

# 2014 STAR RATINGS REPORT

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Direct Life Insurance



# DIRECT LIFE INSURANCE

## IN THIS REPORT

We research and rate 32 direct life insurance policies from 27 insurers in Australia.



## Aussies still love to be direct

For many Australians, buying life insurance directly from the provider is a faster, more convenient alternative to purchasing a policy with the help of a financial adviser or planner – help that must be paid for.

The 2014 Rice Warner *Direct Life Insurance Market Report* reveals that in the year to December 2013, sales of direct life insurance accounted for a whopping \$558.1 million in Australia, which represents substantial growth – sales increased by 8.2%, a slight slowdown on the previous year (which saw growth of 10.6%), but a significant climb nonetheless.

Its growing popularity is no doubt a result of several factors, including those financial advice cost savings, simplicity and the wealth of information and technological advancements online, including interactive calculators and comparison tools.

## Cigarettes are bad for your premiums...

Thanks to all this activity in the market, premiums are looking more favourable for the consumer, although for a certain section of society, namely smokers, those price drops are smaller and, in the case of some age groups, non-existent – average premiums for over-55 males who smoke are actually up 11.3% on last year's prices.

It's not too surprising that your cigarette habit could see you paying more for your life insurance, but it's interesting to note that it's the empty-nesters in our research that saw premiums rise across the board, even for non-smoking policy holders. This is almost certainly down to less competition for this age group (55-59 years old), with some insurers not quoting at the \$500,000 level of cover.



Policy holder profile	Average annual premium		% change
	\$ 2014	\$ 2013	
Young (20-29) male smoker	930	943	-1.3% ↓
Young male non-smoker	576	612	-5.8% ↓
Young female smoker	628	689	-8.8% ↓
Young female non-smoker	393	437	-10.1% ↓
Middle (30-44) male smoker	1,197	1,267	-5.5% ↓
Middle male non-smoker	620	668	-7.2% ↓
Middle female smoker	861	932	-7.6% ↓
Middle female non-smoker	500	549	-8.8% ↓
Mature (45-54) male smoker	3,211	3,394	-5.4% ↓
Mature male non-smoker	1,541	1,655	-6.9% ↓
Mature female smoker	2,192	2,377	-7.8% ↓
Mature female non-smoker	1,222	1,336	-8.5% ↓
Empty nester (55-59) male smoker	6,867	6,169	11.3% ↑
Empty nester male non-smoker	3,627	3,308	9.6% ↑
Empty nester female smoker	4,270	3,808	12.1% ↑
Empty nester female non-smoker	2,518	2,296	9.7% ↑

Source: CANSTAR. Based on \$500,000 cover

# What should consumers look for?

Direct life insurance products appeal to people who know what they want and like the idea of having a straightforward life insurance policy in place to protect their family and assets, should the worst happen. So what should consumers look for? In addition to competitive pricing, CANSTAR considers the following product features and benefits to be an important part of a successful policy offering.



## Policy terms

Insurance contract policy terms need to be logical and easy for consumers to understand. They should clearly set out any entry and expiry age conditions, any sum insured restrictions or age limitation and any discounts that might apply. Payment options should be listed and premiums must be transparent.

## Standard company terms

There are a number of standard company terms that are important to consumers, including:

- Exclusions – what types of death are excluded from the cover? Some common examples are suicide within 13 months or self-inflicted injury.
- Pre-existing conditions – many policies will exclude all pre-existing medical conditions from cover, or will attach a loading (and more expensive premium) to the cover.
- Indexation – it is important for consumers to know whether the sum insured benefit of their policy will be indexed to CPI. If not, inflation may start to erode away the benefit that will be paid.
- Interim cover – some policies provide a level of interim life insurance cover for accident while the policy application is being assessed.
- Loyalty bonus – a policy may offer a loyalty bonus in the form of discounted premiums or increased sum insured if a policy is held for a certain length of time.

## Policy benefits and options



Some particular policy benefits that CANSTAR looks for in assessing outstanding value in this category include:

- Financial planning – does the insurance provider make financial planning advice available for clients and, if so, what does the service cost?
- Guaranteed future insurability – this allows clients to increase their amount of cover at a future point in time without having to provide additional medical evidence and is a useful feature to ensure that consumers can match their amount of cover with their changing lifestyle needs.
- Trauma & TPD – does an insurer allow Trauma and Total & Permanent Disability insurance cover to be attached to the life insurance policy?
- Terminal Illness – does the insurer pay out the life insurance sum insured upon diagnosis of a terminal illness? This can be a very useful feature to enable the insured person to put succession planning in place.
- Premium waiver – some policies will also waive premiums during an insured's period of illness or injury.

## Application process

The ease of the application process, the quality of information provided to the applicant and the speed of the underwriting process will all contribute towards both a good customer experience and a suitable policy.

# DANGEROUS OCCUPATIONS!

Every day, some people go to work and put their lives on the line. Aside from the obviously treacherous professions – police officer or fireman, say – there are some that fly below the radar – sometimes quite literally! CANSTAR's bulging database threw up the following occupations considered so risky that many providers either add a loading for life insurance policies for these workers (as much as an extra \$10 for every \$1,000 in some cases) or even refuse to insure them at all...

High fliers fare badly in the life insurance stakes, with those taking to the skies for crop dusting, mustering, or even aerial photography – as well as all members of the air force – facing premium problems. The lower you're likely to fly, the less likely you'll get insurance.



Working with explosives, not too surprisingly, will also send your premiums sky high. Professions including bomb disposal experts (in both the military and the police force), quarry explosives teams and explosive handlers in mining situations all suffer from loading or non-insurance.



If you've got a head for heights, you could be a dogman, rigger, antenna erector or scaffolder – all of which occupations will see you paying more for your life insurance if you're working at heights above 10 metres.



Sadly for the professional water babies out there, jobs such as deep sea diving (performing such tasks as rig maintenance or rescue operations) or the rather obscure abalone diver will also set you back for life cover. Don't hold your breath for that to change any time soon...



Suited and booted they may be, but those crazy scientists (and regular old research chemists) dealing with hazardous chemicals day in and day out also face a tough time securing a bargain for their insurance premium.

# And the winners are...



## Direct Life Insurance Award

For those Australians wanting fast and convenient applications for life insurance policies, direct life insurance is just the ticket.

In order to work out just which providers really are providing outstanding value, CANSTAR's researchers obtained 10,240 quotes for 16 different categories (based on age group, gender and smoking status) in 32 direct life insurance policies from 27 insurers across Australia.

In order to win an award, providers had to not only offer competitive premiums but also

offer an array of features to customers that enabled them to get real value for money. Some of the elements given consideration were level of coverage, exclusions, sums insured and also ease of the application process.

Having crunched all the necessary numbers and trawled through the mountain of quote data, CANSTAR is pleased to announce the providers offering outstanding value in the area of Direct Life Insurance and thus receiving the Outstanding Value Australia – Direct Life Insurance Award...



Building on its success from 2013, ANZ has secured for the second year in a row CANSTAR's Outstanding Value – Direct Life Insurance Award. The premiums on ANZ's Life Insurance policy were competitive across the 16 profiles and we observed a notable increase in performance in the young and middle categories due to reductions in premiums.

Along with competitive pricing, ANZ also offers some great benefits through its policy:

- A funeral benefit – up to \$15,000 is offered.
- Trauma rider benefit – this provides the policy holder the option to pay a little more and add on trauma cover, which may cover such issues as having a heart attack or being diagnosed with cancer.
- No restrictions with set amounts of cover.
- Multiple lives are able to be insured.



Insure Me Now, for the first time, has been awarded CANSTAR's Outstanding Value – Direct Life Insurance Award, achieved through a combination of competitive pricing and strong features. The company has continued to price competitively in many profiles and is the market leader in six out of eight non-smoking categories.

Insure Me Now's impressive array of policy features include:

- Lifetime-length policy thanks to policy cancellation-only expiry.
- Funeral benefit up to \$15,000.
- Terminal illness benefit.
- Extra TPD and Trauma rider benefits, allowing for the option to pay an additional amount to be covered for TPD, trauma or both.
- Extra discounts and incentives available.
- Sums insured amounts are indexed annually.



## ZURICH®

Zurich has returned to the winner's circle in 2014, with the result being driven primarily by its competitive feature offering. Zurich's premiums were below the industry average for all 16 profiles by an average of 24%.

