2014 *** STAR RATINGS CANSTAR REPORT





LIFE INSURANCE

IN THIS REPORT

We research and rate the suite of life insurance products offered by the 13 companies specialising in this area, to see which providers offer outstanding value for customers.

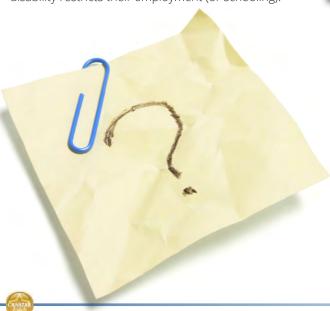
It comes to us all...

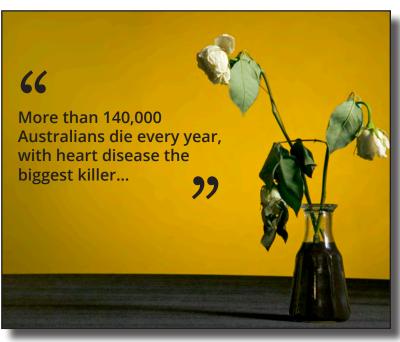
While 300,000-plus babies are born every year in Australia, more than 140,000 Australians also die in a year, with heart disease by far the biggest killer, followed by cerebrovascular diseases (e.g. strokes).

So what can you do about the loved ones left behind if the worst should happen? If you aren't lucky enough to live your life completely debt-free (and most of us aren't - don't forget that mortgage lurking in the background) you should seriously consider investing in life insurance of one kind or another.

Modern medicine may be keeping us alive for longer and longer in the 21st century, but the fact remains that any one of us can be involved in an accident and illnesses, too, can creep up unexpectedly.

There's also disability to take into consideration. The Australian Bureau of Statistics' (ABS) 2012 Survey of Disability, Ageing and Carers data reveals that 4.2 million Australians have a disability - that's 18.5% of the population. Most significantly, 1.69 million Aussies' disability restricts their employment (or schooling).





What does it all mean?

There's no doubting, then, that life cover is a wise investment. Income protection can replace a portion of your earnings, but in many situations there will be added worries, particularly medical costs, so it's good to have something extra coming in at times of such need.

But what are the options?

Policies are split into four categories: Term life, TPD, Trauma and Income protection.

But what does that mean?

Let's make things a little clearer...

1. Term life (or death cover)

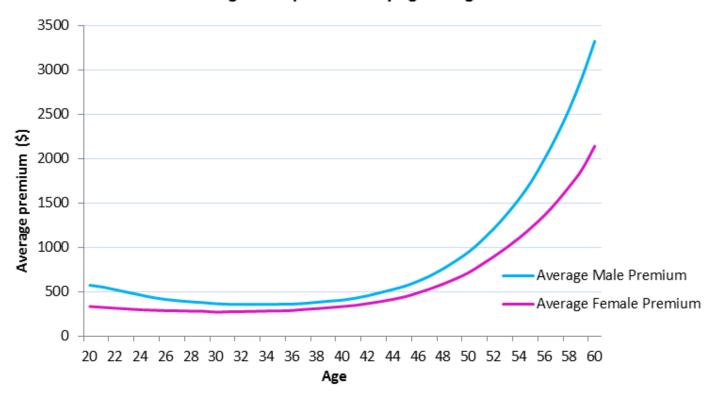
This is a policy that pays out a lump sum to your beneficiaries in the event of your death or in the event of a terminal illness being diagnosed that will result in your death within 12 months.

Essentially, life insurance is a way to prevent financial trauma from compounding the emotional trauma those left behind (primarily family) would inevitably suffer after your death, to help them afford to live the life that you had planned to have.

The sum can be used to pay off debts and can also be invested in order to provide a regular income in the long term.



Average term premiums by age and gender



Source: CANSTAR. Based on stepped premiums in a white collar profession for a sum insured of \$500,000

As this graph using figures from the CANSTAR database shows, after the age of about 45, your life insurance premiums will start to rise quite dramatically – not too surprising, given that the older you are, the more likely you are to fall ill and die.

It's interesting to see that women, on average, pay slightly less in term life insurance premiums, which is due largely to a lower mortality rate.

It is a common misconception, however, that life insurance for Mum isn't imperative and that only Dad needs to be insured.

The fact is that, should the worst happen, and Dad is left to look after a family, extra costs (for things such as childcare or perhaps a lessening in the household's salary) will be felt and thus should always be accounted for.



2. TPD – 'Total and permanent disability'

In the event of an accident or illness resulting in your permanent disability, a TPD policy eases financial pressure by providing financial assistance that can help cover debts, provide for the family or pay for medical costs.

As mentioned, 4.2 million Australians are estimated to have a disability – that's 18.5% of the population – and 60% of those with a disability need assistance with at least one everyday activity.

According to the ABS report, the longterm health conditions causing the most problems for working-age Australians are:

- Back problems (19%)
- Disease of the nervous system (8.8%)
- A mood affective disorder such as depression (6%)

Surviving an accident or illness but being left with a disability can be life-shattering.

If you're unable to continue working, a TPD policy will pay out a lump sum, which can help with bills and looking after your family – immediate medical needs can be paid for and outstanding debts can be cleared.

Different policies will have different definitions on what exactly constitutes total and permanent disability, so make sure you check exactly what is covered before signing up.

How much will you pay?

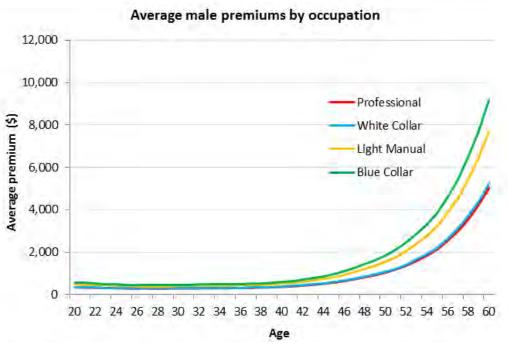
Just how much cover you insure for will depend on your individual situation.

Things to take into consideration include how much you currently earn, any outstanding debts you have (including your mortgage) and whether you think you might personally need to cover medical costs.

Once you've worked all that out, you can be clearer on the amount you want to be protected for.

Figures from the CANSTAR database give an idea how much premiums are likely to cost, depending on what sort of job you do...

The figures for women show a very slightly higher average premium (about 2%), which is almost certainly down to a slightly higher risk factor for females.



Source: CANSTAR. Based on stepped premiums for \$500,000 sum insured

Not surprisingly, blue collar workers of either sex end up paying slightly more for their TPD premiums, with workers

in these fields more likely to suffer debilitating injuries than professionals working in an office, for example.



Check, mate

Things to remember when choosing your TPD policy cover include:

- Check the exact definition of TPD with your chosen provider with variations between providers, you could be leaving yourself open to no cover for certain situations.
- Check whether your policy covers "own occupation" or "any". The former
 means you will receive a payout in the event that you're unable to perform
 your own job any more, but the latter will only pay if you are unable to
 perform any job at all.
- Consider linking up your TPD and Term Life policy it is generally (though not always) cost-effective to do this, and it also means you will have a "buyback" option – an additional benefit that means you can increase your life insurance sum insured by the amount claimed if you make a TPD claim.



3. Trauma

If you have an insurance policy for Trauma cover, you will be covered in the event you are diagnosed with certain conditions, the most common inclusions being cancer, stroke and heart disease (policies do vary, however, so always check with your chosen provider).

Common examples of other ailments you can cover yourself for are:

- i) Major burns
- ii) Organ transplant
- iii) MND (motor neurone disease)
- iv) Severe rheumatoid arthritis
- v) Dementia.

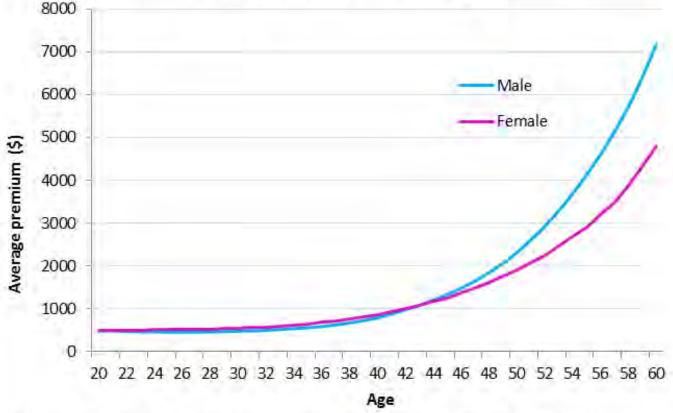
Trauma cover is a valuable policy to have, as you can never know when an illness might strike you down – and even if you are able to fully recover from your condition, you can have no way of knowing how long the treatment and recovery period will be.

Having that payout and the subsequent peace of mind during what can be an incredibly tough time for you and your family is priceless.

Price-wise, premiums again tend to be higher for men, on average, as our graph shows, with males starting to pay significantly more after the age of about 55.



Average trauma premiums by gender



Source: CANSTAR. Based on stepped premiums in a white collar profession for a \$500,000 sum insured



4. Income protection

If you become incapacitated for some reason, perhaps an injury or an illness, you really need your most valuable asset – your income – to be protected. Income protection insures you for a set level of your income (often 75% of your gross salary) for a certain period of time.

When it comes to our job choices, the differences paid for income protection can be quite surprising – even within an industry. Here's what various elements of the same industry would be paying for an income protection policy of \$4,000 a month (if they were a 30-year-old non-smoker) and why...

CHEF

Average annual premium = \$855



The quite substantial difference in average premiums between what a chef must pay for income protection and what a kitchen hand must pay can be explained by a couple of things. Firstly, insurers look favourably on those with qualifications, due in part to the likelihood that the more senior staff member will want to get back in to work as soon as possible after an accident – basically the "career vs job" argument. Also taken into account is that fact that a physical injury to an employee whose job is primarily physical (heavy lifting is required of kitchen hands, for example) will see them out of work longer, while the chef is likely to be able to continue his work even with some sort of injury, e.g. a bad back, as heavy lifting is avoidable.



KITCHEN HAND

Average annual premium = \$1.164

PARAMEDIC

Average annual premium = \$1,241



Paramedics end up paying more, on average, because their job is out in the field, which offers up a wealth of extra dangers. Regular driving in ambulances leaves them open to the risk of accidents on the road, and attending road traffic accidents also leaves them vulnerable to further dangers at the scene. Even more risks for paramedics are also present if the employee attends helicopter rescues, with the journey and the rescue itself leaving the staff member potentially in some danger. Nurses, on the other hand, work day to day in a much more controlled environment, e.g. a hospital.



NURSE

Average annual premium = \$868

MINING ENGINEER ABOVE GROUND

Average annual premium = \$622



An above-ground engineer can end up paying considerably less in income protection than a tradesperson working underground in a mine for the reason that his or her work is less likely to result in an accident. Not only does being underground mean the tradesperson is at risk of mine collapse, the use of tools every day offers further risks, too. Also, much like the kitchen situation as mentiond above, the engineer's job is likely to be more paper-based and thus an injury doesn't necessarily rule him out of returning to work.



MINING
UNDERGROUND
SKILLED
TRADESPERSON
NO EXPLOSIVES

Average annual premium = \$1,181

EARTHMOVING EQUIPMENT DRIVER / OPERATOR

Average annual premium

\$1,274



In a similar vein, a building site foreman is likely to return to work sooner after an accident than an earth-moving equipment operator, as his position is likely to involve more paperwork and

less hands-on activity – thus his premium is smaller. The heavy machinery operator also has to pay more because of the higher likelihood of an accident involving the dangerous machinery itself, e.g. rollovers of diggers and crushing potential.

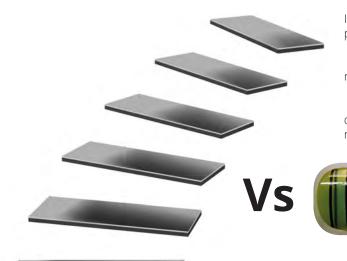


BUILDING FOREMAN / SUPERVISOR -LICENSED

Average annual premium = \$795



Stepped premiums and level premiums – what's the difference?



In the world of life insurance policies, there are two ways premiums can be worked out – stepped or level.

Stepped premiums are recalculated every time a policy is renewed, meaning that, very often, they will rise the older you get.

That is not always the case, however, as certain life stages are deemed less risky, e.g. when a young man leaves behind potential recklessness to settle down and raise a family. At that stage in

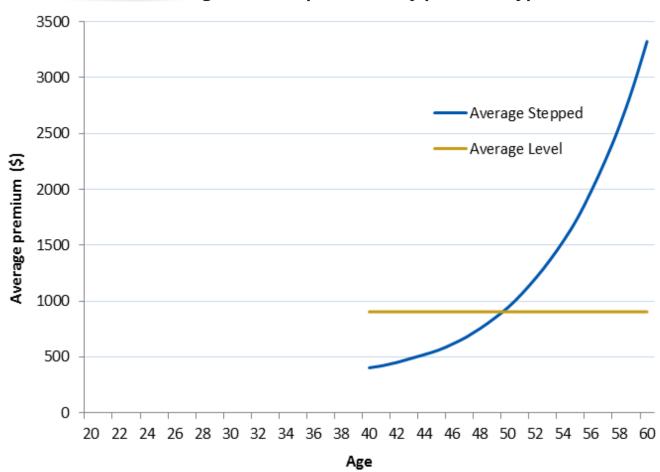
his life, the man could well see his life insurance premium reduce slightly on a stepped policy.

Level premiums, on the other hand, take into account your age at the time you take out the policy and remains at a constant level as you age – the premium

price, generally, does not rise (unless the company reviews the contract, which is rare, or you make changes to your cover).

So, how do the two different styles compare?

Average term life premiums by premium type



Source: CANSTAR. Based on premiums for a 40-year-old male in a white collar profession for a sum insured of \$500,000 without option of cover increase.

This graph illustrates just how much difference having a stepped premium can have on the amount you pay for your insurance over the life of the policy.

While level premiums start at a higher price, stepped

premiums do overtake them – in this particular scenario around 10 years after the commencement of the policy.

In addition to the above, level premiums can be applied to TPD, Trauma and Income protection policies as well.



Do good things come in packages?

When it comes to your life insurance options, there is always the option of packaging your policies together...

CANSTAR analysts looked at an example of packaging versus separate policies, to see which way came out the cheapest. For the sake of the illustration, we looked at stepped premiums for a 40-year-old man working in a white collar profession, with the sums insured being \$250,000 for Trauma and \$500,000 for Term life and TPD.

Here is the result:

Package or separate policies?	Total cost
Term life, trauma and TPD separately	\$1,578.50
Package	\$1,132.60

In the above scenario the man could have saved \$445.90 by going with a package rather than separate policies.

It needs to be borne in mind, however, that when a claim is made on one of the policies it may trigger a reduction in the level of cover in the other policies within the package. For example, if a

Trauma claim was made in the Package policy, the Term life and TPD would automatically be reduced to \$250,000 cover, whereas with separate products, Term and TPD can remain at \$500,000 coverage.

Other claims may have difference implications on the cover levels.



There may also be other incentives to split up your policies, such as particular benefits from one policy for certain categories but not others.

It's nevertheless interesting to see the potential savings that are out there if you just want to examine your options closely.

What to watch out for

Things that can affect your insurance cover include your lifestyle, your hobbies and your weight. It makes sense to find out exactly what aspects of your life could be affecting your insurance policies, and in what way...

Smoking. If you're a smoker, you will be paying a different premium entirely to a non-smoker, often double the cost. All types of insurance premiums (Life, TPD, Trauma and Income Protection) are affected when you smoke, though it is unlikely to trigger any exclusions.



Family history. The cost of your insurance is based on the likelihood of you needing to make a claim, so a family history of certain illness will probably affect the premiums in all four policy types. You need to get this checked out, as you don't want to render your policy void, but the bad news is that certain family history problems could definitely trigger an exclusion in your policy for that particular condition. It's worth noting that insurers are generally only really interested in health problems that have occurred before the age of 60 – you're unlikely to be penalised if your 80-year-old father has had a heart attack.

Occupation. As we have seen, what you do for a living can affect your insurance policies. The more dangerous your job (i.e. the higher above ground or lower below ground you work) the more your premiums can be. The good news is, your career choice most likely won't trigger any exclusions on your cover – the bad news is, it might lead to an insurer declining cover for you entirely.

Drinking. While all types of insurance policy can be affected by your drinking levels, it will only affect the premium if it's a serious situation. Unfortunately, if that is the case, it could lead to you being refused cover entirely.

Hobbies. If you're a bit of an adrenalin junkie, you can expect to see some sort of impact on your insurance premium (whether it's Life, TPD, Trauma or Income Protection), depending on the activity. The more dangerous the pastime, the more it will boost the cost. If you just play footy for the local team at the weekends, you're unlikely to see much difference at all, other than a loading of the premium for Income Protection (say, around 25%) and perhaps a waiting period of up to 90 days. For the more extreme sports, however (e.g. motor racing, parachuting or hang gliding) there will typically be an extra premium for Life and Trauma and a possible exclusion for Income Protection and TPD. But then, that's the price you pay for the thrill, right?



Who offers outstanding value?

Which life insurance, TPD, trauma and income protection insurance providers offer outstanding value for consumers?

Winners of our overall award for Outstanding Value Life Insurer Australia are:



TAL and Zurich Australia



TAL has risen up the rankings thanks in no small part to its managing to not only maintain the top spot for income protection insurance, but for actually increasing the margin between itself and its closest competitors in that category.

The company also took the lead for its provision of term life cover, thanks to competitive premiums, while its surge forwards in its income protection provision was thanks to improvement in such features as claim payment terms, policy benefits and options, and policy terms.

Zurich Australia wins the overall award due largely to some highly competitive premiums – it was a price leader in no less than 19 profiles within the Mature and Empty Nester age groups, and also gained top spot for Mature Female Managerial in Packaged.

Premiums in the Professional category also saw gains, with Zurich's performance across the Package category really driving home the win.



Life Insurance Australia



Congratulations to both TAL and Zurich Australia for their overall wins, and also to the following award-winning providers:















Awards

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

Overall awards

Outstanding Value Life Insurer Australia

Institution awards

Outstanding Value Insurer Term Life

Outstanding Value Insurer Trauma

Outstanding Value Insurer TPD

Outstanding Value Insurer **Packaged** Life

Outstanding Value Insurer Income Protection

CANSTAR star ratings











Awards to products - methodology

Occupation category



Professional



White collar



Retail/light manual



Age

Young 20-29

Middle 30-45

Mature 46-55

Empty Nester 56-60

Premiums

Stepped premium

Level premium

Gender

Male

Female



The *Life Insurance Star Ratings* consist of five separate insurance product types – Term Life, Trauma, TPD, Income Protection and Packaged Life. 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 star ratings.

TOTAL STAR RATINGS SCORE (T) = w1*PRICING SCORE (P) + w2*FEATURES SCORE (F)



Life insurance products are rated across four professional groups and four age groups so that consumers can identify their demographic and create a shortlist of five-star products that may be suitable for their needs.

Star ratings weights for IPP,	Trauma & P	ackage Life
	Price	Features
Young		
Professional	60%	40%
White Collar	60%	40%
Light Manual	60%	40%
Blue Collar	60%	40%
Middle		
Professional	50%	50%
White Collar	60%	40%
Light Manual	60%	40%
Blue Collar	60%	40%
Mature		
Professional	40%	60%
White Collar	50%	50%
Light Manual	50%	50%
Blue Collar	50%	50%
Empty Nester		
Professional	40%	60%
White Collar	60%	40%
Light Manual	60%	40%
Blue Collar	60%	40%

Policy Type	Age	Price	Features
TPD	All	70%	30%
Term Life	All	80%	20%

Pricing score

The insurance premium for risk is used as the main point of cost comparison. Peer products are compared with each other, with the lowest cost product awarded the highest pricing score. All other peer products are awarded a score based on their relative cost against the lowest cost policy (i.e. if a product costs twice as much as the cheapest, it will earn half the pricing score of the cheapest product).

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 640,000 premiums are analysed in the CANSTAR Life Insurance Star Ratings.



The sums insured for Term, Trauma and TPD are based on both age and occupation, as follows:

SUM INSURED – Star Ratings (Term, Trauma & TPD)						
Age group	Occupation	Age	Term	Trauma	TPD	
	Professional		\$750,000	\$200,000	\$750,000	
Value	White Collar	20.20	\$500,000	\$150,000	\$500,000	
Young	Light Manual	20-29	\$350,000	\$150,000	\$350,000	
	Blue Collar	_	\$500,000	\$150,000	\$500,000	
Middle	Professional		\$1,500,000	\$250,000	\$1,500,000	
	White Collar	20.45	\$1,500,000	\$250,000	\$1,500,000	
	Light Manual	30-45	\$1,000,000	\$200,000	\$1,000,000	
	Blue Collar	_	\$1,000,000	\$200,000	\$1,000,000	
	Professional		\$1,500,000	\$250,000	\$1,500,000	
M-4	White Collar	46.55	\$1,500,000	\$250,000	\$1,500,000	
Mature	Light Manual	46-55	\$1,000,000	\$200,000	\$1,000,000	
	Blue Collar	_	\$1,000,000	\$200,000	\$1,000,000	
	Professional		\$1,000,000	\$150,000	\$1,000,000	
Coopt Alogta	White Collar	FC CO	\$1,000,000	\$150,000	\$1,000,000	
Empty Nester	Light Manual	56-60	\$750,000	\$100,000	\$750,000	
	Blue Collar	_	\$750,000	\$100,000	\$750,000	

The sums insured for Income Protection are also based on age and occupation as follows:

SUM INSURED – Star Ratings (Income Protection)							
Age group	Occupation	Age	Income per annum	Income cover per month			
	Professional		\$75,000	\$4,687			
Voung	White Collar	– – 20-29	\$40,000	\$2,500			
Young	Light Manual		\$30,000	\$1,875			
	Blue Collar	_	\$40,000	\$2,500			
	Professional		\$110,000	\$6,875			
Middle —	White Collar	30-45	\$60,000	\$3,750			
	Light Manual		\$42,000	\$2,625			
	Blue Collar		\$60,000	\$3,750			
	Professional		\$150,000	\$9,375			
N. A. etc. com	White Collar	46.55	\$80,000	\$5,000			
Mature	Light Manual	- 46-55	\$48,000	\$3,000			
	Blue Collar		\$72,000	\$4,500			
	Professional		\$150,000	\$9,375			
Franti Nastas	White Collar		\$80,000	\$5,000			
Empty Nester	Light Manual		\$48,000	\$3,000			
	Blue Collar		\$72,000	\$4,500			

For package products we consider the above combination of sum insured across Term, Trauma and TPD within the respective age and occupation groups.

Feature score

The CANSTAR Life Insurance Star Ratings assessed more than 50,000 benefits and options across different products. Below is how CANSTAR weighted these benefits and options:

Term Life – feature weights						
Category/sub-category	Young, Middle & Mature	Empty Nester	Description			
Death policy terms	10%	10%				
Coverage terms	10%	10%	Captures coverage range, e.g. entry and expiry age			
Other	10%	10%	Captures if the policy can be accident only			
Premiums	65%	65%	Captures the premiums options, e.g. stepped, level, hybrid			
Sums insured	15%	15%	Captures if sum insured restriction applies			



Standard company terms offered	30%	40%	
CPI	15%	15%	Captures the indexation benefits, e.g. dollar cap, max age
Exclusions	50%	50%	Captures what is excluded at time of claim e.g. suicide, pre- existing conditions
Interim cover	15%	15%	Captures interim cover and period covered
Loyalty bonus	5%	5%	Captures if the policy provides any loyalty bonus
Other	10%	10%	Captures additional features like supplementary life cover, guaranteed renewable
Product upgrade	5%	5%	Captures the product upgrades applicable to existing and new customers
Death policy benefits and options	60%	50%	
Terminal illness	30%	30%	Captures terminal illness definition and max benefit age, etc.
Accommodation benefit	5%	5%	Captures if the policy offers accommodation benefit
Financial planning	5%	5%	Captures if the policy offers financial planning benefit
Funeral benefit	5%	5%	Captures if the policy offers funeral and repatriation benefit
Future underwriting	10%	10%	Captures if the policy offers personal future underwriting benefit
GFI	30%	30%	Captures if the policy offers GFI benefit, e.g. no of events etc.
Needle stick	5%	5%	Captures if the policy offers needle stick benefit
Accidental death	5%	5%	Captures additional benefits like child cover, accidental death hardship booster, etc.
Waiver of premium	5%	5%	Captures waiver of premiums on disability

Stand alone Trauma – feature weights					
Category/sub-category	All-male profiles	All-female profiles	Descriptions		
Stand alone Trauma policy terms	10%	10%			
Coverage terms	40%	40%	Captures coverage range, e.g. entry and expiry age		
Premiums	60%	60%	Captures the premiums options, e.g. stepped, level, hybrid		
Standard company terms	10%	10%			
Exclusions	20%	20%	Captures what is excluded at time of claim, e.g. attempted suicide, congenital condition		
Indexation	15%	15%	Captures the indexation benefits, e.g. dollar cap, max age		
Interim cover	15%	15%	Captures interim cover and period covered		
Loyalty bonus	15%	15%	Captures if the policy provides any loyalty bonus		
Other	20%	20%	Captures additional features like supplementary live cover, guaranteed renewable		
Product upgrade	15%	15%	Captures the product upgrades applicable to existing and new customers		
Policy benefits and options	10%	10%			
Trauma reinstatement	60%	60%	Captures if the policy offers trauma reinstatement benefit etc.		
GFI	20%	20%	Captures if the policy offers GFI benefit, e.g. no of events etc.		
Future underwriting	10%	10%	Captures if the policy offers personal future underwriting benefit		
Others	10%	10%	Accommodation benefit, waiver of premium, financial planning benefit		
Stand alone Trauma events	70%	70%			
Cancer	30%	45%	Captures trauma definitions for cancer		
Breast cancer	5%	40%	Captures trauma definitions for breast cancer		
Cancer female	0%	5%	Captures trauma definitions for female cancer, e.g. ovarian cancer		
Cancer male	10%	0%	Captures trauma definitions for male cancer, e.g. prostate cancer		
Melanoma	15%	15%	Captures trauma definitions for melanoma cancer		
Others	70%	40%	Captures trauma definitions for other cancer, e.g. benign tumours		



Heart	30%	20%	Captures trauma definitions for coronary related conditions
Coronary by-pass surgery	25%	25%	Captures trauma definitions for coronary by-pass surgery
Coronary artery angioplasty	15%	15%	Captures trauma definitions for coronary artery angioplasty
Triple vessel angioplasty	15%	15%	Captures trauma definitions for triple vessel angioplasty
Heart attack	25%	25%	Captures trauma definitions for heart attack
Others	20%	20%	Captures trauma definitions for other coronary related conditions, e.g. cardiomyopathy
Stroke	15%	10%	Captures trauma definitions for stroke
Nervous system	10%	10%	Captures trauma definitions for nervous system, e.g. Parkinson's disease
Others	15%	15%	Captures trauma definitions for other trauma events, e.g. blindness, HIV

	Stand alone TPD	- feature weights	
Category/sub-category	Professional/ managerial	Light manual/ blue collar	Description
Stand alone TPD policy terms	10%	10%	
Coverage terms	40%	40%	Captures coverage range, e.g. entry and expiry age
Premiums	60%	60%	Captures the premiums options, e.g. stepped, level, hybrid
TPD standard company terms	25%	20%	
Exclusions	40%	40%	Captures what is excluded at time of claim, e.g. attempted suicide, terrorism
Indexation	25%	25%	Captures the indexation benefits, e.g. dollar cap, max age
Interim cover	15%	15%	Captures interim cover and period covered
Loyalty bonus	5%	5%	Captures if the policy provides any loyalty bonus
Other	10%	10%	Captures additional features like supplementary live cover, guaranteed renewable
Product upgrade	5%	5%	Captures the product upgrades applicable to existing and new customers
TPD stand alone policy benefits and options	25%	10%	
Accommodation benefit	5%	5%	Captures if the policy offers accommodation benefit
Death cover	10%	10%	Captures if the policy offers death cover benefit
Financial planning	10%	10%	Captures if the policy offers financial planning benefit
Future underwriting	20%	20%	Captures if the policy offers personal future underwriting benefit
GFI	20%	20%	Captures if the policy offers GFI benefit, e.g. no of events, etc.
Life cover purchase	10%	10%	Captures if the policy offers life cover benefit after TPD claim without medical evidence
Needle stick	5%	5%	Captures if the policy offers needle stick benefit
Other	10%	10%	Captures additional benefit hardship booster
Waiver of premium	10%	10%	Captures waiver of premiums on disability
Stand alone TPD definitions	40%	30%	
TPD any	15%	30%	Total and permanent disability based on any occupation
TPD AODL	10%	10%	Total and permanent disability based on activities of daily living
TPD day 1	5%	5%	Total and permanent disability claim from day 1
TPD definition restrictions	1%	1%	Restrictions on total and permanent disability, e.g. survival period
TPD home duties	5%	10%	Total and permanent disability for home duties occupations
TPD loss of sight and limbs	9%	9%	Total and permanent disability as a result of the loss of sight or limbs
TPD own	55%	35%	Total and permanent disability based on own occupation
Own occupation quotes	0%	30%	
Own occupation quotes	0%	100%	Availability of cover based on own occupations



	Income Prote	ection – feature	weights
Category/sub-category	Professional/ managerial	Blue collar/light manual	Description
Policy terms	10%	10%	
Accident only cover	5%	5%	Captures if the policy can pay claims in the event of accident only
Benefit periods	10%	10%	Captures the various benefit periods offered by the policy
Benefit type –guaranteed agreed value	10%	10%	Captures the ability to purchase agreed value cover
Benefit type – indemnity	10%	10%	Captures the ability to purchase indemnity cover
Business expenses	10%	10%	Captures ability to add business expense as rider
Entry/expiry ages	10%	10%	Captures coverage range, e.g. entry and expiry age
Premium	10%	10%	Captures the premiums options, e.g. stepped, level, hybrid
Sum insured	10%	10%	Captures if sum insured restrictions applies
Superannuation	10%	10%	Captures the availability under superannuation
Temporary visa holders	5%	5%	Captures the availability of restricted cover for temporary visa holders
Waiting periods	10%	10%	Captures the various waiting periods offered by the policy
Standard company terms	15%	15%	
Company terms	10%	10%	Captures the availability of 24 hour worldwide cover
Cooling-off period	15%	15%	Captures the various cooling off period offered by the policy
Exclusions	25%	25%	Captures what is excluded at time of claim, e.g. attempted suicide, HIV
Guaranteed renewable	5%	5%	Captures the guaranteed renewable definition offered by the policy
Indexation	10%	10%	Captures the indexation benefits, e.g. dollar cap, max age
Interim cover	15%	15%	Captures interim cover and period covered
Loyalty bonus	5%	5%	Captures if the policy provides any loyalty bonus
Product upgrade	15%	15%	Captures the product upgrades applicable to existing and new customers
Claim payment terms	40%	40%	Castonicis
Benefit offsets	35%	35%	Captures the benefit options offered across various occupations, e.g. sick leave, long service
Claim payment	10%	10%	Captures the period of claims payments made in arrears
Occupation definition	30%	15%	Captures the any/own occupation definition period, e.g. day 1
Pre-disability income	10%	15%	Captures the definitions related to pre disability income in agreed and indemnity
Waiting period	15%	25%	Captures the waiting period start and effective periods
Policy benefits and options	35%	35%	
Claims indexation	10%	10%	Captures if the policy offers claims indexation
Disability Definitions – partial	25%	25%	Captures the benefits offered by the policy at time of partial disability
Disability definitions – total	25%	25%	Captures the benefits offered by the policy at time of total disability
Specified injury	15%	20%	Captures the benefits offered by the policy for specified injury
Specified illness	10%	20%	Captures the benefits offered by the policy for specified illness
Others	5%	15%	Captures the other benefits offered by the policy e.g. family care benefit, death benefit etc.
Agreed quotes	0%	15%	care benefit, death benefit etc.
Agreed quotes	0%	100%	Availability of cover-based on agreed value



Packaged Life – feature weights							
Young Middle Mature Empty Nester Categories considered in package life							
Term Life	30%	35%	35%	30%	Death policy benefits & options, policy terms & standard company terms		
Total and permanent disability	45%	35%	35%	35%	TPD definitions, TPD policy parameters as raiders to term		
Trauma	25%	30%	30%	35%	Trauma attached to term, trauma events		

Within package life we consider the three components based on the weights shown above. We have replicated the individual product category weightings within package, but there are some differences in the categories based on the offering for a package product.

How are the stars awarded?

CANSTAR ranks 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 five- to two-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 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.

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

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

Does CANSTAR 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 if you would like to view the latest star ratings reports of interest.

- Account based pensions
- Agribusiness
- Business banking
- Business life insurance
- Car insurance
- Credit cards
- Deposit accounts
- Direct life insurance
- Health insurance
- Home loans
- Landlord insurance

Home & contents

- Life insurance
- Managed investments
- Margin lending
- Online share trading
- Package banking
- Personal loans
- Pet insurance
- Reward programs
- SMSF loans
- Superannuation
- Term deposits
- Travel insurance



DISCLAIMER:

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life insurance star ratings Term Life - Stepped Young Professional Male

Report Date: September, 2014

optional O not available

PROFILE SUMMARY REP 0 R Future Insurability Premiums Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Level Funeral *** outstanding value 0 0 Asgard Capital Mgnt Life Protection BT Term Life TAL Life Insurance Plan *** AMP Elevate Life Insurance Plan AMP Life Flexible Life Time Prot OnePath OneCare Life Cover Zurich Australia Protection Plus *** AIA Australia 10 Year Term AIA Australia 5 Year Term AIA Australia Life Cover Benefit Asteron Life Life Cover ClearView Life Cover CommInsure Total Care Plan 0 Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance

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Term Life - Stepped Young Professional Female

Report Date: September, 2014

standard

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		Premiums		ality a	efiit	ij
Company Name	Product Name	Stepped 1	revel 2	Guaranteed Future Insurability o	Financial Planning Benefit ₅	Funeral Benefit
***** outstandi	ing value					
Asgard Capital Mgnt ClearView	Life Protection Life Cover	•	0	•	O	•

BT	Term Life	•	•	•	•	•
Comminsure	Total Care Plan	•	•	•	•	•
TAL	Life Insurance Plan	•	•	•	•	•
Zurich Australia	Protection Plus	•				•

AIA Australia	5 Year Term	•	•	•	•	•
AIA Australia	10 Year Term	•	•	•	•	•
AIA Australia	Life Cover Benefit	•	•	•	•	•
AMP	Elevate Life Insurance Plan	•	•	•	•	•
AMP Life	Flexible Life Time Prot	•	•	•	•	•
Asteron Life	Life Cover	•	•	•	•	•
Macquarie Life	FutureWise Life	•	•	•	•	•
MLC Insurance	Life Cover Insurance	•	•	•	•	•
OnePath	OneCare Life Cover	•	•	•	•	•

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life insurance star ratings Term Life - Stepped Young Managerial Male

Report Date: September, 2014

 optional O not available S U M M A R Y PROFILE REP 0 R Future Insurability **Premiums** Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Level Funeral *** outstanding value 0 0 Asgard Capital Mgnt Life Protection BT Term Life TAL Life Insurance Plan *** AMP Elevate Life Insurance Plan AMP Life Flexible Life Time Prot Zurich Australia Protection Plus 100 AIA Australia Life Cover Benefit AIA Australia 5 Year Term AIA Australia 10 Year Term Asteron Life Life Cover ClearView Life Cover CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance OnePath OneCare Life Cover

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MLC Insurance

Zurich Australia

OnePath

life insurance star ratings Term Life - Stepped Young Managerial Female

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REP 0 R Future Insurability **Premiums** Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Level Funeral *** outstanding value 0 0 **Asgard Capital Mgnt** Life Protection TAL Life Insurance Plan 食食食物 AIA Australia Life Cover Benefit Term Life ClearView Life Cover CommInsure Total Care Plan 0 1 AIA Australia 10 Year Term AIA Australia 5 Year Term **AMP** Elevate Life Insurance Plan AMP Life Flexible Life Time Prot Asteron Life Life Cover Macquarie Life FutureWise Life

Life Cover Insurance

OneCare Life Cover

Protection Plus

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Term Life - Stepped Young Light manual Male

Report Date: September, 2014

standard

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	PROFILE SUMMA	A K I	REP	ORT		
Company Name	Product Name	Prem Stebbed 1	niums IBA P I	Guaranteed Future Insurability ω	Financial Planning Benefit	Funeral Benefit o
**** outstandi	ng value					
Asgard Capital Mgnt BT	Life Protection Term Life	•	O	•	O	•

AMP Life OnePath TAL Zurich Australia	Flexible Life Time Prot OneCare Life Cover Life Insurance Plan Protection Plus		•	•		•

AIA Australia AIA Australia AIA Australia AMP Asteron Life	10 Year Term 5 Year Term Life Cover Benefit Elevate Life Insurance Plan Life Cover					•
ClearView CommInsure	Life Cover Total Care Plan	•	•	•	•	•
Macquarie Life MLC Insurance	FutureWise Life Life Cover Insurance	•				•

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Term Life - Stepped Young Light manual Female

Report Date: September, 2014

standard

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not available

PROFILE SUMMARY REPORT							
		Premiums		lity	#	ij	
Company Name	Product Name	Stepped 1	Level 5	Guaranteed Future Insurability &	Financial Planning Benefit A	Funeral Benefit	
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Asgard Capital Mgnt ClearView	Life Protection Life Cover	•	 			•	

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AIA Australia AIA Australia	10 Year Term 5 Year Term	•					
AMP AMP Life	Elevate Life Insurance Plan Flexible Life Time Prot						
Asteron Life	Life Cover		•			•	
Macquarie Life MLC Insurance	FutureWise Life Life Cover Insurance						
OnePath	OneCare Life Cover						
Zurich Australia	Protection Plus	•					

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Macquarie Life

MLC Insurance

life insurance star ratings Term Life - Stepped Young Blue Collar Male

Report Date: September, 2014

 optional O not available S U M M A R Y PROFILE REP 0 R Future Insurability **Premiums** Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Level Funeral *** outstanding value 0 0 Asgard Capital Mgnt Life Protection BT Term Life TAL Life Insurance Plan *** AMP Elevate Life Insurance Plan AMP Life Flexible Life Time Prot OnePath OneCare Life Cover Zurich Australia Protection Plus *** AIA Australia Life Cover Benefit AIA Australia 10 Year Term AIA Australia 5 Year Term Asteron Life Life Cover ClearView Life Cover CommInsure Total Care Plan 0

FutureWise Life

Life Cover Insurance

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Term Life - Stepped Young Blue Collar Female

Report Date: September, 2014

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	PROFILE SUMM	A R Y	R E P	ORT		
Company Name	Product Name	Prem Stepped 1	niums Fevel P	Guaranteed Future Insurability ∞	Financial Planning Benefit	Funeral Benefit o
outstand	ding value					
Asgard Capital Mgnt TAL	Life Protection Life Insurance Plan				 	•

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Zurich Australia	Protection Plus	•		•	•	

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OnePath

life insurance star ratings Term Life - Stepped Middle Professional Male

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REP 0 R Future Insurability **Premiums** Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Level Funeral *** outstanding value Asteron Life Life Cover TAL Life Insurance Plan 食食食物 AIA Australia Life Cover Benefit AIA Australia 5 Year Term 0 CommInsure Total Care Plan Zurich Australia Protection Plus 100 AIA Australia 10 Year Term **AMP** Elevate Life Insurance Plan AMP Life Flexible Life Time Prot 0 0 Asgard Capital Mgnt Life Protection BT Term Life ClearView Life Cover Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance

OneCare Life Cover

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Term Life - Stepped Middle Professional Female

Report Date: September, 2014

Tomic	Lile - Stepped Middle FTOIessional	Torraio	● s	tandard ① o	optional O not	available
	PROFILE SUMM	A R Y	REP	ORT		
Company Name	Product Name	Premiu Stebbed 1	Ims Fevel 2	Guaranteed Future Insurability ω	Financial Planning Benefit &	Funeral Benefit ഹ
**** outstandi	ng value					
AIA Australia TAL	Life Cover Benefit Life Insurance Plan	•		•	•	•

AIA Australia AIA Australia AMP Asteron Life	10 Year Term 5 Year Term Elevate Life Insurance Plan Life Cover		•			

AMP Life Asgard Capital Mgnt BT ClearView CommInsure Macquarie Life MLC Insurance OnePath	Flexible Life Time Prot Life Protection Term Life Life Cover Total Care Plan FutureWise Life Life Cover Insurance OneCare Life Cover		0	D	0	
Zurich Australia	Protection Plus	•	•	•	•	•

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OnePath

life insurance star ratings Term Life - Stepped Middle Managerial Male

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REP 0 R Future Insurability **Premiums** Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value AIA Australia Life Cover Benefit Asteron Life Life Cover TAL Life Insurance Plan *** 5 Year Term AIA Australia **AMP** Elevate Life Insurance Plan CommInsure Total Care Plan 0 Zurich Australia Protection Plus *** AIA Australia 10 Year Term AMP Life Flexible Life Time Prot вт Term Life ClearView Life Cover Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance

OneCare Life Cover

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OnePath

Zurich Australia

life insurance star ratings Term Life - Stepped Middle Managerial Female

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REP 0 R Future Insurability **Premiums** Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value AIA Australia Life Cover Benefit TAL Life Insurance Plan 食食食物 AIA Australia 5 Year Term AIA Australia 10 Year Term **AMP** Elevate Life Insurance Plan Asteron Life Life Cover ВТ Term Life *** AMP Life Flexible Life Time Prot ClearView Life Cover Total Care Plan 0 CommInsure Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance

OneCare Life Cover

Protection Plus

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life insurance star ratings Term Life - Stepped Middle Light manual Male

Report Date: September, 2014

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Term Life - Stepped Middle Light manual Female

Report Date: September, 2014

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	PROFILE SUMM	A R Y	R E P	ORT		
		Prem	niums	iity	əfit	ij
Company Name	Product Name	Stepped 1	Pevel 2	Guaranteed Future Insurability ω	Financial Planning Bene	Funeral Benefit
**** outstand	ing value					
AIA Australia	Life Cover Benefit	•	•	•	•	•
TAL	Life Insurance Plan	•	•	•	•	•

AIA Australia	10 Year Term	•	•	•	•	•
AIA Australia	5 Year Term	•	•	•	•	•
AMP	Elevate Life Insurance Plan	•	•	•	•	•
Asteron Life	Life Cover	•	•	•	•	•
BT	Term Life	•		•	•	•

AMP Life	Flexible Life Time Prot	•	•	•	•	•
ClearView	Life Cover	•	•	•	•	•
CommInsure	Total Care Plan	•	•	•	•	•
Macquarie Life	FutureWise Life	•	•	•	•	•
MLC Insurance	Life Cover Insurance	•	•	•	•	•
OnePath	OneCare Life Cover	•	•	•	•	•
Zurich Australia	Protection Plus	•	•	•	•	•

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life insurance star ratings Term Life - Stepped Middle Blue Collar Male

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REP 0 R Future Insurability **Premiums** Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value Asteron Life Life Cover TAL Life Insurance Plan 食食食物 AIA Australia 10 Year Term AIA Australia 5 Year Term AIA Australia Life Cover Benefit CommInsure Total Care Plan 0 *** AMP Elevate Life Insurance Plan AMP Life Flexible Life Time Prot 0 0 Asgard Capital Mgnt Life Protection Term Life ClearView Life Cover Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance OnePath OneCare Life Cover Zurich Australia Protection Plus

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OnePath

Zurich Australia

life insurance star ratings

Report Date: September, 2014

Term Life - Stepped Middle Blue Collar Female optional O not available PROFILE SUMMARY REP 0 R Future Insurability **Premiums** Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value AIA Australia Life Cover Benefit TAL Life Insurance Plan 食食食物 AIA Australia 5 Year Term AIA Australia 10 Year Term **AMP** Elevate Life Insurance Plan Asteron Life Life Cover *** AMP Life Flexible Life Time Prot Asgard Capital Mgnt Life Protection 0 0 Term Life ClearView Life Cover 0 CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance

OneCare Life Cover

Protection Plus

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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 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



life insurance star ratings Term Life - Stepped Mature Professional Male

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REP 0 R Future Insurability **Premiums** Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value AIA Australia Life Cover Benefit Asteron Life Life Cover TAL Life Insurance Plan *** 5 Year Term AIA Australia AIA Australia 10 Year Term ClearView Life Cover Zurich Australia Protection Plus *** **AMP** Elevate Life Insurance Plan AMP Life Flexible Life Time Prot 0 0 Asgard Capital Mgnt Life Protection BT Term Life CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance OnePath OneCare Life Cover

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Term Life - Stepped Mature Professional Female

Report Date: September, 2014

standard

optional

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	PROFILE SUMM	A R Y	R E P	ORT		
Company Name	Product Name	Stepped 1	niums Pevel Pevel	Guaranteed Future Insurability ε	Financial Planning Benefit	Funeral Benefit a
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AIA Australia TAL	Life Cover Benefit Life Insurance Plan	•	•	•	•	•

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Macquarie Life MLC Insurance OnePath	FutureWise Life Life Cover Insurance OneCare Life Cover					

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life insurance star ratings Term Life - Stepped Mature Managerial Male

Report Date: September, 2014

optional O not available

PROFILE SUMMARY REP 0 R Future Insurability **Premiums** Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value AIA Australia Life Cover Benefit Asteron Life Life Cover TAL Life Insurance Plan *** 5 Year Term AIA Australia ClearView Life Cover Zurich Australia Protection Plus 100 AIA Australia 10 Year Term **AMP** Elevate Life Insurance Plan AMP Life Flexible Life Time Prot 0 0 Asgard Capital Mgnt Life Protection BT Term Life CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance OnePath OneCare Life Cover

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OnePath

life insurance star ratings Term Life - Stepped Mature Managerial Female

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REP 0 R Future Insurability Premiums Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Level Funeral *** outstanding value AIA Australia Life Cover Benefit TAL Life Insurance Plan 食食食物 AIA Australia 10 Year Term AIA Australia 5 Year Term Asteron Life Life Cover CommInsure Total Care Plan 0 Zurich Australia Protection Plus *** **AMP** Elevate Life Insurance Plan AMP Life Flexible Life Time Prot 0 Life Protection 0 Asgard Capital Mgnt Term Life ClearView Life Cover Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance

OneCare Life Cover

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OnePath

Zurich Australia

life insurance star ratings Term Life - Stepped Mature Light manual Male

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REP 0 R Future Insurability **Premiums** Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Level Funeral *** outstanding value AIA Australia Life Cover Benefit TAL Life Insurance Plan 食食食物 AIA Australia 10 Year Term AIA Australia 5 Year Term Asteron Life Life Cover ClearView Life Cover *** AMP Elevate Life Insurance Plan AMP Life Flexible Life Time Prot 0 0 Asgard Capital Mgnt Life Protection Term Life CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance

OneCare Life Cover

Protection Plus

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Term Life - Stepped Mature Light manual Female

Report Date: September, 2014

Tellit	Life - Зтерреч Mature Light manua	i i ciriale	● s	tandard 0	optional O not	available
	PROFILE SUMM	ARY F	REP	ORT		
Company Name	Product Name	Premiur Stebbed S 1	ns Fevel 2	Guaranteed Future Insurability ω	Financial Planning Benefit	Funeral Benefit
**** outstandi	ing value					
AIA Australia TAL	Life Cover Benefit Life Insurance Plan		•	•		•

AIA Australia AIA Australia Asteron Life	5 Year Term 10 Year Term Life Cover		•	•		•
Zurich Australia	Protection Plus		•	•		•
AMP AMP Life	Elevate Life Insurance Plan Flexible Life Time Prot		•	•		
Asgard Capital Mgnt BT	Life Protection Term Life	•	0	•	0	•
ClearView CommInsure	Life Cover Total Care Plan			0		
Macquarie Life MLC Insurance	FutureWise Life Life Cover Insurance		•			
OnePath	OneCare Life Cover					•

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.



life insurance star ratings Term Life - Stepped Mature Blue Collar Male

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REP 0 R Future Insurability **Premiums** Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value AIA Australia Life Cover Benefit TAL Life Insurance Plan 食食食物 AIA Australia 10 Year Term AIA Australia 5 Year Term Asteron Life Life Cover ClearView Life Cover *** AMP Elevate Life Insurance Plan AMP Life Flexible Life Time Prot 0 0 Asgard Capital Mgnt Life Protection Term Life CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance OnePath OneCare Life Cover Zurich Australia Protection Plus

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time. 2 Premiums will be calculated based on your age at the start of the policy. 3 An ability to 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.



