occupations

me 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 my 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, Tota & 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 recalulated 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.



- Home & Contents
- Home loans
- Life Insurance
- Managed investments
- Margin lending
- Package bankingPersonal loans
- Reward programs
- Superannuation
- Travel insurance

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