Zurich shares many of its feature offerings with ANZ and Insure Me Now, but also includes some specific to its product. Among them are:

- Life insured is not required to be the owner of the policy.
- The ability for multiple lives to be insured.
- Multi-life policy discount, as well as additional special discounts.
- Expiry age on a policy of 99 years.
- Funeral benefit up to \$15,000.
- Terminal illness benefit.



*CANSTAR would like to congratulate all the five-star rated providers*





# DIRECT LIFE INSURANCE

## What are the CANSTAR Direct Life Insurance Star Ratings?

CANSTAR *Direct Life Insurance Star Ratings* use a sophisticated and unique ratings methodology that compares both cost and features across direct life insurance products. CANSTAR star ratings represent a shortlist of products, enabling consumers to narrow their search to products that have been assessed and ranked. CANSTAR *Direct Life Insurance Star Ratings* is a transparent analysis comparing all types of direct life insurance products.

Ratings range from five to one star. Five-star rated products have been assessed as offering outstanding value to consumers.

## Awards to insurers

CANSTAR names the insurer or insurers who offer outstanding value based on their star ratings performance across the entire 16 direct life insurance profiles.



**Across 16 profiles**

## Profile descriptions

The 16 overall profiles are determined by three categories – age group, gender and smoking status. All profile star ratings help to arrive at the national award.

The categories are:

### Age group

- Young: 20-29 years
- Middle: 30-44 years
- Mature: 45-54 years
- Empty nester: 55-59 years

### Gender

- Male
- Female

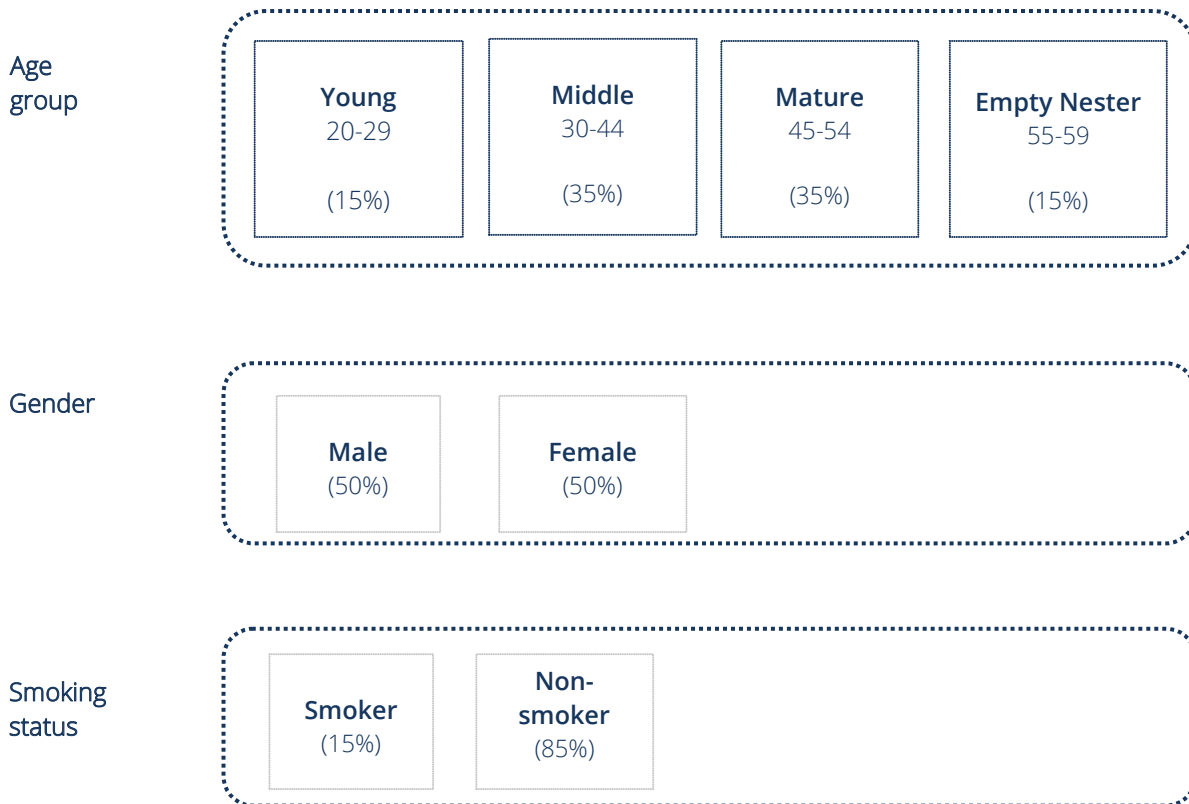
### Smoking status

- Smoker
- Non-smoker

*A non-smoker is defined as a person who has not smoked for at least the last 12 months*



The weightings of each input within the three categories is shown below, and represents the relative importance of each input in determining the outstanding direct life insurance products



## Eligibility requirements for Direct Life Star Ratings

In order to be considered for rating, a product must meet the following requirements:

- A quote must be available for all three coverage amounts
- It must have been available for 12 months or longer
- Not restricted to a membership of any organisation
- Sum insured is at least \$100,000
- Cover is for sickness and accident
- It must be available direct to the consumer with no planner involved
- Sum insured cannot be restricted to a loan amount

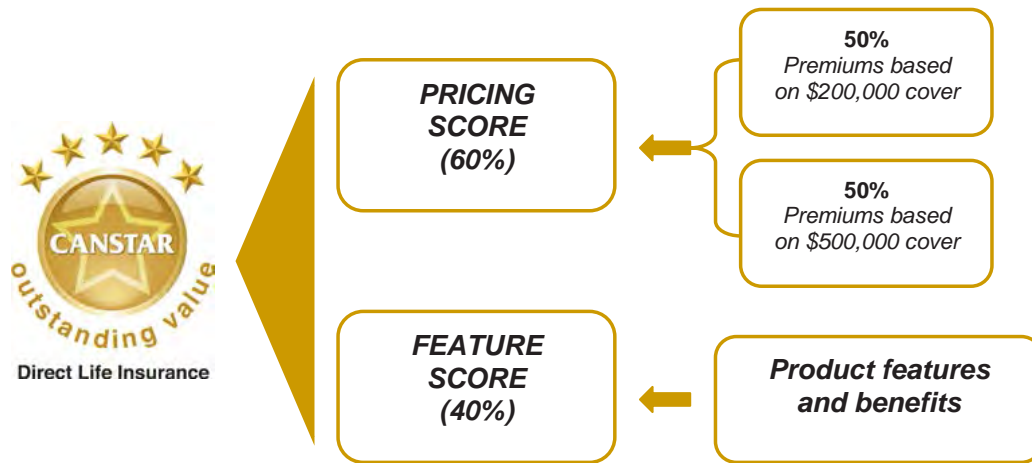
## CANSTAR Star Ratings

Each direct life insurance product reviewed for the *CANSTAR Direct Life Star Ratings* is awarded points for its comparative pricing and for the array of positive features attached to the product. Points are aggregated to achieve a 'Pricing' score and a 'Feature' score.

To arrive at the total score, CANSTAR applies a weight (w) against the Pricing and Feature scores. The weights for each profile are 60% for pricing and 40% for features, reflecting the relative importance of either costs or features in determining the outstanding direct life insurance products. This method can be summarised as:

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

The methodology is as follows:



### Pricing score

The pricing score is calculated by collecting the premium data for all the 16 profiles, with quotes based on two levels of cover, \$200,000 and \$500,000. All ages within a profile are considered. The lowest priced product within each profile is allocated the maximum pricing score, with all remaining products scored against it. The contribution of both the \$200,000 and \$500,000 coverage levels is equally weighted.

### Feature score

The feature score is calculated by dividing the features into four categories, with each category carrying a point allocation and weighting. The product with the highest features score is allocated the maximum score, with all remaining products within the profile scored against it. The features categories and subcategories are:

Category	Weight-underwritten	Description
<b>Policy terms</b>	<b>15%</b>	
<i>Coverage terms</i>	20%	Entry and expiry age, etc.
<i>Sum insured</i>	40%	Restricted by amounts/age, discount, etc.
<i>Payment option</i>	20%	Monthly, fortnightly, etc.
<i>Premiums</i>	20%	Minimum premium, restrictions
<b>Standard company terms</b>	<b>40%</b>	
<i>Exclusions</i>	50%	Suicide, self-inflicted, etc.
<i>PECS</i>	25%	Pre-existing conditions
<i>CPI</i>	5%	Indexation of sum insured, %cap, etc.
<i>Interim cover</i>	5%	Sickness, accident, etc.
<i>Loyalty bonus</i>	5%	Loyalty bonus
<i>Other</i>	10%	Term-supplementary lives, policy fees, etc.
<b>Policy benefits and options</b>	<b>30%</b>	
<i>Financial planning</i>	10%	Advice available and amount paid
<i>Future benefit</i>	10%	Repatriation benefit, advancement, etc.
<i>GFI</i>	20%	Limits age, personal events, etc.
<i>Waiver of premiums</i>	10%	Premium pause, period, etc.