Report Date: September, 2014

Term Life - Stepped Mature Blue Collar Female • optional O not available

	PROFILE SUMMARY REPORT							
		Prem	niums	IIIty	efiit	ij		
Company Name	Product Name	Stepped	Level 5	Guaranteed Future Insurability	Financial Planning Bene	Funeral Benefit		
**** outsta	nding value							
AIA Australia TAL	Life Cover Benefit Life Insurance Plan	-				•		

AIA Australia	5 Year Term	•	•	•	•	•		
AIA Australia	10 Year Term	•	•	•	•	•		
Asteron Life	Life Cover	•	•	•	•	•		
Zurich Australia	Protection Plus	•	•	•	•	•		

AMP	Elevate Life Insurance Plan	•	•	•	•	•		
AMP Life	Flexible Life Time Prot	•	•	•	•	•		
Asgard Capital Mgnt	Life Protection	•	0	•	0	•		
ВТ	Term Life	•	•	•	•	•		
ClearView	Life Cover	•	•	•	•	•		
CommInsure	Total Care Plan	•	•	•	•	•		
Macquarie Life	FutureWise Life	•	•	•	•	•		
MLC Insurance	Life Cover Insurance	•	•	•	•	•		
OnePath	OneCare Life Cover	•	•	•	•	•		

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Term Life - Stepped Empty Nester Professional Male

Report Date: September, 2014

TOTAL	ii Liie - Stepped Empty Nester Froi	coolonal male	● standard	optional O not available
	PROFILE SUMM	ARY RE	PORT	
Company Name	Product Name	Premiums pedddey S 1	Guaranteed Future Insurability	Financial Planning Benefit A Funeral Benefit
**** outstar	nding value			
AIA Australia AIA Australia	5 Year Term Life Cover Benefit	:		

AIA Australia CommInsure TAL Zurich Australia	10 Year Term Total Care Plan Life Insurance Plan Protection Plus			

AMP AMP Life Asgard Capital Mgnt Asteron Life BT ClearView Macquarie Life MLC Insurance OnePath	Elevate Life Insurance Plan Flexible Life Time Prot Life Protection Life Cover Term Life Life Cover FutureWise Life Life Cover Insurance OneCare Life Cover	0		0

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Term Life - Stepped Empty Nester Professional Female

Report Date: September, 2014

	,, , ,		• :	standard ①	optional O not	available
	PROFILE SUMM	A R Y	R E P	ORT		
Company Name	Product Name	Prem peddes S 1	niums Fevel Post	Guaranteed Future Insurability ∞	Financial Planning Benefit	Funeral Benefit o
**** outstan	ding value					
AIA Australia	5 Year Term	•	•	•	•	•
AIA Australia	10 Year Term	•	•	•	•	•
AIA Australia	Life Cover Benefit		•	<u> </u>	•	•

Asgard Capital Mgnt	Life Protection	•	0	•	0	•
Asteron Life	Life Cover		•			•
Comminsure	Total Care Plan	•	•	O	•	•
Zurich Australia	Protection Plus		•		•	•

AMP	Elevate Life Insurance Plan	•	•	•	•	•
AMP Life	Flexible Life Time Prot	•	•	•	•	•
BT	Term Life	•	•	•	•	•
ClearView	Life Cover	•	•		•	•
Macquarie Life	FutureWise Life		•	•	•	•
MLC Insurance	Life Cover Insurance	•	•	•	•	•
OnePath	OneCare Life Cover			•	•	
TAL	Life Insurance Plan	•	•	•	•	•

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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Term Life - Stepped Empty Nester Managerial Male

Report Date: September, 2014

TEITE - Stepped Empty Nester Man	ageriai iviale	• standard • 0	optional O not available
PROFILE SUMM	ARY RE	PORT	
Product Name	Premiums Ostephone Ostepho	Guaranteed Future Insurability	Financial Planning Benefit A Funeral Benefit
ding value			
5 Year Term Life Cover Benefit	:	•	
10 Year Term Total Care Plan Life Insurance Plan Protection Plus		• • •	
Elevate Life Insurance Plan Flexible Life Time Prot Life Protection Life Cover Term Life Life Cover FutureWise Life Life Cover Insurance	0		0
	PROFILE SUMM Product Name Syear Term Life Cover Benefit 10 Year Term Total Care Plan Life Insurance Plan Protection Plus Elevate Life Insurance Plan Flexible Life Time Prot Life Cover Term Life Life Cover FutureWise Life	Product Name Product Name Deciding value 5 Year Term Life Cover Benefit 10 Year Term Total Care Plan Life Insurance Plan Protection Plus Elevate Life Insurance Plan Flexible Life Time Prot Life Protection Life Cover Term Life Life Cover FutureWise Life Life Cover Insurance	PROFILE SUMMARY REPORT Product Name Product Name Premiums Prem

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 Empty Nester Managerial Female

Report Date: September, 2014

ine - Stepped Empty Wester Manag	geriai i eri	o s	tandard 0	optional O not	available
PROFILE SUMMA	RY	REP	ORT		
Product Name	Stepped Stepped 1	niums Level 2	Guaranteed Future Insurability ω	Financial Planning Benefit	Funeral Benefit
ng value					
5 Year Term 10 Year Term Life Cover Benefit	•		•		
Life Protection Life Cover Total Care Plan Protection Plus		O 	• • •	O 	
Elevate Life Insurance Plan Flexible Life Time Prot Term Life Life Cover FutureWise Life Life Cover Insurance OneCare Life Cover					
	Product Name Product Name S Year Term 10 Year Term Life Cover Benefit Life Protection Life Cover Total Care Plan Protection Plus Elevate Life Insurance Plan Flexible Life Time Prot Term Life Life Cover FutureWise Life Life Cover Insurance	Product Name Product Name Prem Product Name Prem Prem Prem Product Name Prem Prem Prem Product Name Prem Pr	Product Name Premiums Pr	Product Name Premiums Pr	Product Name Product Name Product Name Premiums Premiums Premiums Padday 1 2 2 8 9 9 8 7 8 9 9 9 8 7 9 9 9 9 9 9 9 9 9

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
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Term Life - Stepped Empty Nester Light manual Male

Report Date: September, 2014

Territ	Life - Stepped Empty Nester Light	manaan wi	e s	standard ①	optional O not	available
	PROFILE SUMM	A R Y	R E P	ORT		
Company Name	Product Name	Stepped 1	iums Pevel Pevel 2	Guaranteed Future Insurability ω	Financial Planning Benefit	Funeral Benefit a
***** outstandi	ng value					
Asgard Capital Mgnt ClearView	Life Protection Life Cover	•	O	• • • • • • • • • • • • • • • • • • • •	<u>.</u> 0	•

AIA Australia Asteron Life TAL Zurich Australia	Life Cover Benefit Life Cover Life Insurance Plan Protection Plus		•	•		•

AIA Australia AIA Australia AMP AMP Life BT CommInsure Macquarie Life MLC Insurance OnePath	10 Year Term 5 Year Term Elevate Life Insurance Plan Flexible Life Time Prot Term Life Total Care Plan FutureWise Life Life Cover Insurance OneCare Life Cover					

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 Empty Nester Light manual Female

Report Date: September, 2014

Tenn	i Lile - Stepped Empty Nester Light	manuan F		tandard ① d	ptional O not	available
	PROFILE SUMM	ARY	REP	ORT		
Company Name	Product Name	Premit Stepped 1	ims Fevel 2	Guaranteed Future Insurability ω	Financial Planning Benefit	Funeral Benefit ഹ
**** outstand	ding value					
AIA Australia Asgard Capital Mgnt	Life Cover Benefit Life Protection	•	• •	•	0	•

AIA Australia AIA Australia Asteron Life Zurich Australia	5 Year Term 10 Year Term Life Cover Protection Plus		•	•		•

AMP AMP Life BT ClearView CommInsure Macquarie Life MLC Insurance OnePath TAL	Elevate Life Insurance Plan Flexible Life Time Prot Term Life Life Cover Total Care Plan FutureWise Life Life Cover Insurance OneCare Life Cover Life Insurance Plan			D		

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 Empty Nester Blue Collar Male

Report Date: September, 2014

TOTH	Life - Stepped Empty Nester Blue (oonar mar	Ğ	standard ①	optional O not	available
	PROFILE SUMM	A R Y	R E P	O R T		
Company Name	Product Name	Prem pedddeg S	niums Fevel Pevel 2	Guaranteed Future Insurability ∞	Financial Planning Benefit	Funeral Benefit
**** outstand	ing value					
Asgard Capital Mgnt ClearView	Life Protection Life Cover	•	O		O •	• • • •

AIA Australia Asteron Life TAL Zurich Australia	Life Cover Benefit Life Cover Life Insurance Plan Protection Plus		•	•		•

AIA Australia AIA Australia AMP AMP Life BT CommInsure Macquarie Life MLC Insurance	5 Year Term 10 Year Term Elevate Life Insurance Plan Flexible Life Time Prot Term Life Total Care Plan FutureWise Life Life Cover Insurance			0		
OnePath	OneCare 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 - Stepped Empty Nester Blue Collar Female

Report Date: September, 2014

TOTH	Life - Stepped Empty Nester Blue	Collar i Ciriale	● standard ●	optional O not available
	PROFILE SUMM	ARY RE	P O R T	
Company Name	Product Name	Premiums Stephoed Tevel	Guaranteed Future Insurability	Financial Planning Benefit Funeral Benefit
**** outstand	ing value			
AIA Australia Asgard Capital Mgnt	Life Cover Benefit Life Protection			0

AIA Australia AIA Australia Asteron Life Zurich Australia	10 Year Term 5 Year Term Life Cover Protection Plus		•	

AMP AMP Life BT ClearView CommInsure Macquarie Life MLC Insurance OnePath	Elevate Life Insurance Plan Flexible Life Time Prot Term Life Life Cover Total Care Plan FutureWise Life Life Cover Insurance OneCare Life Cover			
TAL	Life Insurance Plan	• •	•	•

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life insurance star ratings Term Life - Level Young Professional Male

Report Date: September, 2014

Term	Life - Level Tourig FTolessional Ma	ii C	•	standard 0	optional O not	available
	PROFILE SUMM	A R Y	R E P	O R T		
		Prem	niums	iity iiit	əfit	Ħ
Company Name	Product Name	Stepped 1	r Level	Guaranteed Future Insurability	Financial Planning Benefit	Funeral Benefit
**** outstand	ding value					
OnePath	OneCare Life Cover	•	•	•	•	•
TAL	Life Insurance Plan	•	•	•	•	•

AMP Life	Flexible Life Time Prot	•	•	•	•	•
Asteron Life	Life Cover	•	•	•	•	•
BT	Term Life		•	•		•
Macquarie Life	FutureWise Life		•	.	•	•
Zurich Australia	Protection Plus			<u> </u>	•	•

AIA Australia	5 Year Term	•	•	•	•	•
AIA Australia	10 Year Term	•	•	•	•	•
AIA Australia	Life Cover Benefit	•	•	•	•	•
AMP	Elevate Life Insurance Plan	•	•	•	•	•
ClearView	Life Cover	•	•	•	•	•
Comminsure	Total Care Plan	•	•	•	•	•
MLC Insurance	Life Cover Insurance		•			•

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MLC Insurance

life insurance star ratings Term Life - Level Young Professional Female

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REP 0 R Future Insurability Premiums Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value ClearView Life Cover OnePath OneCare Life Cover TAL Life Insurance Plan 食食食物 AMP Elevate Life Insurance Plan AMP Life Flexible Life Time Prot Asteron Life Life Cover ВТ Term Life Zurich Australia Protection Plus 100 Life Cover Benefit AIA Australia AIA Australia 5 Year Term AIA Australia 10 Year Term CommInsure Total Care Plan Macquarie Life FutureWise Life

Life Cover Insurance

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



life insurance star ratings Term Life - Level Young Managerial Male

Report Date: September, 2014

Terrir	Life - Lever Tourig Managerial Male	•	• 9	standard 0	optional O not	available
	PROFILE SUMM	A R Y	REP	ORT		
Company Name	Product Name	Prem Stepped 1	niums Feve P	Guaranteed Future Insurability α	Financial Planning Benefit	Funeral Benefit ഹ
**** outstand	ling value					
OnePath TAL	OneCare Life Cover Life Insurance Plan	•	•	•	•	

AMP Life Asteron Life BT Macquarie Life Zurich Australia	Flexible Life Time Prot Life Cover Term Life FutureWise Life Protection Plus		•	•		

AIA Australia AIA Australia AIA Australia AMP ClearView CommInsure	10 Year Term Life Cover Benefit 5 Year Term Elevate Life Insurance Plan Life Cover Total Care Plan			•		
MLC Insurance	Life Cover Insurance	<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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life insurance star ratings Term Life - Level Young Managerial Female

Report Date: September, 2014

 optional O not available S U M M A R Y PROFILE REP 0 R Future Insurability **Premiums** Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value OnePath OneCare Life Cover TAL Life Insurance Plan 食食食物 AMP Life Flexible Life Time Prot Asteron Life Life Cover BT Term Life ClearView Life Cover Zurich Australia Protection Plus *** AIA Australia 5 Year Term AIA Australia Life Cover Benefit AIA Australia 10 Year Term **AMP** Elevate Life Insurance Plan CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance

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life insurance star ratings Term Life - Level Young Light manual Male

Report Date: September, 2014

 optional O not available S U M M A R Y PROFILE REP 0 R Future Insurability **Premiums** Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value Macquarie Life FutureWise Life OnePath OneCare Life Cover 食食食物 AMP Life Flexible Life Time Prot Asteron Life Life Cover BT Term Life TAL Life Insurance Plan Zurich Australia Protection Plus *** AIA Australia 10 Year Term AIA Australia Life Cover Benefit AIA Australia 5 Year Term **AMP** Elevate Life Insurance Plan ClearView Life Cover CommInsure Total Care Plan 0 MLC Insurance Life Cover Insurance

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life insurance star ratings Term Life - Level Young Light manual Female

Report Date: September, 2014

Terri	The - Level Tourig Light manual Fe	ariaie	• 9	standard 0	optional O not	t available
	PROFILE SUMM.	A R Y	R E P	O R T		
		Prem	niums	≣ity	# #	iit e
Company Name	Product Name	Stepped 1	Level 5	Guaranteed Future Insurability &	Financial Planning Benefit	Funeral Benefit
**** outstan	ding value					
ClearView	Life Cover	•	•	•	•	•
OnePath	OneCare Life Cover	•	•	•	•	•
TAL	Life Insurance Plan		•	•	•	•

AMP Life	Flexible Life Time Prot	•	•	•	•	•
Asteron Life	Life Cover	•	•	•	•	•
BT	Term Life	•	•	•	•	•
Macquarie Life	FutureWise Life	•	•	•	•	•
Zurich Australia	Protection Plus	•	_	•	•	•

AIA Australia	5 Year Term	•	•	•	•	•
AIA Australia	Life Cover Benefit	•	•	•	•	•
AIA Australia	10 Year Term	•	•	•	•	•
AMP	Elevate Life Insurance Plan	•	•	•	•	•
CommInsure	Total Care Plan	•	•	•	•	•
MLC Insurance	Life Cover Insurance	•		•	•	•

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

Report Date: September, 2014

Tomi	Life - Level Tourig Blue Collar Male	•	• 5	standard 0	optional O not	available
	PROFILE SUMM/	ARY	REP	ORT		
		Premiums		iiity .	afit	≝
Company Name	Product Name	Stepped 1	revel 2	Guaranteed Future Insurability o	Financial Planning Bene	Funeral Benefit
**** outstand	ing value					
OnePath TAL	OneCare Life Cover Life Insurance Plan	•		•	•	•

AMP Life Asteron Life BT Macquarie Life Zurich Australia	Flexible Life Time Prot Life Cover Term Life FutureWise Life Protection Plus					•

AIA Australia AIA Australia AIA Australia AMP ClearView CommInsure	Life Cover Benefit 10 Year Term 5 Year Term Elevate Life Insurance Plan Life Cover Total Care Plan			•		
MLC Insurance	Life Cover Insurance	•	•	•	•	•

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

MLC Insurance

life insurance star ratings Term Life - Level Young Blue Collar Female

Report Date: September, 2014

 optional O not available S U M M A R Y PROFILE REP 0 R Future Insurability **Premiums** Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value OnePath OneCare Life Cover TAL Life Insurance Plan 食食食物 AMP Life Flexible Life Time Prot Asteron Life Life Cover BT Term Life ClearView Life Cover Zurich Australia Protection Plus *** AIA Australia Life Cover Benefit AIA Australia 5 Year Term AIA Australia 10 Year Term **AMP** Elevate Life Insurance Plan CommInsure Total Care Plan

FutureWise Life

Life Cover Insurance

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MLC Insurance

life insurance star ratings Term Life - Level Middle Professional Male

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REP 0 R Future Insurability Premiums Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value Asteron Life Life Cover TAL Life Insurance Plan *** AMP Elevate Life Insurance Plan ВT Term Life Life Cover ClearView OnePath OneCare Life Cover Zurich Australia Protection Plus *** AIA Australia 5 Year Term AIA Australia 10 Year Term AIA Australia Life Cover Benefit AMP Life Flexible Life Time Prot CommInsure Total Care Plan Macquarie Life FutureWise Life

Life Cover Insurance

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life insurance star ratings Term Life - Level Middle Professional Female

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REP 0 R Future Insurability Premiums Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value Asteron Life Life Cover TAL Life Insurance Plan *** AMP Elevate Life Insurance Plan ВT Term Life Life Cover ClearView OnePath OneCare Life Cover Zurich Australia Protection Plus *** AIA Australia Life Cover Benefit AIA Australia 5 Year Term AIA Australia 10 Year Term AMP Life Flexible Life Time Prot CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance

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life insurance star ratings Term Life - Level Middle Managerial Male

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REP 0 R Future Insurability Premiums Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value Asteron Life Life Cover TAL Life Insurance Plan 食食食物 AMP Elevate Life Insurance Plan ВT Term Life Life Cover ClearView OnePath OneCare Life Cover Zurich Australia Protection Plus *** AIA Australia Life Cover Benefit AIA Australia 5 Year Term AIA Australia 10 Year Term AMP Life Flexible Life Time Prot CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance

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Macquarie Life

MLC Insurance

life insurance star ratings Term Life - Level Middle Managerial Female

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REP 0 R Future Insurability Premiums Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value Asteron Life Life Cover TAL Life Insurance Plan *** AMP Elevate Life Insurance Plan ВT Term Life Life Cover ClearView OnePath OneCare Life Cover Zurich Australia Protection Plus *** AIA Australia 10 Year Term AIA Australia Life Cover Benefit AIA Australia 5 Year Term AMP Life Flexible Life Time Prot CommInsure Total Care Plan

FutureWise Life

Life Cover Insurance

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life insurance star ratings Term Life - Level Middle Light manual Male

Report Date: September, 2014

 optional O not available S U M M A R Y PROFILE REP 0 R Future Insurability **Premiums Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value Asteron Life Life Cover TAL Life Insurance Plan 食食食物 AIA Australia Life Cover Benefit Elevate Life Insurance Plan **AMP** ClearView Life Cover OnePath OneCare Life Cover Zurich Australia Protection Plus *** AIA Australia 10 Year Term AIA Australia 5 Year Term AMP Life Flexible Life Time Prot Term Life CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance

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life insurance star ratings Term Life - Level Middle Light manual Female

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REP 0 R Future Insurability **Premiums** Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value Asteron Life Life Cover TAL Life Insurance Plan 食食食物 AIA Australia Life Cover Benefit Elevate Life Insurance Plan **AMP** ВТ Term Life OnePath OneCare Life Cover Zurich Australia Protection Plus *** AIA Australia 5 Year Term AIA Australia 10 Year Term AMP Life Flexible Life Time Prot ClearView Life Cover CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance

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



life insurance star ratings Term Life - Level Middle Blue Collar Male

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REP 0 R Future Insurability Premiums Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value Asteron Life Life Cover TAL Life Insurance Plan *** AMP Elevate Life Insurance Plan ВT Term Life Life Cover ClearView OnePath OneCare Life Cover Zurich Australia Protection Plus *** AIA Australia Life Cover Benefit AIA Australia 5 Year Term AIA Australia 10 Year Term AMP Life Flexible Life Time Prot CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance

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



life insurance star ratings Term Life - Level Middle Blue Collar Female

Report Date: September, 2014

Company Name Product Name Product Name Premiums Prem	Tenn	Life - Level Middle Blue Collai T ell	iaic	• 5	standard 0	optional O not	available
Company Name Product Name Pr		PROFILE SUMM	A R Y	REP	ORT		
Asteron Life			Premiums		 iiity	ij	≝
Asteron Life Life Cover TAL Life Insurance Plan AMP Elevate Life Insurance Plan BT Term Life ClearView Life Cover OnePath OneCare Life Cover Zurich Australia Protection Plus AIA Australia Life Cover Benefit AIA Australia 10 Year Term AMP Life Flexible Life Time Prot CommInsure Total Care Plan Macquarie Life FutureWise Life	Company Name	Product Name	Stepped 1		Guaranteed Future Insurab ε	Financial Planning Benc	Funeral Bene
AMP Elevate Life Insurance Plan BT Term Life ClearView Life Cover OnePath OneCare Life Cover Zurich Australia Protection Plus AIA Australia 5 Year Term AIA Australia Life Cover Benefit AIA Australia 10 Year Term AMP Life Flexible Life Time Prot CommInsure Total Care Plan Macquarie Life FutureWise Life	**** outstand	ling value					
AMP Elevate Life Insurance Plan BT Term Life ClearView Life Cover OnePath OneCare Life Cover Zurich Australia Protection Plus AIA Australia 5 Year Term AIA Australia Life Cover Benefit AIA Australia 10 Year Term AMP Life Flexible Life Time Prot CommInsure Total Care Plan Macquarie Life FutureWise Life	Asteron Life	Life Cover	•	•	•	•	•
AMP Elevate Life Insurance Plan BT Term Life ClearView Life Cover OnePath OneCare Life Cover Zurich Australia Protection Plus AIA Australia 5 Year Term AIA Australia Life Cover Benefit AIA Australia 10 Year Term AMP Life Flexible Life Time Prot CommInsure Total Care Plan Macquarie Life FutureWise Life	TAL	Life Insurance Plan	•	•	•	•	•
BT Term Life ClearView Life Cover OnePath OneCare Life Cover Zurich Australia Protection Plus AIA Australia 5 Year Term AIA Australia Life Cover Benefit AIA Australia 10 Year Term AMP Life Flexible Life Time Prot Commlnsure Total Care Plan Macquarie Life FutureWise Life FutureWise Life FutureWise Life FutureWise Life FutureWise Life FutureWise Life Total Care Plan Macquarie Life FutureWise Life FutureWise Life FutureWise Life FutureWise Life AMP Lif	***						
ClearView Life Cover OnePath OneCare Life Cover Zurich Australia Protection Plus AIA Australia 5 Year Term AIA Australia Life Cover Benefit AIA Australia 10 Year Term AMP Life Flexible Life Time Prot CommInsure Total Care Plan Macquarie Life FutureWise Life	AMP	Elevate Life Insurance Plan	•	•	•	•	•
OnePath OneCare Life Cover Zurich Australia Protection Plus AIA Australia AIA Australia AIA Australia Life Cover Benefit AIA Australia 10 Year Term AMP Life Flexible Life Time Prot CommInsure Total Care Plan Macquarie Life FutureWise Life FutureWise Life FutureWise Life FutureWise Life Total Care Plan Macquarie Life FutureWise L	BT	Term Life	•	•	•	•	•
Zurich Australia Protection Plus	ClearView	Life Cover			_	•	•
AIA Australia 5 Year Term AIA Australia Life Cover Benefit AIA Australia 10 Year Term AMP Life Flexible Life Time Prot CommInsure Total Care Plan Macquarie Life FutureWise Life	OnePath	OneCare Life Cover			_	•	•
AIA Australia 5 Year Term AIA Australia Life Cover Benefit AIA Australia 10 Year Term AMP Life Flexible Life Time Prot CommInsure Total Care Plan Macquarie Life FutureWise Life	Zurich Australia	Protection Plus		•	• • • • • • • • • • • • • • • • • • • •	•	•
AIA Australia Life Cover Benefit AIA Australia 10 Year Term AMP Life Flexible Life Time Prot CommInsure Total Care Plan Macquarie Life FutureWise Life Macquarie Life FutureWise Life	***						
AIA Australia 10 Year Term AMP Life Flexible Life Time Prot CommInsure Total Care Plan Macquarie Life FutureWise Life Macquarie Life FutureWise Life	AIA Australia	5 Year Term	•	•	•	•	•
AMP Life Flexible Life Time Prot CommInsure Total Care Plan Macquarie Life FutureWise Life	AIA Australia	Life Cover Benefit	•	•	•	•	•
CommInsure Total Care Plan	AIA Australia	10 Year Term	•	•	•	•	•
Macquarie Life FutureWise Life • • •	AMP Life	Flexible Life Time Prot	•	•	•	•	•
	CommInsure	Total Care Plan	•	•	•	•	•
MLC Insurance Life Cover Insurance	Macquarie Life	FutureWise Life	•	•	•	•	•
	MLC Insurance	Life Cover Insurance	•	•	•	•	•

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
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life insurance star ratings Term Life - Level Mature Professional Male

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REP 0 R Future Insurability Premiums **Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value AIA Australia Life Cover Benefit Zurich Australia Protection Plus AIA Australia 10 Year Term AIA Australia 5 Year Term **AMP** Elevate Life Insurance Plan Asteron Life Life Cover TAL Life Insurance Plan *** AMP Life Flexible Life Time Prot Term Life ClearView Life Cover 0 CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance OnePath OneCare Life Cover

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life insurance star ratings Term Life - Level Mature Professional Female

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REP 0 R Future Insurability **Premiums** Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value Asteron Life Life Cover Zurich Australia Protection Plus AIA Australia Life Cover Benefit **AMP** Elevate Life Insurance Plan AMP Life Flexible Life Time Prot ВТ TAL Life Insurance Plan *** AIA Australia 10 Year Term AIA Australia 5 Year Term ClearView Life Cover 0 CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance OnePath OneCare Life Cover

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life insurance star ratings Term Life - Level Mature Managerial Male

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REP 0 R Future Insurability Premiums Planning Benefit **Benefit** Stepped **Company Name Product Name** Funeral *** outstanding value AIA Australia Life Cover Benefit Zurich Australia Protection Plus AIA Australia 10 Year Term AIA Australia 5 Year Term **AMP** Elevate Life Insurance Plan Asteron Life Life Cover TAL Life Insurance Plan *** AMP Life Flexible Life Time Prot Term Life ClearView Life Cover 0 CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance OnePath OneCare Life Cover

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life insurance star ratings Term Life - Level Mature Managerial Female

Report Date: September, 2014

101111	Life - Level Mature Managerial Fen	iaio	• 5	standard 0	optional O not	available
	PROFILE SUMM	A R Y	REP	ORT		
		Prem	niums	d	efit	əfiit
Company Name	Product Name	Stepped 1	Level 5	Guaranteed Future Insurability o	Financial Planning Bene	Funeral Benefit
**** outstand	ing value					
Asteron Life	Life Cover	•	•	•	•	•
Zurich Australia	Protection Plus			•		

AIA Australia	Life Cover Benefit	•	•	•	•	•
AMP	Elevate Life Insurance Plan	•	•	•	•	•
AMP Life	Flexible Life Time Prot	•	•	•	•	•
BT	Term Life	•	•	•	•	•
TAL	Life Insurance Plan	•	•	•	•	•

AIA Australia	5 Year Term	•	•	•	•	•
AIA Australia	10 Year Term	•	•	•	•	•
ClearView	Life Cover	•	•	•	•	•
Comminsure	Total Care Plan	•	•	•	•	•
Macquarie Life	FutureWise Life	•	•	•	•	•
MLC Insurance	Life Cover Insurance	•	•	•	•	•
OnePath	OneCare Life Cover	•	•	•	•	•

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
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life insurance star ratings Term Life - Level Mature Light manual Male

Report Date: September, 2014

 optional O not available S U M M A R Y PROFILE REP 0 R Future Insurability **Premiums** Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value AIA Australia Life Cover Benefit Zurich Australia Protection Plus AIA Australia 10 Year Term AIA Australia 5 Year Term **AMP** Elevate Life Insurance Plan Asteron Life Life Cover TAL Life Insurance Plan *** AMP Life Flexible Life Time Prot Term Life ClearView Life Cover 0 CommInsure Total Care Plan Macquarie Life FutureWise Life MLC Insurance Life Cover Insurance OnePath OneCare Life Cover

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.



MLC Insurance

OnePath

life insurance star ratings Term Life - Level Mature Light manual Female

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REP 0 R Future Insurability **Premiums** Planning Benefit **Benefit** Guaranteed Stepped **Company Name Product Name** Funeral *** outstanding value Asteron Life Life Cover Zurich Australia Protection Plus AIA Australia Life Cover Benefit **AMP** Elevate Life Insurance Plan AMP Life Flexible Life Time Prot ВТ TAL Life Insurance Plan *** AIA Australia 5 Year Term AIA Australia 10 Year Term ClearView Life Cover 0 CommInsure Total Care Plan Macquarie Life FutureWise Life

Life Cover Insurance

OneCare Life Cover

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.



life insurance star ratings Term Life - Level Mature Blue Collar Male

Report Date: September, 2014

Territ	Life - Level Mature Blue Collar Maio	<i>-</i>	• 5	standard 0	optional O not	available
	PROFILE SUMM <i>A</i>	RY	R E P	O R T		
Company Name	Product Name	Prem Sepped 1	iums Feve P	Guaranteed Future Insurability o	Financial Planning Benefit	Funeral Benefit
**** outstandi	ng value					
AIA Australia Zurich Australia	Life Cover Benefit Protection Plus	•	• • • • • • • • • • • • • • • • • • • •	•	•	•

AIA Australia AIA Australia AMP Asteron Life	5 Year Term 10 Year Term Elevate Life Insurance Plan Life Cover	•				
TAL	Life Insurance Plan	•	•	•	•	
AMP Life BT ClearView	Flexible Life Time Prot Term Life Life Cover	:			•	•
CommInsure Macquarie Life MLC Insurance OnePath	Total Care Plan FutureWise Life Life Cover Insurance OneCare Life Cover			<u>0</u>	•	

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.

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. 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



life insurance star ratings Term Life - Level Mature Blue Collar Female

Report Date: September, 2014

				standard 0	optional O not available
	PROFILE SUMM	A R Y	R E	P O R T	
Company Name	Product Name	Stepped Stepped 1	evel	Guaranteed Future Insurability	Financial Planning Benefit Funeral Benefit
**** outstan	ding value				
Asteron Life Zurich Australia	Life Cover Protection Plus	-	•	•	: :

AIA Australia AMP AMP Life BT TAL	Life Cover Benefit Elevate Life Insurance Plan Flexible Life Time Prot Term Life Life Insurance Plan			•	

AIA Australia AIA Australia ClearView CommInsure Macquarie Life MLC Insurance OnePath	5 Year Term 10 Year Term Life Cover Total Care Plan FutureWise Life Life Cover Insurance OneCare Life Cover			0	

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
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4 An additional payment to fund financial planning advice following the payment of a claim 5 An advanced payment amount to help fund the expenses associated with a funeral.



Term Life - Level Empty Nester Professional Male

Report Date: September, 2014

10111	Life - Level Limply Nester 1 Tolessio	Jilai Wale	• s	standard ①	optional O not	available
	PROFILE SUMM	A R Y	REP	ORT		
Company Name	Product Name	Pren Stephoed Paddes	niums Fevel 2	Guaranteed Future Insurability ω	Financial Planning Benefit	Funeral Benefit
outstan	ding value					
TAL Zurich Australia	Life Insurance Plan Protection Plus	•	•	•	•	•

AMP Life Asteron Life BT Macquarie Life	Flexible Life Time Prot Life Cover Term Life FutureWise Life	•		•		

AIA Australia AIA Australia AIA Australia AMP ClearView	10 Year Term Life Cover Benefit 5 Year Term Elevate Life Insurance Plan Life Cover					
MLC Insurance OnePath	Life Cover Insurance OneCare Life Cover					

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 Empty Nester Professional Female

Report Date: September, 2014

standard optional O not available PROFILE SUMMARY REP 0 R Future Insurability **Premiums** Planning Benefit **Benefit** Stepped **Company Name Product Name** Funeral *** outstanding value TAL Life Insurance Plan Zurich Australia Protection Plus *** AMP Life Flexible Life Time Prot Asteron Life Life Cover Term Life Macquarie Life FutureWise Life 1 AIA Australia 10 Year Term AIA Australia Life Cover Benefit AIA Australia 5 Year Term AMP Elevate Life Insurance Plan ClearView Life Cover MLC Insurance Life Cover Insurance OnePath OneCare Life Cover

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 Empty Nester Managerial Male

Report Date: September, 2014

101111	Life - Level Empty Nester Manager	iai iviaio	● s	standard 0	optional O not	available
	PROFILE SUMMA	A R Y	REP	ORT		
Company Name	Product Name	Stepped 1	niums Level 2	Guaranteed Future Insurability α	Financial Planning Benefit	Funeral Benefit o
**** outstand	ing value					
TAL Zurich Australia	Life Insurance Plan Protection Plus	•	•	•	•	

AMP Life Asteron Life BT Macquarie Life	Flexible Life Time Prot Life Cover Term Life FutureWise Life		•	•		•

AIA Australia	Life Cover Benefit	•	•	<u>•</u>	•	•
AIA Australia AIA Australia	5 Year Term 10 Year Term	•				
AMP	Elevate Life Insurance Plan	•	•	•	•	•
ClearView MLC Insurance	Life Cover Life Cover Insurance					
OnePath	OneCare Life Cover	•	-		· · · · · · · · · · · · · · · · · · ·	ě

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 Empty Nester Managerial Female

Report Date: September, 2014

10/11/	Life - Level Emply Nester Manager	iai i oman	• s	tandard 0	optional O not	available
	PROFILE SUMM	A R Y	REP	ORT		
Company Name	Product Name	Pren Stepped 1	niums Level 2	Guaranteed Future Insurability ω	Financial Planning Benefit	Funeral Benefit
**** outstand	ing value					
TAL Zurich Australia	Life Insurance Plan Protection Plus	•	•	•	•	

AMP Life Asteron Life BT Macquarie Life	Flexible Life Time Prot Life Cover Term Life FutureWise Life	•	•			

AIA Australia AIA Australia AIA Australia AMP ClearView MLC Insurance	5 Year Term 10 Year Term Life Cover Benefit Elevate Life Insurance Plan Life Cover Life Cover					
OnePath	OneCare Life Cover	ě	•	•	ě	•

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
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4 An additional payment to fund financial planning advice following the payment of a claim 5 An advanced payment amount to help fund the expenses associated with a funeral.



Term Life - Level Empty Nester Light manual Male

Report Date: September, 2014

10111	Life - Level Empty Nester Light ma	mai maio	•	standard ①	optional O not	available
	PROFILE SUMM.	A R Y	R E P	O R T		
Company Name	Product Name	Pren Stebbed 1	niums 	Guaranteed Future Insurability ω	Financial Planning Benefit	Funeral Benefit o
**** outstan	ding value					
TAL Zurich Australia	Life Insurance Plan Protection Plus		•	•	•	•

AMP Life Asteron Life Macquarie Life OnePath	Flexible Life Time Prot Life Cover FutureWise Life OneCare Life Cover		•	•		

AIA Australia AIA Australia AIA Australia AMP BT ClearView	10 Year Term Life Cover Benefit 5 Year Term Elevate Life Insurance Plan Term Life Life Cover					•
MLC Insurance	Life Cover Insurance		•	•	•	•

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



Term Life - Level Empty Nester Light manual Female

Report Date: September, 2014

	erri Lile - Lever Empty Nester Light i	nanaan cin	● s	standard 0	optional O not	available
	PROFILE SUMM	ARY	REP	ORT		
Company Nam	ne Product Name	Stepped 1	niums Fevel P	Guaranteed Future Insurability ω	Financial Planning Benefit A	Funeral Benefit a
**** outs	standing value					
TAL Zurich Australia	Life Insurance Plan Protection Plus	•	•	•	•	•

AMP Life Asteron Life Macquarie Life OnePath	Flexible Life Time Prot Life Cover FutureWise Life OneCare Life Cover		•	•		•

AIA Australia AIA Australia AIA Australia AMP BT	Life Cover Benefit 5 Year Term 10 Year Term Elevate Life Insurance Plan Term Life		•			•
ClearView MLC Insurance	Life Cover Life Cover Insurance			•		

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



Term Life - Level Empty Nester Blue Collar Male

Report Date: September, 2014

TOTAL	Life - Level Empty Nester Blue Coll	ar maio	• s	standard 0 o	optional O not	available
	PROFILE SUMM	A R Y	REP	ORT		
Company Name	Product Name	Prem Stepped 1	niums Fevel 2	Guaranteed Future Insurability s	Financial Planning Benefit	Funeral Benefit o
**** outstand	ing value					
TAL Zurich Australia	Life Insurance Plan Protection Plus	•		•	•	•

AMP Life	Flexible Life Time Prot	•	•	•	•	•
Asteron Life	Life Cover	•	•	•	•	•
Macquarie Life	FutureWise Life	•	•	•	•	•
OnePath	OneCare Life Cover	•		•	•	•

AIA Australia	Life Cover Benefit	•	•	•	•	•
AIA Australia	5 Year Term	•	•	•	•	•
AIA Australia	10 Year Term	•	•	•	•	•
AMP	Elevate Life Insurance Plan	•	•	•	•	•
BT	Term Life	•	•	•	•	•
ClearView	Life Cover	•	•	•	•	•
MLC Insurance	Life Cover Insurance	•	•	•	•	•

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

Report Date: September, 2014

101111	Life - Level Empty Nestel Blue Coll	ar r orrian	• s	standard 0 o	optional O not	available
	PROFILE SUMMA	A R Y	REP	ORT		
Company Name	Product Name	Stepped Prem	niums Fevel 2	Guaranteed Future Insurability α	Financial Planning Benefit _{&}	Funeral Benefit ഹ
★★★★★ outstandi	ng value					
TAL Zurich Australia	Life Insurance Plan Protection Plus	•	•	•	•	

AMP Life	Flexible Life Time Prot	•	•	•	•	•
Asteron Life	Life Cover	•	•	•	•	•
Macquarie Life	FutureWise Life	•	•	•	•	•
OnePath	OneCare Life Cover	•		•	•	•

AIA Australia	5 Year Term	•	•	•	•	•
AIA Australia	Life Cover Benefit	•	•	•	•	•
AIA Australia	10 Year Term	•	•	•	•	•
AMP	Elevate Life Insurance Plan	•	•	•	•	•
ВТ	Term Life	•	•	•	•	•
ClearView	Life Cover	•	•	•	•	•
MLC Insurance	Life Cover Insurance	•	•	•	•	•

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

Report Date: September, 2014

IFD	insurance - Stepped Toding Froressional in	riai c	standard	optional	O not available
	PROFILE SUMMARY	R E	P O R	Г	
	Pr		ums		≝
Company Name	Product Name	Stepped	Pevel 2	Guaranteed Future Insurability	Financial Planning Bene
**** outstan	ding value				
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
MP Life	Stand Alone TPD	•	•	•	•
sgard Capital Mgnt	Standalone TPD	•	0	•	0
Zurich Australia	Stand Alone TPD	•	•	• • • • • • • • • • • • • • • • • • • •	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
steron Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



TPD insurance - Stepped Young Professional Female

Report Date: September, 2014

standard

optional

not available

	PROFILE SUMMARY	Y RE	P O R	Т	
		Premi	ums		efit
Company Name	Product Name	Stepped 1	Level 2	Guaranteed Future Insurability o	Financial Planning Bene
**** outsta	anding value				
AMP	Elevate TPD Insurance Plan	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•

AMP Life	Stand Alone TPD	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
Zurich Australia	Stand Alone TPD	• • • • • • • • • • • • • • • • • • • •	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
Asgard Capital Mgnt	Standalone TPD	•	0	•	0
BT	Standalone TPD Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
MLC Insurance	TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



TPD insurance - Stepped Young Managerial Male

Report Date: September, 2014

1101	risurance - Stepped Toding Managenar M	aic	standard	optional	O not available
	PROFILE SUMMARY	R E	P O R	г	
		Premi	ums		≝
				eed ity	al enet
Company Name	Product Name	ped	<u> </u>	Guaranteed Future Insurability	ancia ng Bo
		Stepped 1	revel 2	Guaranteed Future Insurability	Financial Planning Benefit •
**** outstand	ding value				
AMP	Elevate TPD Insurance Plan	•	•	•	•
Asgard Capital Mgnt	Standalone TPD	•	0	•	0

AMP Life	Stand Alone TPD	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
Asteron Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



TPD insurance - Stepped Young Managerial Female

Report Date: September, 2014

11 6	insurance - Stepped Toding Managerial I	omaio	standard	optional (O not available
	PROFILE SUMMARY	Y RE	P O R	т	
		Premiums		≝	
				ed it.	al enel
Company Name	Product Name	Stepped	Level	Guaranteed Future Insurability	Financial Planning Benefit A
		žŠ 1	2	B III 3	Fi Plann
**** outsta	nding value				
AMP	Elevate TPD Insurance Plan	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP Life	Stand Alone TPD	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•

Asgard Capital Mgnt	Standalone TPD	•	0	•	0
Asteron Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



TPD insurance - Stepped Young Light manual Male

Report Date: September, 2014

standard

optional

not available

			Staridard	·	o not available
	PROFILE SUMMARY		POR	Γ	
		Premi	ums		≝
Company Name	Product Name	Stepped 1	revel 2	Guaranteed Future Insurability ω	Financial Planning Benefit
**** outsta	nding value				
AIA Australia Asgard Capital Mgnt Zurich Australia	Permanent Disablement StandAlone Standalone TPD Stand Alone TPD	•	• O •	0 • •	• 0 •

AMP	Elevate TPD Insurance Plan	•	•	•	•
AMP Life	Stand Alone TPD	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•

Asteron Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



TPD insurance - Stepped Young Light manual Female

Report Date: September, 2014

standard

optional

not available

				·	o not available
	PROFILE SUMMARY		POR	Γ	
		Premi	ums		≝
Company Name	Product Name	Stepped 1	Level 5	Guaranteed Future Insurability ∞	Financial Planning Benefit
**** outsta	inding value				
AIA Australia	Permanent Disablement StandAlone	•	•	0	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
AMP Life	Stand Alone TPD	•	•	•	•
MLC Insurance	TPD	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	• • • • • • • • • • • • • • • • • • • •	

Asgard Capital Mgnt	Standalone TPD	•	0	•	0
Asteron Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



TPD insurance - Stepped Young Blue Collar Male

Report Date: September, 2014

standard

optional

not available

PROFILE SUMMARY REPORT								
		Premi	iums		efit			
Company Name	Product Name	Stepped	Pevel 2	Guaranteed Future Insurability o	Financial Planning Bene			
**** outstand	ing value							
Asgard Capital Mgnt ClearView	Standalone TPD Total and Permanent Disability (TPD) Cover	•	O •	•	O •			

AIA Australia	Permanent Disablement StandAlone	•	•	0	•			
AMP	Elevate TPD Insurance Plan	•	•	•	•			
BT	Standalone TPD Plan	•	•	•	•			
Zurich Australia	Stand Alone TPD	•	•	• • • • • • • • • • • • • • • • • • • •	· · · · •			

AMP Life	Stand Alone TPD	•	•	•	•			
Asteron Life	Stand Alone TPD	•	•	•	•			
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•			
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•			
MLC Insurance	TPD	•	•	•	•			
OnePath	OneCare Stand Alone TPD	•	•	•	•			
TAL	Standalone TPD Plan	•	•	•	•			

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



TPD insurance - Stepped Young Blue Collar Female

Report Date: September, 2014

11 2	insurance - Stepped Tourig Blue Collai T	omaio	standard	optional (O not available
	PROFILE SUMMAR	Y RE	P O R	Т	
		Prem	iums		≝
Company Name	Product Name	Stepped	Level	Guaranteed Future Insurability	Financial Planning Benefit 5
		1	2	3	E 4
outsta	nding value				
AMP	Elevate TPD Insurance Plan	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•

Asgard Capital Mgnt	Standalone TPD	•	0	•	0
Asteron Life	Stand Alone TPD	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



TPD insurance - Stepped Middle Professional Male

Report Date: September, 2014

11 0 1	nsurance - Stepped Middle i Tolessional	Maio	standard	optional (O not available
	PROFILE SUMMARY	R E	P O R	Т	
		Prem	iums		ä
				eed Iity	ial
Company Name	Product Name	Stepped	[e	Guaranteed Future Insurability	anc.
		itep	Level	iuar Ft nsu	E E
) 1	2	3	Financial Planning Benefit
**** outstand	ling value				
				_	
OnePath	OneCare Stand Alone TPD			👱	
Zurich Australia	Stand Alone TPD	<u>-</u>		<u>•</u>	<u></u>

AMP Life	Stand Alone TPD	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP	Elevate TPD Insurance Plan	•	•	•	•
Asgard Capital Mgnt	Standalone TPD	•	0	•	0
BT	Standalone TPD Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
MLC Insurance	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 Female

Report Date: September, 2014

 optional O not available PROF SUMMARY REPOR **Premiums** Planning Benefit Guaranteed Future Insurability **Company Name Product Name** Stepped *** outstanding value OnePath OneCare Stand Alone TPD Zurich Australia Stand Alone TPD *** Stand Alone TPD Asteron Life Total and Permanent Disability (TPD) Cover ClearView Macquarie Life FutureWise TPD Standalone Plus TAL Standalone TPD Plan *** Permanent Disablement StandAlone 0 AIA Australia Elevate TPD Insurance Plan AMP AMP Life Stand Alone TPD **Asgard Capital Mgnt** Standalone TPD 0 0 Standalone TPD Plan ВТ CommInsure Total Care Plan Stand Alone TPD 0 MLC 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 Middle Managerial Male

Report Date: September, 2014

11 0	ilisulance - Stepped Middle Managenal M	iaic	standard	optional (O not available
	PROFILE SUMMARY	R E	P O R	Г	
		Premi	iums		≝
Company Name	Product Name	p		rteed re bility	cial Benet
Company Name	Froduct Name	Stepped 1	Level	Guaranteed Future Insurability ∞	Financial Planning Benefit
**** outstan	ding value				
AMP Life	Stand Alone TPD	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

Asgard Capital Mgnt	Standalone TPD	•	0	•	0
BT	Standalone TPD Plan	•	•	•	•
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•
OnePath	OneCare Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP	Elevate TPD Insurance Plan	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



TPD insurance - Stepped Middle Managerial Female

Report Date: September, 2014

standard

optional

not available

	PROFILE SUMMARY	Y RE	P O R	Т	
		Premi	ums	ъ 🔪	efit
Company Name	Product Name	Stepped 1	Fevel 2	Guaranteed Future Insurability ∞	Financial Planning Benefit
**** outsta	anding value				
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	<u> </u>

AMP	Elevate TPD Insurance Plan	•	•	•	•
Asgard Capital Mgnt	Standalone TPD	•	0	•	0
Asteron Life	Stand Alone TPD	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



TPD insurance - Stepped Middle Light manual Male

Report Date: September, 2014

11 0	msurance - Stepped Middle Eight manda	ii iviaio	standard	optional	O not available
	PROFILE SUMMAR	Y RE	P O R	т	
		Prem	iums		≅
				ity ed	al
Company Name	Product Name	Stepped	<u> </u>	Guaranteed Future Insurability	anci g B
		tep	Level	uar Fu Isur	Fina
		ο 1	2	ტ <u>⊑</u> 3	Financial Planning Benefit
**** outstar	ding value				
AIA Australia	Permanent Disablement StandAlone	•	•	0	•
Zurich Australia	Stand Alone TPD	•	•	• •	-

AMP	Elevate TPD Insurance Plan	•	•	•	•
AMP Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
MLC Insurance	TPD	•	•	•	•

Asgard Capital Mgnt	Standalone TPD	•	0	•	0
Asteron Life	Stand Alone TPD	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	• • • • • • • • • • • • • • • • • • • •	•
TAL	Standalone TPD Plan	• • • • • • • • • • • • • • • • • • • •	•	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •

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



TPD insurance - Stepped Middle Light manual Female

Report Date: September, 2014

1, 5	insurance - Stepped Middle Light manual	Tomaic	standard	optional (O not available
	PROFILE SUMMARY	RE	P O R	Т	
		Premi	ums		≝
Company Name	Product Name	Stepped 1	Fevel 2	Guaranteed Future Insurability ∞	Financial Planning Benef
**** outstar	nding value				
AIA Australia Zurich Australia	Permanent Disablement StandAlone Stand Alone TPD		•	<u> </u>	
★★★★					
AMP BT ClearView MLC Insurance	Elevate TPD Insurance Plan Standalone TPD Plan Total and Permanent Disability (TPD) Cover TPD		•	•	

AMP Life Asgard Capital Mgnt	Stand Alone TPD Standalone TPD	•	• 0	•	• 0
Asteron Life CommInsure	Stand Alone TPD Total Care Plan Stand Alone TPD			· • • · · · · · · · · · · · · ·	
Macquarie Life OnePath	FutureWise TPD Standalone Plus OneCare Stand Alone TPD				
TAL	Standalone TPD Plan	-	<u>`</u>	· · · · · · · · · · · · · · · · · · ·	ŏ

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

Report Date: September, 2014

standard

optional

not available

	PROFILE SUMMARY REPORT								
		Premiums			.=				
Company Name	Product Name	Stepped	level 2	Guaranteed Future Insurability ∞	Financial Planning Benefit				
	ding value								
ВТ	Standalone TPD Plan	•	•	•	•				
Zurich Australia	Stand Alone TPD	•	•	•	•				

AIA Australia	Permanent Disablement StandAlone	•	•	0	•				
AMP	Elevate TPD Insurance Plan	•	•	•	•				
Asgard Capital Mgnt	Standalone TPD	•	0	•	0				
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•				

AMP Life	Stand Alone TPD	•	•	•	•				
Asteron Life	Stand Alone TPD	•	•	•	•				
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•				
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•				
MLC Insurance	TPD	•	•	•	•				
OnePath	OneCare Stand Alone TPD	•	•	•	•				
TAL	Standalone TPD Plan	•	•	•	•				

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



TPD insurance - Stepped Middle Blue Collar Female

Report Date: September, 2014

11 5	risurance - Stepped Middle Blue Collai T	omaio	standard	lacktriangle optional (O not available
	PROFILE SUMMARY	R E	P O R	т	
		Prem	iums		≝
				ify jed	al
Company Name	Product Name	Stepped	<u>-</u>	Guaranteed Future Insurability	g B.
		tep	Level	uar Fu Isun	Fing
		1	2	ტ <u>⊑</u> 3	Financial Planning Benefit _P
***** outstand	ding value				
ВТ	Standalone TPD Plan	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP	Elevate TPD Insurance Plan	•	•	•	•
AMP Life	Stand Alone TPD	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•

Asgard Capital Mgnt	Standalone TPD	•	0	•	0
Asteron Life	Stand Alone TPD	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	
TAL	Standalone TPD Plan	•	•	•	•

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



TPD insurance - Stepped Mature Professional Male

Report Date: September, 2014

standard

optional

not available

	PROFILE SUMMARY	Y RE	P O R	т	
	Product Name	Premi	iums		efit
Company Name		Stepped 1	Level	Guaranteed Future Insurability ∞	Financial Planning Bene
**** outstand	ing value				
TAL	Standalone TPD Plan	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
Asgard Capital Mgnt	Standalone TPD	•	0	•	0
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
OnePath	OneCare Stand Alone TPD	• • • • • • • • • • • • • • • • • • • •	•	• • • • • • • • • • • • • • • • • • • •	· · · · · •

AMP	Elevate TPD Insurance Plan	•	•	•	•
AMP Life	Stand Alone TPD	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
MLC Insurance	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 Mature Professional Female