<i>Terminal illness</i>	20%	Terminal illness benefit, max age, etc.
<i>Trauma</i>	10%	Trauma cover attached to death cover
<i>TPD</i>	10%	TPD cover attached to death cover
<i>Other</i>	10%	Melanoma benefit, child cover, etc.
<b>Application process</b>	<b>15%</b>	
<i>Application process</i>	100%	Application process, phone support, etc.

## How many products and insurers are analysed?

In order to calculate the ratings, CANSTAR analysed 32 direct life insurance policies from 27 insurers in Australia.

## Does CANSTAR rate all products available in the market?

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. However, this process is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## How often are CANSTAR Direct Life Insurance Star Ratings re-rated?

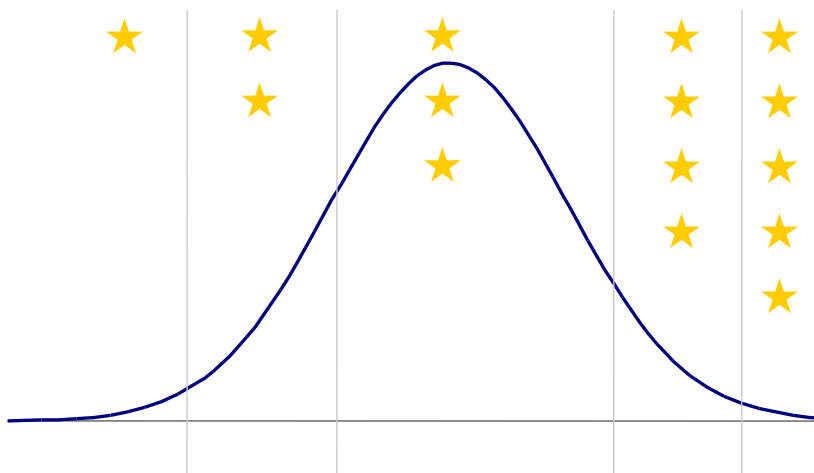
All ratings are fully recalculated every 12 months based on the latest pricing and features offered by each insurer.

## How are the stars awarded?

CANSTAR ranks direct life insurance based on value-for-money measures and then awards a star rating according to rank. The number of products awarded each of the one- to five-star ratings within each profile will ultimately depend on the dispersion of final scores.

Scores are awarded to each product on the basis of price (premiums) and features (benefits and 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.

The objective is to award the top 5-10% of products with the CANSTAR five-star rating.



## Does CANSTAR rate other product areas?

CANSTAR 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 website at [www.canstar.com.au](http://www.canstar.com.au) if you would like to view the latest star ratings reports of interest.



- Account-based pensions
- Business life insurance
- Deposit accounts
- Health insurance
- Life insurance
- Online banking
- Personal loans
- Term deposits
- Youth banking
- Agribusiness
- Car insurance
- Direct life insurance
- Home & Contents
- Managed investments
- Online share trading
- Reward programs
- Travel insurance
- Business banking
- Credit cards
- First home buyer
- Home loans
- Margin lending
- Package banking
- Superannuation
- Travel money cards

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We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our Empty Nester Female Non-Smoker ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## Empty Nester Female Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre-existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★★★ outstanding value													
Zurich	Ezicover Life Insurance	19	69	✓	✗	✗	✗	✓	✗	✗	✓	✓	✓
Insure Me Now	Superior Life	18	64	✗	✗	✗	✗	✓	✓	✓	✓	✓	✗
★★★★													
Medibank	Life Insurance	16	65	✓	✗	●	✗	✓	✓	✓	✓	✓	✓
Allianz	Life Plan	16	65	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓
ANZ	Life Insurance	18	59	✗	✗	✗	✗	✓	✓	✗	✓	✓	✓
AIA	Priority Protection Express	17	60	✓	✓	✓	✓	✓	✗	✓	✓	✓	✗
★★★													
NRMA	Comprehensive	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓
Bankwest	Classic Life Insurance	18	60	✗	✗	✗	✗	✓	✓	✓	✗	✓	✗
Suncorp	Life Protect	18	60	✓	✗	✗	✗	✓	✗	✗	✓	✓	✗
GIO	Life Protect	18	60	✓	✗	✗	✗	✓	✗	✗	✓	✓	✗
Guardian	Life Insurance	18	64	✗	✗	●	✗	✓	✓	✓	✗	✓	✓
Real	Family Life Cover	18	64	✗	✗	●	✗	✓	✓	✓	✗	✓	✓
AAMI	Life Insurance	18	60	✓	✓	✗	✗	✓	✗	✗	✓	✓	✗
TAL	Go Protect	19	60	✗	✗	✗	✗	✓	✗	✓	✓	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✗	✓	✓	✓	✗	✓	✗
ClearView	Term Life Insurance	16	64	✗	✗	✗	✗	✓	✓	✓	✗	✓	✗
NIB	Life Insurance	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓
Insurance Line	Life Insurance	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓

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✓ Standard   ✗ Not Included   ● Optional



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our Empty Nester Female Non-Smoker ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## Empty Nester Female Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★													
Virgin Life Insurance	Tailored	18	65	X	X	X	X	✓	X	X	✓	✓	✓
★★													
ClearView	Life Insurance at ClearView	16	64	X	X	X	✓	✓	X	X	✓	✓	X
Westpac	Lifetime Protect	18	69	X	X	X	X	X	X	✓	✓	✓	X
BUPA	Life Insurance	16	64	X	X	X	✓	✓	X	X	✓	✓	X
MLC	Essentials	18	64	X	X	X	✓	X	✓	X	X	✓	X
★													
Virgin Life Insurance	Quick and Easy	18	65	X	X	X	X	✓	X	X	✓	✓	✓
NRMA	Fast Track	18	65	X	X	X	X	✓	X	X	✓	✓	✓
Citibank	Pure Life	18	60	✓	X	X	X	✓	X	X	✓	✓	X



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our Empty Nester Female Smoker ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## Empty Nester Female Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★★★ outstanding value													
NIB	Life Insurance	18	65	X	✓	X	X	✓	X	X	✓	✓	✓
Medibank	Life Insurance	16	65	✓	X	●	X	✓	✓	✓	✓	✓	✓
★★★★													
Insurance Line	Life Insurance	18	65	X	X	X	X	✓	X	X	✓	✓	✓
Insure Me Now	Superior Life	18	64	X	X	X	X	✓	✓	✓	✓	✓	X
ANZ	Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
Zurich	Ezicover Life Insurance	19	69	✓	X	X	X	✓	X	X	✓	✓	✓
Allianz	Life Plan	16	65	X	X	X	X	X	✓	✓	✓	✓	✓
★★★													
NRMA	Comprehensive	18	65	X	X	X	X	✓	X	X	✓	✓	✓
GIO	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	X
Guardian	Life Insurance	18	64	X	X	●	X	✓	✓	✓	X	✓	✓
Real	Family Life Cover	18	64	X	X	●	X	✓	✓	✓	X	✓	✓
Bankwest	Classic Life Insurance	18	60	X	X	X	X	✓	✓	✓	X	✓	X
ClearView	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	X
MLC	Essentials	18	64	X	X	X	✓	X	✓	X	X	✓	X
TAL	Go Protect	19	60	X	X	X	X	✓	X	✓	✓	✓	X
AIA	Priority Protection Express	17	60	✓	✓	✓	✓	✓	X	✓	✓	✓	X
Suncorp	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	X
Virgin Life Insurance Tailored		18	65	X	X	X	X	✓	X	X	✓	✓	✓

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✓ Standard    X Not Included    ● Optional



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our Empty Nester Female Smoker ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## Empty Nester Female Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★													
BUPA	Term Life Insurance	16	64	✗	✗	✗	✗	✓	✓	✓	✗	✓	✗
AAMI	Life Insurance	18	60	✓	✓	✗	✗	✓	✗	✗	✓	✓	✗
★★													
Westpac	Lifetime Protect	18	69	✗	✗	✗	✗	✗	✗	✓	✓	✓	✗
ClearView	Life Insurance at ClearView	16	64	✗	✗	✗	✓	✓	✗	✗	✓	✓	✗
BUPA	Life Insurance	16	64	✗	✗	✗	✓	✓	✗	✗	✓	✓	✗
Virgin Life Insurance	Quick and Easy	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓
★													
Citibank	Pure Life	18	60	✓	✗	✗	✗	✓	✗	✗	✓	✓	✗
NRMA	Fast Track	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓



# Direct Life Insurance Star Ratings

Report Date: JULY 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our Empty Nester Male Non-Smoker ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## Empty Nester Male Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process			
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre-existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured	
★★★★★ outstanding value														
Insure Me Now	Superior Life	18	64	X	X	X	X	✓	✓	✓	✓	✓	✓	X
Zurich	Ezicover Life Insurance	19	69	✓	X	X	X	✓	X	X	✓	✓	✓	✓
★★★★														
ANZ	Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓	✓
Allianz	Life Plan	16	65	X	X	X	X	X	✓	✓	✓	✓	✓	✓
BUPA	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	✓	X
AIA	Priority Protection Express	17	60	✓	✓	✓	✓	✓	X	✓	✓	✓	✓	X
★★★														
Bankwest	Classic Life Insurance	18	60	X	X	X	X	✓	✓	✓	X	✓	✓	X
NIB	Life Insurance	18	65	X	✓	X	X	✓	X	X	✓	✓	✓	✓
Insurance Line	Life Insurance	18	65	X	X	X	X	✓	X	X	✓	✓	✓	✓
Real	Family Life Cover	18	64	X	X	●	X	✓	✓	✓	X	✓	✓	✓
TAL	Go Protect	19	60	X	X	X	X	✓	X	✓	✓	✓	✓	X
AAMI	Life Insurance	18	60	✓	✓	X	X	✓	X	X	✓	✓	✓	X
ClearView	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	✓	X
Medibank	Life Insurance	16	65	✓	X	●	X	✓	✓	✓	✓	✓	✓	✓
Virgin Life Insurance	Tailored	18	65	X	X	X	X	✓	X	X	✓	✓	✓	✓
Suncorp	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	✓	X
GIO	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	✓	X
Guardian	Life Insurance	18	64	X	X	●	X	✓	✓	✓	X	✓	✓	✓

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✓ Standard    X Not Included    ● Optional



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our Empty Nester Male Non-Smoker ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## Empty Nester Male Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★													
NRMA	Comprehensive	18	65	X	X	X	X	✓	X	X	✓	✓	✓
★★													
BUPA	Life Insurance	16	64	X	X	X	✓	✓	X	X	✓	✓	X
ClearView	Life Insurance at ClearView	16	64	X	X	X	✓	✓	X	X	✓	✓	X
Citibank	Pure Life	18	60	✓	X	X	X	✓	X	X	✓	✓	X
MLC	Essentials	18	64	X	X	X	✓	X	✓	X	X	✓	X
Westpac	Lifetime Protect	18	69	X	X	X	X	X	X	✓	✓	✓	X
★													
NRMA	Fast Track	18	65	X	X	X	X	✓	X	X	✓	✓	✓
Virgin Life Insurance	Quick and Easy	18	65	X	X	X	X	✓	X	X	✓	✓	✓





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## Empty Nester Male Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process			
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured	
★★★★★ outstanding value														
Insure Me Now	Superior Life	18	64	X	X	X	X	✓	✓	✓	✓	✓	✓	X
Medibank	Life Insurance	16	65	✓	X	●	X	✓	✓	✓	✓	✓	✓	✓
★★★★														
NIB	Life Insurance	18	65	X	✓	X	X	✓	X	X	✓	✓	✓	✓
Allianz	Life Plan	16	65	X	X	X	X	X	✓	✓	✓	✓	✓	✓
AIA	Priority Protection Express	17	60	✓	✓	✓	✓	✓	X	✓	✓	✓	✓	X
ANZ	Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓	✓
Zurich	Ezicover Life Insurance	19	69	✓	X	X	X	✓	X	X	✓	✓	✓	✓
★★★														
Guardian	Life Insurance	18	64	X	X	●	X	✓	✓	✓	X	✓	✓	✓
Suncorp	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	✓	X
NRMA	Comprehensive	18	65	X	X	X	X	✓	X	X	✓	✓	✓	✓
BUPA	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	✓	X
MLC	Essentials	18	64	X	X	X	✓	X	✓	X	X	✓	✓	X
GIO	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	✓	X
Bankwest	Classic Life Insurance	18	60	X	X	X	X	✓	✓	✓	X	✓	✓	X
AAMI	Life Insurance	18	60	✓	✓	X	X	✓	X	X	✓	✓	✓	X
ClearView	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	✓	X
TAL	Go Protect	19	60	X	X	X	X	✓	X	✓	✓	✓	✓	X
Insurance Line	Life Insurance	18	65	X	X	X	X	✓	X	X	✓	✓	✓	✓

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## Empty Nester Male Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★													
Virgin Life Insurance	Tailored	18	65	X	X	X	X	✓	X	X	✓	✓	✓
Real	Family Life Cover	18	64	X	X	●	X	✓	✓	✓	X	✓	✓
★★													
BUPA	Life Insurance	16	64	X	X	X	✓	✓	X	X	✓	✓	X
Westpac	Lifetime Protect	18	69	X	X	X	X	X	X	✓	✓	✓	X
ClearView	Life Insurance at ClearView	16	64	X	X	X	✓	✓	X	X	✓	✓	X
★													
Citibank	Pure Life	18	60	✓	X	X	X	✓	X	X	✓	✓	X
NRMA	Fast Track	18	65	X	X	X	X	✓	X	X	✓	✓	✓
Virgin Life Insurance	Quick and Easy	18	65	X	X	X	X	✓	X	X	✓	✓	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our Mature Female Non-Smoker ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## Mature Female Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process			
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured	
★★★★★ outstanding value														
Insure Me Now	Superior Life	18	64	X	X	X	X	✓	✓	✓	✓	✓	✓	X
Zurich	Ezicover Life Insurance	19	69	✓	X	X	X	✓	X	X	✓	✓	✓	✓
★★★★														
AIA	Priority Protection Express	17	60	✓	✓	✓	✓	✓	X	✓	✓	✓	✓	X
Allianz	Life Plan	16	65	X	X	X	X	X	✓	✓	✓	✓	✓	✓
OnePath	EasyProtect Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓	✓
ANZ	Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓	✓
Citibank	Cover Plus	18	59	X	X	X	X	✓	✓	X	✓	✓	✓	✓
★★★														
ClearView	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	✓	X
TAL	Go Protect	19	60	X	X	X	X	✓	X	✓	✓	✓	✓	X
Bankwest	Classic Life Insurance	18	60	X	X	X	X	✓	✓	✓	X	✓	✓	X
Medibank	Life Insurance	16	65	✓	X	●	X	✓	✓	✓	✓	✓	✓	✓
BUPA	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	✓	X
NRMA	Comprehensive	18	65	X	X	X	X	✓	X	X	✓	✓	✓	✓
Suncorp	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	✓	X
Real	Family Life Cover	18	64	X	X	●	X	✓	✓	✓	X	✓	✓	✓
AAMI	Life Insurance	18	60	✓	✓	X	X	✓	X	X	✓	✓	✓	X
Budget Direct	Life Insurance	17	63	X	X	X	X	✓	X	X	X	✓	✓	X
Coles	Life Insurance	18	55	✓	X	●	X	✓	X	X	✓	✓	✓	X

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## Mature Female Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★													
BOQ	Term Life Insurance	18	55	X	X	X	X	✓	X	X	X	✓	X
NIB	Life Insurance	18	65	X	✓	X	X	✓	X	X	✓	✓	✓
Virgin Life Insurance	Tailored	18	65	X	X	X	X	✓	X	X	✓	✓	✓
Guardian	Life Insurance	18	64	X	X	●	X	✓	✓	✓	X	✓	✓
GIO	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	X
Insurance Line	Life Insurance	18	65	X	X	X	X	✓	X	X	✓	✓	✓
★★													
MLC	Essentials	18	64	X	X	X	✓	X	✓	X	X	✓	X
Westpac	Lifetime Protect	18	69	X	X	X	X	X	X	✓	✓	✓	X
BUPA	Life Insurance	16	64	X	X	X	✓	✓	X	X	✓	✓	X
ClearView	Life Insurance at ClearView	16	64	X	X	X	✓	✓	X	X	✓	✓	X
★													
Virgin Life Insurance	Quick and Easy	18	65	X	X	X	X	✓	X	X	✓	✓	✓
NRMA	Fast Track	18	65	X	X	X	X	✓	X	X	✓	✓	✓
Citibank	Pure Life	18	60	✓	X	X	X	✓	X	X	✓	✓	X