Report Date: September, 2014

11 0	insurance - Stepped mature i rolessional	romaio	standard	lacktriangle optional (O not available
	PROFILE SUMMARY	RE	P O R	Т	
		Premi	ums		≝
Company Name	Product Name	Stepped 1	Level 2	Guaranteed Future Insurability ω	Financial Planning Bene
**** outstar	nding value				
TAL	Standalone TPD Plan	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
OnePath	OneCare Stand Alone TPD	•		•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
AMP Life	Stand Alone TPD	•	•	•	•
Asgard Capital Mgnt	Standalone TPD	•	0	•	0
Asteron Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
MLC Insurance	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 Mature Managerial Male

Report Date: September, 2014

standard

optional

not available

			Staridard	• Optional (
	PROFILE SUMMARY	R E	P O R	T .	
Company Name	Product Name	Premiu	ıms		efit
		Stepped 1	revel 2	Guaranteed Future Insurability	Financial Planning Benefit •
**** outstar	nding value				
Asgard Capital Mgnt	Standalone TPD	•	0	•	0
Zurich Australia	Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP Life	Stand Alone TPD	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
TAL	Standalone TPD Plan	•	•	• • • • • • • • • • • • • • • • • • • •	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
ВТ	Standalone TPD Plan	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
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 Mature Managerial Female

Report Date: September, 2014

11 2	insulance - Stepped Mature Managenari	Ciriaic	standard	optional (O not available
	PROFILE SUMMARY	RE	P O R	Т	
		Premi	ums		#
Company Name	Product Name	Stepped	Level 2	Guaranteed Future Insurability ω	Financial Planning Bener
**** outsta	nding value				
AIA Australia Zurich Australia	Permanent Disablement StandAlone Stand Alone TPD	•	•	O	•

AMP Life	Stand Alone TPD	•	•	•	•
ВТ	Standalone TPD Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
Asgard Capital Mgnt	Standalone TPD	•	0	•	0
Asteron Life	Stand Alone TPD	•	•	•	•
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
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 Mature Light manual Male

Report Date: September, 2014

110	ilisurance - Stepped Mature Light manuar	Maic	standard	optional	O not available
	PROFILE SUMMARY	R E	P O R	г	
		Premi	ums		±
Company Name	Product Name	Stepped 1	Level 2	Guaranteed Future Insurability ω	Financial Planning Bene ¹
**** outstan	ding value				
AIA Australia	Permanent Disablement StandAlone	•	•	0	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
Asgard Capital Mgnt	Standalone TPD	•	0	•	0
ЗТ	Standalone TPD Plan	•	•	•	•
MLC Insurance	TPD	•	•	•	•

AMP Life	Stand Alone TPD	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•
TAL	Standalone TPD Plan		•		•

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



TPD insurance - Stepped Mature Light manual Female

Report Date: September, 2014

 optional O not available SUMMARY PROF REP O R **Premiums** Planning Benefit Guaranteed Future Insurability **Company Name Product Name** Stepped *** outstanding value AIA Australia Permanent Disablement StandAlone 0 Zurich Australia Stand Alone TPD *** AMP Elevate TPD Insurance Plan вт Standalone TPD Plan ClearView Total and Permanent Disability (TPD) Cover MLC Insurance *** AMP Life Stand Alone TPD Standalone TPD 0 Asgard Capital Mgnt Asteron Life Stand Alone TPD CommInsure Total Care Plan Stand Alone TPD 0 FutureWise TPD Standalone Plus Macquarie Life OnePath OneCare Stand Alone TPD TAL Standalone TPD Plan

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



TPD insurance - Stepped Mature Blue Collar Male

Report Date: September, 2014

standard

optional

not available

PROFILE SUMMARY REPORT						
		Premiums			efit	
Company Name	Product Name	Stepped 1	Level 5	Guaranteed Future Insurability ω	Financial Planning Bene	
**** outstan	ding value					
AIA Australia Zurich Australia	Permanent Disablement StandAlone Stand Alone TPD	•	•	O •	•	

AMP	Elevate TPD Insurance Plan	•	•	•		
Asgard Capital Mgnt BT	Standalone TPD Standalone TPD Plan	· -			O	
ClearView	Total and Permanent Disability (TPD) Cover					

AMP Life	Stand Alone TPD	•	•	•	•	
Asteron Life	Stand Alone TPD	•	•	•	•	
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•	
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•	
MLC Insurance	TPD	•	•	•	•	
OnePath	OneCare Stand Alone TPD	•	•	•	•	
TAL	Standalone TPD Plan	•	•	•	•	

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



TPD insurance - Stepped Mature Blue Collar Female

Report Date: September, 2014

11 0	ilisulance - Stepped Mature Bide Collai T	Citiale	standard	optional	O not available
	PROFILE SUMMARY	R E	P O R	Г	
		Premi	ums		#
Company Name	Product Name	Stepped 1	Level 2	Guaranteed Future Insurability ω	Financial Planning Bene
**** outstan	ding value				
AIA Australia	Permanent Disablement StandAlone	•	•	0	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
Asgard Capital Mgnt	Standalone TPD	•	0	•	0
BT	Standalone TPD Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•

AMP Life	Stand Alone TPD	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



Report Date: September, 2014 TPD insurance - Stepped Empty Nester Professional Male

standard

optional

not available

			standard	optional (J not available
	PROFILE SUMMARY	Y RE	P O R	Г	
		Premiums			ij.
Company Name	Product Name	Stepped	revel 2	Guaranteed Future Insurability ω	Financial Planning Benefit
**** outstan	ding value				
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AMP Life	Stand Alone TPD	•	•	•	•
Asgard Capital Mgnt	Standalone TPD	•	0	•	0
BT	Standalone TPD Plan	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	• • • • • • • • • • • • • • • • • • • •	

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP	Elevate TPD Insurance Plan	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
MLC Insurance	TPD	•	•	•	
TAL	Standalone TPD Plan	•	•	•	•

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



TAL

life insurance star ratings

TPD insurance - Stepped Empty Nester Professional Female

standard optional O not available SUMMARY PROF REPORT **Premiums** Planning Benefit Guaranteed Future Insurability **Company Name Product Name** Stepped *** outstanding value Macquarie Life FutureWise TPD Standalone Plus Zurich Australia Stand Alone TPD 食食食食 AMP Life Stand Alone TPD Stand Alone TPD Asteron Life ВТ Standalone TPD Plan OnePath OneCare Stand Alone TPD *** Permanent Disablement StandAlone 0 AIA Australia Elevate TPD Insurance Plan Asgard Capital Mgnt Standalone TPD 0 0 ClearView Total and Permanent Disability (TPD) Cover Total Care Plan Stand Alone TPD 0 CommInsure **MLC Insurance**

Standalone TPD Plan

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. 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

Report Date: September, 2014

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 Empty Nester Managerial Male

● standard ● optional ○ not available

Report Date: September, 2014

			standard	optional	O not available
	PROFILE SUMMARY	RE	P O R	Г	
		Premiums			ij
Company Name	Product Name	Stepped	Fevel 2	Guaranteed Future Insurability	Financial Planning Benefit A
**** outstand	ding value				
Asgard Capital Mgnt	Standalone TPD	•	0	•	0
Zurich Australia	Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP Life	Stand Alone TPD	•	•	•	•
ВТ	Standalone TPD Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



CommInsure

TAL

Macquarie Life MLC Insurance

life insurance star ratings

Total Care Plan Stand Alone TPD

FutureWise TPD Standalone Plus

Standalone TPD Plan

Report Date: September, 2014 TPD insurance - Stepped Empty Nester Managerial Female

standard optional O not available SUMMARY PROF REPORT **Premiums** Planning Benefit Guaranteed Future Insurability **Company Name Product Name** Stepped **** outstanding value BT Standalone TPD Plan Zurich Australia Stand Alone TPD *** AIA Australia Permanent Disablement StandAlone 0 AMP Life Stand Alone TPD ClearView Total and Permanent Disability (TPD) Cover OnePath OneCare Stand Alone TPD *** AMP Elevate TPD Insurance Plan Standalone TPD 0 Asgard Capital Mgnt Asteron Life Stand Alone TPD

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0

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



TPD insurance - Stepped Empty Nester Light manual Male

Report Date: September, 2014

standard O optional O not available SUMMARY PROF REPOR **Premiums** Planning Benefit Guaranteed Future Insurability **Company Name Product Name** Stepped *** outstanding value 0 AIA Australia Permanent Disablement StandAlone Asgard Capital Mgnt Standalone TPD Zurich Australia Stand Alone TPD 食食食食 AMP Life Stand Alone TPD ClearView Total and Permanent Disability (TPD) Cover MLC Insurance 1 AMP Elevate TPD Insurance Plan Stand Alone TPD Asteron Life Standalone TPD Plan CommInsure Total Care Plan Stand Alone TPD 0 FutureWise TPD Standalone Plus Macquarie Life OnePath OneCare Stand Alone TPD TAL Standalone TPD Plan

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



OnePath

TAL

life insurance star ratings

TPD insurance - Stepped Empty Nester Light manual Female

standard optional O not available SUMMARY PROF REPORT **Premiums** Planning Benefit Guaranteed Future Insurability **Company Name Product Name** Stepped *** outstanding value AIA Australia Permanent Disablement StandAlone 0 Zurich Australia Stand Alone TPD *** Elevate TPD Insurance Plan AMP AMP Life Stand Alone TPD ClearView Total and Permanent Disability (TPD) Cover MLC Insurance 1 **Asgard Capital Mgnt** Standalone TPD 0 0 Stand Alone TPD Asteron Life Standalone TPD Plan CommInsure Total Care Plan Stand Alone TPD 0 FutureWise TPD Standalone Plus Macquarie Life

OneCare Stand Alone TPD

Standalone TPD Plan

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Report Date: September, 2014

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TPD insurance - Stepped Empty Nester Blue Collar Male

Report Date: September, 2014

standard optional O not available PROF SUMMARY REPORT **Premiums** Planning Benefit Guaranteed Future Insurability **Company Name Product Name** Stepped *** outstanding value 0 Asgard Capital Mgnt Standalone TPD 0 Zurich Australia Stand Alone TPD *** AIA Australia Permanent Disablement StandAlone 0 AMP Life Stand Alone TPD ВТ Standalone TPD Plan Total and Permanent Disability (TPD) Cover ClearView *** AMP Elevate TPD Insurance Plan Stand Alone TPD Asteron Life CommInsure Total Care Plan Stand Alone TPD 0 Macquarie Life FutureWise TPD Standalone Plus MLC Insurance OnePath OneCare Stand Alone TPD TAL Standalone TPD Plan

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



Report Date: September, 2014

TPD insurance - Stepped Empty Nester Blue Collar Female

standard optional O not available SUMMARY PROF REPORT **Premiums** Planning Benefit Guaranteed Future Insurability **Company Name Product Name** Stepped *** outstanding value AIA Australia Permanent Disablement StandAlone 0 Zurich Australia Stand Alone TPD *** Elevate TPD Insurance Plan **AMP** AMP Life Stand Alone TPD BT Standalone TPD Plan Total and Permanent Disability (TPD) Cover ClearView *** Asgard Capital Mgnt Standalone TPD 0 0 Stand Alone TPD Asteron Life CommInsure Total Care Plan Stand Alone TPD 0 Macquarie Life FutureWise TPD Standalone Plus MLC Insurance OnePath OneCare Stand Alone TPD TAL Standalone TPD Plan

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



TPD insurance - Level Young Professional Male

Report Date: September, 2014

II D	insurance - Lever roung i rolessionarivial	C	standard	O optional	O not available
	PROFILE SUMMARY	r RE	P O R	т	
		Prem	iums		≝
				eed e Ility	ial
Company Name	Product Name	Stepped	Level	Guaranteed Future Insurability	Financial Planning Benefit
		1	2	3	<u>e</u> 4
**** outstan	ding value				
OnePath	OneCare Stand Alone TPD	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
TAL	Standalone TPD Plan	•	•	<u>•</u>	• • • • • • • • • • • • • • • • • • • •

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	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 Professional Female

Report Date: September, 2014

standard

optional

not available

				e optional	
	PROFILE SUMMAR	Y RE	P O R	Т	
		Premi	iums		Financial Planning Benefit _P
				ed ity	al ene
Company Name	Product Name	eq	-	inte ure abil	B G
		Stepped	Level	Guaranteed Future Insurability	ina
		ž	_	Gu Lis	anr
		1	2	3	□ 4
★★★★★ outstan	ding value				
OnePath	OneCare Stand Alone TPD	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•
AND CO.					
未未未					
AMP	Elevate TPD Insurance Plan	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	●	•	0	
AMP Life	Stand Alone TPD	•	•	• • • • • • • • • • • • • • • • • • • •	•
BT	Standalone TPD Plan	•	•	• • • • • • • • • • • • • • • • • • • •	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	
MLC Insurance	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



Report Date: September, 2014 TPD insurance - Level Young Managerial Male

PROFILE SUMMARY REPOR **Premiums** Planning Benefit Guaranteed Future Insurability **Company Name Product Name** Stepped *** outstanding value OneCare Stand Alone TPD OnePath Zurich Australia Stand Alone TPD *** Elevate TPD Insurance Plan AMP Asteron Life Stand Alone TPD ClearView Total and Permanent Disability (TPD) Cover TAL Standalone TPD Plan *** Permanent Disablement StandAlone 0 AIA Australia AMP Life Stand Alone TPD Standalone TPD Plan CommInsure Total Care Plan Stand Alone TPD 0 FutureWise TPD Standalone Plus Macquarie Life MLC Insurance

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optional O not available

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 Managerial Female

Report Date: September, 2014

standard

optional

not available

		/ D.E.	D 0 B		- Trot a tandoro
	PROFILE SUMMARY	RE	POR		
		Premi	ums		alit
Company Name	Product Name	Stepped 1	revel 2	Guaranteed Future Insurability ∞	Financial Planning Benefit
**** outst	anding value				
OnePath	OneCare Stand Alone TPD	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
AMP Life	Stand Alone TPD	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
BT	Standalone TPD Plan	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



TPD insurance - Level Young Light manual Male

Report Date: September, 2014

ПБ	insurance - Lever roung Light manual wa	ii C	standard	O optional	O not available
	PROFILE SUMMARY	r RE	P O R	т	
		Prem	iums		≝
				ify sed	al ene
Company Name	Product Name	Stepped	<u> </u>	Guaranteed Future Insurability	Financial Planning Benefit
		tep	Level	uar Fu Isui	Fing Tinin
		<i>ပ</i> ာ 1	2	ტ <u>=</u> 3	Plar 4
★★★★ outstan	ding value				
OnePath	OneCare Stand Alone TPD	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
MLC Insurance	TPD	• • • • • • • • • • • • • • • • • • • •		•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



TPD insurance - Level Young Light manual Female

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REPOR **Premiums** Planning Benefit Guaranteed Future Insurability **Company Name Product Name** Stepped *** outstanding value OneCare Stand Alone TPD OnePath Zurich Australia Stand Alone TPD *** Elevate TPD Insurance Plan AMP AMP Life Stand Alone TPD Asteron Life Stand Alone TPD ClearView Total and Permanent Disability (TPD) Cover *** Permanent Disablement StandAlone 0 AIA Australia Standalone TPD Plan CommInsure Total Care Plan Stand Alone TPD 0 FutureWise TPD Standalone Plus Macquarie Life MLC Insurance TAL Standalone TPD Plan

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



TPD insurance - Level Young Blue Collar Male

Report Date: September, 2014

standard

optional

not available

	PROFILE SUMMARY	Y R E	P O R	т	
		Premi	ums		ij
Company Name	Product Name	Stepped 1	Level 2	Guaranteed Future Insurability ∞	Financial Planning Benefit
**** outst	anding value				
ClearView Zurich Australia	Total and Permanent Disability (TPD) Cover Stand Alone TPD		•	•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP Life	Stand Alone TPD	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



TPD insurance - Level Young Blue Collar Female

Report Date: September, 2014

standard

optional

not available

			Staridard	• optional (
	PROFILE SUMMARY	Y RE	POR	Т	
		Premiu	ıms		≝
Company Name	Product Name	Stepped 1	revel 2	Guaranteed Future Insurability ω	Financial Planning Benefit
**** outst	anding value				
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP Life	Stand Alone TPD	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



TPD insurance - Level Middle Professional Male

Report Date: September, 2014

II D I	risulance - Level Middle i Tolessional Mai		standard	optional	O not available
	PROFILE SUMMARY	RE	P O R	т	
		Prem	iums		ij
Company Name	Product Name	Stepped	revel 2	Guaranteed Future Insurability ω	Financial Planning Benefit
**** outstand	ding value				
Asteron Life Zurich Australia	Stand Alone TPD Stand Alone TPD	•	•	•	•

ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•
TAL	Standalone TPD Plan		•	<u> </u>	<u> </u>

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP	Elevate TPD Insurance Plan	•	•	•	•
AMP Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
MLC Insurance	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 Professional Female

Report Date: September, 2014

1101	risurance - Level Middle i Tolessional i el	naic	standard	optional	O not available
	PROFILE SUMMARY	RE	P O R	т	
		Prem	iums		ij
Company Name	Product Name	Stepped 1	revel 2	Guaranteed Future Insurability ω	Financial Planning Benefit
**** outstand	ding value				
Asteron Life Zurich Australia	Stand Alone TPD Stand Alone TPD	•	•	•	•

ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	· · · · •

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP	Elevate TPD Insurance Plan	•	•	•	•
AMP Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
MLC Insurance	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 Managerial Male

Report Date: September, 2014

II D	insurance - Level Middle Managenal Male	7	standard	O optional	O not available
	PROFILE SUMMARY	R E	P O R	т	
		Prem	iums		ij.
Company Name	Product Name		revel 2	Guaranteed Future Insurability ε	Financial Planning Benefit
**** outstan	ding value				
Asteron Life	Stand Alone TPD	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

BT	Standalone TPD Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
OnePath	OneCare Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP	Elevate TPD Insurance Plan	•	•	•	•
AMP Life	Stand Alone TPD	•	•	•	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



TPD insurance - Level Middle Managerial Female

Report Date: September, 2014

17 2	insurance - Lever Middle Manageriai i en	iaic	standard	optional	O not available
	PROFILE SUMMARY	Y RE	P O R	Т	
		Premi	ums		ij
Company Name	Product Name	Stepped	Level 2	Guaranteed Future Insurability ∞	Financial Planning Benefit
**** outsta	nding value				
Asteron Life Zurich Australia	Stand Alone TPD Stand Alone TPD	•	•	•	•

BT	Standalone TPD Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
OnePath	OneCare Stand Alone TPD	• • • • • • • • • • • • • • • • • • • •	•	•	<u> </u>
法未未					
AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP	Elevate TPD Insurance Plan	•	•	•	•
AMP Life	Stand Alone TPD	•	•	•	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



Report Date: September, 2014 TPD insurance - Level Middle Light manual Male

PROFILE SUMMARY REPOR **Premiums** Planning Benefit Guaranteed Future Insurability **Company Name Product Name** Stepped *** outstanding value AMP Elevate TPD Insurance Plan Zurich Australia Stand Alone TPD *** AIA Australia Permanent Disablement StandAlone 0 Asteron Life Stand Alone TPD ClearView Total and Permanent Disability (TPD) Cover OnePath OneCare Stand Alone TPD *** AMP Life Stand Alone TPD ВТ Standalone TPD Plan CommInsure Total Care Plan Stand Alone TPD 0 FutureWise TPD Standalone Plus Macquarie Life MLC Insurance TAL Standalone TPD Plan

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. 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

optional O not available

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 Light manual Female

Report Date: September, 2014

II D	msurance - Level Middle Light mandai i e	maic	standard	optional	O not available
	PROFILE SUMMARY	R E	P O R	т	
		Prem	iums		fit
Company Name	Product Name	Stepped	revel 2	Guaranteed Future Insurability ∞	Financial Planning Benefit
**** outstan	ding value				
AMP Zurich Australia	Elevate TPD Insurance Plan Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
Asteron Life	Stand Alone TPD	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
OnePath	OneCare Stand Alone TPD	_		•	•

AMP Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



life insurance star ratings TPD insurance - Level Middle Blue Collar Male

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit Guaranteed Future Insurability **Company Name Product Name** Stepped *** outstanding value Asteron Life Stand Alone TPD Zurich Australia Stand Alone TPD *** AIA Australia Permanent Disablement StandAlone 0 AMP Elevate TPD Insurance Plan ВТ Standalone TPD Plan ClearView Total and Permanent Disability (TPD) Cover *** Stand Alone TPD AMP Life Total Care Plan Stand Alone TPD 0 CommInsure Macquarie Life FutureWise TPD Standalone Plus **MLC Insurance** OnePath OneCare Stand Alone TPD TAL Standalone TPD Plan

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



TPD insurance - Level Middle Blue Collar Female

Report Date: September, 2014

standard

optional

not available

	PROFILE SUMMARY	Y RE	P O R	Т	
		Premi	ums		əffit
Company Name	Product Name	Stepped 1	revel 2	Guaranteed Future Insurability	Financial Planning Benefit
★★★★ outsta	nding value				
ClearView Zurich Australia	Total and Permanent Disability (TPD) Cover Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP	Elevate TPD Insurance Plan	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•

AMP Life	Stand Alone TPD	•	•	•	•
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



TPD insurance - Level Mature Professional Male

Report Date: September, 2014

ПО	risurance - Level Mature i Tolessional Ma		standard	lacktriangle optional	O not available
	PROFILE SUMMARY	RE	P O R	т	
		Prem	iums		fit
Company Name	Product Name	Stepped	revel 2	Guaranteed Future Insurability	Financial Planning Bene
**** outstand	ling value				
Asteron Life	Stand Alone TPD	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AMP Life	Stand Alone TPD	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
OnePath	OneCare Stand Alone TPD		•	•	• • • • • • • • • • • • • • • • • • • •

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP	Elevate TPD Insurance Plan	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
MLC Insurance	TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



TPD insurance - Level Mature Professional Female

Report Date: September, 2014

1101	risurance - Level Mature i Tolessional i el	maic	standard	$lue{\mathbb{O}}$ optional	O not available
	PROFILE SUMMARY	RE	P O R	т	
		Prem	niums		Ħ
Company Name	Product Name	Stepped 1	Pevel 2	Guaranteed Future Insurability	Financial Planning Bene
**** outstand	ding value				
Asteron Life	Stand Alone TPD	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AMP Life	Stand Alone TPD	•	•	•	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	• • • • • • • • • • • • • • • • • • • •
TAL	Standalone TPD Plan	•	•	👱	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP	Elevate TPD Insurance Plan	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
Comminsure	Total Care Plan Stand Alone TPD	•	•	0	•
MLC Insurance	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 Managerial Male

Report Date: September, 2014

11 2	i ilisurance - Lever Mature Manageriai Maie	•	standard	optional	O not available
	PROFILE SUMMARY	RE	P O R	т	
		Premi	ums		≝
Company Name	Product Name	Stepped 1	Pevel Pevel 2	Guaranteed Future Insurability ∞	Financial Planning Benefit
**** outsta	nding value				
Asteron Life Zurich Australia	Stand Alone TPD Stand Alone TPD	• • • • • • • • • • • • • • • • • • •	•	•	•

AMP Life	Stand Alone TPD	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•
TAL	Standalone TPD Plan			•	<u> </u>

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP	Elevate TPD Insurance Plan	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD		•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	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 Managerial Female

Report Date: September, 2014

11 0 1	insurance - Level Mature Managerial Ferr	iaic	standard	optional	O not available
	PROFILE SUMMARY	RE	P O R	т	
		Prem	iums		ij
Company Name	Product Name	Stepped 1	revel 2	Guaranteed Future Insurability ω	Financial Planning Benefit
**** outstand	ding value				
Asteron Life Zurich Australia	Stand Alone TPD Stand Alone TPD	•	•	•	•

AMP Life	Stand Alone TPD	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•
TAL	Standalone TPD Plan		•	<u> </u>	

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP	Elevate TPD Insurance Plan	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	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 Light manual Male

Report Date: September, 2014

standard

optional

not available

	PROFILE SUMMAR	Y R E	P O R	г	, iot available
		Premi	ums		#
Company Name	Product Name	Stepped 1	Level 5	Guaranteed Future Insurability ω	Financial Planning Benefit
**** outstan	ding value				
AMP	Elevate TPD Insurance Plan	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP Life	Stand Alone TPD	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•

BT	Standalone TPD Plan	•	•	•	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



TPD insurance - Level Mature Light manual Female

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit Guaranteed Future Insurability **Company Name Product Name** Stepped *** outstanding value AMP Elevate TPD Insurance Plan Zurich Australia Stand Alone TPD *** AIA Australia Permanent Disablement StandAlone 0 AMP Life Stand Alone TPD Asteron Life Stand Alone TPD ClearView Total and Permanent Disability (TPD) Cover *** Standalone TPD Plan Total Care Plan Stand Alone TPD 0 CommInsure Macquarie Life FutureWise TPD Standalone Plus **MLC Insurance** OnePath OneCare Stand Alone TPD TAL Standalone TPD Plan

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



life insurance star ratings TPD insurance - Level Mature Blue Collar Male

Report Date: September, 2014

11011	isulance - Level Mature Dide Collai Mais	-	standard	optional (O not available
	PROFILE SUMMARY	R E	P O R	Т	
		Premi	ums		efit
Company Name	Product Name	Stepped	Level 2	Guaranteed Future Insurability ∞	Financial Planning Bene
**** outstand	ing value				
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
Zurich Australia	Stand Alone TPD	•	•	• • • • • • • • • • • • • • • • • • • •	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
AMP Life	Stand Alone TPD	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•

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

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



TPD insurance - Level Mature Blue Collar Female

Report Date: September, 2014

110	ilisulance - Level Malure Blue Collai Terri	aic	standard	optional	O not available
	PROFILE SUMMARY	R E	P O R	т	
		Premi	ums		ij
Company Name	Product Name	Stepped 1	Pevel 2	Guaranteed Future Insurability ω	Financial Planning Benefit
**** outstan	ding value				
ClearView Zurich Australia	Total and Permanent Disability (TPD) Cover Stand Alone TPD	•	•	•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
AMP Life	Stand Alone TPD	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	····•	•	•	<u> </u>

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
CommInsure	Total Care Plan Stand Alone TPD	•	•	0	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•
TAL	Standalone TPD Plan	•	•	•	•

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



TPD insurance - Level Empty Nester Professional Male

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REPORT **Premiums** Planning Benefit Guaranteed Future Insurability **Company Name Product Name** Stepped *** outstanding value Macquarie Life FutureWise TPD Standalone Plus Zurich Australia Stand Alone TPD *** AMP Life Stand Alone TPD Asteron Life Stand Alone TPD OnePath OneCare Stand Alone TPD *** Permanent Disablement StandAlone 0 AIA Australia AMP Elevate TPD Insurance Plan вт Standalone TPD Plan ClearView Total and Permanent Disability (TPD) Cover **MLC Insurance** Standalone TPD Plan TAL

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

Report Date: September, 2014

11 2	o insurance - Lever Empty Nester i Toressi	onar i oma	• standard	optional (not available
	PROFILE SUMMAR	Y RE	P O R	Т	
Company Name	Product Name	Stepped 1	iums 	Guaranteed Future Insurability ω	Financial Planning Benefit
**** outsta	nding value				
Macquarie Life Zurich Australia	FutureWise TPD Standalone Plus Stand Alone TPD		•	•	•

AMP Life Asteron Life OnePath	Stand Alone TPD Stand Alone TPD OneCare Stand Alone TPD	•	•	:	

AIA Australia AMP BT	Permanent Disablement StandAlone Elevate TPD Insurance Plan Standalone TPD Plan		•	<u>0</u> 	
ClearView MLC Insurance TAL	Total and Permanent Disability (TPD) Cover TPD Standalone TPD Plan	•		•	•

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



TPD insurance - Level Empty Nester Managerial Male

Report Date: September, 2014

 optional O not available PROFILE SUMMARY ORT **Premiums** Planning Benefit Guaranteed Future Insurability **Company Name Product Name** Stepped *** outstanding value AMP Life Stand Alone TPD Zurich Australia Stand Alone TPD *** Asteron Life Stand Alone TPD OnePath OneCare Stand Alone TPD TAL Standalone TPD Plan *** AIA Australia Permanent Disablement StandAlone 0 AMP Elevate TPD Insurance Plan вТ Standalone TPD Plan ClearView Total and Permanent Disability (TPD) Cover FutureWise TPD Standalone Plus Macquarie Life MLC Insurance **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 Managerial Female

Report Date: September, 2014

77 2	insulance - Level Emply Nester Manager	iai i ciriaic	standard	lacktriangle optional	O not available
	PROFILE SUMMAR	Y RE	P O R	т	
Company Name	Product Name	Prem Stebbed 1	iums Fevel 2	Guaranteed Future Insurability ω	Financial Planning Benefit
**** outsta	nding value				
AMP Life Zurich Australia	Stand Alone TPD Stand Alone TPD	•	•	•	•

Asteron Life	Stand Alone TPD	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•
TAL	Standalone TPD Plan	•		• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
AMP	Elevate TPD Insurance Plan	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
Macquarie Life	FutureWise TPD Standalone Plus	_	•	•	•
MLC Insurance	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 Light manual Male

Report Date: September, 2014

	insurance - Lever Empty Nester Light ma	maar marc	standard	lacktriangle optional (O not available
	PROFILE SUMMAR	Y RE	P O R	Т	
Company Name	Product Name	Stepped 1	iums Fevel Fevel 2	Guaranteed Future Insurability ε	Financial Planning Benefit
**** outstand	ding value				
AMP Life Zurich Australia	Stand Alone TPD Stand Alone TPD		•	•	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
OnePath	OneCare Stand Alone TPD	•	•	•	•
TAL	Standalone TPD Plan	•		•	•

AMP	Elevate TPD Insurance Plan	•	•	•	•
Asteron Life	Stand Alone TPD	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•	•	•	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	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 Light manual Female

Report Date: September, 2014

standard optional O not available SUMMARY PROFILE REPORT **Premiums** Planning Benefit Guaranteed Future Insurability **Company Name Product Name** Stepped *** outstanding value AMP Life Stand Alone TPD Zurich Australia Stand Alone TPD *** 0 AIA Australia Permanent Disablement StandAlone OnePath OneCare Stand Alone TPD TAL Standalone TPD Plan *** AMP Elevate TPD Insurance Plan Stand Alone TPD Asteron Life Standalone TPD Plan ClearView Total and Permanent Disability (TPD) Cover FutureWise TPD Standalone Plus Macquarie Life MLC Insurance **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 Male

Report Date: September, 2014

11 2	Insurance - Level Empty Nester Blue Coll	ai iviaic	standard	O optional	O not available
	PROFILE SUMMARY	Y RE	P O R	т	
		Pren	niums		efiit
Company Name	Product Name	Stepped	Level 5	Guaranteed Future Insurability ∞	Financial Planning Benefit
★★★★ outsta	nding value				
AMP Life	Stand Alone TPD	•	•	•	•
Zurich Australia	Stand Alone TPD	•		<u> </u>	•

AIA Australia	Permanent Disablement StandAlone	•	•	0	•
Asteron Life	Stand Alone TPD	•	•	•	•
ClearView	Total and Permanent Disability (TPD) Cover	•		• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •

AMP	Elevate TPD Insurance Plan	•	•	•	•
BT	Standalone TPD Plan	•	•	•	•
Macquarie Life	FutureWise TPD Standalone Plus	•	•	•	•
MLC Insurance	TPD	•	•	•	•
OnePath	OneCare Stand Alone TPD	•	•	•	•
TAL					

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

Report Date: September, 2014

11011	isurance - Lever Empty Nester Blue Coll	ai i Gillaic	standard	optional (O not available
	PROFILE SUMMAR'	Y RE	P O R	Г	
Company Name	Product Name	Stepped 1	ums Fevel 2	Guaranteed Future Insurability ∞	Financial Planning Benefit
**** outstand	ing value				
AMP Life Zurich Australia	Stand Alone TPD Stand Alone TPD	•	•	•	•

AIA Australia Asteron Life TAL	Permanent Disablement StandAlone Stand Alone TPD Standalone TPD Plan	•	•	0 • •	•

AMP BT	Elevate TPD Insurance Plan Standalone TPD Plan				
ClearView Macquarie Life MLC Insurance	Total and Permanent Disability (TPD) Cover FutureWise TPD Standalone Plus TPD	•			
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



Trauma Insurance - Stepped Young Professional Male

Report Date: September, 2014

 optional O not available SUMMARY REPORT PROFILE Premiums **Company Name Product Name** Stepped **** outstanding value AIA Australia 0 0 SA Crisis Recovery ClearView Trauma Plus ClearView Trauma Cover 食食食物 AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Optimum Trauma Platinum 0 Macquarie Life Macquarie Life Trauma Plus 0 FutureWise Life Trauma Insurance Macquarie Life 0 TAL Standalone Critical Illness Plan Premier 0 TAL • Standalone Critical Illness Plan Standard *** AMP SA Trauma Insurance Plus Plan 0 0 AMP Elevate SA Trauma Insurance Plan AMP Life Trauma Cover Standard AMP Life Trauma Cover Standard 0 Asgard Capital Mgnt Trauma Protection 0 0 Stand Alone Trauma Plus Cover with Booster Asteron Life 0 Asteron Life Stand Alone Trauma Plus 0 0 Asteron Life Stand Alone Trauma вт 0 Standalone Living Plus 0 ВТ Standalone Living Insurance CommInsure Total Care Plan SATrauma Plus 0 CommInsure Total Care Plan SATrauma 0 Critical Illness Plus MLC Insurance 0 MLC Insurance Critical Illness Plus with Extras OnePath OneCare Trauma Cvr Comp OnePath OneCare Trauma Cvr Prem OnePath 0 0 Trauma Cvr Prem with Max 100 0 0 **Asgard Capital Mgnt** Critical Trauma Protect 0 0 Zurich Australia Extended SA Trauma Ins 0 Zurich Australia Basic SA Trauma Ins Zurich Australia Extended SA Trauma Ins Top Up 0

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



Trauma Insurance - Stepped Young Professional Female

Report Date: September, 2014

optional O not available

SUMMARY REPORT PROFILE **Premiums Company Name Product Name** Stepped **** outstanding value AMP Life Trauma Cover Optimum 0 Asgard Capital Mgnt Trauma Protection 0 0 Macquarie Life 0 FutureWise Life Trauma Insurance *** AIA Australia SA Crisis Recovery O 0 AMP Life Trauma Cover Standard Asteron Life Stand Alone Trauma 0 ClearView Trauma Plus ClearView Trauma Cover Comminsure Total Care Plan SATrauma 0 OnePath OneCare Trauma Cvr Comp AMP SA Trauma Insurance Plus Plan 0 0 AMP Elevate SA Trauma Insurance Plan AMP Life Trauma Cover Standard AMP Life Trauma Cover Optimum w/ Partials Asteron Life Stand Alone Trauma Plus 0 ВT Standalone Living Plus 0 ВТ Standalone Living Insurance 0 CommInsure Total Care Plan SATrauma Plus 0 Trauma Platinum Macquarie Life 0 Macquarie Life Trauma Plus MLC Insurance Critical Illness Plus 0 0 MLC Insurance Critical Illness Plus with Extras Trauma Cvr Prem with Max 0 OnePath OnePath OneCare Trauma Cvr Prem TAL Standalone Critical Illness Plan Standard 0 TAL Standalone Critical Illness Plan Premier 0 0 Zurich Australia Extended SA Trauma Ins 0 Zurich Australia Extended SA Trauma Ins Top Up **Asgard Capital Mgnt** Critical Trauma Protect 0 0 0 • Stand Alone Trauma Plus Cover with Booster Asteron Life 0 Zurich Australia Basic SA Trauma Ins

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Trauma Insurance - Stepped Young Managerial Male

Report Date: September, 2014

optional O not available

SUMMARY PROFILE REPORT Premiums **Company Name Product Name** Stepped **** outstanding value AIA Australia 0 0 SA Crisis Recovery ClearView Trauma Plus ClearView Trauma Cover 食食食物 AMP Elevate SA Trauma Insurance Plan 0 AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Optimum Macquarie Life Trauma Plus 0 Trauma Platinum Macquarie Life 0 Macquarie Life FutureWise Life Trauma Insurance 0 • TAL Standalone Critical Illness Plan Premier *** AMP SA Trauma Insurance Plus Plan 0 AMP Life Trauma Cover Standard AMP Life Trauma Cover Standard **Asgard Capital Mgnt** Trauma Protection 0 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 Asteron Life Stand Alone Trauma 0 Asteron Life Stand Alone Trauma Plus 0 ВТ 0 Standalone Living Insurance вт 0 Standalone Living Plus 0 CommInsure Total Care Plan SATrauma CommInsure Total Care Plan SATrauma Plus 0 **MLC Insurance** Critical Illness Plus OnePath OneCare Trauma Cvr Comp OnePath OneCare Trauma Cvr Prem OnePath Trauma Cvr Prem with Max 0 TAL Standalone Critical Illness Plan Standard 0 Extended SA Trauma Ins 0 Zurich Australia 0 0 **Asgard Capital Mgnt** Critical Trauma Protect 0 0 MLC Insurance Critical Illness Plus with Extras 0 Zurich Australia Basic SA Trauma Ins Zurich Australia Extended SA Trauma Ins Top Up 0

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Trauma Insurance - Stepped Young Managerial Female

Report Date: September, 2014

 optional O not available SUMMARY PROFILE REP ORT **Premiums Company Name Product Name** Stepped **** outstanding value AMP Life Trauma Cover Optimum 0 Asgard Capital Mgnt Trauma Protection 0 0 Macquarie Life 0 FutureWise Life Trauma Insurance *** AIA Australia SA Crisis Recovery O 0 AMP Life Trauma Cover Standard Asteron Life Stand Alone Trauma 0 ClearView Trauma Cover ClearView Trauma Plus Comminsure Total Care Plan SATrauma 0 OnePath OneCare Trauma Cvr Comp AMP Elevate SA Trauma Insurance Plan 0 0 AMP SA Trauma Insurance Plus Plan AMP Life Trauma Cover Optimum w/ Partials Stand Alone Trauma Plus 0 Asteron Life Standalone Living Plus ВТ 0 ВТ Standalone Living Insurance 0 CommInsure Total Care Plan SATrauma Plus 0 0 Macquarie Life Trauma Plus 0 Trauma Platinum Macquarie Life 0 **MLC Insurance** Critical Illness Plus OnePath Trauma Cvr Prem with Max 0 OnePath OneCare Trauma Cvr Prem 0 TAL Standalone Critical Illness Plan Premier TAL 0 Standalone Critical Illness Plan Standard Zurich Australia Extended SA Trauma Ins Top Up 0 Zurich Australia Extended SA Trauma Ins 0 ** AMP Life Trauma Cover Standard Asgard Capital Mgnt Critical Trauma Protect Asteron Life Stand Alone Trauma Plus Cover with Booster 0 • Critical Illness Plus with Extras MLC Insurance 0 Zurich Australia Basic SA Trauma Ins

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Trauma Insurance - Stepped Young Light manual Male

Report Date: September, 2014

 optional O not available SUMMARY REPORT PROFILE Premiums **Company Name Product Name** Stepped **** outstanding value AIA Australia 0 0 SA Crisis Recovery ClearView Trauma Cover ClearView Trauma Plus 食食食物 AMP Elevate SA Trauma Insurance Plan 0 AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum w/ Partials Macquarie Life Trauma Plus 0 Trauma Platinum Macquarie Life 0 Macquarie Life FutureWise Life Trauma Insurance 0 • TAL Standalone Critical Illness Plan Premier *** AMP SA Trauma Insurance Plus Plan 0 AMP Life Trauma Cover Standard AMP Life Trauma Cover Standard **Asgard Capital Mgnt** Trauma Protection 0 0 Asteron Life Stand Alone Trauma 0 Asteron Life Stand Alone Trauma Plus 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 ВТ Standalone Living Plus 0 вт 0 Standalone Living Insurance 0 CommInsure Total Care Plan SATrauma CommInsure Total Care Plan SATrauma Plus **MLC Insurance** Critical Illness Plus 0 OnePath Trauma Cvr Prem with Max OnePath OneCare Trauma Cvr Prem OnePath OneCare Trauma Cvr Comp TAL Standalone Critical Illness Plan Standard 0 0 Zurich Australia Extended SA Trauma Ins 0 0 **Asgard Capital Mgnt** Critical Trauma Protect 0 0 MLC Insurance Critical Illness Plus with Extras 0 Zurich Australia Basic SA Trauma Ins Zurich Australia Extended SA Trauma Ins Top Up 0

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Trauma Insurance - Stepped Young Light manual Female

Report Date: September, 2014

 optional O not available SUMMARY REPORT PROFILE **Premiums Company Name Product Name** Stepped **** outstanding value AMP Life Trauma Cover Optimum 0 Asgard Capital Mgnt Trauma Protection 0 0 Macquarie Life 0 FutureWise Life Trauma Insurance *** AIA Australia SA Crisis Recovery O 0 AMP Life Trauma Cover Standard Asteron Life Stand Alone Trauma 0 ClearView Trauma Plus ClearView Trauma Cover Comminsure Total Care Plan SATrauma 0 OnePath OneCare Trauma Cvr Comp AMP Elevate SA Trauma Insurance Plan 0 SA Trauma Insurance Plus Plan 0 AMP AMP Life Trauma Cover Optimum w/ Partials 0 Asteron Life Stand Alone Trauma Plus ВТ Standalone Living Insurance 0 ВТ Standalone Living Plus 0 CommInsure Total Care Plan SATrauma Plus 0 0 Macquarie Life Trauma Platinum 0 Trauma Plus Macquarie Life 0 **MLC Insurance** Critical Illness Plus OnePath OneCare Trauma Cvr Prem 0 OnePath Trauma Cvr Prem with Max 0 TAL Standalone Critical Illness Plan Premier TAL 0 Standalone Critical Illness Plan Standard Zurich Australia Extended SA Trauma Ins 0 Zurich Australia Extended SA Trauma Ins Top Up 0 ** AMP Life Trauma Cover Standard Asgard Capital Mgnt Critical Trauma Protect Asteron Life Stand Alone Trauma Plus Cover with Booster 0 • Critical Illness Plus with Extras MLC Insurance 0 Zurich Australia Basic 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 - Stepped Young Blue Collar Male

Report Date: September, 2014

Iraul	ma insurance - Stepped Young Blue Colle	● standard ● optional ○ not available
	PROFILE SUMMAR	Y REPORT
		Premiums
Company Name	Product Name	Stepped Level Guaranteed Future Insurability &
**** outstand	ding value	
AIA Australia	SA Crisis Recovery	• • • • • • • • • • • • • • • • • • •
ClearView	Trauma Plus	
ClearView	Trauma Cover	•

AMP	Elevate SA Trauma Insurance Plan	• • • • • • • • • • • • • • • • • • •
AMP Life	Trauma Cover Optimum w/ Partials	•
AMP Life	Trauma Cover Optimum	•
Macquarie Life	Trauma Platinum	• • •
Macquarie Life	FutureWise Life Trauma Insurance	• • •
Macquarie Life	Trauma Plus	• • •
TAL	Standalone Critical Illness Plan Premier	• • •

AMP	SA Trauma Insurance Plus Plan	• • • • • • • • • • • • • • • • • • •
AMP Life	Trauma Cover Standard	
AMP Life	Trauma Cover Standard	
Asgard Capital Mgnt	Trauma Protection	0
Asteron Life	Stand Alone Trauma	• • • • • • • • • • • • • • • • • • •
Asteron Life	Stand Alone Trauma Plus Cover with Booster	• • • • • • • • • • • • • • • • • • •
Asteron Life	Stand Alone Trauma Plus	0
BT	Standalone Living Insurance	• • • • • • • • • • • • • • • • • • •
BT	Standalone Living Plus	0
CommInsure	Total Care Plan SATrauma Plus	•
CommInsure	Total Care Plan SATrauma	•
MLC Insurance	Critical Illness Plus	• • • • • • • • • • • • • • • • • • •
OnePath	OneCare Trauma Cvr Prem	•
OnePath	Trauma Cvr Prem with Max	0
OnePath	OneCare Trauma Cvr Comp	• • • • • • • • • • • • • • • • • • • •
TAL	Standalone Critical Illness Plan Standard	• • • • • • • • • • • • • • • • • • •
Zurich Australia	Extended SA Trauma Ins	•
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Asgard Capital Mgnt	Critical Trauma Protect	•
MLC Insurance	Critical Illness Plus with Extras	•
Zurich Australia	Extended SA Trauma Ins Top Up	•
Zurich Australia	Basic 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 - Stepped Young Blue Collar Female

Report Date: September, 2014

 optional O not available SUMMARY PROFILE REP ORT **Premiums Company Name Product Name** Stepped **** outstanding value AMP Life Trauma Cover Optimum 0 Asgard Capital Mgnt Trauma Protection 0 0 Macquarie Life 0 FutureWise Life Trauma Insurance *** AIA Australia SA Crisis Recovery O 0 AMP Life Trauma Cover Standard Asteron Life Stand Alone Trauma 0 ClearView Trauma Plus ClearView Trauma Cover Comminsure Total Care Plan SATrauma 0 OnePath OneCare Trauma Cvr Comp AMP SA Trauma Insurance Plus Plan 0 0 AMP Elevate SA Trauma Insurance Plan AMP Life Trauma Cover Optimum w/ Partials Stand Alone Trauma Plus 0 Asteron Life Standalone Living Plus ВТ 0 ВТ Standalone Living Insurance 0 CommInsure Total Care Plan SATrauma Plus 0 0 Macquarie Life Trauma Plus 0 Trauma Platinum Macquarie Life 0 **MLC Insurance** Critical Illness Plus OnePath OneCare Trauma Cvr Prem 0 OnePath Trauma Cvr Prem with Max Standalone Critical Illness Plan Standard 0 TAL TAL 0 Standalone Critical Illness Plan Premier Zurich Australia Extended SA Trauma Ins 0 Zurich Australia Extended SA Trauma Ins Top Up 0 ** AMP Life Trauma Cover Standard Asgard Capital Mgnt Critical Trauma Protect Asteron Life Stand Alone Trauma Plus Cover with Booster 0 • Critical Illness Plus with Extras MLC Insurance 0 Zurich Australia Basic 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 - Stepped Middle Professional Male

Report Date: September, 2014

 optional O not available SUMMARY REPORT PROFILE Premiums **Company Name Product Name** Stepped **** outstanding value SA Crisis Recovery 0 0 AIA Australia Standalone Living Plus 0 TAL 0 Standalone Critical Illness Plan Premier *** 0 AMP SA Trauma Insurance Plus Plan AMP Elevate SA Trauma Insurance Plan 0 Stand Alone Trauma Plus 0 Asteron Life Asteron Life Stand Alone Trauma 0 OnePath Trauma Cvr Prem with Max OnePath OneCare Trauma Cvr Prem • TAL Standalone Critical Illness Plan Standard AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum w/ Partials Stand Alone Trauma Plus Cover with Booster Asteron Life Standalone Living Insurance ClearView Trauma Cover ClearView Trauma Plus CommInsure Total Care Plan SATrauma Plus 0 CommInsure Total Care Plan SATrauma 0 FutureWise Life Trauma Insurance Macquarie Life 0 Macquarie Life Trauma Platinum Trauma Plus 0 Macquarie Life 0 MLC Insurance Critical Illness Plus with Extras 0 MLC Insurance Critical Illness Plus OnePath OneCare Trauma Cvr Comp Zurich Australia Extended SA Trauma Ins Top Up 0 Zurich Australia Extended SA Trauma Ins 0 ** AMP Life Trauma Cover Standard AMP Life Trauma Cover Standard **Asgard Capital Mgnt** Critical Trauma Protect 0 0 0 0 0 Asgard Capital Mgnt Trauma Protection Zurich Australia Basic SA Trauma Ins

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Trauma Insurance - Stepped Middle Professional Female

Report Date: September, 2014

Company Name Product Name Pr	Trauma Reinstatement
Company Name Product Name Product Name Page	4
Outstanding value Macquarie Life FutureWise Life Trauma Insurance OnePath OneCare Trauma Cvr Comp TAL Standalone Critical Illness Plan Premier AMP Elevate SA Trauma Insurance Plan AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum W/ Partials Asgard Capital Mgnt Trauma Protection ClearView Trauma Plus OnePath OneCare Trauma Cvr Prem TAL Standalone Critical Illness Plan Standard AIA Australia SA Crisis Recovery AMP SA Trauma Insurance Plus Plan AMP Life Trauma Cover Standard AMP Life Trauma Cover Standard AMP SA Trauma Insurance Plus Plan AMP SA Trauma Cover Standard AMP SA Trauma Cover Standard AMP Standalone Trauma Plus Asteron Life Stand Alone Trauma BT Standalone Living Insurance	4
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Asteron Life Stand Alone Trauma Plus Asteron Life Stand Alone Trauma BT Standalone Living Insurance	
Asteron Life Stand Alone Trauma BT Standalone Living Insurance	• • • • • • • • • • • • • • • • • • • •
BT Standalone Living Insurance	0
BT Standalone Living Insurance	0
•	0
Di Ciandalone Living i lus	0
ClearView Trauma Cover • •	• • • • • • • • • • • • • • • • • • • •
CommInsure Total Care Plan SATrauma Plus Total Care Plan SATrauma Plus	• • • • • • • • • • • • • • • • • • • •
CommInsure Total Care Plan SATrauma Total Care Plan SATrauma	• • • • • • • • • • • • • • • • • • • •
Macquarie Life Trauma Plus	0
Macquarie Life Trauma Platinum	0
OnePath Trauma Cvr Prem with Max	• • • • • • • • • • • • • • • • • • • •
Zurich Australia Extended SA Trauma Ins	0
Zurich Australia Extended SA Trauma Ins Top Up	0
**	
Asgard Capital Mgnt Critical Trauma Protect	0
Asteron Life Stand Alone Trauma Plus Cover with Booster	0
MLC Insurance Critical Illness Plus with Extras	-
MLC Insurance Critical Illness Plus	
Zurich Australia Basic SA Trauma Ins	0

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



Trauma Insurance - Stepped Middle Managerial Male

Report Date: September, 2014

 optional O not available SUMMARY PROFILE REPORT Premiums **Company Name Product Name** Stepped **** outstanding value AIA Australia SA Crisis Recovery 0 0 AMP Elevate SA Trauma Insurance Plan 0 вт 0 Standalone Living Plus TAL Standalone Critical Illness Plan Standard 0 *** 0 AMP SA Trauma Insurance Plus Plan 0 Asteron Life Stand Alone Trauma Standalone Living Insurance 0 Macquarie Life FutureWise Life Trauma Insurance 0 OnePath OneCare Trauma Cvr Prem TAL • Standalone Critical Illness Plan Premier *** AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Standard AMP Life Trauma Cover Standard **Asgard Capital Mgnt** Trauma Protection 0 0 0 Asteron Life Stand Alone Trauma Plus 0 Asteron Life Stand Alone Trauma Plus Cover with Booster ClearView Trauma Cover Trauma Plus ClearView Total Care Plan SATrauma 0 CommInsure CommInsure Total Care Plan SATrauma Plus 0 Macquarie Life Trauma Plus 0 Trauma Platinum Macquarie Life 0 MLC Insurance Critical Illness Plus OnePath Trauma Cvr Prem with Max 0 OnePath OneCare Trauma Cvr Comp 0 Zurich Australia Extended SA Trauma Ins 0 Zurich Australia Extended SA Trauma Ins Top Up 0 **Asgard Capital Mgnt** Critical Trauma Protect 0 0 MLC Insurance 0 Critical Illness Plus with Extras 0 Zurich Australia Basic SA Trauma Ins

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Trauma Insurance - Stepped Middle Managerial Female

Report Date: September, 2014

optional O not available

SUMMARY PROFILE REPORT Premiums **Company Name Product Name** Stepped *** outstanding value Asgard Capital Mgnt Trauma Protection 0 0 0 0 Macquarie Life FutureWise Life Trauma Insurance OnePath OneCare Trauma Cvr Comp 食食食物 AMP Elevate SA Trauma Insurance Plan 0 AMP Life Trauma Cover Standard AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Optimum OnePath OneCare Trauma Cvr Prem TAL Standalone Critical Illness Plan Premier 0 TAL • Standalone Critical Illness Plan Standard AIA Australia SA Crisis Recovery 0 0 SA Trauma Insurance Plus Plan 0 **AMP** AMP Life Trauma Cover Standard Stand Alone Trauma Plus 0 Asteron Life Stand Alone Trauma Asteron Life 0 ВT Standalone Living Plus 0 ВТ Standalone Living Insurance 0 ClearView Trauma Plus ClearView Trauma Cover Total Care Plan SATrauma Plus 0 CommInsure CommInsure Total Care Plan SATrauma 0 Macquarie Life Trauma Plus 0 Trauma Platinum Macquarie Life 0 MLC Insurance Critical Illness Plus OnePath Trauma Cvr Prem with Max 0 Zurich Australia Extended SA Trauma Ins 0 0 Zurich Australia Extended SA Trauma Ins Top Up 0 **Asgard Capital Mgnt** Critical Trauma Protect 0 0 0 Asteron Life Stand Alone Trauma Plus Cover with Booster • Critical Illness Plus with Extras MLC Insurance 0 Zurich Australia Basic SA Trauma Ins

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Trauma Insurance - Stepped Middle Light manual Male

Report Date: September, 2014

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Trauma Insurance - Stepped Middle Light manual Female

Report Date: September, 2014

standard

optional

not available

				• optional (o not available
	PROFILE SUMMAR	Y RE	P O R	Т	
		Prem	iums		
				ed ity	ı Jeni
Company Name	Product Name	6	_	Guaranteed Future Insurability	Trauma Reinstatement
		Stepped	Level	ara Fut sura	Frau Ista
		ž			Rein
		1	2	3	4
**** outstan	ding value				
AMP Life	Trauma Cover Standard	•	•	•	•
AMP Life	Trauma Cover Optimum	•	•	•	•
Asgard Capital Mgnt	Trauma Protection	•	0	0	0
未未未					
AMP	Elevate SA Trauma Insurance Plan				••••••••••••••••••••••••••••••••••••••
AMP Life	Trauma Cover Optimum w/ Partials				
ClearView	Trauma Plus				
Macquarie Life	FutureWise Life Trauma Insurance	\	🛣		
OnePath	OneCare Trauma Cvr Comp			\	
TAL	Standalone Critical Illness Plan Premier			\	
TAL	Standalone Critical Illness Plan Standard			\	-
IAL	Standalone Chilical lilliess Flan Standard				•

AIA Australia	SA Crisis Recovery	•	•	0	0
AMP	SA Trauma Insurance Plus Plan	•	•	•	0
AMP Life	Trauma Cover Standard	•	•	•	•
Asteron Life	Stand Alone Trauma	•	•	•	0
Asteron Life	Stand Alone Trauma Plus	•	•	•	0
BT	Standalone Living Insurance	•	•	•	0
BT	Standalone Living Plus	•	•	•	0
ClearView	Trauma Cover	•	•	•	•
Comminsure	Total Care Plan SATrauma Plus	•	•	•	•
Comminsure	Total Care Plan SATrauma	•	•	•	•
Macquarie Life	Trauma Platinum	•	•	•	•
Macquarie Life	Trauma Plus	•	•	•	•
MLC Insurance	Critical Illness Plus	•	•	•	•
OnePath	OneCare Trauma Cvr Prem	•	•	•	•
OnePath	Trauma Cvr Prem with Max	•	0	•	• • • • • • • • • • • • • • • • • • • •
Zurich Australia	Extended SA Trauma Ins	•	•	•	•
**					
Asgard Capital Mgnt	Critical Trauma Protect		0	0	
Asteron Life	Stand Alone Trauma Plus Cover with Booster	-	<u>-</u>	-	0
MLC Insurance	Critical Illness Plus with Extras	<u>-</u>	-		<u>6</u>
Zurich Australia	Basic SA Trauma Ins		-		
Zurich Australia	Extended SA Trauma Ins Top Up		-		-
	Entertided of Chadina into Top Op	•	-	_	•

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 - Stepped Middle Blue Collar Male

Report Date: September, 2014

 optional O not available SUMMARY REPORT PROFILE Premiums **Company Name Product Name** Stepped **** outstanding value AIA Australia SA Crisis Recovery 0 0 AMP Life Trauma Cover Optimum TAL Standalone Critical Illness Plan Standard 0 *** 0 AMP Elevate SA Trauma Insurance Plan 0 Asteron Life Stand Alone Trauma Plus Asteron Life Stand Alone Trauma 0 Standalone Living Plus 0 Macquarie Life FutureWise Life Trauma Insurance 0 OnePath OneCare Trauma Cvr Prem TAL • Standalone Critical Illness Plan Premier *** AMP SA Trauma Insurance Plus Plan 0 AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Standard **Asgard Capital Mgnt** Trauma Protection 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 ВT Standalone Living Insurance 0 ClearView Trauma Cover ClearView Trauma Plus Total Care Plan SATrauma 0 CommInsure CommInsure Total Care Plan SATrauma Plus Macquarie Life Trauma Platinum 0 0 Macquarie Life Trauma Plus 0 Critical Illness Plus MLC Insurance 0 MLC Insurance Critical Illness Plus with Extras OnePath OneCare Trauma Cvr Comp OnePath Trauma Cvr Prem with Max 0 Zurich Australia Extended SA Trauma Ins 0 ** AMP Life Trauma Cover Standard **Asgard Capital Mgnt** Critical Trauma Protect 0 0 0 Zurich Australia Extended SA Trauma Ins Top Up 0 Zurich Australia Basic 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 - Stepped Middle Blue Collar Female

Report Date: September, 2014

 optional O not available SUMMARY PROFILE REPORT Premiums **Company Name Product Name** Stepped **** outstanding value AMP Life Trauma Cover Standard AMP Life Trauma Cover Optimum Asgard Capital Mgnt Trauma Protection 0 OnePath OneCare Trauma Cvr Comp *** 0 AMP Elevate SA Trauma Insurance Plan Trauma Cover Optimum w/ Partials AMP Life ClearView Trauma Plus FutureWise Life Trauma Insurance Macquarie Life 0 TAL Standalone Critical Illness Plan Standard 0 TAL • Standalone Critical Illness Plan Premier *** AIA Australia SA Crisis Recovery 0 0 SA Trauma Insurance Plus Plan 0 **AMP** AMP Life Trauma Cover Standard Stand Alone Trauma Plus 0 Asteron Life Stand Alone Trauma Asteron Life 0 ВT Standalone Living Insurance 0 ВТ Standalone Living Plus 0 ClearView Trauma Cover 0 CommInsure Total Care Plan SATrauma Plus CommInsure Total Care Plan SATrauma Macquarie Life Trauma Platinum 0 Macquarie Life Trauma Plus 0 MLC Insurance Critical Illness Plus 0 0 OnePath Trauma Cvr Prem with Max OnePath OneCare Trauma Cvr Prem Zurich Australia Extended SA Trauma Ins 0 **Asgard Capital Mgnt** 0 O 0 Critical Trauma Protect Asteron Life Stand Alone Trauma Plus Cover with Booster MLC Insurance Critical Illness Plus with Extras 0 0 Zurich Australia Basic SA Trauma Ins Zurich Australia Extended SA Trauma Ins Top Up 0

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



Trauma Insurance - Stepped Mature Professional Male

Report Date: September, 2014

 optional O not available SUMMARY PROFILE REPORT Premiums **Company Name Product Name** Stepped **** outstanding value AIA Australia SA Crisis Recovery 0 0 OneCare Trauma Cvr Prem OnePath TAL 0 Standalone Critical Illness Plan Premier 食食食物 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 Asteron Life Stand Alone Trauma Asteron Life 0 Stand Alone Trauma Plus вт Standalone Living Plus 0 OnePath Trauma Cvr Prem with Max TAL Standalone Critical Illness Plan Standard 0 • Zurich Australia Extended SA Trauma Ins AMP Elevate SA Trauma Insurance Plan 0 0 AMP SA Trauma Insurance Plus Plan AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum w/ Partials ВТ Standalone Living Insurance 0 ClearView Trauma Cover ClearView Trauma Plus Total Care Plan SATrauma Plus 0 CommInsure 0 CommInsure Total Care Plan SATrauma 0 Macquarie Life Trauma Platinum Trauma Plus 0 Macquarie Life 0 Macquarie Life FutureWise Life Trauma Insurance 0 MLC Insurance Critical Illness Plus 0 MLC Insurance Critical Illness Plus with Extras OnePath OneCare Trauma Cvr Comp Zurich Australia Extended SA Trauma Ins Top Up 0 ** AMP Life Trauma Cover Standard AMP Life Trauma Cover Standard **Asgard Capital Mgnt** Critical Trauma Protect 0 0 0 0 0 Asgard Capital Mgnt Trauma Protection Zurich Australia Basic 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 - Stepped Mature Professional Female

Report Date: September, 2014

 optional O not available SUMMARY REPORT PROFILE **Premiums Company Name Product Name** Stepped **** outstanding value AMP Life Trauma Cover Optimum w/ Partials OnePath OneCare Trauma Cvr Prem TAL Standalone Critical Illness Plan Premier 食食食物 AIA Australia SA Crisis Recovery 0 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 Asteron Life Stand Alone Trauma Plus 0 Standalone Living Plus 0 Macquarie Life Trauma Plus 0 Macquarie Life Trauma Platinum 0 0 0 OnePath Trauma Cvr Prem with Max AMP SA Trauma Insurance Plus Plan 0 0 AMP Elevate SA Trauma Insurance Plan AMP Life Trauma Cover Optimum AMP Life Trauma Cover Standard **Asgard Capital Mgnt** Trauma Protection 0 0 0 Asteron Life Stand Alone Trauma 0 ClearView Trauma Cover ClearView Trauma Plus Total Care Plan SATrauma 0 CommInsure CommInsure Total Care Plan SATrauma Plus Macquarie Life FutureWise Life Trauma Insurance 0 0 MLC Insurance Critical Illness Plus with Extras OnePath OneCare Trauma Cvr Comp 0 Standalone Critical Illness Plan Standard Zurich Australia Extended SA Trauma Ins Top Up 0 Zurich Australia Extended SA Trauma Ins 0 ** AMP Life Trauma Cover Standard Asgard Capital Mgnt Critical Trauma Protect Standalone Living Insurance 0 • MLC Insurance Critical Illness Plus Zurich Australia Basic 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 - Stepped Mature Managerial Male

Report Date: September, 2014

 optional O not available SUMMARY PROFILE REPORT Premiums **Company Name Product Name** Stepped *** outstanding value SA Crisis Recovery 0 0 AIA Australia Standalone Living Plus 0 TAL 0 Standalone Critical Illness Plan Premier *** 0 AMP Elevate SA Trauma Insurance Plan Asteron Life Stand Alone Trauma Plus 0 Stand Alone Trauma 0 Asteron Life Macquarie Life Trauma Plus 0 OnePath OneCare Trauma Cvr Prem OnePath Trauma Cvr Prem with Max 0 • TAL • Standalone Critical Illness Plan Standard AMP SA Trauma Insurance Plus Plan AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Standard AMP Life Trauma Cover Optimum Asteron Life Stand Alone Trauma Plus Cover with Booster 0 ВT Standalone Living Insurance 0 ClearView Trauma Plus ClearView Trauma Cover 0 CommInsure Total Care Plan SATrauma Plus CommInsure Total Care Plan SATrauma Macquarie Life 0 Trauma Platinum 0 Macquarie Life FutureWise Life Trauma Insurance 0 MLC Insurance Critical Illness Plus 0 MLC Insurance Critical Illness Plus with Extras OnePath OneCare Trauma Cvr Comp Zurich Australia Extended SA Trauma Ins 0 0 Zurich Australia Extended SA Trauma Ins Top Up ** AMP Life Trauma Cover Standard 0 **Asgard Capital Mgnt** Critical Trauma Protect 0 0 0 0 0 Asgard Capital Mgnt Trauma Protection Zurich Australia Basic SA Trauma Ins

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Trauma Insurance - Stepped Mature Managerial Female

Report Date: September, 2014

optional O not available

SUMMARY PROFILE REPORT **Premiums Company Name Product Name** Stepped **** outstanding value AMP Life Trauma Cover Optimum w/ Partials OnePath OneCare Trauma Cvr Prem TAL Standalone Critical Illness Plan Premier 食食食物 AIA Australia SA Crisis Recovery O 0 AMP Life Trauma Cover Optimum Stand Alone Trauma Plus 0 Asteron Life Macquarie Life FutureWise Life Trauma Insurance 0 OnePath OneCare Trauma Cvr Comp OnePath Trauma Cvr Prem with Max 0 • TAL • Standalone Critical Illness Plan Standard *** AMP Elevate SA Trauma Insurance Plan 0 0 AMP SA Trauma Insurance Plus Plan AMP Life Trauma Cover Standard AMP Life Trauma Cover Standard 0 **Asgard Capital Mgnt** Trauma Protection 0 0 Asteron Life Stand Alone Trauma 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 ВТ Standalone Living Insurance 0 вт 0 Standalone Living Plus ClearView Trauma Cover ClearView Trauma Plus CommInsure Total Care Plan SATrauma Total Care Plan SATrauma Plus CommInsure 0 Macquarie Life Trauma Platinum Macquarie Life Trauma Plus 0 Zurich Australia Extended SA Trauma Ins Top Up 0 0 Zurich Australia Extended SA Trauma Ins 0 **Asgard Capital Mgnt** Critical Trauma Protect 0 0 0 **MLC** Insurance Critical Illness Plus with Extras • MLC Insurance Critical Illness Plus 0 Zurich Australia Basic SA Trauma Ins

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Trauma Insurance - Stepped Mature Light manual Male

Report Date: September, 2014

optional O not available

SUMMARY PROFILE REPORT **Premiums Company Name Product Name** Stepped *** outstanding value AIA Australia SA Crisis Recovery 0 0 TAL Standalone Critical Illness Plan Standard 0 TAL Standalone Critical Illness Plan Premier 0 *** AMP Life Trauma Cover Optimum 0 Asteron Life Stand Alone Trauma 0 Asteron Life Stand Alone Trauma Plus Standalone Living Plus Total Care Plan SATrauma Plus CommInsure OnePath Trauma Cvr Prem with Max 0 • OnePath OneCare Trauma Cvr Prem AMP SA Trauma Insurance Plus Plan 0 0 AMP Elevate SA Trauma Insurance Plan AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Standard Asteron Life Stand Alone Trauma Plus Cover with Booster 0 ВT Standalone Living Insurance 0 ClearView Trauma Plus ClearView Trauma Cover CommInsure Total Care Plan SATrauma 0 Macquarie Life Trauma Plus Macquarie Life FutureWise Life Trauma Insurance 0 0 Macquarie Life Trauma Platinum 0 Critical Illness Plus MLC Insurance 0 MLC Insurance Critical Illness Plus with Extras OnePath OneCare Trauma Cvr Comp Zurich Australia Extended SA Trauma Ins Top Up 0 0 Zurich Australia Extended SA Trauma Ins ** AMP Life Trauma Cover Standard **Asgard Capital Mgnt** Critical Trauma Protect 0 0 0 0 0 0 Asgard Capital Mgnt Trauma Protection Zurich Australia Basic SA Trauma Ins

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Trauma Insurance - Stepped Mature Light manual Female

Report Date: September, 2014

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SUMMARY PROFILE REPORT Premiums **Company Name Product Name** Stepped **** outstanding value AMP Life Trauma Cover Optimum w/ Partials OnePath OneCare Trauma Cvr Prem TAL Standalone Critical Illness Plan Premier 食食食物 AIA Australia SA Crisis Recovery O 0 AMP Life Trauma Cover Optimum AMP Life Trauma Cover Standard Asteron Life Stand Alone Trauma Plus 0 CommInsure Total Care Plan SATrauma Plus Macquarie Life FutureWise Life Trauma Insurance 0 Trauma Cvr Prem with Max 0 0 OnePath AMP Elevate SA Trauma Insurance Plan 0 0 AMP SA Trauma Insurance Plus Plan AMP Life Trauma Cover Standard **Asgard Capital Mgnt** Trauma Protection 0 0 0 Asteron Life Stand Alone Trauma 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 ВТ Standalone Living Plus 0 ClearView Trauma Plus ClearView Trauma Cover CommInsure Total Care Plan SATrauma Macquarie Life Trauma Platinum 0 0 Macquarie Life Trauma Plus 0 MLC Insurance Critical Illness Plus with Extras OnePath OneCare Trauma Cvr Comp Standalone Critical Illness Plan Standard 0 Zurich Australia Extended SA Trauma Ins 0 Asgard Capital Mgnt Critical Trauma Protect 0 O 0 Standalone Living Insurance MLC Insurance Critical Illness Plus 0 0 Zurich Australia Basic SA Trauma Ins Zurich Australia Extended SA Trauma Ins Top Up 0

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Trauma Insurance - Stepped Mature Blue Collar Male

Report Date: September, 2014

 optional O not available SUMMARY REPORT PROFILE Premiums **Company Name Product Name** Stepped **** outstanding value AIA Australia SA Crisis Recovery 0 0 TAL Standalone Critical Illness Plan Premier 0 TAL 0 Standalone Critical Illness Plan Standard *** AMP Life Trauma Cover Optimum 0 Asteron Life Stand Alone Trauma Plus 0 Asteron Life Stand Alone Trauma Standalone Living Plus Total Care Plan SATrauma Plus CommInsure OnePath OneCare Trauma Cvr Prem 0 0 OnePath Trauma Cvr Prem with Max AMP SA Trauma Insurance Plus Plan 0 0 AMP Elevate SA Trauma Insurance Plan AMP Life Trauma Cover Standard AMP Life Trauma Cover Optimum w/ Partials **Asgard Capital Mgnt** Trauma Protection 0 0 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 ВТ Standalone Living Insurance 0 ClearView Trauma Cover ClearView Trauma Plus CommInsure Total Care Plan SATrauma Macquarie Life 0 Trauma Plus 0 Macquarie Life FutureWise Life Trauma Insurance 0 Macquarie Life Trauma Platinum 0 MLC Insurance Critical Illness Plus with Extras MLC Insurance Critical Illness Plus 0 OnePath OneCare Trauma Cvr Comp 0 Zurich Australia Extended SA Trauma Ins 0 Zurich Australia Extended SA Trauma Ins Top Up ** AMP Life Trauma Cover Standard 0 0 Asgard Capital Mgnt Critical Trauma Protect Zurich Australia Basic SA Trauma Ins

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Trauma Insurance - Stepped Mature Blue Collar Female

Report Date: September, 2014

 optional O not available SUMMARY PROFILE REPORT Premiums **Company Name Product Name** Stepped **** outstanding value AMP Life Trauma Cover Optimum w/ Partials OnePath OneCare Trauma Cvr Prem TAL Standalone Critical Illness Plan Premier 食食食物 AIA Australia SA Crisis Recovery O 0 AMP Life Trauma Cover Standard AMP Life Trauma Cover Optimum Asteron Life Stand Alone Trauma Plus 0 CommInsure Total Care Plan SATrauma Plus Macquarie Life FutureWise Life Trauma Insurance 0 Trauma Cvr Prem with Max 0 0 OnePath AMP SA Trauma Insurance Plus Plan 0 0 AMP Elevate SA Trauma Insurance Plan AMP Life Trauma Cover Standard **Asgard Capital Mgnt** Trauma Protection 0 0 0 Asteron Life Stand Alone Trauma 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 ВТ Standalone Living Plus 0 ClearView Trauma Plus ClearView Trauma Cover CommInsure Total Care Plan SATrauma Macquarie Life 0 Trauma Plus 0 Macquarie Life Trauma Platinum 0 Critical Illness Plus MLC Insurance 0 MLC Insurance Critical Illness Plus with Extras OnePath OneCare Trauma Cvr Comp TAL Standalone Critical Illness Plan Standard 0 Extended SA Trauma Ins 0 Zurich Australia 0 **Asgard Capital Mgnt** Critical Trauma Protect 0 0 0 Standalone Living Insurance 0 Zurich Australia Basic SA Trauma Ins Zurich Australia Extended SA Trauma Ins Top Up 0

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



Report Date: September, 2014

optional O not available

Trauma Insurance - Stepped Empty Nester Professional Male standard

SUMMARY PROFILE REPORT Premiums **Company Name Product Name** Stepped **** outstanding value AIA Australia SA Crisis Recovery 0 0 OneCare Trauma Cvr Prem OnePath TAL 0 Standalone Critical Illness Plan Premier 食食食物 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 Asteron Life Stand Alone Trauma Plus 0 BT 0 Standalone Living Plus ClearView Trauma Plus Total Care Plan SATrauma Plus CommInsure OnePath Trauma Cvr Prem with Max 0 • TAL • Standalone Critical Illness Plan Standard *** AMP SA Trauma Insurance Plus Plan 0 0 AMP Elevate SA Trauma Insurance Plan AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum w/ Partials 0 **Asgard Capital Mgnt** Trauma Protection 0 0 Asteron Life Stand Alone Trauma 0 ВТ Standalone Living Insurance 0 ClearView Trauma Cover 0 CommInsure Total Care Plan SATrauma 0 Macquarie Life Trauma Plus Macquarie Life Trauma Platinum 0 0 Macquarie Life FutureWise Life Trauma Insurance Critical Illness Plus with Extras 0 MLC Insurance OnePath OneCare Trauma Cvr Comp Zurich Australia Extended SA Trauma Ins 0 Zurich Australia Extended SA Trauma Ins Top Up 0 ** AMP Life Trauma Cover Standard AMP Life Trauma Cover Standard **Asgard Capital Mgnt** Critical Trauma Protect 0 • MLC Insurance Critical Illness Plus 0 Zurich Australia Basic SA Trauma Ins

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 An ability to increase the sum insured without medical evidence.
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Trauma Insurance - Stepped Empty Nester Professional Female

 optional O not available SUMMARY PROFILE REPORT **Premiums Company Name Product Name** Stepped **** outstanding value AIA Australia SA Crisis Recovery 0 0 OnePath OneCare Trauma Cvr Prem OnePath Trauma Cvr Prem with Max 食食食物 AMP Life Trauma Cover Optimum w/ Partials Asteron Life Stand Alone Trauma Plus 0 ClearView Trauma Plus CommInsure Total Care Plan SATrauma Plus Macquarie Life Trauma Platinum OnePath OneCare Trauma Cvr Comp TAL • Standalone Critical Illness Plan Premier *** AMP SA Trauma Insurance Plus Plan 0 0 AMP Elevate SA Trauma Insurance Plan AMP Life Trauma Cover Optimum AMP Life Trauma Cover Standard 0 **Asgard Capital Mgnt** Trauma Protection 0 0 Asteron Life Stand Alone Trauma 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 Standalone Living Plus 0 ClearView Trauma Cover CommInsure Total Care Plan SATrauma Macquarie Life FutureWise Life Trauma Insurance 0 0 Macquarie Life Trauma Plus 0 Critical Illness Plus with Extras MLC Insurance 0 Standalone Critical Illness Plan Standard Zurich Australia Extended SA Trauma Ins Top Up 0 Zurich Australia Extended SA Trauma Ins 0 ** AMP Life Trauma Cover Standard Asgard Capital Mgnt Critical Trauma Protect

Standalone Living Insurance

Critical Illness Plus

Basic SA Trauma Ins

MLC Insurance

Zurich Australia

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. 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

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Report Date: September, 2014

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.



Report Date: September, 2014

Trauma Insurance - Stepped Empty Nester Managerial Male

standard optional O not available REPORT SUMMARY PROFILE **Premiums Company Name Product Name** Stepped **** outstanding value AIA Australia SA Crisis Recovery 0 0 AMP Life Trauma Cover Optimum TAL 0 Standalone Critical Illness Plan Premier 食食食物 AMP Life Trauma Cover Standard 0 Asteron Life Stand Alone Trauma Plus Trauma Plus 0 Macquarie Life Macquarie Life FutureWise Life Trauma Insurance 0 OnePath Trauma Cvr Prem with Max OnePath OneCare Trauma Cvr Prem TAL • Standalone Critical Illness Plan Standard AMP Elevate SA Trauma Insurance Plan 0 AMP Life Trauma Cover Standard AMP Life Trauma Cover Optimum w/ Partials **Asgard Capital Mgnt** Critical Trauma Protect 0 0 0 0 **Asgard Capital Mgnt** Trauma Protection 0 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 Asteron Life Stand Alone Trauma 0 ВТ 0 Standalone Living Plus вт 0 Standalone Living Insurance ClearView Trauma Plus ClearView Trauma Cover CommInsure Total Care Plan SATrauma Plus Total Care Plan SATrauma CommInsure 0 Macquarie Life Trauma Platinum OnePath OneCare Trauma Cvr Comp Zurich Australia Extended SA Trauma Ins 0 ** AMP SA Trauma Insurance Plus Plan 0 MLC Insurance Critical Illness Plus with Extras MLC Insurance Critical Illness Plus 0 • Zurich Australia Extended SA Trauma Ins Top Up

Basic SA Trauma Ins

Zurich Australia

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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 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 Managerial Female

standard • optional O not available

Report Date: September, 2014

PROFILE SUMMARY REPORT					
	Premiums				
Company Name	Product Name	Stepped 1	Pevel 2	Guaranteed Future Insurability ω	Trauma Reinstatement
**** outstand	ling value				
AIA Australia OnePath OnePath	SA Crisis Recovery Trauma Cvr Prem with Max OneCare Trauma Cvr Prem	0		0	0
未未未					
AMP Life Asgard Capital Mgnt Asgard Capital Mgnt Macquarie Life Macquarie Life OnePath TAL	Trauma Cover Optimum w/ Partials Trauma Protection Critical Trauma Protect FutureWise Life Trauma Insurance Trauma Plus OneCare Trauma Cvr Comp Standalone Critical Illness Plan Premier			0	0

AMP AMP Life AMP Life AMP Life AMP Life Asteron Life Asteron Life Asteron Life BT BT ClearView ClearView CommInsure CommInsure Macquarie Life TAL	SA Trauma Insurance Plus Plan Elevate SA Trauma Insurance Plan Trauma Cover Standard Trauma Cover Optimum Trauma Cover Standard Stand Alone Trauma Stand Alone Trauma Plus Cover with Booster Stand Alone Trauma Plus Standalone Living Insurance Standalone Living Plus Trauma Plus Trauma Plus Trauma Cover Total Care Plan SATrauma Plus Trauma Platinum Standalone Critical Illness Plan Standard				0 0 0 0 0 0 0
MLC Insurance MLC Insurance Zurich Australia Zurich Australia Zurich Australia	Critical Illness Plus Critical Illness Plus with Extras Extended SA Trauma Ins Extended SA Trauma Ins Top Up Basic SA Trauma Ins				0

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



Trauma Insurance - Stepped Empty Nester Light manual Male

• optional O not available

Report Date: September, 2014

PROFILE SUMMARY REPORT					
		Premiums			· ·
Company Name	Product Name	Stepped 1	Level 5	Guaranteed Future Insurability ω	Trauma Reinstatement A
**** outstand	ling value				
AIA Australia	SA Crisis Recovery	•	•	0	•
OnePath	OneCare Trauma Cvr Prem	•	•	•	•
TAL	Standalone Critical Illness Plan Premier	•	•	•	•

AMP Life	Trauma Cover Optimum	• • • • • • • • • • • • • • • • • • • •	•		• • • • • • • • • • • • • • • • • • • •
AMP Life	Trauma Cover Standard	•	•	•	•
Asteron Life	Stand Alone Trauma Plus	•	•	•	•
Macquarie Life	FutureWise Life Trauma Insurance	•	•	•	0
Macquarie Life	Trauma Plus	•	•	•	0
OnePath	Trauma Cvr Prem with Max	•	•	•	•
TAL	Standalone Critical Illness Plan Standard	•	•	•	0

AMP	SA Trauma Insurance Plus Plan	• • • • • • • • • • • • • • • • • • • •	•		• • • • • • • • • • • • • • • • • • • •
AMP	Elevate SA Trauma Insurance Plan	•	•	•	•
AMP Life	Trauma Cover Optimum w/ Partials	•	•	•	•
AMP Life	Trauma Cover Standard	•	•	•	•
Asgard Capital Mgnt	Trauma Protection	•	0	0	0
Asgard Capital Mgnt	Critical Trauma Protect	•	0	0	0
Asteron Life	Stand Alone Trauma	•			O
Asteron Life	Stand Alone Trauma Plus Cover with Booster				O
BT	Standalone Living Insurance				
BT ClearView	Standalone Living Plus Trauma Plus		ጟ		<u>0</u>
ClearView	Trauma Cover				
Comminsure	Total Care Plan SATrauma Plus				
Comminsure	Total Care Plan SATrauma			· 1 ŏ	
Macquarie Life	Trauma Platinum	-	ō		o
OnePath	OneCare Trauma Cvr Comp	•	•		-
**					
MLC Insurance	Critical Illness Plus	•	•		• • • • • • •
MLC Insurance	Critical Illness Plus with Extras	•	•	•	•
Zurich Australia	Extended SA Trauma Ins	•	•	•	•
Zurich Australia	Basic SA Trauma Ins	•	•	•	0
Zurich Australia	Extended SA Trauma Ins Top Up	•	•	•	0

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Report Date: September, 2014

Trauma Insurance - Stepped Empty Nester Light manual Female O optional O not available

PROFILE SUMMARY REPORT					
		Premi	iums		
Company Name	Product Name	Stepped 1	Level 5	Guaranteed Future Insurability ω	Trauma Reinstatement
**** outstandi	ing value				
AIA Australia OnePath	SA Crisis Recovery Trauma Cvr Prem with Max	0	•	0	• • • • • • • • • • • • • • • • • • •
OnePath	OneCare Trauma Cvr Prem	•	•	•	•

Asgard Capital Mgnt	Trauma Protection	•	0	0	0
Asgard Capital Mgnt	Critical Trauma Protect	•	0	0	0
Macquarie Life	FutureWise Life Trauma Insurance				0
Macquarie Life OnePath	Trauma Plus				
TAL	OneCare Trauma Cvr Comp Standalone Critical Illness Plan Premier				
TAL	Standalone Critical Illness Plan Standard				-
	Standard Childer Initios Fran Standard				

AMP	SA Trauma Insurance Plus Plan				O
AMP	Elevate SA Trauma Insurance Plan				
AMP Life	Trauma Cover Optimum	· "			
AMP Life AMP Life	Trauma Cover Standard Trauma Cover Optimum w/ Partials	🚆	🚆		
AMP Life	Trauma Cover Standard				
Asteron Life	Stand Alone Trauma				
Asteron Life	Stand Alone Trauma Plus Cover with Booster				ŏ
Asteron Life	Stand Alone Trauma Plus	· . ·			<u>0</u>
BT	Standalone Living Plus	•	•	•	•
BT	Standalone Living Insurance	•	•	•	• • • • • • • • • • • • • • • • • • • •
ClearView	Trauma Plus	•	•	•	•
ClearView	Trauma Cover	•	•	•	•
CommInsure	Total Care Plan SATrauma	•	•	0	•
CommInsure	Total Care Plan SATrauma Plus	•	•	0	•
Macquarie Life	Trauma Platinum	•	•	•	0
**					
MLC Insurance	Critical Illness Plus	•	•	•	•
MLC Insurance	Critical Illness Plus with Extras	•	•	•	•
Zurich Australia	Extended SA Trauma Ins Top Up	•	•	•	•
Zurich Australia	Basic SA Trauma Ins	•	•	•	0
Zurich Australia	Extended SA Trauma Ins	•	•	•	•

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Report Date: September, 2014 Trauma Insurance - Stepped Empty Nester Blue Collar Male

standard

optional O not available

SUMMARY REPORT PROFILE Premiums **Company Name Product Name** Stepped **** outstanding value AIA Australia SA Crisis Recovery 0 0 OneCare Trauma Cvr Prem OnePath TAL 0 Standalone Critical Illness Plan Premier 食食食物 AMP Life Trauma Cover Optimum AMP Life Trauma Cover Standard Stand Alone Trauma Plus 0 Asteron Life Macquarie Life FutureWise Life Trauma Insurance 0 Macquarie Life Trauma Plus 0 OnePath Trauma Cvr Prem with Max 0 • TAL • Standalone Critical Illness Plan Standard *** AMP SA Trauma Insurance Plus Plan 0 0 AMP Elevate SA Trauma Insurance Plan AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Standard 0 **Asgard Capital Mgnt** Critical Trauma Protect 0 0 Asgard Capital Mgnt Trauma Protection O 0 0 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 Asteron Life Stand Alone Trauma вт 0 Standalone Living Plus 0 BT Standalone Living Insurance ClearView Trauma Cover ClearView Trauma Plus CommInsure Total Care Plan SATrauma Plus 0 CommInsure Total Care Plan SATrauma Macquarie Life Trauma Platinum OnePath OneCare Trauma Cvr Comp 100 MLC Insurance Critical Illness Plus 0 Critical Illness Plus with Extras MLC Insurance Zurich Australia Extended SA Trauma Ins Top Up 0 0 Zurich Australia Basic SA Trauma Ins

Extended SA Trauma Ins

Zurich Australia

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Report Date: September, 2014

Trauma Insurance - Stepped Empty Nester Blue Collar Female standard

 optional O not available SUMMARY PROFILE REPORT Premiums **Company Name Product Name** Stepped **** outstanding value AIA Australia 0 0 SA Crisis Recovery OneCare Trauma Cvr Prem OnePath OnePath 0 Trauma Cvr Prem with Max 食食食食 0 Asgard Capital Mgnt Critical Trauma Protect 0 O 0 0 Asgard Capital Mgnt Trauma Protection 0 Trauma Plus • Macquarie Life Macquarie Life FutureWise Life Trauma Insurance 0 OnePath OneCare Trauma Cvr Comp TAL Standalone Critical Illness Plan Premier 0 TAL • Standalone Critical Illness Plan Standard AMP Elevate SA Trauma Insurance Plan 0 0 AMP SA Trauma Insurance Plus Plan AMP Life Trauma Cover Standard AMP Life Trauma Cover Optimum Trauma Cover Optimum w/ Partials AMP Life AMP Life Trauma Cover Standard Asteron Life Stand Alone Trauma 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 0 Asteron Life Stand Alone Trauma Plus 0 BT Standalone Living Plus ВТ Standalone Living Insurance 0 ClearView Trauma Cover ClearView Trauma Plus 0 CommInsure Total Care Plan SATrauma Plus CommInsure Total Care Plan SATrauma 0 Macquarie Life Trauma Platinum 0 100 MLC Insurance Critical Illness Plus 0 Critical Illness Plus with Extras MLC Insurance Zurich Australia Basic SA Trauma Ins 0 • Zurich Australia Extended SA Trauma Ins

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Zurich Australia

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



Trauma Insurance - Level Young Professional Male

Report Date: September, 2014

IIau	ıma insurance - Levei Young Professional	● standard ● optional ○ not available
	PROFILE SUMMAR	Y REPORT
Company Name	Product Name	Stepped suminary Curaming Puture Insurability Trauma Reinstatement
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Asteron Life ClearView	Stand Alone Trauma Plus Trauma Plus	0

Asteron Life ClearView Macquarie Life OnePath OnePath TAL TAL	Stand Alone Trauma Trauma Cover FutureWise Life Trauma Insurance OneCare Trauma Cvr Comp Trauma Cvr Prem with Max OneCare Trauma Cvr Prem Standalone Critical Illness Plan Standard Standalone Critical Illness Plan Premier	

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AMP Life CommInsure CommInsure	Trauma Cover Standard Total Care Plan SATrauma Total Care Plan SATrauma Plus	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 Professional Female

Report Date: September, 2014

optional O not available

SUMMARY PROFILE REPORT Premiums **Company Name Product Name** Stepped **** outstanding value Asteron Life Stand Alone Trauma 0 OnePath OneCare Trauma Cvr Comp *** Asteron Life Stand Alone Trauma Plus 0 ClearView Trauma Plus ClearView Trauma Cover FutureWise Life Trauma Insurance • Macquarie Life Macquarie Life Trauma Plus 0 OnePath OneCare Trauma Cvr Prem TAL Standalone Critical Illness Plan Premier 0 TAL • Standalone Critical Illness Plan Standard *** AIA Australia SA Crisis Recovery 0 0 0 Elevate SA Trauma Insurance Plan **AMP** 0 **AMP** SA Trauma Insurance Plus Plan AMP Life Trauma Cover Optimum AMP Life Trauma Cover Standard AMP Life Trauma Cover Optimum w/ Partials Asteron Life Stand Alone Trauma Plus Cover with Booster 0 ВТ Standalone Living Insurance 0 вт 0 Standalone Living Plus 0 CommInsure Total Care Plan SATrauma Plus CommInsure Total Care Plan SATrauma 0 Macquarie Life Trauma Platinum 0 OnePath Trauma Cvr Prem with Max 0 Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins 0 ** AMP Life Trauma Cover Standard 0 MLC Insurance Critical Illness Plus with Extras MLC Insurance Critical Illness Plus Zurich Australia Basic 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 Managerial Male

Report Date: September, 2014

 optional O not available SUMMARY PROFILE REPORT **Premiums Company Name Product Name** Stepped **** outstanding value Asteron Life Stand Alone Trauma Plus 0 ClearView Trauma Plus 食食食物 Stand Alone Trauma 0 Asteron Life ClearView Trauma Cover Macquarie Life FutureWise Life Trauma Insurance 0 OnePath Trauma Cvr Prem with Max 0 0 OnePath OneCare Trauma Cvr Prem OnePath OneCare Trauma Cvr Comp TAL Standalone Critical Illness Plan Premier 0 TAL • Standalone Critical Illness Plan Standard AIA Australia SA Crisis Recovery 0 0 0 SA Trauma Insurance Plus Plan **AMP** 0 **AMP** Elevate SA Trauma Insurance Plan AMP Life Trauma Cover Standard AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum w/ Partials Asteron Life Stand Alone Trauma Plus Cover with Booster 0 0 ВТ Standalone Living Insurance вт 0 Standalone Living Plus 0 Macquarie Life Trauma Plus Macquarie Life Trauma Platinum 0 0 **MLC Insurance** Critical Illness Plus 0 Zurich Australia Extended SA Trauma Ins 0 Zurich Australia Extended SA Trauma Ins Top Up ** AMP Life Trauma Cover Standard CommInsure Total Care Plan SATrauma Plus CommInsure Total Care Plan SATrauma MLC Insurance Critical Illness Plus with Extras Zurich Australia Basic 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 Managerial Female

Report Date: September, 2014

optional O not available

SUMMARY PROFILE REPORT Premiums **Company Name Product Name** Stepped **** outstanding value Asteron Life Stand Alone Trauma 0 OnePath OneCare Trauma Cvr Comp *** Asteron Life Stand Alone Trauma Plus 0 ClearView Trauma Plus ClearView Trauma Cover Trauma Plus • Macquarie Life Macquarie Life FutureWise Life Trauma Insurance 0 OnePath OneCare Trauma Cvr Prem TAL Standalone Critical Illness Plan Premier 0 TAL • Standalone Critical Illness Plan Standard *** AIA Australia SA Crisis Recovery 0 0 0 Elevate SA Trauma Insurance Plan **AMP** 0 **AMP** SA Trauma Insurance Plus Plan AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Optimum AMP Life Trauma Cover Standard Asteron Life Stand Alone Trauma Plus Cover with Booster 0 ВТ Standalone Living Insurance 0 вт 0 Standalone Living Plus 0 CommInsure Total Care Plan SATrauma CommInsure Total Care Plan SATrauma Plus 0 Macquarie Life Trauma Platinum 0 OnePath Trauma Cvr Prem with Max 0 Zurich Australia Extended SA Trauma Ins Zurich Australia Extended SA Trauma Ins Top Up 0 ** AMP Life Trauma Cover Standard 0 MLC Insurance Critical Illness Plus with Extras MLC Insurance Critical Illness Plus Zurich Australia Basic 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 Light manual Male

Report Date: September, 2014

	PROFILE SUMMAR	YREPORT
Company Name	Product Name	Stepped Stepped Guaranteed Future Insurability Trauma Reinstatement
**** outstandi	ng value	
Asteron Life	Stand Alone Trauma Plus	0
ClearView	Trauma Plus	•

Asteron Life	Stand Alone Trauma	• • •
ClearView	Trauma Cover	•
Macquarie Life	FutureWise Life Trauma Insurance	• • • •
OnePath	OneCare Trauma Cvr Comp	
OnePath	Trauma Cvr Prem with Max	0 0
OnePath	OneCare Trauma Cvr Prem	
TAL TAL	Standalone Critical Illness Plan Standard	
***	Standalone Critical Illness Plan Premier	• • •
AIA Australia	SA Crisis Recovery Elevate SA Trauma Insurance Plan	
AMP	SA Trauma Insurance Plan	
AMP Life	Trauma Cover Optimum	
AMP Life	Trauma Cover Spuritum Trauma Cover Standard	
AMP Life	Trauma Cover Optimum w/ Partials	
Asteron Life	Stand Alone Trauma Plus Cover with Booster	
BT	Standalone Living Plus	• · · · · · · · · · · · · · · · · · · ·
BT	Standalone Living Insurance	•
Macquarie Life	Trauma Plus	• • •
Macquarie Life	Trauma Platinum	• • •
MLC Insurance	Critical Illness Plus	•
Zurich Australia	Extended SA Trauma Ins Top Up	• • • • • •
Zurich Australia	Extended SA Trauma Ins	• • •
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AMP Life	Trauma Cover Standard	•
Comminsure	Total Care Plan SATrauma Plus	•
Comminsure	Total Care Plan SATrauma	•
MLC Insurance	Critical Illness Plus with Extras	• • •
Zurich Australia	Basic 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 Light manual Female

Report Date: September, 2014

optional O not available

SUMMARY PROFILE REPORT Premiums **Company Name Product Name** Stepped **** outstanding value Asteron Life Stand Alone Trauma 0 OnePath OneCare Trauma Cvr Comp *** Asteron Life Stand Alone Trauma Plus 0 ClearView Trauma Plus ClearView Trauma Cover Trauma Plus • Macquarie Life Macquarie Life FutureWise Life Trauma Insurance 0 OnePath OneCare Trauma Cvr Prem TAL Standalone Critical Illness Plan Premier 0 TAL • Standalone Critical Illness Plan Standard *** AIA Australia SA Crisis Recovery 0 0 0 Elevate SA Trauma Insurance Plan **AMP** 0 **AMP** SA Trauma Insurance Plus Plan AMP Life Trauma Cover Standard AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum w/ Partials Asteron Life Stand Alone Trauma Plus Cover with Booster 0 ВТ Standalone Living Insurance 0 вт 0 Standalone Living Plus 0 CommInsure Total Care Plan SATrauma Plus CommInsure Total Care Plan SATrauma 0 Macquarie Life Trauma Platinum 0 OnePath Trauma Cvr Prem with Max 0 Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins 0 ** AMP Life Trauma Cover Standard 0 MLC Insurance Critical Illness Plus with Extras MLC Insurance Critical Illness Plus Zurich Australia Basic 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 Blue Collar Male

Report Date: September, 2014

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		Standard & Optional & Not available
	PROFILE SUMMAR	Y REPORT
		Premiums
		ed ed
Company Name	Product Name	Stepped Level Guaranteed Future Insurability Trauma
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**** outstan	ding value	
Asteron Life	Stand Alone Trauma Plus	• • • • • •
ClearView	Trauma Plus	

Asteron Life	Stand Alone Trauma	• • • • • • • • • • • • • • • • • • •
ClearView	Trauma Cover	
Macquarie Life	FutureWise Life Trauma Insurance	
OnePath	OneCare Trauma Cvr Prem	
OnePath	Trauma Cvr Prem with Max	0
OnePath	OneCare Trauma Cvr Comp	
TĀL	Standalone Critical Illness Plan Premier	• • • • • • • • • • • • • • • • • • • •
TAL	Standalone Critical Illness Plan Standard	•

AIA Australia	SA Crisis Recovery	• • • • • • • • • • • • • • • • • • • •
AMP	Elevate SA Trauma Insurance Plan	•
AMP	SA Trauma Insurance Plus Plan	•
AMP Life	Trauma Cover Optimum	
AMP Life	Trauma Cover Standard	• • •
AMP Life	Trauma Cover Optimum w/ Partials	•
Asteron Life	Stand Alone Trauma Plus Cover with Booster	• • •
BT	Standalone Living Insurance	• • •
BT	Standalone Living Plus	• • •
Macquarie Life	Trauma Plus	• • •
Macquarie Life	Trauma Platinum	• • • • • •
MLC Insurance	Critical Illness Plus	• • •
Zurich Australia	Extended SA Trauma Ins	• • •
Zurich Australia	Extended SA Trauma Ins Top Up	0
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AMP Life	Trauma Cover Standard	• • • •
CommInsure	Total Care Plan SATrauma	•
Comminsure	Total Care Plan SATrauma Plus	• • • • • • • • • • • • • • • • • • • •
MLC Insurance	Critical Illness Plus with Extras	-
Zurich Australia	Basic 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 Blue Collar Female

Report Date: September, 2014

ITaul	ma Insurance - Level Young Blue Collar Female ● standard ● optional ○ not available
	PROFILE SUMMARY REPORT
Company Name	Stepped Stepped Prince Caramteed Future Insurability Reinstatement Reinstatement Prince Carama Reinstatement Princ
**** outstand	ding value
Asteron Life OnePath	Stand Alone Trauma OneCare Trauma Cvr Comp OneCare Trauma Cvr Comp

Asteron Life ClearView ClearView Macquarie Life Macquarie Life OnePath TAL TAL	Stand Alone Trauma Plus Trauma Cover Trauma Plus Trauma Plus Trauma Plus FutureWise Life Trauma Insurance OneCare Trauma Cvr Prem Standalone Critical Illness Plan Standard Standalone Critical Illness Plan Premier

AIA Australia AMP AMP AMP Life AMP Life AMP Life AMP Life Asteron Life BT BT CommInsure CommInsure Macquarie Life OnePath Zurich Australia Zurich Australia	SA Crisis Recovery Elevate SA Trauma Insurance Plan SA Trauma Insurance Plus Plan Trauma Cover Optimum w/ Partials Trauma Cover Standard Stand Alone Trauma Plus Cover with Booster Standalone Living Insurance Standalone Living Plus Total Care Plan SATrauma Total Care Plan SATrauma Plus Trauma Platinum Trauma Cover With Max Extended SA Trauma Ins Top Up Extended SA Trauma Ins O O O D O D D D D D D D D
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Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



Trauma Insurance - Level Middle Professional Male

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REPORT **Premiums Company Name Product Name** Stepped **** outstanding value Asteron Life Stand Alone Trauma Plus 0 0 Asteron Life Stand Alone Trauma 食食食食 SA Crisis Recovery 0 0 AIA Australia AMP Elevate SA Trauma Insurance Plan 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 OnePath OneCare Trauma Cvr Comp OnePath OneCare Trauma Cvr Prem OnePath Trauma Cvr Prem with Max TAL Standalone Critical Illness Plan Premier 0 TAL • Standalone Critical Illness Plan Standard AMP SA Trauma Insurance Plus Plan 0 AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Optimum ВТ Standalone Living Plus 0 ВТ Standalone Living Insurance 0 ClearView Trauma Plus ClearView Trauma Cover Total Care Plan SATrauma Plus 0 CommInsure 0 CommInsure Total Care Plan SATrauma 0 Macquarie Life Trauma Platinum Macquarie Life Trauma Plus 0 0 Macquarie Life FutureWise Life Trauma Insurance 0 Zurich Australia Extended SA Trauma Ins Top Up 0 Zurich Australia Extended SA Trauma Ins ** AMP Life Trauma Cover Standard AMP Life Trauma Cover Standard MLC Insurance Critical Illness Plus 0 MLC Insurance Critical Illness Plus with Extras Zurich Australia Basic 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 Middle Professional Female

Report Date: September, 2014

 optional O not available SUMMARY PROFILE REPORT **Premiums Company Name Product Name** Stepped **** outstanding value Asteron Life Stand Alone Trauma Plus 0 OnePath OneCare Trauma Cvr Prem OnePath OneCare Trauma Cvr Comp 食食食食 AMP SA Trauma Insurance Plus Plan 0 0 AMP Elevate SA Trauma Insurance Plan 0 Asteron Life Stand Alone Trauma Asteron Life Stand Alone Trauma Plus Cover with Booster 0 FutureWise Life Trauma Insurance Macquarie Life 0 OnePath Trauma Cvr Prem with Max 0 • TAL • Standalone Critical Illness Plan Premier *** AIA Australia SA Crisis Recovery 0 AMP Life Trauma Cover Standard AMP Life Trauma Cover Optimum AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Standard ВТ Standalone Living Plus 0 ВТ Standalone Living Insurance ClearView Trauma Plus 0 CommInsure Total Care Plan SATrauma CommInsure Total Care Plan SATrauma Plus Macquarie Life Trauma Platinum 0 0 Macquarie Life Trauma Plus 0 TAI Standalone Critical Illness Plan Standard 0 Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins 0 ** ClearView Trauma Cover 0 MLC Insurance Critical Illness Plus MLC Insurance Critical Illness Plus with Extras Zurich Australia Basic 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 Middle Managerial Male

Report Date: September, 2014

optional O not available

SUMMARY PROFILE REPORT **Premiums Company Name Product Name** Stepped **** outstanding value Asteron Life Stand Alone Trauma Plus 0 0 Asteron Life Stand Alone Trauma 食食食食 SA Crisis Recovery 0 0 AIA Australia AMP Elevate SA Trauma Insurance Plan 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 OnePath Trauma Cvr Prem with Max 0 0 OnePath OneCare Trauma Cvr Prem OnePath OneCare Trauma Cvr Comp TAL Standalone Critical Illness Plan Standard 0 TAL • Standalone Critical Illness Plan Premier AMP SA Trauma Insurance Plus Plan AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Optimum AMP Life Trauma Cover Standard ВТ Standalone Living Insurance 0 ВТ Standalone Living Plus 0 ClearView Trauma Cover ClearView Trauma Plus Total Care Plan SATrauma Plus CommInsure 0 Macquarie Life Trauma Plus Macquarie Life FutureWise Life Trauma Insurance 0 0 Macquarie Life Trauma Platinum Extended SA Trauma Ins Top Up 0 Zurich Australia 0 Zurich Australia Extended SA Trauma Ins ** AMP Life Trauma Cover Standard CommInsure Total Care Plan SATrauma MLC Insurance Critical Illness Plus with Extras 0 MLC Insurance Critical Illness Plus Zurich Australia Basic 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 Middle Managerial Female

Report Date: September, 2014

Company Name Product Name Product Name Product Name Promiums Product Name Produc	Iraur	ma insurance - Level Middle Managerial Female ■ standard □ optional	O not available
Company Name Product Name Pr		PROFILE SUMMARY REPORT	
Asteron Life Stand Alone Trauma OneCare Trauma Cover Comp AMP SA Trauma Insurance Plus Plan AMP Elevate SA Trauma Insurance Plan AMP Elevate SA Trauma Insurance Plan AMP Elevate SA Trauma Insurance Plan Asteron Life Stand Alone Trauma Plus OnePath Trauma Cover Standard TAL Standalone Critical Illness Plan Standard OnePath Trauma Cover Standard TAL Standalone Critical Illness Plan Premier OnePath Trauma Cover Standard OnePath Trauma Cover Standard OneCare Trauma Cover Coptimum Weatials AMP Life Trauma Cover Standard OneCare Trauma Cover Standard OneCare Trauma Cover Coptimum Weatials OneCare Trauma Cover Coptimum Weatials OneCare Trauma Cover Coptimum OneCare Trauma Plus Cover with Booster OneCare Trauma Cover Coptimum OneCare Trauma Plus OneCare Plan SATrauma OneCare Trauma Plus OneCare Plan SATrauma OneCare Plan SATrauma OneCare Trauma Plus OneCare Plan SATrauma OneCare Plan SATrauma OneCare Trauma Plus OneCare Plan SATrauma OneCare Plan SATrauma OneCare OneCare Victor OneCare Plan SATrauma OneCare OneCare Victor OneCare Plan SATrauma OneCare OneCare Victor OneCare Victor OneCare OneCare Victor	Company Name	Stepped Stepped Guaranteed Future Insurability	Trauma Reinstatement
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Asteron Life Stand Alone Trauma Plus Cover with Booster DSTandalone Living Insurance DSTandalone Living Plus DSTandalone Life Trauma Platinum DSTandalone Life Trauma Plus DSTandalone Life Trauma Plus DSTandalone Life Trauma Plus DSTandalone Life DSTandalone Life DSTandalone Life DSTandalone Life DSTandalone Living Plus DSTandalone DSTandalo	AMP Life	Trauma Cover Optimum	•
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Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
 Premiums will be calculated based on your age at the start of the policy.
 An ability to increase the sum insured without medical evidence.
 An ability to replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.