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## Mature Female Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★★★ outstanding value													
OnePath	EasyProtect Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
ANZ	Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
Citibank	Cover Plus	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
Medibank	Life Insurance	16	65	✓	X	●	X	✓	✓	✓	✓	✓	✓
★★★★★													
BUPA	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	X
Insure Me Now	Superior Life	18	64	X	X	X	X	✓	✓	✓	✓	✓	X
Zurich	Ezicover Life Insurance	19	69	✓	X	X	X	✓	X	X	✓	✓	✓
NIB	Life Insurance	18	65	X	✓	X	X	✓	X	X	✓	✓	✓
TAL	Go Protect	19	60	X	X	X	X	✓	X	✓	✓	✓	X
AIA	Priority Protection Express	17	60	✓	✓	✓	✓	✓	X	✓	✓	✓	X
Allianz	Life Plan	16	65	X	X	X	X	X	✓	✓	✓	✓	✓
★★★													
Guardian	Life Insurance	18	64	X	X	●	X	✓	✓	✓	X	✓	✓
MLC	Essentials	18	64	X	X	X	✓	X	✓	X	X	✓	X
GIO	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	X
NRMA	Comprehensive	18	65	X	X	X	X	✓	X	X	✓	✓	✓
Real	Family Life Cover	18	64	X	X	●	X	✓	✓	✓	X	✓	✓
Suncorp	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	X
BUPA	Life Insurance	16	64	X	X	X	✓	✓	X	X	✓	✓	X

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✓ Standard    X Not Included    ● Optional



# Direct Life Insurance Star Ratings

Report Date: JULY 2014

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## Mature Female Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★													
Budget Direct	Life Insurance	17	63	X	X	X	X	✓	X	X	X	✓	X
Bankwest	Classic Life Insurance	18	60	X	X	X	X	✓	✓	✓	X	✓	X
ClearView	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	X
BOQ	Term Life Insurance	18	55	X	X	X	X	✓	X	X	X	✓	X
ClearView	Life Insurance at ClearView	16	64	X	X	X	✓	✓	X	X	✓	✓	X
Coles	Life Insurance	18	55	✓	X	●	X	✓	X	X	✓	✓	X
Virgin Life Insurance	Tailored	18	65	X	X	X	X	✓	X	X	✓	✓	✓
Insurance Line	Life Insurance	18	65	X	X	X	X	✓	X	X	✓	✓	✓
AAMI	Life Insurance	18	60	✓	✓	X	X	✓	X	X	✓	✓	X
★★													
Virgin Life Insurance	Quick and Easy	18	65	X	X	X	X	✓	X	X	✓	✓	✓
Westpac	Lifetime Protect	18	69	X	X	X	X	X	X	✓	✓	✓	X
★													
Citibank	Pure Life	18	60	✓	X	X	X	✓	X	X	✓	✓	X
NRMA	Fast Track	18	65	X	X	X	X	✓	X	X	✓	✓	✓

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# Direct Life Insurance Star Ratings

Report Date: JULY 2014

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## Mature Male Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process			
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured	
★★★★★ outstanding value														
Insure Me Now	Superior Life	18	64	X	X	X	X	✓	✓	✓	✓	✓	✓	X
Zurich	Ezicover Life Insurance	19	69	✓	X	X	X	✓	X	X	✓	✓	✓	✓
★★★★														
Allianz	Life Plan	16	65	X	X	X	X	X	✓	✓	✓	✓	✓	✓
AIA	Priority Protection Express	17	60	✓	✓	✓	✓	✓	X	✓	✓	✓	✓	X
BUPA	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	✓	X
OnePath	EasyProtect Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓	✓
Citibank	Cover Plus	18	59	X	X	X	X	✓	✓	X	✓	✓	✓	✓
ANZ	Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓	✓
★★★														
Real	Family Life Cover	18	64	X	X	●	X	✓	✓	✓	X	✓	✓	✓
ClearView	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	✓	X
Suncorp	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	✓	X
Virgin Life Insurance	Tailored	18	65	X	X	X	X	✓	X	X	✓	✓	✓	✓
Guardian	Life Insurance	18	64	X	X	●	X	✓	✓	✓	X	✓	✓	✓
NRMA	Comprehensive	18	65	X	X	X	X	✓	X	X	✓	✓	✓	✓
Budget Direct	Life Insurance	17	63	X	X	X	X	✓	X	X	X	✓	✓	X
Bankwest	Classic Life Insurance	18	60	X	X	X	X	✓	✓	✓	X	✓	✓	X
AAMI	Life Insurance	18	60	✓	✓	X	X	✓	X	X	✓	✓	✓	X
GIO	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	✓	X

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## Mature Male Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★													
NIB	Life Insurance	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓
TAL	Go Protect	19	60	✗	✗	✗	✗	✓	✗	✓	✓	✓	✗
Medibank	Life Insurance	16	65	✓	✗	●	✗	✓	✓	✓	✓	✓	✓
BOQ	Term Life Insurance	18	55	✗	✗	✗	✗	✓	✗	✗	✗	✓	✗
Coles	Life Insurance	18	55	✓	✗	●	✗	✓	✗	✗	✓	✓	✗
Insurance Line	Life Insurance	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓
★★													
Westpac	Lifetime Protect	18	69	✗	✗	✗	✗	✗	✗	✓	✓	✓	✗
MLC	Essentials	18	64	✗	✗	✗	✓	✗	✓	✗	✗	✓	✗
BUPA	Life Insurance	16	64	✗	✗	✗	✓	✓	✗	✗	✓	✓	✗
Citibank	Pure Life	18	60	✓	✗	✗	✗	✓	✗	✗	✓	✓	✗
ClearView	Life Insurance at ClearView	16	64	✗	✗	✗	✓	✓	✗	✗	✓	✓	✗
★													
NRMA	Fast Track	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓
Virgin Life Insurance	Quick and Easy	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓





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## Mature Male Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process			
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured	
★★★★★ outstanding value														
Medibank	Life Insurance	16	65	✓	✗	●	✗	✓	✓	✓	✓	✓	✓	✓
Insure Me Now	Superior Life	18	64	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗
Zurich	Ezicover Life Insurance	19	69	✓	✗	✗	✗	✓	✗	✗	✓	✓	✓	✓
★★★★														
OnePath	EasyProtect Life Insurance	18	59	✗	✗	✗	✗	✓	✓	✗	✓	✓	✓	✓
AIA	Priority Protection Express	17	60	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✗
Allianz	Life Plan	16	65	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓
ANZ	Life Insurance	18	59	✗	✗	✗	✗	✓	✓	✗	✓	✓	✓	✓
Citibank	Cover Plus	18	59	✗	✗	✗	✗	✓	✓	✗	✓	✓	✓	✓
★★★														
NRMA	Comprehensive	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓	✓
Coles	Life Insurance	18	55	✓	✗	●	✗	✓	✗	✗	✓	✓	✓	✗
Budget Direct	Life Insurance	17	63	✗	✗	✗	✗	✓	✗	✗	✗	✓	✓	✗
Bankwest	Classic Life Insurance	18	60	✗	✗	✗	✗	✓	✓	✓	✗	✓	✓	✗
Guardian	Life Insurance	18	64	✗	✗	●	✗	✓	✓	✓	✗	✓	✓	✓
Suncorp	Life Protect	18	60	✓	✗	✗	✗	✓	✗	✗	✓	✓	✓	✗
MLC	Essentials	18	64	✗	✗	✗	✓	✗	✓	✗	✗	✓	✓	✗
Virgin Life Insurance	Tailored	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓	✓
Real	Family Life Cover	18	64	✗	✗	●	✗	✓	✓	✓	✗	✓	✓	✓
Insurance Line	Life Insurance	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓	✓

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✓ Standard   ✗ Not Included   ● Optional