Trauma Insurance - Level Middle Light manual Male

Report Date: September, 2014

 optional O not available SUMMARY REPORT PROFILE Premiums **Company Name Product Name** Stepped **** outstanding value Asteron Life Stand Alone Trauma 0 0 Asteron Life Stand Alone Trauma Plus *** SA Crisis Recovery 0 0 AIA Australia AMP Life Trauma Cover Optimum Asteron Life Stand Alone Trauma Plus Cover with Booster 0 OnePath OneCare Trauma Cvr Comp 0 OnePath Trauma Cvr Prem with Max OnePath OneCare Trauma Cvr Prem TAL Standalone Critical Illness Plan Standard 0 TAL • Standalone Critical Illness Plan Premier AMP Elevate SA Trauma Insurance Plan 0 0 AMP SA Trauma Insurance Plus Plan AMP Life Trauma Cover Standard AMP Life Trauma Cover Optimum w/ Partials ВТ Standalone Living Insurance 0 ВТ Standalone Living Plus 0 ClearView Trauma Plus ClearView Trauma Cover 0 CommInsure Total Care Plan SATrauma CommInsure Total Care Plan SATrauma Plus Macquarie Life 0 Trauma Plus 0 Macquarie Life Trauma Platinum 0 Macquarie Life FutureWise Life Trauma Insurance 0 MLC Insurance Critical Illness Plus Zurich Australia Extended SA Trauma Ins Top Up 0 Zurich Australia Extended SA Trauma Ins 0 ** AMP Life Trauma Cover Standard MLC Insurance Critical Illness Plus with Extras Zurich Australia Basic SA Trauma Ins

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Trauma Insurance - Level Middle Light manual Female

Report Date: September, 2014

 optional O not available SUMMARY PROFILE REPORT Premiums **Company Name Product Name** Stepped **** outstanding value Asteron Life Stand Alone Trauma Plus 0 Asteron Life Stand Alone Trauma 0 OnePath OneCare Trauma Cvr Comp 食食食食 AMP Elevate SA Trauma Insurance Plan 0 Macquarie Life Trauma Plus 0 FutureWise Life Trauma Insurance 0 Macquarie Life OnePath Trauma Cvr Prem with Max OnePath OneCare Trauma Cvr Prem TAL Standalone Critical Illness Plan Premier 0 TAL 0 Standalone Critical Illness Plan Standard AIA Australia SA Crisis Recovery 0 0 0 SA Trauma Insurance Plus Plan **AMP** AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Standard AMP Life Trauma Cover Optimum AMP Life Trauma Cover Standard Asteron Life Stand Alone Trauma Plus Cover with Booster 0 ВТ Standalone Living Insurance 0 вт 0 Standalone Living Plus ClearView Trauma Plus CommInsure Total Care Plan SATrauma Plus 0 CommInsure Total Care Plan SATrauma 0 Macquarie Life Trauma Platinum 0 Zurich Australia Extended SA Trauma Ins ** Trauma Cover ClearView MLC Insurance Critical Illness Plus MLC Insurance Critical Illness Plus with Extras Zurich Australia Basic 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 Blue Collar Male

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REPORT **Premiums Company Name Product Name** Stepped **** outstanding value Asteron Life Stand Alone Trauma Plus 0 0 Asteron Life Stand Alone Trauma *** SA Crisis Recovery 0 0 AIA Australia AMP Life Trauma Cover Optimum Asteron Life Stand Alone Trauma Plus Cover with Booster 0 OnePath OneCare Trauma Cvr Prem OnePath 0 Trauma Cvr Prem with Max OnePath OneCare Trauma Cvr Comp TAL Standalone Critical Illness Plan Premier 0 TAL • Standalone Critical Illness Plan Standard AMP SA Trauma Insurance Plus Plan 0 0 AMP Elevate SA Trauma Insurance Plan AMP Life Trauma Cover Standard Standalone Living Plus 0 ВТ Standalone Living Insurance 0 ClearView Trauma Cover ClearView Trauma Plus Total Care Plan SATrauma Plus 0 CommInsure 0 CommInsure Total Care Plan SATrauma 0 Macquarie Life Trauma Plus Macquarie Life FutureWise Life Trauma Insurance 0 0 Macquarie Life Trauma Platinum 0 MLC Insurance Critical Illness Plus 0 Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins 0 ** AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Standard MLC Insurance Critical Illness Plus with Extras Zurich Australia Basic SA Trauma Ins

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Trauma Insurance - Level Middle Blue Collar Female

Report Date: September, 2014

ITaul	ma insurance - Levei Middle Blue Collar	● standard ● optional ○ not available
	PROFILE SUMMAR	YREPORT
Company Name	Product Name	Stepped suming the statement stateme
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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 Mature Professional Male

Report Date: September, 2014

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Company Name	Product Name	Premiu Seeddeg 3	ms Fevel	Guaranteed Future Insurability ω	Trauma Reinstatement
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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 Mature Professional Female

Report Date: September, 2014

 optional O not available SUMMARY PROFILE REPORT **Premiums Company Name Product Name** Stepped *** outstanding value OnePath Trauma Cvr Prem with Max 0 0 OnePath OneCare Trauma Cvr Prem 食食食食 SA Crisis Recovery 0 0 AIA Australia AMP Life Trauma Cover Optimum w/ Partials Asteron Life Stand Alone Trauma 0 Stand Alone Trauma Plus 0 Asteron Life Asteron Life Stand Alone Trauma Plus Cover with Booster 0 Total Care Plan SATrauma Plus CommInsure 0 OnePath OneCare Trauma Cvr Comp TAL • Standalone Critical Illness Plan Premier AMP SA Trauma Insurance Plus Plan 0 0 AMP Elevate SA Trauma Insurance Plan AMP Life Trauma Cover Optimum AMP Life Trauma Cover Standard ВТ Standalone Living Insurance 0 ВТ Standalone Living Plus 0 ClearView Trauma Plus CommInsure Total Care Plan SATrauma 0 FutureWise Life Trauma Insurance Macquarie Life 0 Macquarie Life Trauma Platinum Macquarie Life Trauma Plus 0 0 TAL Standalone Critical Illness Plan Standard 0 Zurich Australia Extended SA Trauma Ins 0 Zurich Australia Extended SA Trauma Ins Top Up ** AMP Life Trauma Cover Standard ClearView Trauma Cover MLC Insurance Critical Illness Plus with Extras 0 MLC Insurance Critical Illness Plus Zurich Australia Basic 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 Managerial Male

Report Date: September, 2014

 optional O not available SUMMARY PROFILE REPORT **Premiums Company Name Product Name** Stepped **** outstanding value Asteron Life Stand Alone Trauma 0 0 Asteron Life Stand Alone Trauma Plus *** SA Crisis Recovery 0 0 AIA Australia AMP Life Trauma Cover Optimum Asteron Life Stand Alone Trauma Plus Cover with Booster 0 OnePath OneCare Trauma Cvr Comp 0 OnePath Trauma Cvr Prem with Max OnePath OneCare Trauma Cvr Prem TAL Standalone Critical Illness Plan Standard 0 TAL • Standalone Critical Illness Plan Premier AMP SA Trauma Insurance Plus Plan 0 0 AMP Elevate SA Trauma Insurance Plan AMP Life Trauma Cover Standard AMP Life Trauma Cover Optimum w/ Partials ВТ Standalone Living Insurance 0 ВТ Standalone Living Plus 0 ClearView Trauma Cover ClearView Trauma Plus 0 CommInsure Total Care Plan SATrauma CommInsure Total Care Plan SATrauma Plus Macquarie Life FutureWise Life Trauma Insurance 0 0 Macquarie Life Trauma Platinum 0 Macquarie Life Trauma Plus 0 Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins 0 ** AMP Life Trauma Cover Standard 0 MLC Insurance Critical Illness Plus with Extras MLC Insurance Critical Illness Plus Zurich Australia Basic 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 Mature Managerial Female

Report Date: September, 2014

standard

optional

not available

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	PROFILE SUMMARY	R E	P O R	Т	
		Premi	iums		
				ed ify	Trauma Reinstatement A
Company Name	Product Name	be	-	Guaranteed Future Insurability	ıma terr
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OnePath	Trauma Cvr Prem with Max	•	0	•	•
OnePath	OneCare Trauma Cvr Prem	•	•	•	•

AMP Life	Trauma Cover Optimum w/ Partials	•			•
Asteron Life	Stand Alone Trauma Plus	•	•	•	•
Asteron Life	Stand Alone Trauma Plus Cover with Booster	•	•	•	•
Asteron Life	Stand Alone Trauma	•	•	•	••••••
CommInsure	Total Care Plan SATrauma Plus	•	•	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •
OnePath	OneCare Trauma Cvr Comp	•	•	•	•
TAL	Standalone Critical Illness Plan Premier	•	•	•	•••••
TAL	Standalone Critical Illness Plan Standard	•	•	•	•

AIA Australia	SA Crisis Recovery			0	• • • • • • • • • • • • • • • • • • •
AMP	SA Trauma Insurance Plus Plan	•	•	•	•
AMP	Elevate SA Trauma Insurance Plan	•	•	•	•
AMP Life	Trauma Cover Standard	•	•	•	•
AMP Life	Trauma Cover Optimum	•	•	•	•
AMP Life	Trauma Cover Standard	•	•	•	•
BT	Standalone Living Insurance	•	•	•	•
BT	Standalone Living Plus	•	•	•	•
ClearView	Trauma Plus	•	•	•	•
CommInsure	Total Care Plan SATrauma	•	•	•	•
Macquarie Life	FutureWise Life Trauma Insurance	•	•	•	•
Macquarie Life	Trauma Plus	•	•	•	0
Macquarie Life	Trauma Platinum	•	•	•	0
Zurich Australia	Extended SA Trauma Ins	•	•	•	•
Zurich Australia	Extended SA Trauma Ins Top Up	•	•	•	•
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ClearView	Trauma Cover	•	•	•	•
MLC Insurance	Critical Illness Plus with Extras	•	•	•	•
MLC Insurance	Critical Illness Plus	•	•	•	•
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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 Mature Light manual Male

Report Date: September, 2014

 optional O not available SUMMARY PROFILE REPORT Premiums **Company Name Product Name** Stepped **** outstanding value Asteron Life Stand Alone Trauma 0 0 Asteron Life Stand Alone Trauma Plus *** SA Crisis Recovery 0 0 AIA Australia AMP Life Trauma Cover Optimum Asteron Life Stand Alone Trauma Plus Cover with Booster 0 CommInsure Total Care Plan SATrauma Plus 0 OnePath Trauma Cvr Prem with Max OnePath OneCare Trauma Cvr Prem TAL Standalone Critical Illness Plan Standard 0 TAL • Standalone Critical Illness Plan Premier AMP SA Trauma Insurance Plus Plan 0 0 AMP Elevate SA Trauma Insurance Plan AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Standard ВТ Standalone Living Insurance 0 ВТ Standalone Living Plus 0 ClearView Trauma Plus ClearView Trauma Cover CommInsure Total Care Plan SATrauma 0 Macquarie Life Trauma Platinum Macquarie Life Trauma Plus 0 0 Macquarie Life FutureWise Life Trauma Insurance OnePath OneCare Trauma Cvr Comp 0 Zurich Australia Extended SA Trauma Ins Zurich Australia Extended SA Trauma Ins Top Up 0 ** AMP Life Trauma Cover Standard 0 MLC Insurance Critical Illness Plus with Extras MLC Insurance Critical Illness Plus Zurich Australia Basic SA Trauma Ins

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Trauma Insurance - Level Mature Light manual Female

Report Date: September, 2014

 optional O not available SUMMARY PROFILE REPORT **Premiums Company Name Product Name** Stepped **** outstanding value OnePath OneCare Trauma Cvr Prem OnePath Trauma Cvr Prem with Max 食食食物 SA Crisis Recovery 0 0 AIA Australia AMP Life Trauma Cover Optimum w/ Partials Asteron Life Stand Alone Trauma 0 Stand Alone Trauma Plus 0 Asteron Life CommInsure Total Care Plan SATrauma 0 Total Care Plan SATrauma Plus CommInsure 0 OnePath OneCare Trauma Cvr Comp TAL • Standalone Critical Illness Plan Premier AMP SA Trauma Insurance Plus Plan 0 0 Elevate SA Trauma Insurance Plan **AMP** AMP Life Trauma Cover Optimum AMP Life Trauma Cover Standard AMP Life Trauma Cover Standard Stand Alone Trauma Plus Cover with Booster 0 Asteron Life ВТ Standalone Living Plus 0 ВТ 0 Standalone Living Insurance ClearView Trauma Plus 0 Macquarie Life Trauma Platinum Macquarie Life FutureWise Life Trauma Insurance 0 0 Macquarie Life Trauma Plus 0 Standalone Critical Illness Plan Standard 0 Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins 0 ** ClearView Trauma Cover 0 MLC Insurance Critical Illness Plus with Extras MLC Insurance Critical Illness Plus Zurich Australia Basic 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

Report Date: September, 2014

 optional O not available PROFILE SUMMARY REPORT **Premiums Company Name Product Name** Stepped **** outstanding value Asteron Life Stand Alone Trauma 0 0 Asteron Life Stand Alone Trauma Plus *** SA Crisis Recovery 0 0 AIA Australia AMP Life Trauma Cover Optimum Asteron Life Stand Alone Trauma Plus Cover with Booster 0 CommInsure Total Care Plan SATrauma Plus 0 0 OnePath Trauma Cvr Prem with Max OnePath OneCare Trauma Cvr Prem TAL Standalone Critical Illness Plan Premier 0 TAL • Standalone Critical Illness Plan Standard AMP Elevate SA Trauma Insurance Plan 0 0 AMP SA Trauma Insurance Plus Plan AMP Life Trauma Cover Optimum w/ Partials AMP Life Trauma Cover Standard ВТ Standalone Living Plus 0 ВТ Standalone Living Insurance 0 ClearView Trauma Plus ClearView Trauma Cover CommInsure Total Care Plan SATrauma 0 Macquarie Life Trauma Plus Macquarie Life Trauma Platinum 0 0 Macquarie Life FutureWise Life Trauma Insurance OnePath OneCare Trauma Cvr Comp 0 Zurich Australia Extended SA Trauma Ins Top Up Zurich Australia Extended SA Trauma Ins 0 ** AMP Life Trauma Cover Standard 0 MLC Insurance Critical Illness Plus with Extras MLC Insurance Critical Illness Plus Zurich Australia Basic SA Trauma Ins

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Trauma Insurance - Level Mature Blue Collar Female

Report Date: September, 2014

170	uma Insurance - Level Mature Blue Collar Female ● standard ● optional ○ not available
	PROFILE SUMMARY REPORT
Company Name	Product Name Product Name Stepped Prince Prince
**** outsta	nding value
Comminsure	Total Care Plan SATrauma Plus
OnePath	OneCare Trauma Cvr Prem
OnePath	Trauma Cvr Prem with Max

AIA Australia	SA Crisis Recovery
AMP Life	Trauma Cover Optimum w/ Partials
Asteron Life	Stand Alone Trauma Plus
Asteron Life	Stand Alone Trauma
Comminsure	Total Care Plan SATrauma
OnePath	OneCare Trauma Cvr Comp
TĀL	Standalone Critical Illness Plan Premier

AMP	Elevate SA Trauma Insurance Plan
AMP	SA Trauma Insurance Plus Plan
AMP Life	Trauma Cover Optimum
AMP Life	Trauma Cover Standard
AMP Life	Trauma Cover Standard
Asteron Life	Stand Alone Trauma Plus Cover with Booster
BT	Standalone Living Plus
BT	Standalone Living Insurance
ClearView	Trauma Plus ● • • • •
Macquarie Life	FutureWise Life Trauma Insurance
Macquarie Life	Trauma Platinum • • • •
Macquarie Life	Trauma Plus
TAL	Standalone Critical Illness Plan Standard
Zurich Australia	Extended SA Trauma Ins Top Up
Zurich Australia	Extended SA Trauma Ins
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ClearView	Trauma Cover
MLC Insurance	Critical Illness Plus with Extras
MLC Insurance	Critical Illness Plus
Zurich Australia	Basic SA Trauma Ins

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Trauma Insurance - Level Empty Nester Professional Male

Report Date: September, 2014

optional O not available

standard

SUMMARY PROFILE REPORT Premiums **Company Name Product Name** Stepped **** outstanding value AIA Australia SA Crisis Recovery 0 0 0 Asteron Life Stand Alone Trauma Plus 食食食物 AMP Life Trauma Cover Optimum w/ Partials Asteron Life Stand Alone Trauma 0 Asteron Life Stand Alone Trauma Plus Cover with Booster 0 OnePath Trauma Cvr Prem with Max 0 OnePath OneCare Trauma Cvr Prem TAL Standalone Critical Illness Plan Premier 0 TAL Standalone Critical Illness Plan Standard 0 *** 0 AMP Elevate SA Trauma Insurance Plan AMP SA Trauma Insurance Plus Plan 0 AMP Life Trauma Cover Optimum 0 BT Standalone Living Plus ClearView Trauma Plus ClearView Trauma Cover Macquarie Life FutureWise Life Trauma Insurance 0 Macquarie Life Trauma Plus 0 0 Macquarie Life Trauma Platinum 0 Critical Illness Plus with Extras MLC Insurance OnePath OneCare Trauma Cvr Comp Zurich Australia Extended SA Trauma Ins Top Up 0 0 Zurich Australia Extended SA Trauma Ins ** AMP Life Trauma Cover Standard AMP Life Trauma Cover Standard Standalone Living Insurance MLC Insurance Critical Illness Plus 0 Zurich Australia Basic SA Trauma Ins

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MLC Insurance MLC Insurance

Zurich Australia

life insurance star ratings

Trauma Insurance - Level Empty Nester Professional Female

standard optional O not available SUMMARY REPORT PROFILE **Premiums Company Name Product Name** Stepped **** outstanding value AIA Australia SA Crisis Recovery 0 0 OneCare Trauma Cvr Prem OnePath OnePath Trauma Cvr Prem with Max 食食食食 AMP Life Trauma Cover Optimum w/ Partials 0 Asteron Life Stand Alone Trauma Plus Stand Alone Trauma Plus Cover with Booster 0 Asteron Life Macquarie Life Trauma Plus 0 OnePath OneCare Trauma Cvr Comp TAL Standalone Critical Illness Plan Premier 0 *** 0 AMP SA Trauma Insurance Plus Plan AMP Life Trauma Cover Optimum AMP Life Trauma Cover Standard 0 Asteron Life Stand Alone Trauma ВТ Standalone Living Insurance 0 ВТ Standalone Living Plus 0 ClearView Trauma Cover ClearView Trauma Plus FutureWise Life Trauma Insurance 0 Macquarie Life 0 Macquarie Life Trauma Platinum 0 TAL Standalone Critical Illness Plan Standard Zurich Australia Extended SA Trauma Ins 0 Zurich Australia 0 Extended SA Trauma Ins Top Up ** AMP Elevate SA Trauma Insurance Plan 0 AMP Life Trauma Cover Standard

Critical Illness Plus with Extras

Critical Illness Plus

Basic SA Trauma Ins

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. 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

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Report Date: September, 2014

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 Empty Nester Managerial Male

Report Date: September, 2014

optional O not available

SUMMARY REPORT PROFILE **Premiums Company Name Product Name** Stepped **** outstanding value AIA Australia SA Crisis Recovery 0 0 0 Asteron Life Stand Alone Trauma 食食食物 AMP Life Trauma Cover Standard AMP Life Trauma Cover Optimum Asteron Life Stand Alone Trauma Plus 0 Macquarie Life FutureWise Life Trauma Insurance 0 OnePath OneCare Trauma Cvr Prem TAL Standalone Critical Illness Plan Standard 0 TAL Standalone Critical Illness Plan Premier 0 100 AMP Life Trauma Cover Standard AMP Life Trauma Cover Optimum w/ Partials 0 Stand Alone Trauma Plus Cover with Booster Asteron Life 0 BT Standalone Living Insurance ВТ Standalone Living Plus 0 ClearView Trauma Cover ClearView Trauma Plus 0 Macquarie Life Trauma Platinum Macquarie Life Trauma Plus 0 OnePath OneCare Trauma Cvr Comp OnePath Trauma Cvr Prem with Max Zurich Australia Extended SA Trauma Ins 0 0 Zurich Australia Extended SA Trauma Ins Top Up ** AMP SA Trauma Insurance Plus Plan 0 0 AMP Elevate SA Trauma Insurance Plan 0 MLC Insurance Critical Illness Plus Critical Illness Plus with Extras 0 MLC Insurance 0 Zurich Australia Basic SA Trauma Ins

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Report Date: September, 2014

optional O not available

standard

Trauma Insurance - Level Empty Nester Managerial Female

SUMMARY REPORT PROFILE **Premiums Company Name Product Name** Stepped **** outstanding value OnePath Trauma Cvr Prem with Max 0 0 OnePath OneCare Trauma Cvr Prem 食食食物 SA Crisis Recovery 0 0 AIA Australia AMP Life Trauma Cover Standard AMP Life Trauma Cover Optimum w/ Partials FutureWise Life Trauma Insurance • Macquarie Life Macquarie Life Trauma Plus 0 OnePath OneCare Trauma Cvr Comp TAL Standalone Critical Illness Plan Premier 0 100 AMP Life Trauma Cover Optimum AMP Life Trauma Cover Standard 0 Stand Alone Trauma Asteron Life 0 Asteron Life Stand Alone Trauma Plus Asteron Life Stand Alone Trauma Plus Cover with Booster 0 ВТ Standalone Living Plus 0 ВТ Standalone Living Insurance 0 ClearView Trauma Plus ClearView Trauma Cover 0 Macquarie Life Trauma Platinum Standalone Critical Illness Plan Standard 0 TAL Zurich Australia Extended SA Trauma Ins 0 0 Zurich Australia Extended SA Trauma Ins Top Up ** AMP Elevate SA Trauma Insurance Plan 0 0 AMP SA Trauma Insurance Plus Plan 0 MLC Insurance Critical Illness Plus Critical Illness Plus with Extras 0 MLC Insurance 0 Zurich Australia Basic SA Trauma Ins

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



Trauma Insurance - Level Empty Nester Light manual Male

Report Date: September, 2014

optional O not available

standard

SUMMARY PROFILE REPORT **Premiums Company Name Product Name** Stepped **** outstanding value AIA Australia SA Crisis Recovery 0 0 0 Asteron Life Stand Alone Trauma *** AMP Life Trauma Cover Standard AMP Life Trauma Cover Optimum Asteron Life Stand Alone Trauma Plus 0 Macquarie Life FutureWise Life Trauma Insurance 0 OnePath OneCare Trauma Cvr Prem TAL 0 Standalone Critical Illness Plan Standard TAL Standalone Critical Illness Plan Premier 0 *** 0 AMP SA Trauma Insurance Plus Plan AMP Elevate SA Trauma Insurance Plan 0 AMP Life Trauma Cover Standard AMP Life Trauma Cover Optimum w/ Partials Stand Alone Trauma Plus Cover with Booster 0 Asteron Life ВТ Standalone Living Plus 0 ВТ Standalone Living Insurance 0 ClearView Trauma Plus ClearView Trauma Cover 0 Macquarie Life Trauma Plus Macquarie Life Trauma Platinum OnePath Trauma Cvr Prem with Max OnePath OneCare Trauma Cvr Comp ** MLC Insurance Critical Illness Plus MLC Insurance Critical Illness Plus with Extras Zurich Australia Extended SA Trauma Ins Zurich Australia 0 Basic 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.
 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.



Report Date: September, 2014

optional O not available

Trauma Insurance - Level Empty Nester Light manual Female standard

SUMMARY REPORT PROFILE **Premiums Company Name Product Name** Stepped **** outstanding value OnePath Trauma Cvr Prem with Max 0 OnePath OneCare Trauma Cvr Prem 食食食物 SA Crisis Recovery 0 0 AIA Australia AMP Life Trauma Cover Optimum w/ Partials Macquarie Life FutureWise Life Trauma Insurance 0 Trauma Plus 0 Macquarie Life OnePath OneCare Trauma Cvr Comp TAL Standalone Critical Illness Plan Standard 0 TAL Standalone Critical Illness Plan Premier 0 *** 0 AMP Elevate SA Trauma Insurance Plan AMP SA Trauma Insurance Plus Plan 0 AMP Life Trauma Cover Standard AMP Life Trauma Cover Optimum AMP Life Trauma Cover Standard 0 Asteron Life Stand Alone Trauma Plus Cover with Booster Asteron Life Stand Alone Trauma 0 Asteron Life Stand Alone Trauma Plus 0 0 Standalone Living Plus вт 0 Standalone Living Insurance ClearView Trauma Cover ClearView Trauma Plus 0 Macquarie Life Trauma Platinum ** Critical Illness Plus 0 MLC Insurance 0 MLC Insurance Critical Illness Plus with Extras 0 Zurich Australia Extended SA Trauma Ins Zurich Australia Extended SA Trauma Ins Top Up 0 0 Zurich Australia Basic 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 Empty Nester Blue Collar Male

Report Date: September, 2014

standard

optional

not available

		Standard Optional Onot available
	PROFILE SUMMARY	Y REPORT
		Premiums
Company Name	Product Name	Stepped Level Guaranteed Future Insurability Reinstatement
**** outstand	ding value	
AIA Australia	SA Crisis Recovery	• • • • • • • • • • • • • • • • • • • •
Asteron Life	Stand Alone Trauma	
未未未		
AMP Life	Trauma Cover Optimum	•
AMP Life	Trauma Cover Standard	•
Asteron Life	Stand Alone Trauma Plus	•
Macquarie Life	FutureWise Life Trauma Insurance	•
OnePath	OneCare Trauma Cvr Prem	•
TAL	Standalone Critical Illness Plan Premier	• • •
TAL	Standalone Critical Illness Plan Standard	• • •

AMP	SA Trauma Insurance Plus Plan	•
AMP	Elevate SA Trauma Insurance Plan	• • •
AMP Life	Trauma Cover Standard	•
AMP Life	Trauma Cover Optimum w/ Partials	• • • • • • • • • • • • • • • • • • • •
Asteron Life	Stand Alone Trauma Plus Cover with Booster	•
BT	Standalone Living Plus	• • •
BT	Standalone Living Insurance	• • •
ClearView	Trauma Plus	•
ClearView	Trauma Cover	•
Macquarie Life	Trauma Platinum	• • •
Macquarie Life	Trauma Plus	• • •
OnePath	Trauma Cvr Prem with Max	0 •
OnePath	OneCare Trauma Cvr Comp	•
**		
MLC Insurance	Critical Illness Plus with Extras	•
MLC Insurance	Critical Illness Plus	•
Zurich Australia	Extended SA Trauma Ins Top Up	•
Zurich Australia	Basic SA Trauma Ins	•
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.



Report Date: September, 2014

optional O not available

standard

Trauma Insurance - Level Empty Nester Blue Collar Female

SUMMARY PROFILE REPORT Premiums **Company Name Product Name** Stepped **** outstanding value OnePath Trauma Cvr Prem with Max 0 OnePath OneCare Trauma Cvr Prem 食食食物 SA Crisis Recovery 0 0 AIA Australia AMP Life Trauma Cover Optimum w/ Partials Macquarie Life Trauma Plus 0 FutureWise Life Trauma Insurance 0 Macquarie Life OnePath OneCare Trauma Cvr Comp TAL 0 Standalone Critical Illness Plan Premier TAL Standalone Critical Illness Plan Standard 0 *** 0 AMP SA Trauma Insurance Plus Plan AMP Elevate SA Trauma Insurance Plan 0 AMP Life Trauma Cover Optimum AMP Life Trauma Cover Standard AMP Life Trauma Cover Standard 0 Asteron Life Stand Alone Trauma Asteron Life Stand Alone Trauma Plus Cover with Booster 0 Asteron Life Stand Alone Trauma Plus 0 ВТ 0 Standalone Living Plus вт 0 Standalone Living Insurance ClearView Trauma Plus ClearView Trauma Cover 0 Macquarie Life Trauma Platinum Extended SA Trauma Ins 0 Zurich Australia ** 0 MLC Insurance Critical Illness Plus with Extras 0 MLC Insurance Critical Illness Plus Zurich Australia Extended SA Trauma Ins Top Up 0

Basic 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.



Income Protection - Stepped Young Professional Male

Report Date: September, 2014

 optional O not available SUMMARY PROF Ε 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 AIA Australia Income Protection Advantage Optional 0 0 0 Income Protection Plan Premier TAL Income Protection Plan Standard 0 0 食食食食 Income Protection PLUS Optional 0 0 AIA Australia Income Protection Plan 0 0 0 AIA Australia **AMP** Elevate Income Insurance Plan 0 ВТ 0 Income Protection Standard ClearView Income Protection Cover 0 0 0 ClearView Income Protection Cover with Extras 0 0 0 Macquarie Life FutureWise Disability Income Plus 0 0 • Macquarie Life FutureWise Disability Income Insurance • OnePath OneCare Income Sec. Std 0 0 100 AMP Elevate Elevate Income Insurance Prem 0 **AMP** 0 Elevate Income Insurance Plus 0 0 0 AMP Life Flex Lt Inc. Cont. Standard **Asgard Capital Mgnt** Income Protection 0 • 0 0 • Asteron Life Income Protection Plus Asteron Life Income Protection 0 Income Protection Plus 0 0 0 ClearView Income Protection Cover Plus 0 0 0 ClearView Income Protection Plus Cover with Extras CommInsure 0 0 • 0 Macquarie Life FutureWise Income Disability Insurance Extra • 0 0 Macquarie Life FutureWise Disability Income Plus with Extra 0 OnePath OneCare Income Sec, Comp 0 OnePath OneCare Income Sec. Prof 0 0 OnePath OneCare Income Sec. Basic 0 0 0 0 Zurich Australia Income Replacement Standard Zurich Australia Income Replacement Premier 0 0 0 0 Zurich Australia Income Replacement Comprehensive ** 0 AMP Life Flex Lt Inc. Cont. Advances

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



Income Protection - Stepped Young Professional Male

Report Date: September, 2014

standard optional O not available SUMMARY PROF 0 R ncreasing Claims **Premiums** Superannuation Contribution **Company Name Product Name** ** 0 0 CommInsure Income Care Plus **MLC Insurance** 0 0 0 Income Protection Platinum Income Protection with Extras MLC Insurance • • 0 0 0 Income Protection Platinum with Extras • MLC Insurance MLC Insurance Income Protection

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



Income Protection - Stepped Young Professional Female

Report Date: September, 2014

standard optional O not available SUMMARY PROF Ε REP 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 0 AIA Australia Income Protection Plan 0 AIA Australia 0 0 Income Protection Advantage Optional TAL Income Protection Plan Standard 0 0 食食食食 Income Protection PLUS Optional 0 0 AIA Australia **AMP** 0 Elevate Income Insurance Plan Asgard Capital Mgnt Income Protection 0 0 вт 0 Income Protection Standard ClearView Income Protection Cover 0 0 0 ClearView Income Protection Cover with Extras 0 0 0 Macquarie Life FutureWise Disability Income Plus 0 0 0 OnePath OneCare Income Sec. Std • TAL Income Protection Plan Premier 0 0 100 AMP Elevate Income Insurance Plus 0 **AMP** Elevate Elevate Income Insurance Prem 0 AMP Life 0 0 0 Flex Lt Inc. Cont. Standard Asteron Life Income Protection Plus 0 • 0 Asteron Life Income Protection ВТ Income Protection Plus 0 0 ClearView Income Protection Plus Cover with Extras 0 0 0 0 ClearView Income Protection Cover Plus O 0 0 CommInsure Income Care FutureWise Disability Income Insurance 0 • Macquarie Life FutureWise Disability Income Plus with Extra 0 Macquarie Life • 0 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 OnePath OneCare Income Sec, Comp 0 OnePath OneCare Income Sec. Basic 0 0 OnePath OneCare Income Sec. Prof 0 0 0 0 Zurich Australia Income Replacement Standard Zurich Australia Income Replacement Premier 0 0 0 0 Zurich Australia Income Replacement Comprehensive ** 0 AMP Life Flex Lt Inc. Cont. Advances

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



Income Protection - Stepped Young Professional Female

Report Date: September, 2014

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	PROFILE SUMM	A R Y	R E P	ORT		
		Prem	niums	ims	Ž	on ر
Company Name	Product Name	Stepped 1	Fevel 2	Increasing Claims o	Specified Injury	Superannuation Contribution
**						
Comminsure	Income Care Plus	•	•	0	•	0
MLC Insurance	Income Protection Platinum	•	•	•	0	0
MLC Insurance	Income Protection	•	•	•	0	0
MLC Insurance	Income Protection Platinum with Extras	•	•	•	•	0
MLC Insurance	Income Protection with Extras	•	•	0	0	0

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



Income Protection - Stepped Young Managerial Male

Report Date: September, 2014

 optional O not available SUMMAR PROF Ε REP 0 R **Premiums** ncreasing Claims Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 0 AIA Australia Income Protection Plan 0 AIA Australia 0 0 Income Protection Advantage Optional TAL Income Protection Plan Standard 0 0 *** Income Protection PLUS Optional 0 0 AIA Australia **AMP** Elevate Income Insurance Plan 0 Asgard Capital Mgnt Income Protection 0 0 ClearView 0 0 • Income Protection Cover CommInsure Income Care 0 0 0 FutureWise Disability Income Plus Macquarie Life 0 • Macquarie Life FutureWise Disability Income Insurance 0 0 • • TAL Income Protection Plan Premier *** **AMP** Elevate Income Insurance Plus 0 AMP Elevate Elevate Income Insurance Prem 0 AMP Life 0 0 Flex Lt Inc. Cont. Standard 0 AMP Life 0 Flex Lt Inc. Cont. Advances Asteron Life Income Protection • 0 ВТ Income Protection Plus 0 ВТ Income Protection Standard 0 0 CommInsure Income Care Plus 0 • 0 FutureWise Disability Income Plus with Extra Macquarie Life 0 0 Macquarie Life FutureWise Income Disability Insurance Extra MLC Insurance Income Protection Platinum 0 0 0 0 OnePath OneCare Income Sec. Basic • 0 OnePath 0 OneCare Income Sec. Std. 0 OnePath OneCare Income Sec. Prof 0 OnePath OneCare Income Sec, Comp 0 0 Zurich Australia Income Replacement Premier 0 0 0 0 Zurich Australia Income Replacement Comprehensive 0 Zurich Australia Income Replacement Standard 0 Asteron Life Income Protection Plus 0 \circ MLC Insurance Income Protection with Extras

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index
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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



Income Protection - Stepped Young Managerial Male

Report Date: September, 2014

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	PROFILE SUMM.	A R Y	R E P	O R T		
		Prem	niums	ms	>	u -
Company Name	Product Name	Stepped	Fevel 2	Increasing Claims	Specified Injury	Superannuation contribution
**						
MLC Insurance	Income Protection	•	•	0	0	0
MLC Insurance	Income Protection Platinum with Extras	•	•	0		0

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



Income Protection - Stepped Young Managerial Female

Report Date: September, 2014

optional O not available

SUMMAR PROF Ε 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 AIA Australia Income Protection Advantage Optional 0 Asgard Capital Mgnt 0 0 Income Protection Income Protection Plan Standard 0 0 食食食物 0 0 0 AIA Australia Income Protection Plan Income Protection PLUS Optional 0 0 AIA Australia **AMP** Elevate Income Insurance Plan 0 • ClearView 0 0 • Income Protection Cover CommInsure Income Care 0 0 0 FutureWise Disability Income Plus Macquarie Life 0 • Macquarie Life FutureWise Disability Income Insurance 0 0 • • TAL Income Protection Plan Premier *** **AMP** Elevate Elevate Income Insurance Prem 0 **AMP** Elevate Income Insurance Plus 0 AMP Life 0 0 Flex Lt Inc. Cont. Standard 0 Asteron Life 0 Income Protection 0 ВТ Income Protection Standard ВТ Income Protection Plus • 0 0 CommInsure Income Care Plus 0 Macquarie Life FutureWise Disability Income Plus with Extra 0 0 • 0 FutureWise Income Disability Insurance Extra Macquarie Life O 0 0 MLC Insurance Income Protection Platinum OneCare Income Sec. Basic 0 0 OnePath 0 OnePath OneCare Income Sec, Comp • 0 0 OnePath OneCare Income Sec. Prof. 0 OnePath OneCare Income Sec. Std 0 Zurich Australia Income Replacement Comprehensive 0 0 Zurich Australia Income Replacement Premier 0 0 0 0 Zurich Australia Income Replacement Standard AMP Life Flex Lt Inc. Cont. Advances 0 0 Asteron Life Income Protection Plus MLC Insurance Income Protection with Extras

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



life insurance star ratings Income Protection - Stepped Young Managerial Female

Report Date: September, 2014

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ا	PROFILE SUMMA	A R Y	R E P	O R T		
		Prem	niums	sш	5	u -
Company Name	Product Name	Stepped 1	Level 5	Increasing Claims &	Specified Injury	Superannuation _c Contribution
**						
MLC Insurance	Income Protection	•	•	•	0	0
MLC Insurance	Income Protection Platinum with Extras	•	•	O		0

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index
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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



Income Protection - Stepped Young Light manual Male

Report Date: September, 2014

 optional O not available SUMMAR R O F Ε 0 R **Premiums** ncreasing Claims Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 Macquarie Life FutureWise Disability Income Insurance 0 Income Protection Plan Standard 0 0 *** Income Protection PLUS Optional 0 0 AIA Australia 0 AIA Australia Income Protection Advantage Optional 0 AIA Australia Income Protection Plan 0 0 0 вт Income Protection Standard 0 OnePath 0 • OneCare Income Sec. Std OnePath OneCare Income Sec, Comp 0 0 OnePath OneCare Income Sec. Basic 0 • TAL Income Protection Plan Premier • • 0 **AMP** Elevate Income Insurance Plan **AMP** Elevate Income Insurance Plus 0 AMP Elevate Elevate Income Insurance Prem 0 • 0 Asteron Life Income Protection Income Protection Plus BT 0 0 0 ClearView Income Protection Cover 0 CommInsure Income Care Plus 0 0 CommInsure Income Care 0 0 0 0 Macquarie Life FutureWise Income Disability Insurance Extra • 0 0 0 MLC Insurance Income Protection 0 0 0 MLC Insurance Income Protection Platinum with Extras Income Protection Platinum 0 0 0 MLC Insurance 0 Zurich Australia Income Replacement Standard • 0 0 Zurich Australia Income Replacement Comprehensive ** AMP Life Flex Lt Inc. Cont. Advances 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 0 0 **Asgard Capital Mgnt** Income Protection 0 Asteron Life Income Protection Plus MLC Insurance Income Protection with Extras 0

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



MLC Insurance

life insurance star ratings

Income Protection - Stepped Young Light manual Female

Report Date: September, 2014

standard optional O not available SUMMAR PROF REP 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 OnePath OneCare Income Sec. Std 0 0 0 TAI Income Protection Plan Standard *** Income Protection Plan 0 0 0 AIA Australia 0 AIA Australia Income Protection Advantage Optional 0 Income Protection PLUS Optional 0 0 AIA Australia вт Income Protection Standard 0 0 • Macquarie Life FutureWise Disability Income Insurance OnePath OneCare Income Sec, Comp 0 0 OnePath OneCare Income Sec. Basic 0 • TAL Income Protection Plan Premier • • 0 **AMP** Elevate Elevate Income Insurance Prem **AMP** Elevate Income Insurance Plan 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 0 0 Asgard Capital Mgnt Income Protection 0 0 Asteron Life Income Protection BT Income Protection Plus • 0 0 0 ClearView Income Protection Cover 0 CommInsure Income Care 0 0 FutureWise Income Disability Insurance Extra 0 0 Macquarie Life • 0 0 0 MLC Insurance Income Protection 0 0 0 MLC Insurance Income Protection Platinum with Extras Income Protection Platinum 0 0 0 MLC Insurance 0 Zurich Australia Income Replacement Standard • • 0 Zurich Australia Income Replacement Comprehensive ** **AMP** Elevate Income Insurance Plus 0 AMP Life Flex Lt Inc. Cont. Advances 0 Asteron Life Income Protection Plus 0 0 CommInsure Income Care Plus

Income Protection with Extras

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. 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

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



Income Protection - Stepped Young Blue Collar Male

Report Date: September, 2014

 optional O not available SUMMARY PROF Ε REP 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 **AMP** Elevate Income Insurance Plan 0 0 Macquarie Life FutureWise Disability Income Insurance 食食食食 AMP 0 Elevate Elevate Income Insurance Prem вт 0 Income Protection Standard CommInsure Income Care Plus 0 0 CommInsure Income Care 0 0 0 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 TAL Income Protection Plan Standard 0 0 TAL Income Protection Plan Premier 0 0 *** 0 0 AIA Australia Income Protection Advantage Optional AIA Australia Income Protection PLUS Optional 0 0 Elevate Income Insurance Plus 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 Asteron Life Income Protection Plus Asteron Life Income Protection • 0 ВТ Income Protection Plus 0 0 0 MLC Insurance Income Protection Platinum 0 0 OnePath OneCare Income Sec. Basic 0 0 OnePath OneCare Income Sec. Std. • 0 OnePath OneCare Income Sec, Comp Income Replacement Standard 0 • Zurich Australia 0 Zurich Australia Income Replacement Comprehensive • ** • 0 0 AIA Australia Income Protection Plan ClearView Income Protection Cover 0 0 0 **MLC Insurance** Income Protection Platinum with Extras 0 0 0 0 0 0 MLC Insurance Income Protection with Extras 0 0 MLC Insurance Income Protection 0

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index
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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



Income Protection - Stepped Young Blue Collar Female

Report Date: September, 2014

standard optional O not available SUMMARY PROF Ε 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 TAL Income Protection Plan Premier 0 TAL 0 0 Income Protection Plan Standard 食食食物 AMP 0 Elevate Income Insurance Plan 0 Asteron Life Income Protection вт Income Protection Standard 0 CommInsure Income Care 0 0 0 Macquarie Life FutureWise Disability Income Insurance 0 0 OnePath OneCare Income Sec. Std 0 0 OnePath OneCare Income Sec. Basic 0 0 *** Income Protection PLUS Optional 0 0 AIA Australia AIA Australia Income Protection Advantage Optional 0 0 Elevate Elevate Income Insurance Prem 0 AMP Elevate Income Insurance Plus 0 • AMP Life 0 0 Flex Lt Inc. Cont. Standard 0 0 Asteron Life Income Protection Plus BT Income Protection Plus • 0 0 0 ClearView Income Protection Cover CommInsure Income Care Plus 0 0 FutureWise Income Disability Insurance Extra 0 0 Macquarie Life 0 0 0 Income Protection Platinum MLC Insurance 0 0 MLC Insurance Income Protection Platinum with Extras 0 OnePath 0 0 OneCare Income Sec, Comp 0 Zurich Australia Income Replacement Standard • ** 0 0 0 AIA Australia Income Protection Plan AMP Life Flex Lt Inc. Cont. Advances 0 0 MLC Insurance Income Protection 0 0 0 0 0 MLC Insurance Income Protection with Extras 0 0 Zurich Australia Income Replacement Comprehensive

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



Income Protection - Stepped Middle Professional Male

Report Date: September, 2014

 optional O not available SUMMARY PROF Ε 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 TAL Income Protection Plan Premier 0 0 0 Income Protection Plan Standard Zurich Australia Income Replacement Standard 0 0 食食食食 Income Protection PLUS Optional 0 0 AIA Australia 0 0 AIA Australia Income Protection Advantage Optional **AMP** Elevate Income Insurance Plan 0 **AMP** Elevate Elevate Income Insurance Prem 0 Asteron Life Income Protection 0 ClearView Income Protection Cover 0 0 0 ClearView Income Protection Cover with Extras 0 0 0 Macquarie Life FutureWise Disability Income Plus 0 • Zurich Australia Income Replacement Comprehensive 0 0 100 AIA Australia Income Protection Plan 0 0 0 0 **AMP** Elevate Income Insurance Plus AMP Life 0 Flex Lt Inc. Cont. Advances Asgard Capital Mgnt Income Protection 0 • 0 0 • Asteron Life Income Protection Plus Income Protection Plus 0 вт Income Protection Standard Income Protection Plus Cover with Extras 0 0 0 ClearView O • 0 ClearView Income Protection Cover Plus 0 0 • CommInsure Income Care 0 Macquarie Life FutureWise Disability Income Plus with Extra • 0 0 Macquarie Life FutureWise Disability Income Insurance 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 OnePath OneCare Income Sec. Prof 0 0 OnePath OneCare Income Sec. Std. 0 0 0 0 OnePath OneCare Income Sec. Basic OnePath OneCare Income Sec, Comp 0 0 0 0 Zurich Australia Income Replacement Premier ** • 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.
2 Premiums will be calculated based on your age at the start of the policy.
3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index
4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.
5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



Income Protection - Stepped Middle Professional Male

Report Date: September, 2014

standard optional O not available SUMMARY PROF 0 R ncreasing Claims **Premiums** Superannuation Contribution **Company Name Product Name** ** 0 0 CommInsure Income Care Plus **MLC Insurance** 0 0 0 Income Protection Platinum MLC Insurance Income Protection with Extras • • 0 0 0 0 MLC Insurance Income Protection MLC Insurance Income Protection Platinum with Extras

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



Income Protection - Stepped Middle Professional Female

Report Date: September, 2014

standard optional O not available SUMMAR PROF REP 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 AIA Australia Income Protection Advantage Optional 0 0 0 0 ClearView Income Protection Cover TAL Income Protection Plan Standard 0 0 食食食物 Income Protection PLUS Optional 0 0 AIA Australia Income Protection Plan 0 0 0 AIA Australia **AMP** Elevate Elevate Income Insurance Prem 0 • AMP Elevate Income Insurance Plan 0 Asteron Life Income Protection 0 ClearView Income Protection Cover with Extras 0 0 0 TAL Income Protection Plan Premier 0 0 Zurich Australia Income Replacement Standard 0 • Zurich Australia Income Replacement Comprehensive 0 0 100 AMP Elevate Income Insurance Plus 0 Asteron Life Income Protection Plus 0 ВТ 0 Income Protection Standard ВТ Income Protection Plus • 0 0 0 ClearView Income Protection Cover Plus ClearView Income Protection Plus Cover with Extras 0 0 0 0 0 CommInsure Income Care 0 0 • 0 FutureWise Disability Income Plus with Extra Macquarie Life 0 0 Macquarie Life FutureWise Disability Income Insurance FutureWise Disability Income Plus 0 • Macquarie Life 0 FutureWise Income Disability Insurance Extra • Macquarie Life 0 0 0 MLC Insurance Income Protection Platinum 0 0 0 MLC Insurance Income Protection Platinum with Extras OnePath OneCare Income Sec. Prof 0 0 OnePath OneCare Income Sec. Std 0 0 0 0 OnePath OneCare Income Sec, Comp OnePath OneCare Income Sec. Basic 0 0 0 0 Zurich Australia Income Replacement Premier ** • 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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4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.
5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



*life insurance star ratings*Income Protection - Stepped Middle Professional Female

Report Date: September, 2014

inco	me Protection - Steppea Middle I	rolessional		standard 0	optional O no	t available
	PROFILE SUM	M A R Y	R E P	O R T		
		Pren	niums	ms	>	u -
Company Name	Product Name	Stepped	Fevel 2	Increasing Claims ω	Specified Injury	Superannuation Contribution
**						
AMP Life	Flex Lt Inc. Cont. Advances	•	•	•	•	•
Asgard Capital Mgnt	Income Protection	•	0	•	•	0
Comminsure	Income Care Plus	•	•	•	•	•
MLC Insurance	Income Protection with Extras	•	•	•	•	0
MLC Insurance	Income Protection	•	•	•	0	0

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



Income Protection - Stepped Middle Managerial Male

Report Date: September, 2014

 optional O not available SUMMAR PROF Ε 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 Macquarie Life FutureWise Disability Income Plus 0 0 0 Income Protection Plan Standard Zurich Australia Income Replacement Standard 0 0 食食食食 0 0 AIA Australia Income Protection Advantage Optional AIA Australia Income Protection Plan 0 0 0 **AMP** Elevate Income Insurance Plan 0 ClearView 0 • Income Protection Cover 0 Macquarie Life FutureWise Disability Income Insurance 0 0 TAL Income Protection Plan Premier 0 • Zurich Australia Income Replacement Premier 0 0 • • Zurich Australia Income Replacement Comprehensive AIA Australia Income Protection PLUS Optional 0 0 AMP Elevate Elevate Income Insurance Prem 0 **AMP** Elevate Income Insurance Plus 0 AMP Life 0 0 0 Flex Lt Inc. Cont. Standard **Asgard Capital Mgnt** Income Protection 0 • 0 0 • Asteron Life Income Protection Plus Asteron Life Income Protection 0 вт Income Protection Plus 0 вт Income Protection Standard • 0 • CommInsure Income Care Plus CommInsure 0 0 • Income Care 0 Macquarie Life FutureWise Income Disability Insurance Extra • 0 0 Macquarie Life FutureWise Disability Income Plus with Extra 0 OnePath OneCare Income Sec. Basic 0 OnePath OneCare Income Sec. Std 0 0 OnePath OneCare Income Sec, Comp 0 0 0 0 OnePath OneCare Income Sec. Prof 100 AMP Life Flex Lt Inc. Cont. Advances 0 MLC Insurance 0 0 0 Income Protection 0 \circ MLC Insurance Income Protection Platinum

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



Income Protection - Stepped Middle Managerial Male

Report Date: September, 2014

standard optional O not available SUMMARY PROF 0 R ncreasing Claims **Premiums** Superannuation **Product Name Company Name** ** 0 • 0 MLC Insurance Income Protection with Extras **MLC Insurance** Income Protection Platinum with Extras

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



Income Protection - Stepped Middle Managerial Female

Report Date: September, 2014

 optional O not available SUMMAR PROF Ε REP 0 R **Premiums** ncreasing Claims Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 AIA Australia Income Protection Advantage Optional 0 0 0 Income Protection Plan Standard Zurich Australia Income Replacement Standard 0 0 食食食食 0 0 0 AIA Australia Income Protection Plan Income Protection PLUS Optional 0 0 AIA Australia **AMP** Elevate Income Insurance Plan 0 • ClearView 0 • Income Protection Cover 0 CommInsure Income Care 0 0 0 FutureWise Disability Income Plus Macquarie Life 0 • Macquarie Life FutureWise Disability Income Insurance 0 0 • • Zurich Australia Income Replacement Comprehensive **AMP** Elevate Elevate Income Insurance Prem 0 **AMP** 0 Flevate Income Insurance Plus AMP Life 0 0 Flex Lt Inc. Cont. Standard 0 Asteron Life 0 Income Protection Asteron Life Income Protection Plus • 0 0 ВТ Income Protection Standard ВТ Income Protection Plus 0 0 CommInsure Income Care Plus FutureWise Income Disability Insurance Extra 0 • 0 Macquarie Life 0 0 Macquarie Life FutureWise Disability Income Plus with Extra MLC Insurance Income Protection Platinum 0 0 0 0 OnePath OneCare Income Sec. Std • 0 0 OnePath OneCare Income Sec, Comp 0 OnePath OneCare Income Sec. Basic 0 OnePath OneCare Income Sec. Prof 0 0 TAL Income Protection Plan Premier 0 0 0 0 Zurich Australia Income Replacement Premier 100 AMP Life Flex Lt Inc. Cont. Advances 0 **Asgard Capital Mgnt** 0 0 Income Protection 0 MLC Insurance Income Protection with Extras

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



life insurance star ratings Income Protection - Stepped Middle Managerial Female

Report Date: September, 2014

moonik	or recedien Geopped wilder war	agenarr		standard 0	optional O no	t available
	PROFILE SUMM/	A R Y	R E P	ORT		
		Prem	niums	sш	2	u -
Company Name	Product Name	Stepped 1	Level 5	Increasing Claims &	Specified Injury	Superannuation _c Contribution
**						
MLC Insurance	Income Protection	•	•	0	0	0
MLC Insurance	Income Protection Platinum with Extras	•	•	O		0

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index
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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



Income Protection - Stepped Middle Light manual Male

Report Date: September, 2014

 optional O not available SUMMARY PROF Ε 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 Macquarie Life FutureWise Disability Income Insurance 0 Income Protection Plan Standard 0 0 食食食物 AMP 0 Elevate Income Insurance Plan вт 0 Income Protection Standard ClearView Income Protection Cover 0 0 0 OnePath OneCare Income Sec. Std 0 • 0 OnePath 0 OneCare Income Sec, Comp 0 OnePath OneCare Income Sec. Basic 0 0 TAI Income Protection Plan Premier 0 • Zurich Australia Income Replacement Standard • • • AIA Australia Income Protection PLUS Optional 0 AIA Australia Income Protection Advantage Optional 0 0 AIA Australia Income Protection Plan 0 0 0 **AMP** Elevate Elevate Income Insurance Prem 0 **AMP** 0 Elevate Income Insurance Plus 0 Asteron Life Income Protection • ВТ Income Protection Plus 0 0 CommInsure Income Care 0 0 CommInsure Income Care Plus 0 FutureWise Income Disability Insurance Extra 0 • 0 Macquarie Life O 0 0 MLC Insurance Income Protection Platinum Income Protection Platinum with Extras 0 0 0 MLC Insurance 0 0 0 MLC Insurance Income Protection 0 0 Zurich Australia Income Replacement Comprehensive ** 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 0 **Asgard Capital Mgnt** Income Protection 0 Asteron Life Income Protection Plus MLC Insurance Income Protection with Extras 0

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



CommInsure

life insurance star ratings

Income Protection - Stepped Middle Light manual Female

Report Date: September, 2014

inco	rne Protection - Stepped Middle Ligr	ıı ıııaııudi	st emale ● st	andard ① d	optional O not	available
	PROFILE SUMM	A R Y	REPO	RT		
Company Name	Product Name	Prem Pedbed 1	niums 	Increasing Claims ര	Specified Injury	Superannuation Contribution
**** outstar	nding value					
OnePath OnePath	OneCare Income Sec. Std OneCare Income Sec. Basic	•	•	O		O

AIA Australia Asteron Life BT	Income Protection Advantage Optional Income Protection Income Protection Standard		•	O	•	0
ClearView Macquarie Life OnePath TAL	Income Protection Cover FutureWise Disability Income Insurance OneCare Income Sec, Comp Income Protection Plan Standard			0 0 0	 •	O O
TAL	Income Protection Plan Premier			Ŏ		Ŏ
AIA Australia AIA Australia AMP	Income Protection Plan Income Protection PLUS Optional Elevate Income Insurance Plan			• • • • • • • • • • • • • • • • • • •		
AMP Asteron Life BT	Elevate Elevate Income Insurance Prem Income Protection Plus Income Protection Plus			0		• •
CommInsure Macquarie Life MLC Insurance	Income Care FutureWise Income Disability Insurance Extra Income Protection Platinum with Extras	•	•	0 0	• • •	0 0 0
MLC Insurance MLC Insurance MLC Insurance	Income Protection Income Protection with Extras Income Protection Platinum			0 0 0	0 •••	0
Zurich Australia Zurich Australia	Income Replacement Standard Income Replacement Comprehensive			0		0
AMP	Elevate Income Insurance Plus	•	•	0	•	
AMP Life AMP Life	Flex Lt Inc. Cont. Standard Flex Lt Inc. Cont. Advances	<u>-</u>	<u>-</u>	0	0	0
Asgard Capital Mgnt	Income Protection	•	o	•		0

Income Care Plus

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



Income Protection - Stepped Middle Blue Collar Male

Report Date: September, 2014

 optional O not available SUMMARY PROF Ε REP 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 **AMP** Elevate Income Insurance Plan 0 0 Macquarie Life FutureWise Disability Income Insurance *** AMP 0 Elevate Elevate Income Insurance Prem 0 Asteron Life Income Protection вт Income Protection Standard 0 CommInsure Income Care Plus 0 0 0 CommInsure Income Care 0 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 0 Income Protection Plan Standard TAL 0 0 *** 0 0 AIA Australia Income Protection Advantage Optional Income Protection PLUS Optional AIA Australia 0 0 Elevate Income Insurance Plus 0 Asteron Life Income Protection Plus • 0 BT Income Protection Plus ClearView Income Protection Cover • 0 0 0 MLC Insurance Income Protection Platinum 0 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 OnePath OneCare Income Sec, Comp 0 0 0 0 OnePath OneCare Income Sec. Std 0 0 OnePath OneCare Income Sec. Basic • 0 TAL Income Protection Plan Premier Zurich Australia 0 • Income Replacement Standard 0 Zurich Australia Income Replacement Comprehensive • ** • 0 0 AIA Australia Income Protection Plan AMP Life Flex Lt Inc. Cont. Standard 0 0 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 0 0 MLC Insurance Income Protection 0 0 MLC Insurance Income Protection with Extras 0

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



Income Protection - Stepped Middle Blue Collar Female

Report Date: September, 2014

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standard

SUMMARY PROF L E 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level **** outstanding value Asteron Life Income Protection 0 0 0 OnePath OneCare Income Sec. Std TAL Income Protection Plan Standard 0 0 食食食物 **AMP** 0 Elevate Income Insurance Plan вт Income Protection Standard 0 Macquarie Life FutureWise Disability Income Insurance 0 0 OnePath OneCare Income Sec, Comp 0 0 OnePath OneCare Income Sec. Basic 0 0 TAL Income Protection Plan Premier 0 0 *** 0 0 AIA Australia Income Protection Advantage Optional Income Protection PLUS Optional AIA Australia 0 0 AIA Australia Income Protection Plan 0 0 0 **AMP** Elevate Income Insurance Plus 0 • **AMP** Elevate Elevate Income Insurance Prem 0 0 Asteron Life Income Protection Plus ВТ Income Protection Plus • 0 0 0 ClearView Income Protection Cover CommInsure Income Care Plus 0 0 0 0 CommInsure Income Care 0 0 0 FutureWise Income Disability Insurance Extra • Macquarie Life O • 0 MLC Insurance Income Protection Platinum Income Replacement Comprehensive 0 • Zurich Australia 0 Zurich Australia Income Replacement Standard • ** AMP Life 0 0 0 Flex Lt Inc. Cont. Standard AMP Life Flex Lt Inc. Cont. Advances 0 0 MLC Insurance Income Protection 0 0 0 0 0 MLC Insurance Income Protection with Extras 0 0 MLC Insurance Income Protection Platinum with Extras 0

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



Income Protection - Stepped Mature Professional Male

Report Date: September, 2014

 optional O not available SUMMARY R O F Ε 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 TAL Income Protection Plan Standard 0 0 0 Zurich Australia Income Replacement Standard Zurich Australia Income Replacement Comprehensive 0 0 食食食食 Income Protection PLUS Optional 0 0 AIA Australia Income Protection Advantage Optional 0 0 AIA Australia **AMP** Elevate Income Insurance Plan 0 **AMP** Elevate Elevate Income Insurance Prem 0 Asteron Life Income Protection 0 Macquarie Life FutureWise Disability Income Plus 0 0 OnePath OneCare Income Sec. Prof 0 0 • TAL Income Protection Plan Premier • Zurich Australia Income Replacement Premier 0 0 1 AIA Australia Income Protection Plan 0 0 0 Elevate Income Insurance Plus 0 **AMP** AMP Life 0 Flex Lt Inc. Cont. Advances Asgard Capital Mgnt Income Protection 0 • 0 0 • Asteron Life Income Protection Plus Income Protection Standard 0 вт Income Protection Plus 0 0 0 ClearView Income Protection Plus Cover with Extras O 0 0 ClearView Income Protection Cover ClearView Income Protection Cover with Extras 0 0 • 0 0 ClearView Income Protection Cover Plus • 0 • 0 Macquarie Life FutureWise Disability Income Insurance 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 Macquarie Life FutureWise Disability Income Plus with Extra 0 0 MLC Insurance Income Protection Platinum 0 0 0 0 0 0 Income Protection Platinum with Extras MLC Insurance 0 OnePath OneCare Income Sec. Std 0 0 OnePath OneCare Income Sec. Basic 0 0 0 OnePath OneCare Income Sec, Comp **

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



Income Protection - Stepped Mature Professional Male

Report Date: September, 2014

standard optional O not available SUMMARY PROF 0 ncreasing Claims **Premiums** Superannuation Contribution **Company Name Product Name** ** 0 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 0 CommInsure Income Care Income Care Plus CommInsure • 0 • Income Protection with Extras 0 MLC Insurance MLC Insurance Income Protection

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



Income Protection - Stepped Mature Professional Female

Report Date: September, 2014

optional O not available

standard

SUMMARY PROF REP 0 R Т ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 AIA Australia Income Protection Advantage Optional 0 0 0 Income Protection Plan Standard Zurich Australia Income Replacement Standard 0 0 食食食食 0 0 0 AIA Australia Income Protection Plan Income Protection PLUS Optional 0 0 AIA Australia **AMP** Elevate Elevate Income Insurance Prem 0 AMP Elevate Income Insurance Plan 0 Asteron Life Income Protection 0 ClearView Income Protection Cover 0 0 0 TAL Income Protection Plan Premier 0 0 0 Zurich Australia Income Replacement Comprehensive • Zurich Australia Income Replacement Premier 0 0 100 AMP Elevate Income Insurance Plus 0 AMP Life 0 Flex Lt Inc. Cont. Advances **Asgard Capital Mgnt** 0 0 Income Protection Asteron Life Income Protection Plus • 0 0 ВТ Income Protection Standard ВТ Income Protection Plus 0 0 0 ClearView Income Protection Cover with Extras 0 0 0 ClearView Income Protection Cover Plus • 0 0 ClearView Income Protection Plus Cover with Extras FutureWise Disability Income Plus 0 • Macquarie Life 0 Macquarie Life FutureWise Income Disability Insurance Extra • 0 0 Macquarie Life FutureWise Disability Income Insurance 0 Macquarie Life FutureWise Disability Income Plus with Extra 0 MLC Insurance Income Protection Platinum 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 0 0 0 OnePath OneCare Income Sec. Basic 0 OnePath OneCare Income Sec. Prof 0 0 OnePath OneCare Income Sec, Comp 0 0 0 OnePath OneCare Income Sec. Std

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. 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

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¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index
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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



*life insurance star ratings*Income Protection - Stepped Mature Professional Female

Report Date: September, 2014

Incom	le Protection - Stepped Mature Pro	iessioriai i		standard 0	optional O no	t available
	PROFILE SUMM	A R Y	R E P	ORT		
		Prem	iums	ms	<u>></u>	u -
Company Name	Product Name	Stepped	Fevel 2	Increasing Claims ω	Specified Injury	Superannuation _c Contribution
**						
AMP Life	Flex Lt Inc. Cont. Standard	•	•	0	0	•
CommInsure	Income Care	•	•	•	0	•
Comminsure	Income Care Plus	•	•	•	•	•
MLC Insurance	Income Protection	•	•	•	0	0
MLC Insurance	Income Protection with Extras	•	•	•	•	0

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



Income Protection - Stepped Mature Managerial Male

Report Date: September, 2014

 optional O not available SUMMARY PROF Ε 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 TAL Income Protection Plan Standard 0 0 0 Zurich Australia Income Replacement Comprehensive Zurich Australia Income Replacement Standard 0 0 食食食食 0 0 AIA Australia Income Protection Advantage Optional 0 0 0 AIA Australia Income Protection Plan **AMP** Elevate Elevate Income Insurance Prem 0 AMP Elevate Income Insurance Plan 0 Macquarie Life FutureWise Disability Income Plus 0 0 Macquarie Life FutureWise Disability Income Insurance 0 • TAL Income Protection Plan Premier 0 0 0 • Zurich Australia Income Replacement Premier AIA Australia Income Protection PLUS Optional 0 0 Elevate Income Insurance Plus **AMP** 0 0 0 Asgard Capital Mgnt Income Protection 0 Asteron Life Income Protection Asteron Life Income Protection Plus • 0 ВТ Income Protection Plus ВТ Income Protection Standard 0 0 0 ClearView Income Protection Cover 0 0 0 0 CommInsure Income Care • • 0 CommInsure Income Care Plus FutureWise Disability Income Plus with Extra 0 • Macquarie Life 0 FutureWise Income Disability Insurance Extra • Macquarie Life 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 0 MLC Insurance Income Protection Platinum OnePath OneCare Income Sec. Std 0 0 OnePath OneCare Income Sec, Comp 0 0 0 0 OnePath OneCare Income Sec. Basic 0 OnePath OneCare Income Sec. Prof 0 ** AMP Life Flex Lt Inc. Cont. Advances 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.
2 Premiums will be calculated based on your age at the start of the policy.
3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index
4 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.
5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



Income Protection - Stepped Mature Managerial Male

Report Date: September, 2014

standard optional O not available SUMMARY PROF 0 R T **Premiums** ncreasing Claims Superannuation **Product Name Company Name** ** 0 0 0 MLC Insurance Income Protection **MLC Insurance** Income Protection with Extras

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



Income Protection - Stepped Mature Managerial Female

Report Date: September, 2014

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SUMMARY PROF Ε REP 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 AIA Australia Income Protection Advantage Optional 0 0 0 Income Protection Plan Standard Zurich Australia Income Replacement Standard 0 0 食食食食 Income Protection PLUS Optional 0 0 AIA Australia AIA Australia Income Protection Plan 0 0 0 **AMP** Elevate Income Insurance Plan 0 • Macquarie Life FutureWise Disability Income Insurance 0 Macquarie Life FutureWise Disability Income Plus 0 0 TAL Income Protection Plan Premier 0 • Zurich Australia Income Replacement Comprehensive 0 0 • • Zurich Australia Income Replacement Premier **AMP** Elevate Elevate Income Insurance Prem 0 **AMP** Elevate Income Insurance Plus 0 0 0 Asgard Capital Mgnt Income Protection 0 Asteron Life Income Protection Plus Asteron Life Income Protection • 0 ВТ Income Protection Plus ВТ Income Protection Standard 0 0 0 0 ClearView Income Protection Cover 0 • 0 Income Care Plus CommInsure O • 0 CommInsure Income Care FutureWise Disability Income Plus with Extra 0 • Macquarie Life 0 Macquarie Life FutureWise Income Disability Insurance Extra • 0 0 0 MLC Insurance Income Protection Platinum 0 0 0 MLC Insurance Income Protection Platinum with Extras OnePath OneCare Income Sec. Std 0 0 OnePath OneCare Income Sec. Basic 0 0 0 0 OnePath OneCare Income Sec, Comp 0 OnePath OneCare Income Sec. Prof 0 ** AMP Life Flex Lt Inc. Cont. Standard 0 0 0 AMP Life Flex Lt Inc. Cont. Advances

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



Income Protection - Stepped Mature Managerial Female

Report Date: September, 2014

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	PROFILE SUMM	A R Y	R E P	O R T		
		Prem	niums	ms	2	uo -
Company Name	Product Name	Stepped	Level 5	Increasing Claims &	Specified Injury	Superannuatic Contribution
MLC Insurance	Income Protection with Extras			•	•	0
MLC Insurance	Income Protection					O

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



Income Protection - Stepped Mature Light manual Male

Report Date: September, 2014

 optional O not available SUMMAR R O F Ε 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 OnePath OneCare Income Sec. Std 0 0 0 TAI Income Protection Plan Standard *** 0 0 AIA Australia Income Protection Advantage Optional 0 **AMP** Elevate Income Insurance Plan Macquarie Life FutureWise Disability Income Insurance 0 0 OnePath OneCare Income Sec, Comp 0 0 OnePath 0 OneCare Income Sec. Basic 0 TAI Income Protection Plan Premier 0 0 Zurich Australia Income Replacement Comprehensive 0 • Zurich Australia Income Replacement Standard • • AIA Australia 0 0 Income Protection Plan 0 AIA Australia Income Protection PLUS Optional 0 0 AMP Elevate Elevate Income Insurance Prem 0 • **AMP** Elevate Income Insurance Plus 0 Asteron Life 0 Income Protection Asteron Life Income Protection Plus • 0 ВТ Income Protection Plus ВТ Income Protection Standard 0 0 0 0 ClearView Income Protection Cover 0 • 0 Income Care Plus CommInsure O • 0 CommInsure Income Care FutureWise Income Disability Insurance Extra 0 0 Macquarie Life 0 0 MLC Insurance Income Protection Platinum 0 • 0 0 **MLC Insurance** Income Protection Platinum with Extras ** 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 0 Asgard Capital Mgnt Income Protection 0 0 0 MLC Insurance Income Protection with Extras MLC Insurance Income Protection 0

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



Income Protection - Stepped Mature Light manual Female

Report Date: September, 2014

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	PROFILE SUMN	I A R Y	R E P C	RT		
Company Name	Product Name	Prem peddeby 1	iums Feve Pove Pove Pove Pove Pove Pove Pove P	Increasing Claims ω	Specified Injury	Superannuation contribution
**** outstand	ing value					
OnePath TAL	OneCare Income Sec. Std Income Protection Plan Standard	•	•	O		. 0

AIA Australia AIA Australia AMP Macquarie Life OnePath OnePath TAL Zurich Australia	Income Protection Advantage Optional Income Protection PLUS Optional Elevate Income Insurance Plan FutureWise Disability Income Insurance OneCare Income Sec, Comp OneCare Income Sec. Basic Income Protection Plan Premier Income Replacement Standard			0 0 0 0 0 0		0 0 0

AIA Australia AMP AMP Asteron Life Asteron Life BT BT ClearView CommInsure CommInsure Macquarie Life MLC Insurance Zurich Australia	Income Protection Plan Elevate Elevate Income Insurance Prem Elevate Income Insurance Plus Income Protection Income Protection Plus Income Protection Standard Income Protection Plus Income Protection Cover Income Care Plus Income Care FutureWise Income Disability Insurance Extr Income Protection Platinum with Extras Income Protection Platinum Income Replacement Comprehensive	• • • • • • • • • • • • • • • • • • •		0 0 0 0 0 0 0 0 0		
**						
AMP Life AMP Life Asgard Capital Mgnt MLC Insurance MLC Insurance	Flex Lt Inc. Cont. Standard Flex Lt Inc. Cont. Advances Income Protection Income Protection with Extras Income Protection		• • • • •		O • • 0	0 0 0

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



Income Protection - Stepped Mature Blue Collar Male

Report Date: September, 2014

 optional O not available SUMMARY PROF Ε 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 Macquarie Life FutureWise Disability Income Insurance 0 Income Protection Plan Standard 0 0 食食食物 AMP 0 Elevate Elevate Income Insurance Prem 0 **AMP** Elevate Income Insurance Plan 0 0 Macquarie Life FutureWise Income Disability Insurance Extra OnePath OneCare Income Sec. Std 0 0 TAL 0 Income Protection Plan Premier 0 Zurich Australia Income Replacement Standard 0 0 Zurich Australia Income Replacement Comprehensive 0 • *** AIA Australia Income Protection Plan 0 0 0 AIA Australia Income Protection Advantage Optional 0 0 AIA Australia Income Protection PLUS Optional 0 0 **AMP** Elevate Income Insurance Plus 0 • 0 Asteron Life Income Protection Asteron Life 0 Income Protection Plus ВТ Income Protection Plus • 0 ВТ Income Protection Standard • 0 0 0 ClearView Income Protection Cover 0 0 0 CommInsure Income Care 0 • 0 CommInsure Income Care Plus 0 • 0 MLC Insurance Income Protection Platinum with Extras Income Protection Platinum 0 0 0 MLC Insurance 0 OnePath OneCare Income Sec. Basic • • 0 OnePath OneCare Income Sec, Comp ** 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 AMP Life Flex Lt Inc. Cont. Advances 0 MLC Insurance 0 0 0 Income Protection with Extras 0 0 MLC Insurance Income Protection 0

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index
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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



Income Protection - Stepped Mature Blue Collar Female

Report Date: September, 2014

standard optional O not available SUMMAR PROF 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 Macquarie Life FutureWise Disability Income Insurance 0 Income Protection Plan Standard 0 0 食食食物 AMP 0 Elevate Income Insurance Plan **AMP** Elevate Elevate Income Insurance Prem 0 0 Asteron Life Income Protection вт Income Protection Standard 0 OnePath 0 • OneCare Income Sec. Std OnePath OneCare Income Sec. Basic 0 0 TAL Income Protection Plan Premier 0 • *** Income Protection PLUS Optional 0 0 AIA Australia AIA Australia Income Protection Advantage Optional 0 0 AIA Australia Income Protection Plan 0 0 0 **AMP** Elevate Income Insurance Plus 0 • 0 Asteron Life Income Protection Plus Income Protection Plus BT 0 0 0 ClearView Income Protection Cover CommInsure Income Care Plus 0 0 0 CommInsure Income Care 0 0 0 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 0 0 Income Protection Platinum with Extras MLC Insurance 0 0 OnePath OneCare Income Sec, Comp Zurich Australia 0 • Income Replacement Standard 0 Zurich Australia Income Replacement Comprehensive • ** AMP Life 0 0 0 Flex Lt Inc. Cont. Standard AMP Life Flex Lt Inc. Cont. Advances 0 0 MLC Insurance Income Protection 0 0 **MLC Insurance** 0 0 0 Income Protection with Extras 0 0 MLC Insurance Income Protection Platinum 0

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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Report Date: September, 2014

Income Protection - Stepped Empty Nester Professional Male standard optional O not available

	PROFILE SUMM	A R Y	R E P	ORT		
		Prem	niums	S	>	_
Company Name	Product Name	Stepped 1	Level	Increasing Claims s	Specified Injury	Superannuation Contribution
**** outstandir	ng value					
AIA Australia	Income Protection Advantage Optional	•	•	•	•	•
TAL	Income Protection Plan Standard	•	•	0	•	•
Zurich Australia	Income Replacement Standard	•	•	O	•	0

AIA Australia	Income Protection Plan	•	•	•	0	0
AIA Australia	Income Protection PLUS Optional	•	•	•	•	0
AMP	Elevate Income Insurance Plan	•	•	•	•	•
Asteron Life	Income Protection	•	•	•	•	0
Macquarie Life	FutureWise Disability Income Plus	•	•	•	•	•
OnePath	OneCare Income Sec. Prof	•	•	•	•	0
TAL	Income Protection Plan Premier	•	•	•	•	0
Zurich Australia	Income Replacement Premier	•	•	•	•	0
Zurich Australia	Income Replacement Comprehensive	•	•	•	•	•

AMP	Elevate Elevate Income Insurance Prem	•	•	•	•	•
AMP	Elevate Income Insurance Plus	•	•	0	•	•
Asgard Capital Mgnt	Income Protection	•	0	•	•	0
Asteron Life	Income Protection Plus	•	•	•	•	•
BT	Income Protection Standard	•	•	•	0	•
ВТ	Income Protection Plus	•	•	•	•	•
ClearView	Income Protection Plus Cover with Extras	•	•	0		0
ClearView	Income Protection Cover Plus	•	•	0	O	0
ClearView	Income Protection Cover	•	•	O	0	0
ClearView	Income Protection Cover with Extras	•	•	O	O	0
CommInsure	Income Care Plus	•			•	0
Macquarie Life	FutureWise Disability Income Plus with Extra	•			•	0
Macquarie Life	FutureWise Income Disability Insurance Extra	•	•		•	0
Macquarie Life	FutureWise Disability Income Insurance		•			O
MLC Insurance	Income Protection Platinum with Extras	<u>•</u>	.		0	0
MLC Insurance	Income Protection Platinum	•		_		0
OnePath	OneCare Income Sec, Comp			0		0
OnePath	OneCare Income Sec. Basic			_		_
OnePath	OneCare Income Sec. Std	· · · · • · · · · ·		0	•	O

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



Report Date: September, 2014

Income Protection - Stepped Empty Nester Professional Male

standard optional O not available SUMMARY PROF REPORT ncreasing Claims **Premiums** Superannuation Contribution **Company Name Product Name** ** 0 0 0 AMP Life Flex Lt Inc. Cont. Standard AMP Life Flex Lt Inc. Cont. Advances 0 CommInsure Income Care 0 0 0 0 0 MLC Insurance Income Protection MLC Insurance Income Protection with Extras

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 - Stepped Empty Nester Professional Female

standard O optional O not available

Report Date: September, 2014

	PROFILE SUMM.	A R Y	REP	ORT		
		Prem	niums	ıs	>	_
Company Name	Product Name	Stepped 1	Level 5	Increasing Claims ω	Specified Injury	Superannuation _c , Contribution
**** outstand	ding value					
AIA Australia	Income Protection Advantage Optional	•	•	•	•	•
TAL	Income Protection Plan Standard	•	•		•	•
Zurich Australia	Income Replacement Standard	•			• • • • • • • • • • • • • • • • • • • •	0

AIA Australia	Income Protection PLUS Optional	•	•	0	•	0
AIA Australia	Income Protection Plan	•	•	•	0	•
AMP	Elevate Income Insurance Plan	•	•	•	•	•
ClearView	Income Protection Cover	•		●	0	0
ClearView	Income Protection Cover with Extras	•	•	0		0
OnePath	OneCare Income Sec. Prof			●	• •	•
TAL	Income Protection Plan Premier			O	· • •	0
Zurich Australia	Income Replacement Comprehensive		•	_	• •	0
Zurich Australia	Income Replacement Premier			O	· • •	O

AMP	Elevate Income Insurance Plus	•	•	•	•	•
AMP	Elevate Elevate Income Insurance Prem	•	•	•	•	•
Asgard Capital Mgnt	Income Protection	•	0	•	•	0
Asteron Life	Income Protection	•	•	•	•	0
Asteron Life	Income Protection Plus	•	•	•	•	0
BT	Income Protection Plus	•	•		• • • • • • • • • • • • • • • • • • • •	•
BT	Income Protection Standard			•	0	•
ClearView	Income Protection Cover Plus			_	0	0
ClearView	Income Protection Plus Cover with Extras	•		<u>0</u>	· <u>•</u>	<u>_</u>
Macquarie Life	FutureWise Income Disability Insurance Extra			<u>©</u>		<u>6</u>
Macquarie Life	FutureWise Disability Income Plus with Extra			<u>©</u>		<u>o</u>
Macquarie Life	FutureWise Disability Income Insurance					
Macquarie Life MLC Insurance	FutureWise Disability Income Plus Income Protection Platinum with Extras					
	Income Protection Platinum with Extras					0
MLC Insurance OnePath	OneCare Income Sec. Basic					
OnePath	OneCare Income Sec, Comp					ŏ
OnePath	OneCare Income Sec. Std					-
	C. Octaro mocinio Coor Gia			~	_	
AMD Life	Flex Lt Inc. Cont. Advances					
AMP Life	riex Lt inc. Cont. Advances				•	•

Flex Lt Inc. Cont. Advances

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
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Report Date: September, 2014

Income Protection - Stepped Empty Nester Professional Female

			• 9	standard ①	optional O no	t available
	PROFILE SUM	M A R Y	REP	ORT		
		Pren	niums	sm	>	E -
Company Name	Product Name	Stepped 1	Fevel 2	Increasing Claims &	Specified Injury	Superannuation Contribution
**						
AMP Life	Flex Lt Inc. Cont. Standard	•	•	0	0	0
CommInsure	Income Care Plus	•	•	•	•	•
CommInsure	Income Care	•	•	•	0	•
MLC Insurance	Income Protection	•	•	•	0	0
MLC Insurance	Income Protection with Extras	•	•	•	0	0

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



AMP Life

MLC Insurance

MLC Insurance

life insurance star ratings

Report Date: September, 2014

Income Protection - Stepped Empty Nester Managerial Male

standard optional O not available SUMMARY PROF REPORT ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 AIA Australia Income Protection Advantage Optional 0 0 0 0 AIA Australia Income Protection Plan Zurich Australia Income Replacement Standard 0 0 食食食食 Income Protection PLUS Optional 0 0 AIA Australia **AMP** Elevate Income Insurance Plan 0 ClearView Income Protection Cover 0 0 • Macquarie Life FutureWise Disability Income Plus 0 0 Macquarie Life FutureWise Disability Income Insurance 0 0 TAL Income Protection Plan Standard 0 • Zurich Australia Income Replacement Comprehensive 0 0 • • Zurich Australia Income Replacement Premier **AMP** Elevate Elevate Income Insurance Prem 0 AMP Elevate Income Insurance Plus 0 AMP Life 0 0 Flex Lt Inc. Cont. Standard 0 **Asgard Capital Mgnt** 0 0 Income Protection Asteron Life Income Protection • 0 Asteron Life • 0 Income Protection Plus ВТ Income Protection Standard 0 вт Income Protection Plus 0 0 0 CommInsure Income Care 0 0 CommInsure Income Care Plus FutureWise Income Disability Insurance Extra 0 • Macquarie Life 0 Macquarie Life FutureWise Disability Income Plus with Extra • 0 0 OnePath OneCare Income Sec. Basic 0 OnePath OneCare Income Sec, Comp 0 OnePath OneCare Income Sec. Std 0 0 OnePath OneCare Income Sec. Prof. 0 0 0 0 TAL Income Protection Plan Premier **

Flex Lt Inc. Cont. Advances

Income Protection Platinum

Income Protection

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. 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

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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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Report Date: September, 2014

Income Protection - Stepped Empty Nester Managerial Male standard optional O not available SUMMARY PROF REPORT ncreasing Claims **Premiums** Superannuation **Product Name Company Name** ** 0 • 0 MLC Insurance Income Protection with Extras **MLC Insurance** Income Protection Platinum with Extras

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
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Income Protection - Stepped Empty Nester Managerial Female

standard • optional O not available

Report Date: September, 2014

	PROFILE SUMM	A R Y	REPO	D R T		
Company Name	Product Name	Stepped 1	niums Pa Pa Pa Pa Pa Pa Pa Pa	Increasing Claims ω	Specified Injury	Superannuation Contribution
**** outstandi	ing value			<u>-</u>		
AIA Australia AIA Australia TAL Zurich Australia	Income Protection Plan Income Protection Advantage Optional Income Protection Plan Standard Income Replacement Standard	•		0 0 0 0	 • •	0 0 0
AIA Australia AMP Asgard Capital Mgnt ClearView OnePath TAL Zurich Australia	Income Protection PLUS Optional Elevate Income Insurance Plan Income Protection Income Protection Cover OneCare Income Sec. Std Income Protection Plan Premier Income Replacement Comprehensive		0	0 0 0 0	0	0 0 0 0

AMP AMP Life Asteron Life Asteron Life BT BT CommInsure CommInsure Macquarie Life Macquarie Life Macquarie Life OnePath OnePath ConePath Zurich Australia	Elevate Elevate Income Insurance Prem Elevate Income Insurance Plus Flex Lt Inc. Cont. Standard Income Protection Income Protection Plus Income Protection Plus Income Protection Standard Income Care Plus Income Care Plus Income Care FutureWise Disability Income Plus with Extra FutureWise Disability Income Insurance FutureWise Income Disability Insurance Extra FutureWise Disability Income Plus OneCare Income Sec, Comp OneCare Income Sec. Basic OneCare Income Sec. Prof Income Replacement Premier			0 0 0 0 0 0 0 0 0		
AMP Life	Flex Lt Inc. Cont. Advances	•	•	•	•	0
MLC Insurance MLC Insurance	Income Protection Platinum with Extras Income Protection					0

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
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Report Date: September, 2014

Income	e Protection - Stepped Empty Nes	ster Manag	gerial Fem	ale standard €	optional O no	ot available
	PROFILE SUMM	A R Y	R E P	ORT		
		Prem	niums	sm	2	u c
Company Name	Product Name	Stepped	Level 5	Increasing Claims &	Specified Injury	Superannuation _o Contribution
**						
MI C Incomence		_	_	•	•	_
MLC Insurance	Income Protection with Extras		-			

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



Report Date: September, 2014 Income Protection - Stepped Empty Nester Light manual Male

standard optional O not available

	PROFILE SUMM	A R Y	R E P	ORT		
		Prem	niums	Su		_
Company Name	Product Name	Stepped	Level 5	Increasing Claims &	Specified Injury	Superannuation contribution
**** outstan	ding value					
OnePath	OneCare Income Sec. Std	•	•	•	•	0
OnePath	OneCare Income Sec. Basic	•	•	•	•	•

AIA Australia	Income Protection Plan	•	•	•	0	0
AIA Australia	Income Protection PLUS Optional	•	•	•	•	•
AIA Australia	Income Protection Advantage Optional	•	•	•	•	•
Macquarie Life	FutureWise Disability Income Insurance	•	•	•	•	•
OnePath	OneCare Income Sec, Comp	•	•	•	•	•
TAL	Income Protection Plan Premier	•	•	•	•	•
TAL	Income Protection Plan Standard	•	•	•	•	•
Zurich Australia	Income Replacement Standard	•			•	•

AMP	Elevate Income Insurance Plan	•	•	•	•	•
AMP	Elevate Elevate Income Insurance Prem	•	•	•	•	•
Asteron Life	Income Protection	•	•	•	•	•
BT	Income Protection Plus	•	•	•	•	•
BT	Income Protection Standard	•	•	•	0	•
ClearView	Income Protection Cover	•	•	•	0	•
Comminsure	Income Care Plus	•	•	•	•	•
Comminsure	Income Care	•	•	•	0	•
Macquarie Life	FutureWise Income Disability Insurance Extra	•	•	•	•	
MLC Insurance	Income Protection Platinum	•	•	•	0	0
MLC Insurance	Income Protection with Extras	•	•	0	•	0
MLC Insurance	Income Protection		.	0	0	0
MLC Insurance	Income Protection Platinum with Extras	•	•			0
Zurich Australia	Income Replacement Comprehensive	•	.		• • • • • • • • • • • • • • • • • • • •	•
**						
AMP	Elevate Income Insurance Plus	•	•	0	•	•
AMP Life	Flex Lt Inc. Cont. Advances	•	•	•	•	•
AMP Life	Flex Lt Inc. Cont. Standard	•	•	•	0	•
Asgard Capital Mgnt	Income Protection	•	0	•	•	0
Asteron Life	Income Protection Plus	•	•	•	•	•

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Income Protection - Stepped Empty Nester Light manual Female

Report Date: September, 2014

O optional O not available

				0 D T		
	PROFILE SUMM	ARY	REP	ORI		
		Prem	niums	ms	2	E -
				Claims	Specified Injury	Superannuation Contribution
Company Name	Product Name	Stepped	e		ed –	ibu
		tep	Level	asi	ciffi	era
		<i>ο</i> ν 1	2	ncreasing s	eds 4	dno 5
**** outstand	ing value					
OnePath	OneCare Income Sec. Std	•	•	0	•	0
OnePath	OneCare Income Sec. Basic	•	•	0	•	•

AIA Australia	Income Protection PLUS Optional	•	•	0	•	0
AIA Australia	Income Protection Advantage Optional			ŏ		Ō
AIA Australia	Income Protection Plan			<u> </u>	0	0
ClearView	Income Protection Cover			<u> </u>	0	0
Macquarie Life	FutureWise Disability Income Insurance			<u> </u>	· <u> </u>	0
OnePath	OneCare Income Sec, Comp			<u> </u>		0
TAL	Income Protection Plan Standard			<u> </u>	· · · · · · · · · · · · · · · · · · ·	0
TAL	Income Protection Plan Premier	<u>-</u>		<u>o</u>	· · · · · · · · · · · · · · · · · · ·	0

AMP	Elevate Income Insurance Plan	•	•	0	•	•
AMP	Elevate Elevate Income Insurance Prem	•	•	•	•	•
Asgard Capital Mgnt	Income Protection	•	0	•	•	0
Asteron Life	Income Protection	•	•	•	•	0
BT	Income Protection Standard	•	•	•	0	•
BT	Income Protection Plus	•	•	•	•	•
CommInsure	Income Care Plus	•	•	•	•	0
CommInsure	Income Care	•	•	•	0	0
Macquarie Life	FutureWise Income Disability Insurance Extra	•	•	•	•	0
MLC Insurance	Income Protection Platinum with Extras	•	•	•	•	0
MLC Insurance	Income Protection Platinum	•	•	0	0	0
MLC Insurance	Income Protection	•	•	0	0	0
Zurich Australia	Income Replacement Comprehensive	•	•	•	•	0
Zurich Australia	Income Replacement Standard	•	•	•	•	•
**						
AMP	Elevate Income Insurance Plus	•	•	0	•	•
AMP Life						
AIVIF LIIE	Flex Lt Inc. Cont. Standard	•	•	•	0	•
AMP Life		•		0	· O	0
	Flex Lt Inc. Cont. Standard			<u>0</u>	<u>0</u>	

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MLC Insurance

MLC Insurance

life insurance star ratings

Report Date: September, 2014

Income Protection - Stepped Empty Nester Blue Collar Male

standard optional O not available SUMMARY PROF REPOR ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 Macquarie Life FutureWise Disability Income Insurance 0 Income Protection Plan Standard 0 0 *** Income Protection Advantage Optional 0 0 AIA Australia 0 **AMP** Elevate Income Insurance Plan Macquarie Life 0 0 FutureWise Income Disability Insurance Extra OnePath OneCare Income Sec. Std 0 0 OnePath • OneCare Income Sec. Basic 0 TAI Income Protection Plan Premier 0 0 Zurich Australia Income Replacement Standard 0 • *** AIA Australia Income Protection Plan • 0 0 Income Protection PLUS Optional AIA Australia 0 0 Elevate Elevate Income Insurance Prem 0 AMP Elevate Income Insurance Plus 0 • 0 Asteron Life Income Protection Asteron Life 0 Income Protection Plus 0 ВТ Income Protection Standard ВТ Income Protection Plus • • 0 0 0 ClearView Income Protection Cover 0 0 CommInsure Income Care 0 0 • 0 CommInsure Income Care Plus O • 0 MLC Insurance Income Protection Platinum OnePath OneCare Income Sec, Comp 0 • 0 Zurich Australia Income Replacement Comprehensive • ** AMP Life Flex Lt Inc. Cont. Standard 0 0 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 **MLC Insurance** Income Protection Platinum with Extras 0 0

Income Protection with Extras

Income Protection

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. 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

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Income Protection - Stepped Empty Nester Blue Collar Female

standard optional O not available

Report Date: September, 2014

	PROFILE SUMM	A R Y	REP	ORT	·	
			niums			
Company Name	Product Name	Stepped 1	revel 2	Increasing Claims	Specified Injury	Superannuation _o Contribution
**** outstan	ding value					
OnePath	OneCare Income Sec. Std	•	•	0	•	0
OnePath	OneCare Income Sec. Basic	•	•	•	•	0
TAL	Income Protection Plan Standard	•	•	•	•	•

AIA Australia	Income Protection Advantage Optional	•	•	0	•	0
Asteron Life	Income Protection	•	•	•	•	•
BT	Income Protection Standard	•	•	•	0	•
Macquarie Life	FutureWise Disability Income Insurance	•	•	•	•	•
OnePath	OneCare Income Sec, Comp	•	•	•	•	•
TAL	Income Protection Plan Premier	•	•	0	•	•

AIA Australia	Income Protection Plan	•	•	0	0	0
AIA Australia	Income Protection PLUS Optional	•	•	•	•	0
AMP	Elevate Elevate Income Insurance Prem	•	•	•	•	•
AMP	Elevate Income Insurance Plus	•	•	•	•	•
AMP	Elevate Income Insurance Plan	•	•	•	•	•
AMP Life	Flex Lt Inc. Cont. Standard	•	•	•	0	0
Asteron Life	Income Protection Plus	•	•	•	•	0
BT	Income Protection Plus	•	•	•	•	•
ClearView	Income Protection Cover	•	•		0	• • • • • • • • • • • • • • • • • • • •
CommInsure	Income Care	•	•			• • • • • • • • • • • • • • • • • • • •
CommInsure	Income Care Plus	•	•		•	• • • • • • • • • • • • • • • • • • • •
Macquarie Life	FutureWise Income Disability Insurance Extra	•	•		•	0
Zurich Australia	Income Replacement Comprehensive					0
Zurich Australia	Income Replacement Standard				· • •	<u>O</u>
**						
AMP Life	Flex Lt Inc. Cont. Advances	•	•	•	•	0
MLC Insurance	Income Protection Platinum	•	•	•	0	0
MLC Insurance	Income Protection with Extras	•	•	•	0	0
MLC Insurance	Income Protection	•	•	•	0	0
MLC Insurance	Income Protection Platinum with Extras	•	•	0	0	0

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



Income Protection - Level Young Professional Male

Report Date: September, 2014

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SUMMARY PROF ILE REP 0 R T **Premiums** ncreasing Claims Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 OnePath OneCare Income Sec. Std 0 0 0 TAI Income Protection Plan Premier TAL Income Protection Plan Standard 0 0 食食食物 0 0 AIA Australia Income Protection Advantage Optional Income Protection Plan 0 0 0 AIA Australia **AMP** Elevate Income Insurance Plan 0 ВТ 0 Income Protection Standard ClearView Income Protection Cover 0 0 0 Macquarie Life FutureWise Disability Income Insurance 0 0 Macquarie Life FutureWise Disability Income Plus 0 0 • OnePath OneCare Income Sec. Basic • Zurich Australia Income Replacement Standard 0 0 100 AIA Australia Income Protection PLUS Optional 0 0 **AMP** 0 Elevate Income Insurance Plus **AMP** 0 Elevate Elevate Income Insurance Prem AMP Life Flex Lt Inc. Cont. Advances 0 0 Asteron Life Income Protection Asteron Life Income Protection Plus 0 Income Protection Plus 0 0 0 ClearView Income Protection Cover Plus • 0 0 ClearView Income Protection Cover with Extras ClearView Income Protection Plus Cover with Extras 0 0 • 0 Macquarie Life FutureWise Income Disability Insurance Extra • 0 0 Macquarie Life FutureWise Disability Income Plus with Extra 0 0 MLC Insurance Income Protection Platinum 0 OnePath OneCare Income Sec. Prof 0 0 OnePath OneCare Income Sec, Comp 0 0 0 0 Zurich Australia Income Replacement Comprehensive 0 Zurich Australia Income Replacement Premier 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 0 CommInsure Income Care Plus

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

Report Date: September, 2014

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	PROFILE SUMM	A R Y	R E P	ORT		
		Prem	niums	ms	<u>></u>	u -
Company Name	Product Name	Stepped	level 2	Increasing Claims	Specified Injury	Superannuation c
**						
Comminsure	Income Care	•	•	0	0	0
MLC Insurance	Income Protection	•	•	•	0	0
MLC Insurance	Income Protection with Extras	•	•	•	•	0
MLC Insurance	Income Protection Platinum with Extras	•	•	•	•	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 when on claim to have ongoing benefit payments increased inline with the consumer price index
 Payments can be made for specific events e.g. broken leg. In these cases the waiting period is waived and payment is made as a lump sum e.g. eight weeks benefit.
 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



Income Protection - Level Young Professional Female

Report Date: September, 2014

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SUMMARY PROF Ε 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 AIA Australia Income Protection Advantage Optional 0 0 0 Income Protection Plan Standard TAL Income Protection Plan Premier 0 0 *** Income Protection PLUS Optional 0 0 AIA Australia Income Protection Plan 0 0 0 AIA Australia **AMP** Elevate Income Insurance Plan 0 ВТ 0 Income Protection Standard ClearView Income Protection Cover 0 0 0 Macquarie Life FutureWise Disability Income Insurance 0 0 Macquarie Life FutureWise Disability Income Plus 0 0 • OnePath OneCare Income Sec. Std • OnePath OneCare Income Sec. Basic 0 0 100 AMP Elevate Elevate Income Insurance Prem 0 **AMP** 0 Elevate Income Insurance Plus Asteron Life 0 Income Protection Asteron Life Income Protection Plus 0 ВТ Income Protection Plus 0 0 ClearView Income Protection Cover Plus 0 0 ClearView Income Protection Plus Cover with Extras 0 0 0 0 0 ClearView Income Protection Cover with Extras • 0 Macquarie Life FutureWise Disability Income Plus with Extra FutureWise Income Disability Insurance Extra 0 0 Macquarie Life 0 0 0 **MLC Insurance** Income Protection Platinum 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 OnePath OneCare Income Sec. Prof OnePath OneCare Income Sec, Comp 0 0 Zurich Australia Income Replacement Comprehensive 0 0 0 0 Income Replacement Premier Zurich Australia 0 Zurich Australia Income Replacement Standard 0 AMP Life Flex Lt Inc. Cont. Advances 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 Young Professional Female

Report Date: September, 2014

standard optional O not available SUMMARY PROF ILE 0 R T **Premiums** ncreasing Claims Superannuation Contribution **Product Name Company Name** ** 0 0 0 CommInsure Income Care CommInsure Income Care Plus 0 MLC Insurance Income Protection • 0 MLC Insurance Income Protection with Extras