# Direct Life Insurance Star Ratings

Report Date: JULY 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our Mature Male Smoker ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## Mature Male Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process			
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured	
★★★														
TAL	Go Protect	19	60	X	X	X	X	✓	X	✓	✓	✓	✓	X
ClearView	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	✓	X
BUPA	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	✓	X
AAMI	Life Insurance	18	60	✓	✓	X	X	✓	X	X	✓	✓	✓	X
BOQ	Term Life Insurance	18	55	X	X	X	X	✓	X	X	X	✓	✓	X
GIO	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	✓	X
NIB	Life Insurance	18	65	X	✓	X	X	✓	X	X	✓	✓	✓	✓
★★														
Westpac	Lifetime Protect	18	69	X	X	X	X	X	X	✓	✓	✓	✓	X
ClearView	Life Insurance at ClearView	16	64	X	X	X	✓	✓	X	X	✓	✓	✓	X
BUPA	Life Insurance	16	64	X	X	X	✓	✓	X	X	✓	✓	✓	X
★														
NRMA	Fast Track	18	65	X	X	X	X	✓	X	X	✓	✓	✓	✓
Virgin Life Insurance	Quick and Easy	18	65	X	X	X	X	✓	X	X	✓	✓	✓	✓
Citibank	Pure Life	18	60	✓	X	X	X	✓	X	X	✓	✓	✓	X

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# Direct Life Insurance Star Ratings

Report Date: JULY 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our Middle Female Non-Smoker ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## Middle Female Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★★★ outstanding value													
OnePath	EasyProtect Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
ANZ	Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
Citibank	Cover Plus	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
★★★★													
BUPA	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	X
Insure Me Now	Superior Life	18	64	X	X	X	X	✓	✓	✓	✓	✓	X
TAL	Go Protect	19	60	X	X	X	X	✓	X	✓	✓	✓	X
ClearView	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	X
Zurich	Ezicover Life Insurance	19	69	✓	X	X	X	✓	X	X	✓	✓	✓
★★★													
Insurance Line	Life Insurance	18	65	X	X	X	X	✓	X	X	✓	✓	✓
Medibank	Life Insurance	16	65	✓	X	●	X	✓	✓	✓	✓	✓	✓
Real	Family Life Cover	18	64	X	X	●	X	✓	✓	✓	X	✓	✓
Guardian	Life Insurance	18	64	X	X	●	X	✓	✓	✓	X	✓	✓
Virgin Life Insurance	Tailored	18	65	X	X	X	X	✓	X	X	✓	✓	✓
NRMA	Comprehensive	18	65	X	X	X	X	✓	X	X	✓	✓	✓
Suncorp	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	X
AIA	Priority Protection Express	17	60	✓	✓	✓	✓	✓	X	✓	✓	✓	X
Coles	Life Insurance	18	55	✓	X	●	X	✓	X	X	✓	✓	X
Budget Direct	Life Insurance	17	63	X	X	X	X	✓	X	X	X	✓	X

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# Direct Life Insurance Star Ratings

Report Date: JULY 2014

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## Middle Female Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★													
Bankwest	Classic Life Insurance	18	60	X	X	X	X	✓	✓	✓	X	✓	X
Allianz	Life Plan	16	65	X	X	X	X	X	✓	✓	✓	✓	✓
AAMI	Life Insurance	18	60	✓	✓	X	X	✓	X	X	✓	✓	X
BOQ	Term Life Insurance	18	55	X	X	X	X	✓	X	X	X	✓	X
GIO	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	X
NIB	Life Insurance	18	65	X	✓	X	X	✓	X	X	✓	✓	✓
★★													
ClearView	Life Insurance at ClearView	16	64	X	X	X	✓	✓	X	X	✓	✓	X
Westpac	Lifetime Protect	18	69	X	X	X	X	X	X	✓	✓	✓	X
Citibank	Pure Life	18	60	✓	X	X	X	✓	X	X	✓	✓	X
CommInsure	Simple Life Insurance	18	50	X	X	X	✓	X	✓	✓	✓	✓	X
MLC	Essentials	18	64	X	X	X	✓	X	✓	X	X	✓	X
BUPA	Life Insurance	16	64	X	X	X	✓	✓	X	X	✓	✓	X
★													
NRMA	Fast Track	18	65	X	X	X	X	✓	X	X	✓	✓	✓
Virgin Life Insurance	Quick and Easy	18	65	X	X	X	X	✓	X	X	✓	✓	✓

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We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our Middle Female Smoker ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## Middle Female Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★★★ outstanding value													
Citibank	Cover Plus	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
OnePath	EasyProtect Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
ANZ	Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
★★★★													
ClearView	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	X
Insure Me Now	Superior Life	18	64	X	X	X	X	✓	✓	✓	✓	✓	X
TAL	Go Protect	19	60	X	X	X	X	✓	X	✓	✓	✓	X
Zurich	Ezicover Life Insurance	19	69	✓	X	X	X	✓	X	X	✓	✓	✓
BUPA	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	X
★★★													
Bankwest	Classic Life Insurance	18	60	X	X	X	X	✓	✓	✓	X	✓	X
BUPA	Life Insurance	16	64	X	X	X	✓	✓	X	X	✓	✓	X
Suncorp	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	X
GIO	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	X
Guardian	Life Insurance	18	64	X	X	●	X	✓	✓	✓	X	✓	✓
Real	Family Life Cover	18	64	X	X	●	X	✓	✓	✓	X	✓	✓
Budget Direct	Life Insurance	17	63	X	X	X	X	✓	X	X	X	✓	X
BOQ	Term Life Insurance	18	55	X	X	X	X	✓	X	X	X	✓	X
NRMA	Comprehensive	18	65	X	X	X	X	✓	X	X	✓	✓	✓
ClearView	Life Insurance at ClearView	16	64	X	X	X	✓	✓	X	X	✓	✓	X

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## Middle Female Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process			
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured	
★★★														
Medibank	Life Insurance	16	65	✓	✗	●	✗	✓	✓	✓	✓	✓	✓	✓
Virgin Life Insurance	Tailored	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓	✓
Insurance Line	Life Insurance	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓	✓
NIB	Life Insurance	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓	✓
Allianz	Life Plan	16	65	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓
AIA	Priority Protection Express	17	60	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✗
Coles	Life Insurance	18	55	✓	✗	●	✗	✓	✗	✗	✓	✓	✓	✗
AAMI	Life Insurance	18	60	✓	✓	✗	✗	✓	✗	✗	✓	✓	✓	✗
★★														
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✓	✗	✓	✓	✓	✓	✓	✗
MLC	Essentials	18	64	✗	✗	✗	✓	✗	✓	✗	✗	✓	✓	✗
Westpac	Lifetime Protect	18	69	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗
Virgin Life Insurance	Quick and Easy	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓	✓
Citibank	Pure Life	18	60	✓	✗	✗	✗	✓	✗	✗	✓	✓	✓	✗
★														
NRMA	Fast Track	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓	✓



# Direct Life Insurance Star Ratings

Report Date: JULY 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our Middle Male Non-Smoker ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## Middle Male Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★★★ outstanding value													
Citibank	Cover Plus	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
OnePath	EasyProtect Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
ANZ	Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
★★★★													
Zurich	Ezicover Life Insurance	19	69	✓	X	X	X	✓	X	X	✓	✓	✓
Allianz	Life Plan	16	65	X	X	X	X	X	✓	✓	✓	✓	✓
ClearView	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	X
TAL	Go Protect	19	60	X	X	X	X	✓	X	✓	✓	✓	X
BUPA	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	X
★★★													
Insurance Line	Life Insurance	18	65	X	X	X	X	✓	X	X	✓	✓	✓
Real	Family Life Cover	18	64	X	X	●	X	✓	✓	✓	X	✓	✓
GIO	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	X
Budget Direct	Life Insurance	17	63	X	X	X	X	✓	X	X	X	✓	X
Bankwest	Classic Life Insurance	18	60	X	X	X	X	✓	✓	✓	X	✓	X
NRMA	Comprehensive	18	65	X	X	X	X	✓	X	X	✓	✓	✓
AAMI	Life Insurance	18	60	✓	✓	X	X	✓	X	X	✓	✓	X
Guardian	Life Insurance	18	64	X	X	●	X	✓	✓	✓	X	✓	✓
Virgin Life Insurance Tailored		18	65	X	X	X	X	✓	X	X	✓	✓	✓
BOQ	Term Life Insurance	18	55	X	X	X	X	✓	X	X	X	✓	X

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✓ Standard    X Not Included    ● Optional



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## Middle Male Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★													
Suncorp	Life Protect	18	60	✓	✗	✗	✗	✓	✗	✗	✓	✓	✗
AIA	Priority Protection Express	17	60	✓	✓	✓	✓	✓	✗	✓	✓	✓	✗
Insure Me Now	Superior Life	18	64	✗	✗	✗	✗	✓	✓	✓	✓	✓	✗
Medibank	Life Insurance	16	65	✓	✗	●	✗	✓	✓	✓	✓	✓	✓
Coles	Life Insurance	18	55	✓	✗	●	✗	✓	✗	✗	✓	✓	✗
NIB	Life Insurance	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓
★★													
Citibank	Pure Life	18	60	✓	✗	✗	✗	✓	✗	✗	✓	✓	✗
ClearView	Life Insurance at ClearView	16	64	✗	✗	✗	✓	✓	✗	✗	✓	✓	✗
BUPA	Life Insurance	16	64	✗	✗	✗	✓	✓	✗	✗	✓	✓	✗
Westpac	Lifetime Protect	18	69	✗	✗	✗	✗	✗	✗	✓	✓	✓	✗
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✓	✗	✓	✓	✓	✓	✗
MLC	Essentials	18	64	✗	✗	✗	✓	✗	✓	✗	✗	✓	✗
★													
Virgin Life Insurance	Quick and Easy	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓
NRMA	Fast Track	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓





We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our Middle Male Smoker ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## Middle Male Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★★★ outstanding value													
Citibank	Cover Plus	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
OnePath	EasyProtect Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
ANZ	Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
★★★★													
AIA	Priority Protection Express	17	60	✓	✓	✓	✓	✓	X	✓	✓	✓	X
Zurich	Ezicover Life Insurance	19	69	✓	X	X	X	✓	X	X	✓	✓	✓
Insure Me Now	Superior Life	18	64	X	X	X	X	✓	✓	✓	✓	✓	X
TAL	Go Protect	19	60	X	X	X	X	✓	X	✓	✓	✓	X
BUPA	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	X
★★★													
BOQ	Term Life Insurance	18	55	X	X	X	X	✓	X	X	X	✓	X
Westpac	Lifetime Protect	18	69	X	X	X	X	X	X	✓	✓	✓	X
Real	Family Life Cover	18	64	X	X	●	X	✓	✓	✓	X	✓	✓
NRMA	Comprehensive	18	65	X	X	X	X	✓	X	X	✓	✓	✓
Allianz	Life Plan	16	65	X	X	X	X	X	✓	✓	✓	✓	✓
Guardian	Life Insurance	18	64	X	X	●	X	✓	✓	✓	X	✓	✓
Bankwest	Classic Life Insurance	18	60	X	X	X	X	✓	✓	✓	X	✓	X
MLC	Essentials	18	64	X	X	X	✓	X	✓	X	X	✓	X
Virgin Life Insurance	Tailored	18	65	X	X	X	X	✓	X	X	✓	✓	✓
Suncorp	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	X

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✓ Standard    X Not Included    ● Optional



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## Middle Male Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★													
Budget Direct	Life Insurance	17	63	X	X	X	X	✓	X	X	X	✓	X
NIB	Life Insurance	18	65	X	✓	X	X	✓	X	X	✓	✓	✓
Medibank	Life Insurance	16	65	✓	X	●	X	✓	✓	✓	✓	✓	✓
ClearView	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	X
Coles	Life Insurance	18	55	✓	X	●	X	✓	X	X	✓	✓	X
Insurance Line	Life Insurance	18	65	X	X	X	X	✓	X	X	✓	✓	✓
GIO	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	X
AAMI	Life Insurance	18	60	✓	✓	X	X	✓	X	X	✓	✓	X
★★													
ClearView	Life Insurance at ClearView	16	64	X	X	X	✓	✓	X	X	✓	✓	X
BUPA	Life Insurance	16	64	X	X	X	✓	✓	X	X	✓	✓	X
Citibank	Pure Life	18	60	✓	X	X	X	✓	X	X	✓	✓	X
CommInsure	Simple Life Insurance	18	50	X	X	X	✓	X	✓	✓	✓	✓	X
★													
NRMA	Fast Track	18	65	X	X	X	X	✓	X	X	✓	✓	✓
Virgin Life Insurance	Quick and Easy	18	65	X	X	X	X	✓	X	X	✓	✓	✓



# Direct Life Insurance Star Ratings

Report Date: JULY 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our Young Female Non-Smoker ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## Young Female Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process			
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured	
★★★★★ outstanding value														
Insure Me Now	Superior Life	18	64	X	X	X	X	✓	✓	✓	✓	✓	✓	X
Bankwest	Classic Life Insurance	18	60	X	X	X	X	✓	✓	✓	X	✓	✓	X
★★★★														
BOQ	Term Life Insurance	18	55	X	X	X	X	✓	X	X	X	✓	✓	X
Citibank	Cover Plus	18	59	X	X	X	X	✓	✓	X	✓	✓	✓	✓
OnePath	EasyProtect Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓	✓
ANZ	Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓	✓
Zurich	Ezicover Life Insurance	19	69	✓	X	X	X	✓	X	X	✓	✓	✓	✓
TAL	Go Protect	19	60	X	X	X	X	✓	X	✓	✓	✓	✓	X
★★★														
BUPA	Life Insurance	16	64	X	X	X	✓	✓	X	X	✓	✓	✓	X
NIB	Life Insurance	18	65	X	✓	X	X	✓	X	X	✓	✓	✓	✓
Budget Direct	Life Insurance	17	63	X	X	X	X	✓	X	X	X	✓	✓	X
ClearView	Life Insurance at ClearView	16	64	X	X	X	✓	✓	X	X	✓	✓	✓	X
GIO	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	✓	X
NRMA	Comprehensive	18	65	X	X	X	X	✓	X	X	✓	✓	✓	✓
Real	Family Life Cover	18	64	X	X	●	X	✓	✓	✓	X	✓	✓	✓
Suncorp	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	✓	X
AAMI	Life Insurance	18	60	✓	✓	X	X	✓	X	X	✓	✓	✓	X
Coles	Life Insurance	18	55	✓	X	●	X	✓	X	X	✓	✓	✓	X

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✓ Standard    X Not Included    ● Optional



# Direct Life Insurance Star Ratings

Report Date: JULY 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our Young Female Non-Smoker ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## Young Female Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process			
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre-existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured	
★★★														
AIA	Priority Protection Express	17	60	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✗
Medibank	Life Insurance	16	65	✓	✗	●	✗	✓	✓	✓	✓	✓	✓	✓
ClearView	Term Life Insurance	16	64	✗	✗	✗	✗	✓	✓	✓	✗	✓	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✗	✓	✓	✓	✗	✓	✓	✗
Allianz	Life Plan	16	65	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓
Guardian	Life Insurance	18	64	✗	✗	●	✗	✓	✓	✓	✗	✓	✓	✓
★★														
Virgin Life Insurance	Tailored	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓	✓
Westpac	Lifetime Protect	18	69	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✓	✗	✓	✓	✓	✓	✓	✗
Insurance Line	Life Insurance	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓	✓
MLC	Essentials	18	64	✗	✗	✗	✓	✗	✓	✗	✗	✓	✓	✗
Citibank	Pure Life	18	60	✓	✗	✗	✗	✓	✗	✗	✓	✓	✓	✗
★														
Virgin Life Insurance	Quick and Easy	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓	✓
NRMA	Fast Track	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓	✓

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## Young Female Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★★★ outstanding value													
BOQ	Term Life Insurance	18	55	X	X	X	X	✓	X	X	X	✓	X
Bankwest	Classic Life Insurance	18	60	X	X	X	X	✓	✓	✓	X	✓	X
Insure Me Now	Superior Life	18	64	X	X	X	X	✓	✓	✓	✓	✓	X
★★★★													
Medibank	Life Insurance	16	65	✓	X	●	X	✓	✓	✓	✓	✓	✓
Allianz	Life Plan	16	65	X	X	X	X	X	✓	✓	✓	✓	✓
OnePath	EasyProtect Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
Citibank	Cover Plus	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
ANZ	Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
★★★													
Insurance Line	Life Insurance	18	65	X	X	X	X	✓	X	X	✓	✓	✓
Suncorp	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	X
BUPA	Life Insurance	16	64	X	X	X	✓	✓	X	X	✓	✓	X
BUPA	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	X
Budget Direct	Life Insurance	17	63	X	X	X	X	✓	X	X	X	✓	X
ClearView	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	X
Virgin Life Insurance	Tailored	18	65	X	X	X	X	✓	X	X	✓	✓	✓
Guardian	Life Insurance	18	64	X	X	●	X	✓	✓	✓	X	✓	✓
NIB	Life Insurance	18	65	X	✓	X	X	✓	X	X	✓	✓	✓
Coles	Life Insurance	18	55	✓	X	●	X	✓	X	X	✓	✓	X