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
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Income Protection - Level Young Managerial Male

Report Date: September, 2014

optional O not available

SUMMAR PROF Ε REP 0 R **Premiums** ncreasing Claims Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 Macquarie Life FutureWise Disability Income Plus 0 0 0 Macquarie Life FutureWise Disability Income Insurance TAL Income Protection Plan Standard 0 0 食食食物 0 0 0 AIA Australia Income Protection Plan Income Protection PLUS Optional 0 0 AIA Australia AIA Australia Income Protection Advantage Optional 0 • **AMP** Elevate Income Insurance Plan 0 OnePath OneCare Income Sec. Basic 0 0 OnePath OneCare Income Sec. Std 0 • TAL Income Protection Plan Premier 0 0 • • Zurich Australia Income Replacement Standard **AMP** Elevate Elevate Income Insurance Prem 0 AMP Elevate Income Insurance Plus 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 AMP Life 0 Flex Lt Inc. Cont. Advances Asteron Life Income Protection • 0 вт Income Protection Plus ВТ Income Protection Standard 0 0 0 0 ClearView Income Protection Cover 0 • 0 FutureWise Disability Income Plus with Extra Macquarie Life 0 0 Macquarie Life FutureWise Income Disability Insurance Extra MLC Insurance Income Protection Platinum with Extras 0 0 0 0 0 0 **MLC Insurance** Income Protection Platinum 0 0 OnePath OneCare Income Sec. Prof 0 OnePath OneCare Income Sec, Comp 0 Zurich Australia Income Replacement Comprehensive 0 0 Zurich Australia Income Replacement Premier 0 0 ** Asteron Life 0 Income Protection Plus Income Care Plus CommInsure 0 0 CommInsure Income Care 0 0 0 0 Income Protection with Extras MLC Insurance

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

Report Date: September, 2014

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	PROFILE SUMM	A R Y	R E P	ORT		
		Prem	niums	ms	2	uc -
Company Name	Product Name	Stepped 1	Fevel 2	Increasing Claims ε	Specified Injury	Superannuatic Contribution
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MLC Insurance	Income Protection	•	•	0	0	0

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 Young Managerial Female

Report Date: September, 2014

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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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Report Date: September, 2014

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	PROFILE SUMM	ARY	R E P	ORT		
		Prem	niums	ims	Ϋ́	uo (
Company Name	Product Name	Stepped 1	revel 2	Increasing Claims ^ω	Specified Injury	Superannuatic Contribution
未 体						
MLC Insurance	Income Protection with Extras	•	.	•		0

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 Young Light manual Male

Report Date: September, 2014

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F	PROFILE SUMM	A R Y	R E P C	RT		
Company Name	Product Name	Prem Peddess 1	iums Fevel 2	Increasing Claims ω	Specified Injury	Superannuation G Contribution
**** outstandir	ng value					
Macquarie Life OnePath TAL	FutureWise Disability Income Insurance OneCare Income Sec. Std Income Protection Plan Standard		•	O		0 0 0

AIA Australia BT OnePath OnePath TAL Zurich Australia	Income Protection Advantage Optional Income Protection Standard OneCare Income Sec, Comp OneCare Income Sec. Basic Income Protection Plan Premier Income Replacement Standard			0 0 0 0		0 0 0 0

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AMP Life AMP Life Asteron Life CommInsure CommInsure	Flex Lt Inc. Cont. Standard Flex Lt Inc. Cont. Advances Income Protection Plus Income Care Income Care Plus	•		• • • •	0	0 0 0 0

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

Report Date: September, 2014

 optional O not available SUMMARY PROF Ε 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 OnePath OneCare Income Sec. Std 0 0 0 TAI Income Protection Plan Standard *** 0 0 AIA Australia Income Protection Advantage Optional 0 BT Income Protection Standard Macquarie Life FutureWise Income Disability Insurance Extra 0 0 Macquarie Life FutureWise Disability Income Insurance 0 0 OnePath 0 OneCare Income Sec, Comp 0 OnePath OneCare Income Sec. Basic 0 0 TAL Income Protection Plan Premier 0 0 *** Income Protection Plan 0 0 • AIA Australia Income Protection PLUS Optional AIA Australia 0 0 Elevate Income Insurance Plus 0 **AMP** Elevate Elevate Income Insurance Prem 0 • **AMP** Elevate Income Insurance Plan 0 0 Asteron Life Income Protection ВТ Income Protection Plus • 0 0 0 ClearView Income Protection Cover 0 MLC Insurance Income Protection Platinum with Extras 0 0 0 0 0 **MLC Insurance** Income Protection Platinum 0 0 0 Income Protection with Extras MLC Insurance 0 0 0 MLC Insurance Income Protection Income Replacement Standard 0 0 Zurich Australia 0 Zurich Australia Income Replacement Comprehensive • ** AMP Life Flex Lt Inc. Cont. Advances 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 0 Asteron Life Income Protection Plus 0 0 0 CommInsure Income Care Plus 0 CommInsure Income Care 0 0

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Income Protection - Level Young Blue Collar Male

Report Date: September, 2014

 optional O not available SUMMAR PROF Ε REP 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 Macquarie Life FutureWise Disability Income Insurance 0 Income Protection Plan Standard 0 0 食食食物 AMP • Elevate Income Insurance Plan **AMP** Elevate Elevate Income Insurance Prem 0 **AMP** 0 Elevate Income Insurance Plus вт Income Protection Standard 0 0 • Macquarie Life FutureWise Income Disability Insurance Extra OnePath OneCare Income Sec. Std 0 0 TAL Income Protection Plan Premier 0 0 *** Income Protection PLUS Optional 0 0 AIA Australia AIA Australia Income Protection Advantage Optional 0 0 AIA Australia Income Protection Plan 0 0 • AMP Life Flex Lt Inc. Cont. Advances • 0 AMP Life 0 0 Flex Lt Inc. Cont. Standard 0 0 Asteron Life Income Protection Asteron Life Income Protection Plus • 0 вт • Income Protection Plus 0 CommInsure Income Care Plus 0 0 0 0 **MLC Insurance** Income Protection Platinum 0 0 OnePath OneCare Income Sec, Comp 0 0 OnePath OneCare Income Sec. Basic Zurich Australia Income Replacement Comprehensive 0 • 0 Zurich Australia Income Replacement Standard • ** 0 0 0 ClearView Income Protection Cover CommInsure 0 0 0 Income Care MLC Insurance Income Protection with Extras 0 0 0 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 MLC Insurance Income Protection 0

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Income Protection - Level Young Blue Collar Female

Report Date: September, 2014

 optional O not available SUMMAR PROF Ε REP 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 OnePath OneCare Income Sec. Std 0 0 0 TAI Income Protection Plan Standard *** AMP Elevate Income Insurance Plan • 0 Asteron Life Income Protection вт Income Protection Standard 0 Macquarie Life FutureWise Disability Income Insurance 0 0 OnePath OneCare Income Sec. Basic 0 0 OnePath OneCare Income Sec, Comp 0 0 TAL Income Protection Plan Premier 0 0 *** Income Protection PLUS Optional 0 • AIA Australia AIA Australia Income Protection Advantage Optional 0 0 AIA Australia Income Protection Plan 0 0 0 AMP Elevate Income Insurance Plus 0 • **AMP** Elevate Elevate Income Insurance Prem • AMP Life 0 0 0 Flex Lt Inc. Cont. Standard Asteron Life Income Protection Plus • 0 ВТ • Income Protection Plus 0 0 ClearView Income Protection Cover 0 0 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 0 0 Income Protection Platinum with Extras MLC Insurance 0 0 0 MLC Insurance Income Protection Platinum 0 0 Zurich Australia Income Replacement Standard 0 Zurich Australia Income Replacement Comprehensive • ** AMP Life Flex Lt Inc. Cont. Advances 0 CommInsure Income Care 0 0 0 CommInsure Income Care Plus 0 0 0 0 0 MLC Insurance Income Protection 0 0 MLC Insurance Income Protection with Extras 0

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Income Protection - Level Middle Professional Male

Report Date: September, 2014

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PROF SUMMARY REP 0 R T ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 TAL Income Protection Plan Standard 0 0 0 Income Protection Plan Premier Zurich Australia Income Replacement Standard 0 0 食食食食 0 0 AIA Australia Income Protection Advantage Optional **AMP** 0 Elevate Income Insurance Plan **AMP** Elevate Elevate Income Insurance Prem 0 • Asteron Life Income Protection ClearView Income Protection Cover with Extras 0 0 0 ClearView Income Protection Cover 0 0 0 OnePath OneCare Income Sec. Prof 0 0 0 OnePath OneCare Income Sec. Std • Zurich Australia Income Replacement Comprehensive 0 0 1 AIA Australia Income Protection Plan 0 0 0 Income Protection PLUS Optional 0 0 AIA Australia **AMP** 0 Elevate Income Insurance Plus Flex Lt Inc. Cont. Advances AMP Life • 0 0 Asteron Life Income Protection Plus ВТ Income Protection Standard 0 вт Income Protection Plus 0 0 0 ClearView Income Protection Plus Cover with Extras O 0 0 ClearView Income Protection Cover Plus FutureWise Disability Income Plus 0 • Macquarie Life 0 FutureWise Income Disability Insurance Extra • Macquarie Life 0 0 Macquarie Life FutureWise Disability Income Insurance 0 Macquarie Life FutureWise Disability Income Plus with Extra 0 MLC Insurance Income Protection Platinum 0 0 0 OnePath OneCare Income Sec, Comp 0 0 0 0 OnePath OneCare Income Sec. Basic Zurich Australia Income Replacement Premier 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 0 CommInsure Income Care Plus

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

Report Date: September, 2014

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	PROFILE SUMM	ARY	REP	ORT		
		Prem	niums	ms	5	u -
Company Name	Product Name	Stepped 1	Level 5	Increasing Claims .o	Specified Injury	Superannuatio Contribution
**						
Comminsure	Income Care	•	•	0	0	•
MLC Insurance	Income Protection	•	•	•	0	0
MLC Insurance	Income Protection Platinum with Extras	•	•	•	•	0
MLC Insurance	Income Protection with Extras	•	•	•	•	0

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 Middle Professional Female

Report Date: September, 2014

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PROF SUMMARY 0 R T ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 0 ClearView Income Protection Cover 0 0 0 TAI Income Protection Plan Standard TAL Income Protection Plan Premier 0 0 食食食食 0 0 AIA Australia Income Protection Advantage Optional Income Protection Plan 0 0 0 AIA Australia AIA Australia Income Protection PLUS Optional 0 • 0 **AMP** Elevate Income Insurance Plan 0 **AMP** Elevate Elevate Income Insurance Prem 0 ClearView Income Protection Cover with Extras 0 0 0 OnePath OneCare Income Sec. Std 0 0 0 Zurich Australia Income Replacement Standard • Zurich Australia Income Replacement Comprehensive 0 0 100 AMP Elevate Income Insurance Plus 0 0 Asteron Life Income Protection Asteron Life 0 Income Protection Plus ВТ Income Protection Plus 0 ВТ • Income Protection Standard 0 ClearView Income Protection Plus Cover with Extras 0 0 0 ClearView Income Protection Cover Plus 0 0 0 • 0 FutureWise Disability Income Insurance Macquarie Life 0 0 Macquarie Life FutureWise Disability Income Plus FutureWise Income Disability Insurance Extra 0 • Macquarie Life 0 FutureWise Disability Income Plus with Extra • Macquarie Life 0 0 0 MLC Insurance Income Protection Platinum 0 0 0 MLC Insurance Income Protection Platinum with Extras OnePath OneCare Income Sec. Prof 0 0 OnePath OneCare Income Sec. Basic 0 0 0 0 OnePath OneCare Income Sec, Comp Zurich Australia Income Replacement Premier 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 0 AMP Life Flex Lt Inc. Cont. Advances

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Income Protection - Level Middle Professional Female

Report Date: September, 2014

standard optional O not available SUMMARY PROFILE ORT ncreasing Claims **Premiums** Superannuation Contribution **Product Name Company Name** ** 0 0 CommInsure Income Care Plus CommInsure 0 0 Income Care MLC Insurance 0 Income Protection 0 • MLC Insurance Income Protection with Extras

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
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Income Protection - Level Middle Managerial Male

Report Date: September, 2014

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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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Income Protection - Level Middle Managerial Male

Report Date: September, 2014

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¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index
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Income Protection - Level Middle Managerial Female

Report Date: September, 2014

 optional O not available SUMMAR PROF ILE REP 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 AIA Australia Income Protection Advantage Optional 0 0 0 Income Protection Plan Standard Zurich Australia Income Replacement Standard 0 0 食食食食 Income Protection PLUS Optional 0 0 AIA Australia AIA Australia Income Protection Plan 0 0 0 **AMP** Elevate Income Insurance Plan 0 ClearView 0 • Income Protection Cover 0 Macquarie Life FutureWise Disability Income Plus 0 0 OnePath OneCare Income Sec. Std 0 • TAL Income Protection Plan Premier 0 0 • • Zurich Australia Income Replacement Comprehensive **AMP** Elevate Income Insurance Plus 0 AMP Elevate Elevate Income Insurance Prem 0 Asteron Life Income Protection 0 ВТ 0 Income Protection Standard ВТ Income Protection Plus • 0 0 CommInsure Income Care Plus • 0 CommInsure Income Care 0 0 0 Macquarie Life FutureWise Disability Income Plus with Extra 0 0 • 0 FutureWise Disability Income Insurance Macquarie Life 0 0 Macquarie Life FutureWise Income Disability Insurance Extra MLC Insurance Income Protection Platinum 0 0 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 0 OnePath OneCare Income Sec, Comp 0 OnePath OneCare Income Sec. Prof 0 OnePath OneCare Income Sec. Basic 0 0 Zurich Australia Income Replacement Premier 0 0 ** AMP Life Flex Lt Inc. Cont. Standard 0 0 0 AMP Life Flex Lt Inc. Cont. Advances 0 Asteron Life Income Protection Plus 0 0 0 MLC Insurance Income Protection with Extras

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 Middle Managerial Female

Report Date: September, 2014

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¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
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Income Protection - Level Middle Light manual Male

Report Date: September, 2014

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		Prem	niums	ns	>	<u> </u>
				Claims	į	atio
Company Name	Product Name	Stepped	-) g		but
		ddə	Level	asir	iji	erar
		が 1	2	Increasing s	Specified Injury	Superannuation Contribution
				≗	V)	0) 5
**** outstandin	ng value					
OnePath	OneCare Income Sec. Std	•	•	0	•	0
TAL	Income Protection Plan Standard	•	•	•	•	•

ВТ	Income Protection Standard	•	•	•	0	•
ClearView	Income Protection Cover	· · · · · · · · · · · · · · · · · · ·		<u>ŏ</u>	0	-
Macquarie Life	FutureWise Disability Income Insurance	· · · · · · · · · · · · · · · · · · ·		<u>-</u>	<u> </u>	<u>ŏ</u>
OnePath	OneCare Income Sec. Basic	•	<u>-</u>	<u> </u>	•	0
OnePath	OneCare Income Sec, Comp	•	•	0	•	0
TAL	Income Protection Plan Premier	•	•	•	•	•
Zurich Australia	Income Replacement Standard	•	•	•	•	•

AIA Australia	Income Protection Plan	•	•	0	0	0
AIA Australia	Income Protection Advantage Optional	•	•	•	•	•
AIA Australia	Income Protection PLUS Optional	•	•	•	•	•
AMP	Elevate Income Insurance Plan	•	•	•	•	•
AMP	Elevate Income Insurance Plus	•	•		•	
AMP	Elevate Elevate Income Insurance Prem	•	•		•	•
Asteron Life	Income Protection	•	•	•	• • • • • • • • • • • • • • • • • • • •	•
BT	Income Protection Plus	•	•	•	•	•
Macquarie Life	FutureWise Income Disability Insurance Extra	•			•	0
MLC Insurance	Income Protection Platinum with Extras	•				0
MLC Insurance	Income Protection with Extras			_		O
MLC Insurance	Income Protection Platinum	•			0	
MLC Insurance	Income Protection	•				
Zurich Australia	Income Replacement Comprehensive	<u> </u>	<u>•</u>	0	· • •	0
**						
AMP Life	Flex Lt Inc. Cont. Advances	•	•	•	•	0
AMP Life	Flex Lt Inc. Cont. Standard	•	•	•	0	•
Asteron Life	Income Protection Plus	•	•	•	•	•
Comminsure	Income Care Plus	•	•	•	•	•
				 		

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



Income Protection - Level Middle Light manual Female

Report Date: September, 2014

 optional O not available SUMMARY PROF Ε 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 OnePath OneCare Income Sec. Basic 0 OnePath 0 0 OneCare Income Sec. Std 食食食物 вт Income Protection Standard 0 0 0 0 ClearView Income Protection Cover FutureWise Disability Income Insurance 0 0 Macquarie Life OnePath OneCare Income Sec, Comp 0 0 0 TAL Income Protection Plan Premier 0 TAL Income Protection Plan Standard 0 0 Zurich Australia Income Replacement Standard 0 0 *** Income Protection PLUS Optional 0 0 AIA Australia AIA Australia Income Protection Advantage Optional 0 0 AIA Australia Income Protection Plan 0 0 0 AMP 0 • Flevate Flevate Income Insurance Prem **AMP** Elevate Income Insurance Plan • **AMP** 0 Elevate Income Insurance Plus 0 Asteron Life Income Protection • ВТ • Income Protection Plus 0 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 0 0 MLC Insurance Income Protection Platinum 0 0 0 MLC Insurance Income Protection 0 0 0 MLC Insurance Income Protection with Extras Income Protection Platinum with Extras 0 0 0 MLC Insurance 0 Zurich Australia Income Replacement Comprehensive • ** AMP Life Flex Lt Inc. Cont. Standard 0 0 0 AMP Life Flex Lt Inc. Cont. Advances 0 Asteron Life Income Protection Plus 0 0 0 0 CommInsure Income Care CommInsure Income Care Plus 0 0

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index
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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



Income Protection - Level Middle Blue Collar Male

Report Date: September, 2014

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not available

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	PROFILE SUMM	ARY	REP	ORT		
		Prem	niums	S W	2	uo –
				Claims	nju	iatic
Company Name	Product Name	Stepped	-) gr	l pa	nun
		de	Level	asii	cific	eral
		<i>ι</i> ο 1	2	Increasing s	Specified Injury	Superannuation Contribution
				<u> </u>		
**** outstandi	ng value					
AMP	Elevate Income Insurance Plan	•	•	0	•	•
Macquarie Life	FutureWise Disability Income Insurance	•	•	0	•	•

AMP	Elevate Elevate Income Insurance Prem	•	•	0	•	•
BT	Income Protection Standard	•	•	•	0	•
OnePath	OneCare Income Sec. Std	•	•	•	•	•
OnePath	OneCare Income Sec. Basic	•	•	•	•	•
TAL	Income Protection Plan Premier	•	•	•	•	•
TAL	Income Protection Plan Standard	•	•	•	•	0
Zurich Australia	Income Replacement Standard	•	•	0	•	O

AIA Australia	Income Protection PLUS Optional	•	•	•	•	•
AIA Australia	Income Protection Plan	•	•	•	0	•
AIA Australia	Income Protection Advantage Optional	•	•		•	0
AMP	Elevate Income Insurance Plus	•			•	•
Asteron Life	Income Protection Plus	•		•	• • • • • • • • • • • • • • • • • • • •	
Asteron Life	Income Protection	•				0
BT	Income Protection Plus				• • • • • • • • • • • • • • • • • • • •	
ClearView	Income Protection Cover					0
CommInsure	Income Care Plus				• • • • • • • • • • • • • • • • • • • •	O
CommInsure	Income Care	• •				0
Macquarie Life	FutureWise Income Disability Insurance Extra				•	💇
MLC Insurance	Income Protection Platinum				<u>0</u>	0
OnePath	OneCare Income Sec, Comp	•			• • • • • • • • • • • • • • • •	
Zurich Australia	Income Replacement Comprehensive	•	<u>•</u>	O	· · · · · • · · · · · · · · · · · · · ·	_
**						
AMP Life	Flex Lt Inc. Cont. Standard	•	•	•	0	•
AMP Life	Flex Lt Inc. Cont. Advances	•	•	•	•	0
MLC Insurance	Income Protection with Extras	•	•	•	•	0
MLC Insurance	Income Protection Platinum with Extras	•	•	•	•	0
MLC Insurance	Income Protection	•			0	0

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



Income Protection - Level Middle Blue Collar Female

Report Date: September, 2014

IIICOITIE	e Protection - Level Middle Blue C	Ollai Fellia		tandard ① d	optional O no	t available
F	PROFILE SUMM	A R Y	R E P	ORT		
Company Name	Product Name	Prem peddd S 1	niums Fevel P	Increasing Claims &	Specified Injury	Superannuation c Contribution
**** outstandir	ng value					
OnePath OnePath	OneCare Income Sec. Std OneCare Income Sec. Basic	•		0 0	•	0

AMP Asteron Life BT Macquarie Life OnePath TAL TAL	Elevate Income Insurance Plan Income Protection Income Protection Standard FutureWise Disability Income Insurance OneCare Income Sec, Comp Income Protection Plan Premier Income Protection Plan Standard			0 0 0 0	0	

AIA Australia AIA Australia AIA Australia AMP AMP Asteron Life BT ClearView CommInsure CommInsure Macquarie Life MLC Insurance Zurich Australia Zurich Australia	Income Protection Advantage Optional Income Protection Plan Income Protection PLUS Optional Elevate Income Insurance Plus Elevate Elevate Income Insurance Prem Income Protection Plus Income Protection Plus Income Protection Cover Income Care Plus Income Care FutureWise Income Disability Insurance Extra Income Protection Platinum Income Replacement Standard Income Replacement Comprehensive			0 0 0 0 0 0 0 0		
**						
AMP Life AMP Life MLC Insurance MLC Insurance MLC Insurance	Flex Lt Inc. Cont. Standard Flex Lt Inc. Cont. Advances Income Protection with Extras Income Protection Platinum with Extras Income Protection	•		0 0 0	0 • 0 •	0 0 0

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

Report Date: September, 2014

 optional O not available SUMMARY PROF REP 0 R T **Premiums** ncreasing Claims Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 AIA Australia Income Protection Advantage Optional 0 0 0 Income Protection Plan Standard Zurich Australia Income Replacement Standard 0 0 食食食食 Income Protection PLUS Optional 0 0 AIA Australia Income Protection Plan 0 0 0 AIA Australia **AMP** Elevate Elevate Income Insurance Prem 0 • **AMP** Elevate Income Insurance Plan 0 ClearView Income Protection Cover 0 0 0 OnePath OneCare Income Sec. Prof 0 0 TAL Income Protection Plan Premier 0 0 • Zurich Australia Income Replacement Comprehensive • Zurich Australia Income Replacement Premier 0 0 100 AMP Elevate Income Insurance Plus 0 AMP Life 0 Flex Lt Inc. Cont. Advances 0 Asteron Life Income Protection Plus Asteron Life Income Protection • 0 вт Income Protection Plus ВТ Income Protection Standard 0 0 0 ClearView Income Protection Plus Cover with Extras 0 0 0 0 ClearView Income Protection Cover Plus 0 0 0 ClearView Income Protection Cover with Extras FutureWise Disability Income Insurance 0 • Macquarie Life 0 Macquarie Life FutureWise Disability Income Plus with Extra • 0 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 Macquarie Life FutureWise Disability Income Plus 0 MLC Insurance Income Protection Platinum with Extras 0 0 0 OnePath OneCare Income Sec. Basic 0 0 0 0 OnePath OneCare Income Sec, Comp 0 OnePath OneCare Income Sec. Std 0 ** 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 0 CommInsure Income Care

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index
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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



Income Protection - Level Mature Professional Male

Report Date: September, 2014

standard optional O not available SUMMARY PROFILE REP 0 R T ncreasing Claims **Premiums** Superannuation Contribution **Product Name Company Name** ** 0 • CommInsure Income Care Plus **MLC Insurance** 0 0 0 Income Protection MLC Insurance Income Protection Platinum 0 0 MLC Insurance Income Protection with Extras

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



Income Protection - Level Mature Professional Female

Report Date: September, 2014

 optional O not available SUMMARY PROF 0 R T ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 AIA Australia Income Protection Advantage Optional 0 0 0 Income Protection Plan Standard TAL Income Protection Plan Premier 0 0 *** 0 0 0 AIA Australia Income Protection Plan Income Protection PLUS Optional 0 0 AIA Australia **AMP** Elevate Income Insurance Plan 0 AMP Elevate Elevate Income Insurance Prem 0 ClearView Income Protection Cover with Extras 0 0 0 ClearView Income Protection Cover 0 0 0 Zurich Australia Income Replacement Comprehensive 0 0 • Zurich Australia Income Replacement Premier • Zurich Australia Income Replacement Standard 0 0 100 **AMP** Elevate Income Insurance Plus 0 0 Asteron Life Income Protection Asteron Life 0 Income Protection Plus ВТ Income Protection Plus 0 ВТ Income Protection Standard • 0 0 0 ClearView Income Protection Cover Plus 0 ClearView Income Protection Plus Cover with Extras 0 0 0 0 0 CommInsure Income Care 0 0 CommInsure Income Care Plus FutureWise Disability Income Plus with Extra 0 • Macquarie Life 0 FutureWise Disability Income Insurance • Macquarie Life 0 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 Macquarie Life FutureWise Disability Income Plus 0 OnePath OneCare Income Sec. Basic 0 0 OnePath OneCare Income Sec, Comp 0 0 0 0 OnePath OneCare Income Sec. Std OnePath OneCare Income Sec. Prof 0 0 ** AMP Life Flex Lt Inc. Cont. Standard 0 0 0 AMP Life Flex Lt Inc. Cont. Advances

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



Income Protection - Level Mature Professional Female

Report Date: September, 2014

standard optional O not available SUMMARY PROF 0 R ncreasing Claims **Premiums** Superannuation Contribution **Product Name Company Name** ** 0 0 0 MLC Insurance Income Protection 0 0 0 **MLC Insurance** Income Protection with Extras Income Protection Platinum MLC Insurance • 0 MLC Insurance Income Protection Platinum with Extras

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



Income Protection - Level Mature Managerial Male

Report Date: September, 2014

 optional O not available SUMMAR PROF ILE REP 0 R **Premiums** ncreasing Claims Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 AIA Australia Income Protection Advantage Optional 0 0 0 Income Protection Plan Standard Zurich Australia Income Replacement Standard 0 0 食食食食 0 0 0 AIA Australia Income Protection Plan Income Protection PLUS Optional 0 0 AIA Australia **AMP** Elevate Elevate Income Insurance Prem 0 AMP Elevate Income Insurance Plan 0 Macquarie Life FutureWise Disability Income Plus 0 0 Macquarie Life FutureWise Disability Income Insurance 0 • TAL Income Protection Plan Premier 0 0 0 • Zurich Australia Income Replacement Comprehensive **AMP** Elevate Income Insurance Plus 0 AMP Life Flex Lt Inc. Cont. Advances 0 Income Protection 0 Asteron Life Asteron Life 0 Income Protection Plus ВТ Income Protection Plus • O ВТ Income Protection Standard • 0 0 ClearView Income Protection Cover 0 CommInsure Income Care Plus 0 0 0 0 0 CommInsure Income Care 0 0 Macquarie Life FutureWise Income Disability Insurance Extra FutureWise Disability Income Plus with Extra 0 • Macquarie Life 0 OnePath OneCare Income Sec. Basic • 0 0 OnePath OneCare Income Sec, Comp 0 OnePath OneCare Income Sec. Std 0 OnePath OneCare Income Sec. Prof 0 0 Zurich Australia Income Replacement Premier 0 0 ** AMP Life Flex Lt Inc. Cont. Standard • 0 0 0 0 0 MLC Insurance Income Protection with Extras 0 MLC Insurance 0 0 Income Protection 0 0 MLC Insurance Income Protection Platinum with Extras

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



Income Protection - Level Mature Managerial Male

Report Date: September, 2014

 standard
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 not available SUMMARY REPORT PROFILE ncreasing Claims **Premiums Product Name Company Name** ** 0 0 MLC Insurance Income Protection Platinum

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



Income Protection - Level Mature Managerial Female

Report Date: September, 2014

optional O not available

SUMMARY PROF ILE 0 R T ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 AIA Australia Income Protection Advantage Optional 0 0 0 Income Protection Plan Standard Zurich Australia Income Replacement Standard 0 0 食食食食 0 0 0 AIA Australia Income Protection Plan Income Protection PLUS Optional 0 0 AIA Australia **AMP** Elevate Elevate Income Insurance Prem 0 AMP Elevate Income Insurance Plan 0 Macquarie Life FutureWise Disability Income Insurance 0 0 Macquarie Life FutureWise Disability Income Plus 0 • TAL Income Protection Plan Premier 0 0 0 • Zurich Australia Income Replacement Comprehensive **AMP** Elevate Income Insurance Plus 0 AMP Life Flex Lt Inc. Cont. Advances 0 Income Protection Plus 0 Asteron Life Asteron Life 0 Income Protection 0 ВТ Income Protection Standard ВТ • • Income Protection Plus 0 0 ClearView Income Protection Cover 0 0 0 CommInsure Income Care 0 0 • 0 CommInsure Income Care Plus 0 0 Macquarie Life FutureWise Income Disability Insurance Extra FutureWise Disability Income Plus with Extra 0 0 Macquarie Life 0 0 0 MLC Insurance Income Protection Platinum 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 OnePath OneCare Income Sec, Comp OnePath OneCare Income Sec. Basic 0 0 OnePath OneCare Income Sec. Std 0 0 0 • OnePath OneCare Income Sec. Prof 0 Zurich Australia Income Replacement Premier 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 0 \circ MLC Insurance Income Protection

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index
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Income Protection - Level Mature Managerial Female

Report Date: September, 2014

standard optional O not available SUMMARY PROFILE REPORT ncreasing Claims **Premiums Product Name Company Name** ** 0 0 0 MLC Insurance Income Protection with Extras

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
2 Premiums will be calculated based on your age at the start of the policy.
3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index
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Income Protection - Level Mature Light manual Male

Report Date: September, 2014

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1	PROFILE SUMM.	ARY	R E P	O R T		
Company Name	Product Name	Prem pedded 1	iums 	Increasing Claims &	Specified Injury	Superannuation Contribution
**** outstanding	ng value					
OnePath TAL	OneCare Income Sec. Std Income Protection Plan Standard			0		0

AIA Australia AIA Australia Macquarie Life OnePath OnePath TAL Zurich Australia	Income Protection Advantage Optional Income Protection PLUS Optional FutureWise Disability Income Insurance OneCare Income Sec. Basic OneCare Income Sec, Comp Income Protection Plan Premier Income Replacement Standard			0 0 0 0 0		0
***				-		
AIA Australia AMP AMP AMP Asteron Life BT BT ClearView CommInsure CommInsure Macquarie Life MLC Insurance MLC Insurance Zurich Australia	Income Protection Plan Elevate Elevate Income Insurance Prem Elevate Income Insurance Plan Elevate Income Insurance Plus Income Protection Income Protection Plus Income Protection Standard Income Protection Cover Income Care Plus Income Care FutureWise Income Disability Insurance Extra Income Protection Platinum with Extras Income Protection Platinum Income Replacement Comprehensive			O O O O O O O O O O O O O O O O O O O		
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AMP Life AMP Life Asteron Life MLC Insurance MLC Insurance	Flex Lt Inc. Cont. Standard Flex Lt Inc. Cont. Advances Income Protection Plus Income Protection with Extras Income Protection			0 • • 0	0 • • •	0 0 0

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



Income Protection - Level Mature Light manual Female

Report Date: September, 2014

 optional O not available SUMMARY PROF Ε 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 OnePath OneCare Income Sec. Std 0 0 0 TAI Income Protection Plan Standard *** 0 0 AIA Australia Income Protection Advantage Optional 0 AIA Australia Income Protection Plan 0 • AIA Australia Income Protection PLUS Optional 0 0 Macquarie Life FutureWise Disability Income Insurance 0 0 0 OnePath OneCare Income Sec. Basic 0 OnePath OneCare Income Sec, Comp 0 0 TAL Income Protection Plan Premier 0 0 *** AMP 0 Flevate Income Insurance Plan **AMP** Elevate Elevate Income Insurance Prem 0 **AMP** Elevate Income Insurance Plus 0 Asteron Life Income Protection • 0 0 BT Income Protection Standard Income Protection Plus BT 0 0 0 ClearView Income Protection Cover CommInsure Income Care Plus 0 0 0 CommInsure Income Care 0 0 0 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 0 0 Income Protection Platinum with Extras MLC Insurance 0 0 0 MLC Insurance Income Protection Platinum 0 0 Zurich Australia Income Replacement Comprehensive 0 Zurich Australia Income Replacement Standard • ** AMP Life 0 0 0 Flex Lt Inc. Cont. Standard AMP Life Flex Lt Inc. Cont. Advances 0 Asteron Life Income Protection Plus 0 **MLC Insurance** 0 0 0 Income Protection with Extras 0 MLC Insurance Income Protection 0 0

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

Report Date: September, 2014

 optional O not available SUMMAR PROF REP 0 R Т ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level *** outstanding value 0 Macquarie Life FutureWise Disability Income Insurance 0 Income Protection Plan Standard 0 0 食食食物 AIA Australia 0 0 Income Protection Advantage Optional **AMP** 0 Elevate Elevate Income Insurance Prem **AMP** Elevate Income Insurance Plan 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 0 OnePath • OneCare Income Sec. Std 0 TAI Income Protection Plan Premier 0 0 Zurich Australia Income Replacement Standard 0 0 *** AIA Australia Income Protection Plan • 0 0 Income Protection PLUS Optional AIA Australia 0 0 Elevate Income Insurance Plus 0 AMP Life Flex Lt Inc. Cont. Advances • 0 Asteron Life Income Protection Plus 0 Asteron Life 0 Income Protection ВТ Income Protection Plus • 0 ВТ Income Protection Standard • 0 0 0 ClearView Income Protection Cover 0 0 CommInsure Income Care Plus 0 0 0 CommInsure Income Care • 0 OnePath OneCare Income Sec, Comp OnePath OneCare Income Sec. Basic 0 • 0 Zurich Australia Income Replacement Comprehensive • ** AMP Life Flex Lt Inc. Cont. Standard 0 0 0 MLC Insurance Income Protection 0 0 0 0 0 **MLC Insurance** Income Protection Platinum 0 0 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 MLC Insurance Income Protection with Extras 0

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 Female

Report Date: September, 2014

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SUMMARY PROF REP 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 OnePath OneCare Income Sec. Std 0 0 0 TAI Income Protection Plan Standard 食食食物 AMP 0 Elevate Income Insurance Plan **AMP** Elevate Elevate Income Insurance Prem 0 Asteron Life 0 Income Protection Macquarie Life FutureWise Disability Income Insurance 0 0 OnePath OneCare Income Sec, Comp 0 0 OnePath OneCare Income Sec. Basic 0 0 TAL Income Protection Plan Premier 0 0 *** Income Protection PLUS Optional 0 0 AIA Australia AIA Australia Income Protection Plan 0 0 0 AIA Australia Income Protection Advantage Optional 0 0 **AMP** Elevate Income Insurance Plus 0 • AMP Life 0 Flex Lt Inc. Cont. Advances Asteron Life 0 Income Protection Plus 0 ВТ Income Protection Standard ВТ Income Protection Plus • • 0 0 0 ClearView Income Protection Cover 0 0 CommInsure Income Care 0 0 0 CommInsure Income Care Plus • 0 Macquarie Life FutureWise Income Disability Insurance Extra Zurich Australia Income Replacement Standard 0 • 0 Zurich Australia Income Replacement Comprehensive • ** 0 0 0 AMP Life Flex Lt Inc. Cont. Standard MLC Insurance Income Protection Platinum 0 0 0 0 MLC Insurance Income Protection with Extras 0 0 0 0 0 **MLC Insurance** Income Protection 0 0 MLC Insurance Income Protection Platinum with Extras 0

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

MLC Insurance

life insurance star ratings

Income Protection - Level Empty Nester Professional Male

Report Date: September, 2014

standard optional O not available SUMMARY PROF Ε REP ORT ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 AIA Australia Income Protection Advantage Optional 0 0 0 Income Protection Plan Premier TAL Income Protection Plan Standard 0 0 *** 0 0 0 AIA Australia Income Protection Plan Income Protection PLUS Optional 0 0 AIA Australia **AMP** Elevate Income Insurance Plan 0 • Asteron Life Income Protection OnePath OneCare Income Sec. Prof 0 0 Zurich Australia Income Replacement Premier 0 • Zurich Australia Income Replacement Comprehensive 0 0 0 • Zurich Australia Income Replacement Standard **AMP** Elevate Elevate Income Insurance Prem 0 AMP Elevate Income Insurance Plus 0 AMP Life Flex Lt Inc. Cont. Advances 0 0 Asteron Life Income Protection Plus ВТ Income Protection Standard 0 ВТ Income Protection Plus • 0 0 ClearView Income Protection Cover with Extras 0 0 ClearView Income Protection Plus Cover with Extras 0 0 0 0 0 ClearView Income Protection Cover Plus O 0 0 ClearView Income Protection Cover FutureWise Disability Income Insurance 0 • Macquarie Life 0 Macquarie Life FutureWise Disability Income Plus with Extra • 0 0 Macquarie Life FutureWise Disability Income Plus 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 MLC Insurance Income Protection Platinum with Extras 0 0 0 OnePath OneCare Income Sec. Std 0 0 0 0 OnePath OneCare Income Sec, Comp OnePath OneCare Income Sec. Basic 0 0

Flex Lt Inc. Cont. Standard

Income Protection

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. 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

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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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Report Date: September, 2014

Incom	e Protection - Level Empty Nester	Professional Male	standard ① d	optional O not	available
	PROFILE SUMM	ARY REP	O R T		
		Premiums	Claims	Ţ	uo u
Company Name	Product Name	Stepped 2	Increasing Cla	Specified Injury	Superannuatic Contribution
**					
MLC Insurance	Income Protection Platinum	<u>9</u>	Q	<u>0</u>	0
MLC Insurance	Income Protection with Extras	•	0	•	0

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



Report Date: September, 2014 Income Protection - Level Empty Nester Professional Female

standard optional O not available

	PROFILE SUMM	ARY	REP		priorial o no	
		Prem	niums	S		_
Company Name	Product Name	Stepped 1	Level 5	Increasing Claims &	Specified Injury	Superannuation c Contribution
**** outstand	ling value					
AIA Australia	Income Protection Advantage Optional	•	•	0	•	0
TAL	Income Protection Plan Premier	•	•	•	•	•
TAL	Income Protection Plan Standard	•	•	0	•	•

AIA Australia	Income Protection PLUS Optional	•	•	0	•	0
AIA Australia	Income Protection Plan	•	•	0	0	0
AMP	Elevate Income Insurance Plan	•	•	•	•	•
ClearView	Income Protection Cover	•	•	O	0	0
ClearView	Income Protection Cover with Extras	•	•	•	•	•
OnePath	OneCare Income Sec. Prof	•	•	0	•	•
Zurich Australia	Income Replacement Comprehensive	•	•	0	•	•
Zurich Australia	Income Replacement Standard	•	•	O	•	•

AMP	Elevate Income Insurance Plus	•	•	0	•	•
AMP	Elevate Elevate Income Insurance Prem	•	•	0	•	•
AMP Life	Flex Lt Inc. Cont. Advances	•	•	•	•	0
Asteron Life	Income Protection	•	•	•	•	0
Asteron Life	Income Protection Plus	•	•	•	•	•
ВТ	Income Protection Plus	•	•	•	•	•
вт	Income Protection Standard	•	•	•	0	•
ClearView	Income Protection Cover Plus	•	•	O	0	•
ClearView	Income Protection Plus Cover with Extras		•	O	•	0
Macquarie Life	FutureWise Disability Income Plus	•	•		• • • • • • • • • • • • • • • • • • • •	0
Macquarie Life	FutureWise Income Disability Insurance Extra	•	•		• • • • • • • • • • • • • • • • • • • •	
Macquarie Life	FutureWise Disability Income Plus with Extra			_	• • • • • • • • • • • • • • • • • • • •	
Macquarie Life	FutureWise Disability Income Insurance			.	• • • • • • • • • • • • • • • • • • • •	0
MLC Insurance	Income Protection Platinum with Extras			O		O
MLC Insurance	Income Protection Platinum			<u>0</u>	0	O
OnePath	OneCare Income Sec. Std			<u>0</u>		0
OnePath	OneCare Income Sec. Basic			<u>0</u>		
OnePath	OneCare Income Sec, Comp			O		0
Zurich Australia	Income Replacement Premier			O		
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Flex Lt Inc. Cont. Standard

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AMP Life

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



Report Date: September, 2014

Income	e Protection - Level Empty Nester	Protessio		<i>e</i> standard ⊕ ∉	optional O no	t available
	PROFILE SUMM	A R Y	R E P	O R T		
		Prem	niums	ms	<u>></u>	E -
Company Name	Product Name	Stepped 1	revel 2	Increasing Claims &	Specified Injury	Superannuation _c Contribution
**						
MLC Insurance	Income Protection	•	•	0	0	0
MLC Insurance	Income Protection with Extras	•	•	•	0	0

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



Income Protection - Level Empty Nester Managerial Male

Report Date: September, 2014

standard optional O not available SUMMARY PROF Ε REP 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 AIA Australia Income Protection Advantage Optional 0 AIA Australia 0 0 0 Income Protection Plan TAL Income Protection Plan Standard 0 0 食食食食 **AMP** 0 Elevate Income Insurance Plan ClearView Income Protection Cover 0 0 0 FutureWise Disability Income Plus Macquarie Life 0 0 Macquarie Life FutureWise Disability Income Insurance 0 0 OnePath OneCare Income Sec. Std 0 0 TAI Income Protection Plan Premier 0 • Zurich Australia Income Replacement Standard • • Income Protection PLUS Optional 0 AIA Australia 0 Elevate Income Insurance Plus 0 **AMP** Elevate Elevate Income Insurance Prem 0 AMP Life 0 0 Flex Lt Inc. Cont. Standard 0 0 Asteron Life Income Protection Plus Asteron Life Income Protection • 0 0 вт Income Protection Standard ВТ Income Protection Plus 0 0 Macquarie Life FutureWise Disability Income Plus with Extra 0 • 0 FutureWise Income Disability Insurance Extra Macquarie Life 0 0 OnePath OneCare Income Sec, Comp OnePath OneCare Income Sec. Basic 0 0 0 OnePath OneCare Income Sec. Prof • 0 0 Zurich Australia Income Replacement Premier 0 0 Zurich Australia Income Replacement Comprehensive ** Flex Lt Inc. Cont. Advances 0 AMP Life **MLC Insurance** 0 0 0 Income Protection 0 0 0 MLC Insurance Income Protection Platinum 0 0 0 MLC Insurance Income Protection with Extras **MLC Insurance** Income Protection Platinum with Extras 0 0

¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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3 An ability when on claim to have ongoing benefit payments increased inline with the consumer price index
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5 An ability to insure payments made to your superannuation fund. In addition to your normal monthly benefit payments.