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## Young Female Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★													
GIO	Life Protect	18	60	✓	✗	✗	✗	✓	✗	✗	✓	✓	✗
Zurich	Ezicover Life Insurance	19	69	✓	✗	✗	✗	✓	✗	✗	✓	✓	✓
Real	Family Life Cover	18	64	✗	✗	●	✗	✓	✓	✓	✗	✓	✓
ClearView	Life Insurance at ClearView	16	64	✗	✗	✗	✓	✓	✗	✗	✓	✓	✗
TAL	Go Protect	19	60	✗	✗	✗	✗	✓	✗	✓	✓	✓	✗
AIA	Priority Protection Express	17	60	✓	✓	✓	✓	✓	✗	✓	✓	✓	✗
AAMI	Life Insurance	18	60	✓	✓	✗	✗	✓	✗	✗	✓	✓	✗
★★													
Commlnsure	Simple Life Insurance	18	50	✗	✗	✗	✓	✗	✓	✓	✓	✓	✗
NRMA	Comprehensive	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓
Westpac	Lifetime Protect	18	69	✗	✗	✗	✗	✗	✗	✓	✓	✓	✗
MLC	Essentials	18	64	✗	✗	✗	✓	✗	✓	✗	✗	✓	✗
★													
Citibank	Pure Life	18	60	✓	✗	✗	✗	✓	✗	✗	✓	✓	✗
Virgin Life Insurance	Quick and Easy	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓
NRMA	Fast Track	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our Young Male Non-Smoker ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## Young Male Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre-existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★★★ outstanding value													
OnePath	EasyProtect Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
Insure Me Now	Superior Life	18	64	X	X	X	X	✓	✓	✓	✓	✓	X
Citibank	Cover Plus	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
ANZ	Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
★★★★★													
Zurich	Ezicover Life Insurance	19	69	✓	X	X	X	✓	X	X	✓	✓	✓
BUPA	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	X
TAL	Go Protect	19	60	X	X	X	X	✓	X	✓	✓	✓	X
ClearView	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	X
Allianz	Life Plan	16	65	X	X	X	X	X	✓	✓	✓	✓	✓
★★★													
BOQ	Term Life Insurance	18	55	X	X	X	X	✓	X	X	X	✓	X
AAMI	Life Insurance	18	60	✓	✓	X	X	✓	X	X	✓	✓	X
Budget Direct	Life Insurance	17	63	X	X	X	X	✓	X	X	X	✓	X
Virgin Life Insurance	Tailored	18	65	X	X	X	X	✓	X	X	✓	✓	✓
ClearView	Life Insurance at ClearView	16	64	X	X	X	✓	✓	X	X	✓	✓	X
BUPA	Life Insurance	16	64	X	X	X	✓	✓	X	X	✓	✓	X
Westpac	Lifetime Protect	18	69	X	X	X	X	X	X	✓	✓	✓	X
NRMA	Comprehensive	18	65	X	X	X	X	✓	X	X	✓	✓	✓
Medibank	Life Insurance	16	65	✓	X	●	X	✓	✓	✓	✓	✓	✓

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✓ Standard    X Not Included    ● Optional



# Direct Life Insurance Star Ratings

Report Date: JULY 2014

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## Young Male Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process			
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured	
★★★														
AIA	Priority Protection Express	17	60	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✗
Real	Family Life Cover	18	64	✗	✗	●	✗	✓	✓	✓	✗	✓	✓	✓
Coles	Life Insurance	18	55	✓	✗	●	✗	✓	✗	✗	✓	✓	✓	✗
Guardian	Life Insurance	18	64	✗	✗	●	✗	✓	✓	✓	✗	✓	✓	✓
Insurance Line	Life Insurance	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓	✓
GIO	Life Protect	18	60	✓	✗	✗	✗	✓	✗	✗	✓	✓	✓	✗
NIB	Life Insurance	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓	✓
Suncorp	Life Protect	18	60	✓	✗	✗	✗	✓	✗	✗	✓	✓	✓	✗
★★														
Citibank	Pure Life	18	60	✓	✗	✗	✗	✓	✗	✗	✓	✓	✓	✗
Bankwest	Classic Life Insurance	18	60	✗	✗	✗	✗	✓	✓	✓	✗	✓	✓	✗
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✓	✗	✓	✓	✓	✓	✓	✗
MLC	Essentials	18	64	✗	✗	✗	✓	✗	✓	✗	✗	✓	✓	✗
★														
Virgin Life Insurance	Quick and Easy	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓	✓
NRMA	Fast Track	18	65	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓	✓

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## Young Male Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★★★ outstanding value													
ANZ	Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
OnePath	EasyProtect Life Insurance	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
Citibank	Cover Plus	18	59	X	X	X	X	✓	✓	X	✓	✓	✓
★★★★													
TAL	Go Protect	19	60	X	X	X	X	✓	X	✓	✓	✓	X
Zurich	Ezicover Life Insurance	19	69	✓	X	X	X	✓	X	X	✓	✓	✓
Insure Me Now	Superior Life	18	64	X	X	X	X	✓	✓	✓	✓	✓	X
Allianz	Life Plan	16	65	X	X	X	X	X	✓	✓	✓	✓	✓
Medibank	Life Insurance	16	65	✓	X	●	X	✓	✓	✓	✓	✓	✓
★★★													
ClearView	Life Insurance at ClearView	16	64	X	X	X	✓	✓	X	X	✓	✓	X
BUPA	Life Insurance	16	64	X	X	X	✓	✓	X	X	✓	✓	X
Coles	Life Insurance	18	55	✓	X	●	X	✓	X	X	✓	✓	X
BOQ	Term Life Insurance	18	55	X	X	X	X	✓	X	X	X	✓	X
Westpac	Lifetime Protect	18	69	X	X	X	X	X	X	✓	✓	✓	X
Budget Direct	Life Insurance	17	63	X	X	X	X	✓	X	X	X	✓	X
Guardian	Life Insurance	18	64	X	X	●	X	✓	✓	✓	X	✓	✓
Real	Family Life Cover	18	64	X	X	●	X	✓	✓	✓	X	✓	✓
Suncorp	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	X
Insurance Line	Life Insurance	18	65	X	X	X	X	✓	X	X	✓	✓	✓

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## Young Male Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits & Options					Cover options		Application process		
				Guarantee Future Insurability	Financial planning	Child Cover	No complete exclusion on Pre existing conditions	Beneficiary Nomination	TPD as rider	Trauma as rider	Online Application	Phone support	Multi lives insured
★★★													
NRMA	Comprehensive	18	65	X	X	X	X	✓	X	X	✓	✓	✓
ClearView	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	X
Virgin Life Insurance	Tailored	18	65	X	X	X	X	✓	X	X	✓	✓	✓
BUPA	Term Life Insurance	16	64	X	X	X	X	✓	✓	✓	X	✓	X
NIB	Life Insurance	18	65	X	✓	X	X	✓	X	X	✓	✓	✓
GIO	Life Protect	18	60	✓	X	X	X	✓	X	X	✓	✓	X
AIA	Priority Protection Express	17	60	✓	✓	✓	✓	✓	X	✓	✓	✓	X
AAMI	Life Insurance	18	60	✓	✓	X	X	✓	X	X	✓	✓	X
★★													
MLC	Essentials	18	64	X	X	X	✓	X	✓	X	X	✓	X
Bankwest	Classic Life Insurance	18	60	X	X	X	X	✓	✓	✓	X	✓	X
Citibank	Pure Life	18	60	✓	X	X	X	✓	X	X	✓	✓	X
★													
Virgin Life Insurance	Quick and Easy	18	65	X	X	X	X	✓	X	X	✓	✓	✓
NRMA	Fast Track	18	65	X	X	X	X	✓	X	X	✓	✓	✓
CommInsure	Simple Life Insurance	18	50	X	X	X	✓	X	✓	✓	✓	✓	X

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