MLC Insurance

MLC Insurance

MLC Insurance

life insurance star ratings

Report Date: September, 2014

Income Protection - Level Empty Nester Managerial Female

standard optional O not available SUMMARY PROF Ε REPORT ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 AIA Australia Income Protection Advantage Optional 0 AIA Australia 0 0 0 Income Protection Plan TAL Income Protection Plan Standard 0 0 食食食食 Income Protection PLUS Optional 0 0 AIA Australia **AMP** Elevate Income Insurance Plan 0 ClearView Income Protection Cover 0 0 0 OnePath OneCare Income Sec. Basic 0 0 OnePath OneCare Income Sec. Std 0 0 TAI Income Protection Plan Premier 0 • Zurich Australia Income Replacement Standard • • 0 **AMP** Elevate Elevate Income Insurance Prem **AMP** Elevate Income Insurance Plus 0 AMP Life Flex Lt Inc. Cont. Standard 0 0 0 Asteron Life Income Protection 0 0 Asteron Life Income Protection Plus ВТ Income Protection Plus • 0 ВТ • Income Protection Standard 0 0 Macquarie Life FutureWise Disability Income Insurance Macquarie Life FutureWise Income Disability Insurance Extra 0 0 0 • 0 FutureWise Disability Income Plus with Extra Macquarie Life 0 0 Macquarie Life FutureWise Disability Income Plus OnePath OneCare Income Sec. Prof 0 0 0 OnePath OneCare Income Sec, Comp • 0 0 Zurich Australia Income Replacement Premier 0 0 Zurich Australia Income Replacement Comprehensive ** Flex Lt Inc. Cont. Advances 0 AMP Life **MLC Insurance** 0 0 0 Income Protection with Extras

Income Protection Platinum

Income Protection

Income Protection Platinum with Extras

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. 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

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AMP Life

AMP Life

MLC Insurance

MLC Insurance

life insurance star ratings

Income Protection - Level Empty Nester Light manual Male

Report Date: September, 2014

Income	e Protection - Level Empty Nester	Light man	uai Maie ● si	tandard ① o	ptional O not	available
ı	PROFILE SUMM.	ARY	R E P C	O R T		
Company Name	Product Name	Stepped 1	iums Pevel Pevel 2	Increasing Claims &	Specified Injury	Superannuation _o Contribution
***** outstandir	ng value					
OnePath TAL	OneCare Income Sec. Std Income Protection Plan Standard	•	•	O	•	0

AIA Australia AIA Australia AIA Australia	Income Protection Advantage Optional Income Protection PLUS Optional Income Protection Plan			0 0 0	0	0
Macquarie Life OnePath OnePath TAL	FutureWise Disability Income Insurance OneCare Income Sec, Comp OneCare Income Sec. Basic Income Protection Plan Premier			0 0 0		0 0 0

AMP AMP AMP Asteron Life Asteron Life BT BT ClearView Macquarie Life MLC Insurance Zurich Australia Zurich Australia	Elevate Income Insurance Plus Elevate Elevate Income Insurance Prem Elevate Income Insurance Plan Income Protection Income Protection Plus Income Protection Standard Income Protection Plus Income Protection Cover FutureWise Income Disability Insurance Extra Income Protection Platinum with Extras Income Protection Platinum Income Replacement Comprehensive Income Replacement Standard			0 0 0 0 0 0 0 0		
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Flex Lt Inc. Cont. Standard

Flex Lt Inc. Cont. Advances

Income Protection with Extras

Income Protection

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. 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

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AMP Life

MLC Insurance

MLC Insurance

life insurance star ratings

Report Date: September, 2014

Income Protection - Level Empty Nester Light manual Female

standard optional O not available SUMMARY PROF Ε REPORT ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 OnePath OneCare Income Sec. Basic 0 OnePath 0 0 OneCare Income Sec. Std 食食食物 0 0 AIA Australia Income Protection Advantage Optional 0 0 0 AIA Australia Income Protection Plan AIA Australia Income Protection PLUS Optional 0 0 Macquarie Life FutureWise Disability Income Insurance 0 0 OnePath 0 OneCare Income Sec, Comp 0 TAL Income Protection Plan Premier 0 0 TAL Income Protection Plan Standard 0 0 *** AMP 0 Flevate Income Insurance Plan **AMP** Elevate Elevate Income Insurance Prem 0 AMP Life Flex Lt Inc. Cont. Advances 0 Asteron Life Income Protection • 0 Asteron Life Income Protection Plus 0 ВТ Income Protection Plus 0 ВТ Income Protection Standard • 0 0 0 ClearView Income Protection Cover FutureWise Income Disability Insurance Extra 0 0 Macquarie Life 0 0 0 **MLC Insurance** Income Protection Platinum 0 0 0 Income Protection Platinum with Extras MLC Insurance 0 0 Zurich Australia Income Replacement Comprehensive Zurich Australia Income Replacement Standard 0 0 ** **AMP** Elevate Income Insurance Plus 0

Flex Lt Inc. Cont. Standard

Income Protection with Extras

Income Protection

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. 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

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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 Empty Nester Blue Collar Male

Report Date: September, 2014

standard optional O not available SUMMAR PROF Ε REP 0 R ncreasing Claims **Premiums** Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 Macquarie Life FutureWise Disability Income Insurance 0 Income Protection Plan Standard 0 0 食食食物 AIA Australia • • Income Protection Advantage Optional **AMP** 0 Elevate Income Insurance Plan вт Income Protection Standard 0 Macquarie Life FutureWise Income Disability Insurance Extra 0 0 OnePath 0 OneCare Income Sec. Basic 0 OnePath OneCare Income Sec. Std 0 0 TAL Income Protection Plan Premier 0 0 *** Income Protection PLUS Optional 0 0 AIA Australia AIA Australia Income Protection Plan 0 0 0 Elevate Elevate Income Insurance Prem 0 AMP Elevate Income Insurance Plus 0 • AMP Life 0 0 Flex Lt Inc. Cont. Standard 0 AMP Life 0 Flex Lt Inc. Cont. Advances Asteron Life Income Protection • • 0 Asteron Life • 0 Income Protection Plus ВТ Income Protection Plus 0 0 0 ClearView Income Protection Cover 0 0 OnePath OneCare Income Sec, Comp 0 0 Zurich Australia Income Replacement Comprehensive Zurich Australia Income Replacement Standard 0 0 MLC Insurance Income Protection Platinum with Extras 0 0 0 • 0 0 MLC Insurance Income Protection 0 MLC Insurance Income Protection Platinum 0 0 0 0 0 MLC Insurance Income Protection with Extras

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



MLC Insurance

MLC Insurance

MLC Insurance

life insurance star ratings

Report Date: September, 2014

Income Protection - Level Empty Nester Blue Collar Female

standard optional O not available SUMMARY PROF Ε REPOR **Premiums** ncreasing Claims Superannuation Specified Injury Contribution **Company Name Product Name** Stepped Level **** outstanding value 0 OnePath OneCare Income Sec. Basic 0 OnePath 0 0 OneCare Income Sec. Std 食食食物 Asteron Life Income Protection 0 вт 0 Income Protection Standard вт Income Protection Plus Macquarie Life FutureWise Disability Income Insurance 0 0 OnePath OneCare Income Sec, Comp 0 0 TAL Income Protection Plan Premier 0 0 TAL Income Protection Plan Standard 0 0 *** Income Protection PLUS Optional 0 0 AIA Australia AIA Australia Income Protection Plan 0 0 0 AIA Australia Income Protection Advantage Optional 0 0 **AMP** Elevate Income Insurance Plus 0 • AMP Elevate Elevate Income Insurance Prem • **AMP** 0 Elevate Income Insurance Plan 0 AMP Life Flex Lt Inc. Cont. Advances • 0 0 AMP Life Flex Lt Inc. Cont. Standard 0 Asteron Life Income Protection Plus 0 0 0 ClearView Income Protection Cover 0 0 0 FutureWise Income Disability Insurance Extra Macquarie Life 0 0 Zurich Australia Income Replacement Standard Zurich Australia Income Replacement Comprehensive 0 0 MLC Insurance Income Protection 0 0 0

Income Protection Platinum with Extras

Income Protection with Extras

Income Protection Platinum

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



Packaged Life - Stepped Young Professional Male

Report Date: September, 2014

 optional O not available standard SUMMA PROF ILE Е O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 *** 0 0 **AMP** Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Fle 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin AMP Life 0 • ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 *** Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 0 0 **AMP** Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 0 AMP Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Term Life & Living Insurance & Life Insurance Plan TPD ВТ 0 0 Term Life & Living Plus & Life Insurance Plan TPD 0 0 ВТ FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Standard & TPD extension of 0 MLC Insurance 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 TAI Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0

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Asteron Life

Life Cover & Trauma Cover & TPD Cover linked to Life Cover

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

Report Date: September, 2014

 optional O not available SUMMA PROF O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI

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

Report Date: September, 2014

standard

optional O not available

SUMMA PROF ILE R O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 *** 0 0 AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 **AMP** 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath *** Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin 0 0 Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Term Life & Living Plus & Life Insurance Plan TPD 0 0 Term Life & Living Insurance & Life Insurance Plan TPD ВТ 0 0 Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 TAL 0 Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 TAI Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 ** 0 0 0 **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0

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



Packaged Life - Stepped Young Professional Female

Report Date: September, 2014

 optional O not available SUMMA PROF O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI

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 Managerial Male

Report Date: September, 2014

 optional O not available standard SUMMA PROF ILE Е O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 0 0 **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 *** 0 0 **AMP** Flevate Life Insurance Plan & Flevate Trauma Insurance Plus Plan 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 • MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 *** 0 0 0 AIA Australia Life Cover & Crisis Recovery & Permanent Disablement Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time 0 0 вт Term Life & Living Insurance & Life Insurance Plan TPD 0 0 Term Life & Living Plus & Life Insurance Plan TPD ВТ 0 0 FutureWise Life & Trauma Plus & FutureWise Life TPD Plus Macquarie Life 0 FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 MLC Insurance 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness St 0 TAL 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 TAI Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 ** Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover Asteron Life 0

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



Packaged Life - Stepped Young Managerial Male

Report Date: September, 2014

 optional O not available SUMMA PROF R O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD

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



Packaged Life - Stepped Young Managerial Female

Report Date: September, 2014

standard

optional O not available

SUMMA PROF ILE R Е O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 0 0 AIA Australia Life Cover & Crisis Recovery & Permanent Disablement Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C *** 0 0 **AMP** Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Fle 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tin 0 \cap AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 • MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD *** Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 0 0 **AMP** Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Term Life & Living Plus & Life Insurance Plan TPD ВТ 0 0 Term Life & Living Insurance & Life Insurance Plan TPD ВТ 0 0 Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan Ti CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath Life Insurance & Life Insurance Plan with attached Critical Illness St 0 TAL 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 TAI Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD Zurich Australia 0 0 ** 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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Packaged Life - Stepped Young Managerial Female

Report Date: September, 2014

 optional O not available SUMMA PROF O R **Premiums Buy Back of Life** Event of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD

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Packaged Life - Stepped Young Light manual Male

Report Date: September, 2014

 optional O not available standard SUMMA PROF ILE Е O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 0 0 AIA Australia Life Cover & Crisis Recovery & Permanent Disablement OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 *** 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 0 Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 100 AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 0 Flevate Life Insurance Plan & Flevate Trauma Insurance Plus Plan 0 0 0 **AMP** Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 Term Life & Living Plus & Life Insurance Plan TPD ВТ 0 0 Term Life & Living Insurance & Life Insurance Plan TPD 0 0 FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 MLC Insurance 0 Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness St. 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr TAL 0 0 ** Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0

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



Packaged Life - Stepped Young Light manual Male

Report Date: September, 2014

 optional O not available SUMMA PROF O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI

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Packaged Life - Stepped Young Light manual Female

Report Date: September, 2014

O optional O not available standard SUMMA PROF ILE R O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 0 0 AIA Australia Life Cover & Crisis Recovery & Permanent Disablement Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) *** 0 0 **AMP** Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Fle 0 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 0 0 Life Cover Insurance & Critical Illness Standard & TPD extension of 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 *** Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan **AMP** 0 0 0 Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Term Life & Living Insurance & Life Insurance Plan TPD ВТ 0 0 Term Life & Living Plus & Life Insurance Plan TPD ВТ 0 0 Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD OnePath 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 TAL 0 Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 TAI Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu Zurich Australia 0 0 ** 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0

Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover

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. 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

Asteron Life

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



Packaged Life - Stepped Young Light manual Female

Report Date: September, 2014

 optional O not available SUMMA PROF ORT **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI

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Packaged Life - Stepped Young Blue Collar Male

Report Date: September, 2014

 optional O not available SUMMA PROF ILE O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 0 0 **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C *** 0 0 AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 0 Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 Zurich Australia *** Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time AMP Life 0 0 Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover Asteron Life 0 Term Life & Living Insurance & Life Insurance Plan TPD 0 0 вт Term Life & Living Plus & Life Insurance Plan TPD 0 BT 0 FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Standard & TPD extension of O 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance OneCare & Trauma Cvr Prem with Max & OneCare TPD OnePath 0 OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD OnePath 0 Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr TAL 0 0 ** Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD

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Packaged Life - Stepped Young Blue Collar Male

Report Date: September, 2014

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	PROFILE SUMM	A R Y	R E	P O R T		
		Prer	niums	Ħ	Buy Ba	ck of Life
Company Name	Product Name	Stepped	Level 5	Trauma Reinstatemeı ε	In the Event of Trauma	In the Event of TPD
**						
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan	ТІ ●	•	•	•	•
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	•	•	0	•	•

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

Report Date: September, 2014

 optional O not available standard SUMMA PROF ILE R O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 0 0 AIA Australia Life Cover & Crisis Recovery & Permanent Disablement Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) *** 0 0 **AMP** Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Fle 0 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CL 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 *** Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 0 **AMP** 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim AMP Life 0 0 Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Term Life & Living Plus & Life Insurance Plan TPD 0 0 BT ВТ Term Life & Living Insurance & Life Insurance Plan TPD 0 0 FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus Macquarie Life 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance OneCare & OneCare Trauma Cvr Prem. & OneCare TPD OnePath 0 OneCare & OneCare Trauma Cvr Comp. & OneCare TPD OnePath 0 Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 TAI Life Insurance & Life Insurance Plan with attached Critical Illness Pr TAL 0 O Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 ** 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD

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



Packaged Life - Stepped Young Blue Collar Female

Report Date: September, 2014

 optional O not available SUMMA PROF O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD

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Packaged Life - Stepped Middle Professional Male

Report Date: September, 2014

 optional O not available standard SUMMA PROF ILE Е O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 *** Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Fle 0 **AMP** 0 • Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance TAI Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 TAI Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 *** Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 0 0 **AMP** Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover Asteron Life 0 Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan Ti CommInsure FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus Macquarie Life 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Standard & Life Insurance Pla O 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 MLC Insurance 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance 0 Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 ** 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 Term Life & Living Insurance & Life Insurance Plan TPD 0

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Packaged Life - Stepped Middle Professional Male

Report Date: September, 2014

 optional O not available PROF SUMMA O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the 44 Term Life & Living Plus & Life Insurance Plan TPD 0 • BT Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure

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 Middle Professional Female

Report Date: September, 2014

O optional O not available standard SUMMA PROF ILE O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 *** 0 0 **AMP** Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Fle 0 Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CL 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 *** AIA Australia 0 0 0 Life Cover & Crisis Recovery & Permanent Disablement Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 0 0 **AMP** AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover Asteron Life 0 Term Life & Living Plus & Life Insurance Plan TPD 0 0 BT Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Standard & TPD extension of O 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 TAI Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 ** 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0

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



Packaged Life - Stepped Middle Professional Female

Report Date: September, 2014

 optional O not available SUMMAR PROF ORT **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the 44 Term Life & Living Insurance & Life Insurance Plan TPD 0 • BT Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI CommInsure

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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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 Middle Managerial Male

Report Date: September, 2014

 optional O not available standard SUMMA PROF ILE R Е O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 *** **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 0 Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 • MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 Life Insurance & Life Insurance Plan with attached Critical Illness St 0 TAI 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 *** 0 AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 0 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim AMP Life 0 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi AMP Life 0 0 Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Term Life & Living Plus & Life Insurance Plan TPD 0 0 BT ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life Life Cover Insurance & Critical Illness Standard & Life Insurance Pla O 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 TAI Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 ** 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0

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



Packaged Life - Stepped Middle Managerial Male

Report Date: September, 2014

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	PROFILE SUMM	A R Y	R E	P O R T		
		Pren	niums	Ħ	Buy Ba	ick of Life
Company Name	Product Name	Stepped 1	revel 2	Trauma Reinstatemei ε	In the Event of Trauma	In the Event of TPD
**						
ВТ	Term Life & Living Insurance & Life Insurance Plan TPD	•	•	•	•	•
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	•	•	0	•	•

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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Packaged Life - Stepped Middle Managerial Female

Report Date: September, 2014

O optional O not available standard SUMMA PROF ILE R O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 *** **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 0 Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 • MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 1 Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 0 0 AMP Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Term Life & Living Plus & Life Insurance Plan TPD BT 0 0 Term Life & Living Insurance & Life Insurance Plan TPD 0 0 CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life OneCare & Trauma Cvr Prem with Max & OneCare TPD OnePath 0 Life Insurance & Life Insurance Plan with attached Critical Illness St 0 TAL 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 TAI Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD Zurich Australia 0 0 ** 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0

Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI

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. 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

Asteron Life CommInsure

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 Middle Managerial Female

Report Date: September, 2014

 optional O not available SUMMA PROF O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus

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 Middle Light manual Male

Report Date: September, 2014

O optional O not available standard SUMMA PROF ILE Е O R **Buy Back of Life Premiums** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 *** AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance OnePath OneCare & OneCare Trauma Cvr Prem & OneCare TPD 0 Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia 1 Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Fle 0 0 0 **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 0 0 AMP Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time 0 0 AMP Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Term Life & Living Insurance & Life Insurance Plan TPD BT 0 0 Term Life & Living Plus & Life Insurance Plan TPD 0 0 ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan Ti CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD OnePath 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness St TAL 0 0 ** 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0

FutureWise Life & Trauma Plus & FutureWise Life TPD Plus

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. 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

Macquarie Life

0

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



Packaged Life - Stepped Middle Light manual Male

Report Date: September, 2014

 optional O not available SUMMA PROF O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise

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 Middle Light manual Female

Report Date: September, 2014

O optional O not available standard SUMMA PROF ILE R O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 *** ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia 1 Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan AMP 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 0 **AMP** 0 Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 AMP Life 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover Asteron Life 0 ВТ Term Life & Living Plus & Life Insurance Plan TPD 0 0 вт Term Life & Living Insurance & Life Insurance Plan TPD 0 0 Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath Life Insurance & Life Insurance Plan with attached Critical Illness St 0 TAL 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 ** Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0

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

Report Date: September, 2014

standard optional O not available SUMMA PROF O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus

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 Middle Blue Collar Male

Report Date: September, 2014

 optional O not available standard SUMMA PROF ILE Ε O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten • 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 MLC Insurance 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 • MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 MLC Insurance 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance 食食食食 AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 0 Life Cover Insurance & Critical Illness Standard & TPD extension of 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia 1 Flevate Life Insurance Plan & Flevate Trauma Insurance Plus Plan 0 0 0 **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 0 AMP Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time 0 0 AMP Life 0 Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim AMP Life 0 0 Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Asteron Life 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Term Life & Living Insurance & Life Insurance Plan TPD 0 0 BT Term Life & Living Plus & Life Insurance Plan TPD 0 0 BT OneCare & OneCare Trauma Cvr Prem. & OneCare TPD OnePath 0 OneCare & OneCare Trauma Cvr Comp. & OneCare TPD OnePath 0 OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 TAL 0 Life Insurance & Life Insurance Plan with attached Critical Illness St 0 Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 ** Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan Ti CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise

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Packaged Life - Stepped Middle Blue Collar Male

Report Date: September, 2014

 optional O not available SUMMAR PROF O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus

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Packaged Life - Stepped Middle Blue Collar Female

Report Date: September, 2014

O optional O not available standard SUMMAR PROF ILE O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance *** Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 0 **AMP** MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 Life Cover Insurance & Critical Illness Standard & TPD extension of 0 • MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia 1 Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan AMP 0 0 0 Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Time 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim AMP Life 0 0 Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover Asteron Life 0 Term Life & Living Plus & Life Insurance Plan TPD 0 0 вт Term Life & Living Insurance & Life Insurance Plan TPD 0 0 FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD OnePath 0 OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath Life Insurance & Life Insurance Plan with attached Critical Illness St 0 TAL 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 ** 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI

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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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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 Middle Blue Collar Female

Report Date: September, 2014

 optional O not available SUMMAR PROF O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus

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



Packaged Life - Stepped Mature Professional Male

Report Date: September, 2014

 optional O not available standard SUMMA PROF ILE Е O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 食食食食 0 0 **AMP** Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Fle 0 0 0 **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 TAI Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 Zurich Australia 0 0 Protection Plus & Extended Trauma Option & Protection Plus TPD AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 AMP Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover Asteron Life 0 Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Term Life & Living Plus & Life Insurance Plan TPD 0 0 Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 MLC Insurance 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia ** AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 0 Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 AMP Life 0 Term Life & Living Insurance & Life Insurance Plan TPD MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0

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



Packaged Life - Stepped Mature Professional Male

Report Date: September, 2014

 optional O not available SUMMA PROF O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance

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Packaged Life - Stepped Mature Professional Female

Report Date: September, 2014

O optional O not available standard SUMMA PROF ILE R O R **Premiums Buy Back of Life** Reinstatement In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 *** 0 0 0 **AMP** Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Fle 0 **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 • ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi AMP Life 0 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 AMP Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover Asteron Life 0 Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Term Life & Living Plus & Life Insurance Plan TPD 0 0 Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan Ti CommInsure FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & TPD extension of CL 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus with Extras & Life Insura MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 TAL 0 Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 TAI Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia ** AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 0 AMP Life 0 Term Life & Living Insurance & Life Insurance Plan TPD MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0

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Packaged Life - Stepped Mature Professional Female

Report Date: September, 2014

 optional O not available SUMMA PROF ORT **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance

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Packaged Life - Stepped Mature Managerial Male

Report Date: September, 2014

 optional O not available SUMMA PROF ILE R Е OR **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 食食食食 0 0 **AMP** Flevate Life Insurance Plan & Flevate Trauma Insurance Plus Plan 0 0 0 **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 MLC Insurance 0 OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 TAI Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 • Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 *** Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 AMP Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover Asteron Life 0 Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Term Life & Living Insurance & Life Insurance Plan TPD ВТ 0 0 Term Life & Living Plus & Life Insurance Plan TPD 0 0 вт Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI CommInsure FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 MLC Insurance 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus with Extras & Life Insura MLC Insurance 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 TAI Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia ** AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 0 AMP Life Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance

Life Cover Insurance & Critical Illness Standard & TPD extension of

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. 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

MLC Insurance

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



Packaged Life - Stepped Mature Managerial Male

Report Date: September, 2014

 optional O not available SUMMA PROF R O R **Premiums Buy Back of Life** Event of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance

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Packaged Life - Stepped Mature Managerial Female

Report Date: September, 2014

standard

optional O not available

SUMMA PROF ILE R OR **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 食育食育 0 0 **AMP** Flevate Life Insurance Plan & Flevate Trauma Insurance Plus Plan 0 0 0 **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CL 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of Cl 0 0 OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 *** Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin 0 0 Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Term Life & Living Insurance & Life Insurance Plan TPD ВТ 0 0 Term Life & Living Plus & Life Insurance Plan TPD 0 0 ВТ Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan Ti CommInsure FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Macquarie Life 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 TAL 0 Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 TAI Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia ** AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 0 Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 AMP Life 0 Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Asteron Life Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0

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Packaged Life - Stepped Mature Managerial Female

Report Date: September, 2014

 optional O not available SUMMA PROF O R **Premiums Buy Back of Life** Event of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance

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Packaged Life - Stepped Mature Light manual Male

Report Date: September, 2014

 optional O not available standard SUMMA PROF ILE Е O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 0 0 AIA Australia Life Cover & Crisis Recovery & Permanent Disablement Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 *** ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 • MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 *** 0 **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 0 **AMP** Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi AMP Life 0 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim AMP Life 0 0 Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time 0 0 AMP Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Term Life & Living Plus & Life Insurance Plan TPD 0 0 BT Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan Ti CommInsure CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Standard & Life Insurance Pla O 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 MLC Insurance 0 OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD OnePath 0 Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr TAL 0 0 ** Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 AMP Life Term Life & Living Insurance & Life Insurance Plan TPD 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 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 - Stepped Mature Light manual Male

Report Date: September, 2014

 optional O not available SUMMA PROF O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus

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Report Date: September, 2014

Packaged Life - Stepped Mature Light manual Female O optional O not available standard SUMMA PROF ILE R O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 0 Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 *** ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OnePath OneCare & OneCare Trauma Cvr Prem & OneCare TPD 0 *** AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan **AMP** 0 0 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim AMP Life 0 0 Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time 0 0 AMP Life 0 0 Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Term Life & Living Plus & Life Insurance Plan TPD 0 0 BT Term Life & Living Insurance & Life Insurance Plan TPD BT 0 0 CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan Ti CommInsure Life Cover Insurance & Critical Illness Standard & Life Insurance Pla O 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr TAL 0 0 ** Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life

Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to

FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus

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Asteron Life Macquarie Life 0

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Packaged Life - Stepped Mature Light manual Female

Report Date: September, 2014

standard optional O not available SUMMA PROF O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise

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Packaged Life - Stepped Mature Blue Collar Male

Report Date: September, 2014

 optional O not available standard SUMMA PROF ILE R Е O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 *** 0 0 AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 **AMP** 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 • MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 *** Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 **AMP** 0 0 0 Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time AMP Life 0 0 Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life ВТ Term Life & Living Insurance & Life Insurance Plan TPD 0 0 Term Life & Living Plus & Life Insurance Plan TPD 0 0 BT Life Cover Insurance & Critical Illness Standard & TPD extension of 0 MLC Insurance 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Standard & Life Insurance Pla O 0 MLC Insurance OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD OnePath 0 OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 TAL 0 Life Insurance & Life Insurance Plan with attached Critical Illness St 0 Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 ** Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI CommInsure Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus

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.
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Packaged Life - Stepped Mature Blue Collar Male

Report Date: September, 2014

 optional O not available SUMMA PROF R O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise

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Packaged Life - Stepped Mature Blue Collar Female

Report Date: September, 2014

 optional O not available standard SUMMAR PROF ILE O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 *** 0 0 AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 **AMP** 0 0 вт Term Life & Living Plus & Life Insurance Plan TPD 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 *** Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 **AMP** 0 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi AMP Life 0 0 Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 AMP Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Term Life & Living Insurance & Life Insurance Plan TPD 0 0 BT Life Cover Insurance & Critical Illness Standard & TPD extension of 0 MLC Insurance 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla O 0 MLC Insurance OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD OnePath 0 OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 TAL 0 Life Insurance & Life Insurance Plan with attached Critical Illness St 0 Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 ** Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI CommInsure Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus

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Packaged Life - Stepped Mature Blue Collar Female

Report Date: September, 2014

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Report Date: September, 2014

Packaged Life - Stepped Empty Nester Professional Male O optional O not available standard SUMMAR PROF Е 0 R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 *** 0 0 AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 AMP 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover Asteron Life 0 Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Term Life & Living Plus & Life Insurance Plan TPD 0 0 Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan Ti CommInsure Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus & TPD extension of CL MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 TAL 0 Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 TAI Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia ** AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 0 AMP Life 0 Term Life & Living Insurance & Life Insurance Plan TPD MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0

Life Cover Insurance & Critical Illness Standard & TPD extension of

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. 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

MLC Insurance

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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.



life insurance star ratings Packaged Life - Stepped Empty Nester Professional Male

Report Date: September, 2014

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MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance F	Pla 🌘	•	0	•	•

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Report Date: September, 2014

Packaged Life - Stepped Empty Nester Professional Female

standard optional O not available SUMMAR Y PROF R E P O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 *** 0 0 0 AIA Australia Life Cover & Crisis Recovery & Permanent Disablement Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover Asteron Life 0 ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 100 AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 0 **AMP** Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Term Life & Living Plus & Life Insurance Plan TPD 0 0 Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan Ti CommInsure Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness St 0 TAL 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 TAI Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia ** AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 0 Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 AMP Life 0 Term Life & Living Insurance & Life Insurance Plan TPD

Life Cover Insurance & Critical Illness Standard & TPD extension of

Life Cover Insurance & Critical Illness Standard & Life Insurance Pla

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Report Date: September, 2014

Packaged Life - Stepped Empty Nester Professional Female

standard optional O not available SUMMARY PROF ORT **Premiums Buy Back of Life** of Trauma Stepped **Company Name Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance

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Packaged Life - Stepped Empty Nester Managerial Male

Report Date: September, 2014

O optional O not available standard SUMMAR PROF Ε O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 *** Life Cover & Crisis Recovery & Permanent Disablement 0 0 AIA Australia 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 AMP Life 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 0 Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover Asteron Life 0 Term Life & Living Plus & Life Insurance Plan TPD вт 0 0 Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan Ti CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 TAL 0 Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 TAI Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia ** **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 0 Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 AMP Life 0 Term Life & Living Insurance & Life Insurance Plan TPD 0 BT MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0

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Packaged Life - Stepped Empty Nester Managerial Male

Report Date: September, 2014

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Packaged Life - Stepped Empty Nester Managerial Female

Report Date: September, 2014

O optional O not available standard SUMMAR PROF R Ε O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 *** Life Cover & Crisis Recovery & Permanent Disablement 0 0 AIA Australia 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 AMP Life 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD • Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 100 AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 0 Flevate Life Insurance Plan & Flevate Trauma Insurance Plus Plan 0 0 0 **AMP** Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Term Life & Living Plus & Life Insurance Plan TPD 0 0 Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan Ti CommInsure FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 MLC Insurance 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF MLC Insurance 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 TAI Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia ** Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Term Life & Living Insurance & Life Insurance Plan TPD 0 0 0 Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 **MLC Insurance** MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0

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Packaged Life - Stepped Empty Nester Managerial Female

Report Date: September, 2014

standard optional O not available SUMMARY PROF O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla Life Insurance & Life Insurance Plan with attached Critical Illness St 0 TAL

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Packaged Life - Stepped Empty Nester Light manual Male

Report Date: September, 2014

O optional O not available standard SUMMAR PROF 0 R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 0 0 AIA Australia Life Cover & Crisis Recovery & Permanent Disablement Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 *** ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 • MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 0 0 Protection Plus & Basic Trauma Option & Protection Plus TPD Zurich Australia *** Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 0 **AMP AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 0 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time AMP Life 0 0 Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 AMP Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan Ti CommInsure FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Macquarie Life 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 MLC Insurance 0 Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr TAL 0 0 ** Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Term Life & Living Plus & Life Insurance Plan TPD 0

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Report Date: September, 2014

	Packaged Life - Stepped Empty Nester	Light ma	anuai Ma		optional O) not available
	PROFILE SUMM	A R Y	R E	P O R T		
		Premiums		Ħ	Buy Back of Life	
Company Name	Product Name	Stepped	revel 2	Trauma Reinstateme ω	In the Event of Trauma	In the Event of TPD
**						
BT	Term Life & Living Insurance & Life Insurance Plan TPD	•	•		•	
CommInsure	Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD	•	•	•	•	•

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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 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



Packaged Life - Stepped Empty Nester Light manual Female standard

optional O not available

Report Date: September, 2014

PROFILE SUMMARY REPORT							
		Premiums		Ħ	Buy Back of Life		
Company Name	Product Name	Stepped	Level	Trauma Reinstatement ω	In the Event of Trauma	In the Event of TPD	
**** out	tstanding value						
Zurich Australia Zurich Australia	Protection Plus & Extended Trauma Option & Protection Plus TPD Protection Plus & Extended Trauma Option-TopUp & Protection F	-	•	O	0	•	
Zurich Australia	Protection Plus & Basic Trauma Option & Protection Plus TPD	•	<u> </u>	O	0	<u> </u>	

AIA Australia	Life Cover & Crisis Recovery & Permanent Disablement	•	•	0	0	•	
ClearView	Life Cover & Trauma Plus & Total and Permanent Disability (TPD)	C •	•		•	_	
ClearView	Life Cover & Trauma Cover & Total and Permanent Disability (TPI	D)	•		•	•	
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exte	en 🌘	•	O	0	•	
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insu	<u>-</u>		O	0		
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & TPD exte	<u>-</u>		<u>0</u>	0		
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	<u>-</u>			0		
MLC Insurance	Life Cover Insurance & Critical Illness Plus & TPD extension of CI	<u>-</u>		· <u>0</u>	0		
MLC Insurance	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan	<u>-</u>			0		
MLC Insurance	Life Cover Insurance & Critical Illness Plus with Extras & Life Insu	<u>-</u>		<u>0</u>	0		
MLC Insurance OnePath	Life Cover Insurance & Critical Illness Plus & Life Insurance Plan OneCare & OneCare Trauma Cvr Prem. & OneCare TPD	II			<u>0</u>		
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Pla	n •	•	0	0	•	
AMP	Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & E	le 🌑	•	0	0	•	
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life T	in 🌘 ni	•	•	0	•	
AMP Life	Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Fle	exi 🌑	•	•	0	•	
AMP Life	Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Trauma Cover	exi 🌑	•	0	0	•	
AMP Life	Flexible Life Time Prot & Trauma Cover Standard & Flexible Life T	in 🌘 ni	•	0	0	•	
Asteron Life	Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cove	•	•	•	•	•	
CommInsure	Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan	TI 🌘	•	•	•	•	
Macquarie Life	FutureWise Life & Trauma Plus & FutureWise Life TPD Plus	•	•	•	•	•	
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	se 🌑	•		•		
Macquarie Life	FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus	•	•		•		
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance F	-			0		
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension	of			0		
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance F		<u>•</u>	<u>0</u>	0	<u>•</u>	
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension	of	•	·	0		
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD						
OnePath	OneCare & Trauma Cvr Prem with Max & OneCare TPD						
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness	-				<u>6</u>	
TAL	Life Insurance & Life Insurance Plan with attached Critical Illness	51		O		O	
**							
Asteron Life	Life Cover & Trauma Plus Cover with Booster & TPD Cover linked	t(•	•	<u>.</u>	•		
Asteron Life	Life Cover & Trauma Cover & TPD Cover linked to Life Cover	•			<u></u>		
BT	Term Life & Living Insurance & Life Insurance Plan TPD	•	•		•		

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BT

CommInsure

life insurance star ratings

Term Life & Living Plus & Life Insurance Plan TPD

Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD

Report Date: September, 2014 Packaged Life - Stepped Empty Nester Light manual Female

standard optional O not available SUMMARY REPORT PROF **Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the 44

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Packaged Life - Stepped Empty Nester Blue Collar Male

Report Date: September, 2014

O optional O not available standard SUMMAR PROF O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Stepped Level the ŏ **** outstanding value 0 0 0 AIA Australia Life Cover & Crisis Recovery & Permanent Disablement Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) *** 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 AMP Life 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 • MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 *** 0 **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 0 0 **AMP** AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time 0 0 Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 AMP Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life ВТ Term Life & Living Plus & Life Insurance Plan TPD 0 0 FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus Macquarie Life 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla O 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance OneCare & OneCare Trauma Cvr Prem. & OneCare TPD OnePath 0 OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath Life Insurance & Life Insurance Plan with attached Critical Illness St 0 TAL 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 O Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 ** 0 0 BT Term Life & Living Insurance & Life Insurance Plan TPD CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI

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Packaged Life - Stepped Empty Nester Blue Collar Male

Report Date: September, 2014

	gpp			● standard ●	optional C	not available
	PROFILE SUMM	A R Y	R E	P O R T		
		Premiums		Ħ	Buy Back of Life	
Company Name	Product Name	Stepped	Level 2	Trauma Reinstatemeı ε	In the Event of Trauma	In the Event of TPD
**						
Macquarie Life	FutureWise Life & FutureWise Life Trauma Insurance & FutureWise	se 🌘	•	0	•	•
OnePath	OneCare & OneCare Trauma Cvr Comp. & OneCare TPD	•	•	0	•	•

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Packaged Life - Stepped Empty Nester Blue Collar Female

Report Date: September, 2014

O optional O not available standard SUMMAR PROF O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma **Company Name Product Name** Stepped Level the ŏ **** outstanding value 0 0 0 AIA Australia Life Cover & Crisis Recovery & Permanent Disablement Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) *** 0 0 **AMP** Flevate Life Insurance Plan & Flevate Trauma Insurance Plus Plan 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 • MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 *** Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 **AMP** 0 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time AMP Life 0 0 Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 AMP Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Term Life & Living Plus & Life Insurance Plan TPD 0 0 BT Term Life & Living Insurance & Life Insurance Plan TPD BT 0 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla O 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 MLC Insurance 0 OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD OnePath 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness St TAL 0 0 ** Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan Tl CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure

FutureWise Life & FutureWise Life Trauma Insurance & FutureWise

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Macquarie Life

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Packaged Life - Stepped Empty Nester Blue Collar Female

Report Date: September, 2014

standard optional O not available SUMMAR PROF O R **Premiums Buy Back of Life** of Trauma Stepped **Company Name Product Name** Level In the ** 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD

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Packaged Life - Level Young Professional Male

Report Date: September, 2014

 optional O not available SUMMA PROFILE O R **Buy Back of Life Premiums** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 *** Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover Asteron Life 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 AMP 0 0 Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Fle 0 0 0 **AMP** Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim AMP Life 0 0 Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi AMP Life 0 0 Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Term Life & Living Insurance & Life Insurance Plan TPD 0 0 вт Term Life & Living Plus & Life Insurance Plan TPD 0 0 BT FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 MLC Insurance 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness St TAL 0 0 Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia ** CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance 0 Life Cover Insurance & Critical Illness Standard & TPD extension of 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0

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Packaged Life - Level Young Professional Male

Report Date: September, 2014

 optional O not available PROFILE SUMMA O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance

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Packaged Life - Level Young Professional Female

Report Date: September, 2014

 optional O not available SUMMA PROFILE R Е OR **Buy Back of Life Premiums** Reinstatement In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 *** Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Fle 0 0 0 **AMP** Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover Asteron Life 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 TAI Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Pr • AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 **AMP** 0 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time 0 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim AMP Life 0 0 Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Term Life & Living Insurance & Life Insurance Plan TPD ВТ 0 0 Term Life & Living Plus & Life Insurance Plan TPD 0 0 ВТ FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & TPD extension of CI MLC Insurance 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 Zurich Australia 0 Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI CommInsure CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD **MLC Insurance** Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance 0 0 Life Cover Insurance & Critical Illness Standard & TPD extension of MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0

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Packaged Life - Level Young Professional Female

Report Date: September, 2014

 optional O not available PROFILE SUMMA O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance

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Packaged Life - Level Young Managerial Male

Report Date: September, 2014

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SUMMA PROFILE OR **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Stepped Level the ŏ **** outstanding value OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 *** Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Fle 0 0 **AMP** • Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover Asteron Life 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 **AMP** 0 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 AMP Life 0 Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Term Life & Living Insurance & Life Insurance Plan TPD ВТ 0 0 Term Life & Living Plus & Life Insurance Plan TPD 0 0 ВТ FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 TAL 0 Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 TAI ** CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance 0 Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 **MLC Insurance** Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 **MLC Insurance** MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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Packaged Life - Level Young Managerial Male

Report Date: September, 2014

 optional O not available PROFILE SUMMA O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance

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Packaged Life - Level Young Managerial Female

Report Date: September, 2014

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SUMMA PROFILE R Е OR **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 *** Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Fle 0 0 **AMP** • Life Cover & Trauma Cover & TPD Cover linked to Life Cover Asteron Life 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 TAI Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness St • AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 **AMP** 0 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 AMP Life 0 Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Term Life & Living Plus & Life Insurance Plan TPD ВТ 0 0 Term Life & Living Insurance & Life Insurance Plan TPD 0 0 ВТ FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Standard & Life Insurance Pla MLC Insurance 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus & TPD extension of CL MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 Zurich Australia 0 Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia ** CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 **MLC Insurance** MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0

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Packaged Life - Level Young Managerial Female

Report Date: September, 2014

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Packaged Life - Level Young Light manual Male

Report Date: September, 2014

optional O not available

SUMMA PROFILE OR **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Stepped Level the ŏ **** outstanding value OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 *** 0 0 **AMP** Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Fle • Life Cover & Trauma Cover & TPD Cover linked to Life Cover Asteron Life 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 **AMP** 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim AMP Life 0 0 Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Term Life & Living Insurance & Life Insurance Plan TPD ВТ 0 0 Term Life & Living Plus & Life Insurance Plan TPD 0 0 ВТ FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CL MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 TAI ** CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 **MLC Insurance** MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0

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Packaged Life - Level Young Light manual Male

Report Date: September, 2014

 optional O not available PROFILE SUMMA O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 MLC Insurance

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Packaged Life - Level Young Light manual Female

Report Date: September, 2014

 optional O not available standard SUMMA PROFILE Е O R **Buy Back of Life Premiums** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 *** 0 0 0 **AMP** Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Fle Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover Asteron Life 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia 0 0 Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 AMP 0 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim AMP Life 0 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time 0 0 Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Term Life & Living Plus & Life Insurance Plan TPD ВТ 0 0 Term Life & Living Insurance & Life Insurance Plan TPD 0 0 FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CL MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Standard & Life Insurance Pla O 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 TAI TAL Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 ** AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0

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Packaged Life - Level Young Light manual Female

Report Date: September, 2014

 optional O not available PROFILE SUMMA O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 MLC Insurance

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Packaged Life - Level Young Blue Collar Male

Report Date: September, 2014

optional O not available

SUMMA PROFILE O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Stepped Level the ŏ **** outstanding value 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 *** Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Fle 0 0 **AMP** • Life Cover & Trauma Cover & TPD Cover linked to Life Cover Asteron Life 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 **AMP** 0 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 AMP Life 0 Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Term Life & Living Insurance & Life Insurance Plan TPD ВТ 0 0 Term Life & Living Plus & Life Insurance Plan TPD 0 0 ВТ FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness St 0 TAL 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 TAI ** CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0

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Packaged Life - Level Young Blue Collar Male

Report Date: September, 2014

 optional O not available SUMMA PROFILE O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance

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Packaged Life - Level Young Blue Collar Female

Report Date: September, 2014

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Packaged Life - Level Young Blue Collar Female

Report Date: September, 2014

 optional O not available PROFILE SUMMA O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance

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Packaged Life - Level Middle Professional Male

Report Date: September, 2014

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SUMMA PROF ILE O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 *** Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 **AMP** • Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Asteron Life 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 **AMP** 0 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim AMP Life 0 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 0 Term Life & Living Insurance & Life Insurance Plan TPD вт 0 0 Term Life & Living Plus & Life Insurance Plan TPD ВТ 0 0 Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan Ti CommInsure FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Pr TAL 0 0 Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia ** AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance 0 Life Cover Insurance & Critical Illness Standard & TPD extension of 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0

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Packaged Life - Level Middle Professional Male

Report Date: September, 2014

 optional O not available PROFILE SUMMA O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC 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 replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

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

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



Packaged Life - Level Middle Professional Female

Report Date: September, 2014

 optional O not available SUMMA PROF ILE R Е O R **Premiums Buy Back of Life** Reinstatement In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 *** 0 0 **AMP** Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Fle • Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Asteron Life 0 ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 **AMP** 0 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 AMP Life 0 Term Life & Living Plus & Life Insurance Plan TPD ВТ 0 0 Term Life & Living Insurance & Life Insurance Plan TPD ВТ 0 0 Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan Ti CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 MLC Insurance 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 TAL Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance 0 0 Life Cover Insurance & Critical Illness Standard & Life Insurance Pla MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0

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



Packaged Life - Level Middle Professional Female

Report Date: September, 2014

 optional O not available SUMMA PROFILE O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC 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.
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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 Middle Managerial Male

Report Date: September, 2014

 optional O not available SUMMA PROF ILE O R **Buy Back of Life Premiums** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 *** Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 **AMP** • Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Asteron Life 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 0 **AMP** 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time 0 Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi AMP Life 0 0 Term Life & Living Insurance & Life Insurance Plan TPD ВТ 0 0 Term Life & Living Plus & Life Insurance Plan TPD 0 0 FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 MLC Insurance 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Pr TAL 0 0 Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia ** CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan Ti Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 **MLC Insurance** MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0

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



Packaged Life - Level Middle Managerial Male

Report Date: September, 2014

 optional O not available PROFILE SUMMA O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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When a 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 Middle Managerial Female

Report Date: September, 2014

 optional O not available SUMMA PROF ILE R OR **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 *** 0 0 **AMP** Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Fle • Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Asteron Life 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 **AMP** 0 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi AMP Life 0 0 Term Life & Living Plus & Life Insurance Plan TPD ВТ 0 0 Term Life & Living Insurance & Life Insurance Plan TPD ВТ 0 0 Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan Ti CommInsure FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 MLC Insurance 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 TAL Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI **MLC Insurance** Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 **MLC Insurance** MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0

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



Packaged Life - Level Middle Managerial Female

Report Date: September, 2014

 optional O not available SUMMA PROFILE O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC 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 replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

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

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



Packaged Life - Level Middle Light manual Male

Report Date: September, 2014

 optional O not available SUMMA PROFILE O R **Buy Back of Life Premiums** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 *** Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Asteron Life 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele AMP 0 0 0 Flevate Life Insurance Plan & Flevate Trauma Insurance Plus Plan 0 0 0 **AMP** Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 Term Life & Living Insurance & Life Insurance Plan TPD ВТ 0 0 Term Life & Living Plus & Life Insurance Plan TPD ВТ 0 0 FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Standard & TPD extension of O 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 MLC Insurance O Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness St TAL 0 0 ** 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI

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



Packaged Life - Level Middle Light manual Male

Report Date: September, 2014

 optional O not available SUMMA PROFILE O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise

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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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 Middle Light manual Female

Report Date: September, 2014

 optional O not available standard SUMMA PROF ILE Е O R **Buy Back of Life Premiums** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 *** Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover Asteron Life 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan AMP 0 0 0 Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Fle 0 0 0 **AMP** Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi AMP Life 0 0 Term Life & Living Insurance & Life Insurance Plan TPD ВТ 0 0 Term Life & Living Plus & Life Insurance Plan TPD ВТ 0 0 Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan Ti CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus with Extras & Life Insura MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 MLC Insurance 0 Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 TAL TAL Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 ** AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 0 FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Macquarie Life Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0

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



Packaged Life - Level Middle Light manual Female

Report Date: September, 2014

 optional O not available SUMMA PROFILE O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance

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



Packaged Life - Level Middle Blue Collar Male

Report Date: September, 2014

 optional O not available SUMMA PROF ILE O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Stepped Level the ŏ **** outstanding value 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) *** 0 **AMP** Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Fle 0 • Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Asteron Life 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia 0 0 Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan **AMP** 0 0 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 0 Term Life & Living Plus & Life Insurance Plan TPD вт 0 0 ВТ Term Life & Living Insurance & Life Insurance Plan TPD 0 0 FutureWise Life & Trauma Plus & FutureWise Life TPD Plus Macquarie Life 0 Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI MLC Insurance 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance OneCare & OneCare Trauma Cvr Comp. & OneCare TPD OnePath 0 Life Insurance & Life Insurance Plan with attached Critical Illness St. 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr TAL 0 0 ** 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI

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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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 Middle Blue Collar Male

Report Date: September, 2014

 optional O not available PROFILE SUMMA O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus

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 - Level Middle Blue Collar Female

Report Date: September, 2014

 optional O not available SUMMA PROF ILE O R **Buy Back of Life Premiums** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Stepped Level the ŏ **** outstanding value 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView *** **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 **AMP** 0 0 Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 AMP Life 0 Term Life & Living Plus & Life Insurance Plan TPD ВТ 0 0 Term Life & Living Insurance & Life Insurance Plan TPD 0 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus & TPD extension of CL 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CL MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Standard & TPD extension of O 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 MLC Insurance 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance OneCare & Trauma Cvr Prem with Max & OneCare TPD OnePath 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness St TAL 0 0 ** Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI CommInsure Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus

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



Packaged Life - Level Middle Blue Collar Female

Report Date: September, 2014

 optional O not available SUMMA PROFILE O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise

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



Packaged Life - Level Mature Professional Male

Report Date: September, 2014

optional O not available

SUMMA PROF ILE O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 *** Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover Asteron Life 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Pr AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 AMP 0 0 Flevate Life Insurance Plan & Flevate Trauma Insurance Plus Plan 0 0 0 **AMP** Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim AMP Life 0 0 Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi AMP Life 0 0 Term Life & Living Plus & Life Insurance Plan TPD 0 вт 0 Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI CommInsure FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness St 0 TAL 0 Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia ** BT Term Life & Living Insurance & Life Insurance Plan TPD 0 0 CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance 0 Life Cover Insurance & Critical Illness Standard & TPD extension of 0 **MLC Insurance** Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 **MLC Insurance** MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0

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



Packaged Life - Level Mature Professional Male

Report Date: September, 2014

 optional O not available PROFILE SUMMA O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC 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 replace your trauma cover twelve months after a claim has been paid. Exclusions may apply to the reinstated cover.

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

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



Packaged Life - Level Mature Professional Female

Report Date: September, 2014

 optional O not available standard SUMMA PROF ILE Е O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 *** Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Asteron Life 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 0 0 TAL Life Insurance & Life Insurance Plan with attached Critical Illness Pr AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 AMP 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 0 **AMP** Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim O AMP Life 0 Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 AMP Life 0 Term Life & Living Plus & Life Insurance Plan TPD 0 0 Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C. ClearView Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan Ti CommInsure FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness St 0 TAL 0 Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia ** BT Term Life & Living Insurance & Life Insurance Plan TPD 0 0 CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 **MLC Insurance** MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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When a 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 Mature Professional Female

Report Date: September, 2014

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	PROFILE SUMM	AR'	r R E	P O R T		
		Pro	emiums	Ħ	Buy Ba	ck of Life
Company Name	Product Name	Stepped	Fever 2	Trauma Reinstatemer	In the Event of Trauma	In the Event of TPD
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MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance P	li 🌑	•	0	0	•
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension of	f	•	0	•	•

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



Packaged Life - Level Mature Managerial Male

Report Date: September, 2014

optional O not available

SUMMA PROFILE O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 *** Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to Asteron Life 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 0 0 Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele AMP 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 0 0 **AMP** Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi O AMP Life 0 Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time AMP Life 0 0 Term Life & Living Plus & Life Insurance Plan TPD 0 вт 0 FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura MLC Insurance 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 TAI Life Insurance & Life Insurance Plan with attached Critical Illness St TAL 0 0 ** Term Life & Living Insurance & Life Insurance Plan TPD 0 Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0

Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.
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When a 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 Mature Managerial Male

Report Date: September, 2014

 optional O not available PROFILE SUMMA O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance

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



Packaged Life - Level Mature Managerial Female

Report Date: September, 2014

 optional O not available SUMMA PROF ILE R Е O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 *** 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi AMP Life 0 • Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 0 0 Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 AMP 0 0 Flevate Life Insurance Plan & Flevate Trauma Insurance Plus Plan 0 0 0 **AMP** Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time 0 0 Term Life & Living Plus & Life Insurance Plan TPD BT 0 0 Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CL MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten MLC Insurance 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 TAI Life Insurance & Life Insurance Plan with attached Critical Illness Pr TAL 0 0 ** Term Life & Living Insurance & Life Insurance Plan TPD 0 Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0

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



Packaged Life - Level Mature Managerial Female

Report Date: September, 2014

 optional O not available SUMMA PROFILE O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance

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



Packaged Life - Level Mature Light manual Male

Report Date: September, 2014

 optional O not available SUMMA PROFILE O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 Zurich Australia Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 *** 0 0 0 AIA Australia Life Cover & Crisis Recovery & Permanent Disablement Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim AMP Life 0 • Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD *** **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele AMP 0 0 0 0 Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time 0 0 Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI CommInsure FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI MLC Insurance 0 0 Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 TAI Life Insurance & Life Insurance Plan with attached Critical Illness Pr TAL 0 0 ** Term Life & Living Plus & Life Insurance Plan TPD 0 Term Life & Living Insurance & Life Insurance Plan TPD 0 0 вт Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0

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



Packaged Life - Level Mature Light manual Male

Report Date: September, 2014

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	PROFILE SUMM	A R Y	R E	P O R T		
		Prer	niums	Ħ	Buy Ba	ck of Life
Company Name	Product Name	Stepped	Level 5	Trauma Reinstatemeı ε	In the Event of Trauma	In the Event of TPD
**						
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extension	of	•	0	•	•
MLC Insurance	Life Cover Insurance & Critical Illness Standard & Life Insurance	Pla 🌘	•	0	•	•

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Packaged Life - Level Mature Light manual Female

Report Date: September, 2014

O optional O not available standard SUMMA PROF ILE O R **Buy Back of Life Premiums** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 0 Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 *** 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim 0 AMP Life 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD AIA Australia Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 AMP 0 0 Flevate Life Insurance Plan & Flevate Trauma Insurance Plan & Fle 0 0 0 **AMP** Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time 0 0 Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan Ti CommInsure FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CL MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 MLC Insurance 0 Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 TAL TAL Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 ** вт Term Life & Living Plus & Life Insurance Plan TPD 0 0 вт Term Life & Living Insurance & Life Insurance Plan TPD 0 0 CommInsure Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD Macquarie Life FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0

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Packaged Life - Level Mature Light manual Female

Report Date: September, 2014

				standard ①	optional C	not available
	PROFILE SUM	M A R Y	R E	P O R T		
		Pre	miums	¥	Buy Back of Life	
Company Name	Product Name	Stepped	revel 2	Trauma Reinstatemeı ω	In the Event of Trauma	In the Event of TPD
**						
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extens	sion of	•	0	•	•
MLC Insurance	Life Cover Insurance & Critical Illness Standard & TPD extens	sion of	•	0	0	•

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Packaged Life - Level Mature Blue Collar Male

Report Date: September, 2014

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SUMMA PROF ILE O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value ClearView Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 *** Life Cover & Crisis Recovery & Permanent Disablement 0 0 0 AIA Australia Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin 0 AMP Life 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) 0 0 Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 AMP 0 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time 0 Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 AMP Life ВТ Term Life & Living Plus & Life Insurance Plan TPD 0 0 вт Term Life & Living Insurance & Life Insurance Plan TPD 0 0 FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus Macquarie Life 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD OnePath 0 OneCare & Trauma Cvr Prem with Max & OneCare TPD OnePath 0 Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 TAI TAL Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 ** CommInsure Total Care Plan & Total Care Plan Trauma Plus & Total Care Plan TI Total Care Plan & Total Care Plan Trauma & Total Care Plan TPD CommInsure 0 FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Macquarie Life Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0

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Packaged Life - Level Mature Blue Collar Male

Report Date: September, 2014

 optional O not available SUMMA PROFILE O R **Premiums Buy Back of Life** of Trauma **Company Name** Stepped **Product Name** Level In the ** 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance

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Packaged Life - Level Mature Blue Collar Female

Report Date: September, 2014

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Packaged Life - Level Mature Blue Collar Female

Report Date: September, 2014

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Packaged Life - Level Empty Nester Professional Male

Report Date: September, 2014

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Packaged Life - Level Empty Nester Professional Female

Report Date: September, 2014

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Packaged Life - Level Empty Nester Managerial Male

Report Date: September, 2014

 optional O not available standard SUMMA PROF ILE R O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 *** 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Time Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tin 0 0 AMP Life AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi 0 0 OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 TAI Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 0 0 0 AIA Australia Life Cover & Crisis Recovery & Permanent Disablement AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life ВТ Term Life & Living Plus & Life Insurance Plan TPD 0 0 Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD) ClearView FutureWise Life & FutureWise Life Trauma Insurance & FutureWise Macquarie Life 0 FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus 0 Macquarie Life FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CL MLC Insurance 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 TAL ** 0 0 0 AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan **AMP** Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 0 Term Life & Living Insurance & Life Insurance Plan TPD 0 0 Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance 0 Life Cover Insurance & Critical Illness Standard & TPD extension of 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0

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Packaged Life - Level Empty Nester Managerial Female

Report Date: September, 2014

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Packaged Life - Level Empty Nester Light manual Male

Report Date: September, 2014

O optional O not available standard SUMMA PROF ILE R O R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 0 Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD Protection Plus & Extended Trauma Option & Protection Plus TPD 0 0 Zurich Australia Zurich Australia Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 *** 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim AMP Life 0 • OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Prem. & OneCare TPD 0 TAI Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 TAI Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 1 0 0 0 AIA Australia Life Cover & Crisis Recovery & Permanent Disablement AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 0 Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Cover & TPD Cover linked to Life Cover Asteron Life 0 Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus Macquarie Life 0 FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 MLC Insurance 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 MLC Insurance 0 Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 **MLC Insurance** ** AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 0 0 AMP вт Term Life & Living Insurance & Life Insurance Plan TPD 0 0 ВТ Term Life & Living Plus & Life Insurance Plan TPD 0 ClearView Life Cover & Trauma Cover & Total and Permanent Disability (TPD)

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Report Date: September, 2014

Packaged Life - Level Empty Nester Light manual Female O optional O not available standard SUMMAR PROF 0 R **Premiums Buy Back of Life** Reinstatemen In the Event of TPD Event Trauma **Company Name Product Name** Steppeo Level the ŏ **** outstanding value 0 0 Zurich Australia Protection Plus & Extended Trauma Option & Protection Plus TPD Protection Plus & Extended Trauma Option-TopUp & Protection Plu 0 0 Zurich Australia Zurich Australia Protection Plus & Basic Trauma Option & Protection Plus TPD 0 0 *** 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Optimum & Flexible Life Tim Flexible Life Time Prot & Trauma Cover Optimum w/ Partials & Flexi AMP Life 0 • OnePath OneCare & Trauma Cvr Prem with Max & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Prem & OneCare TPD 0 OnePath OneCare & OneCare Trauma Cvr Comp. & OneCare TPD 0 TAI Life Insurance & Life Insurance Plan with attached Critical Illness St 0 0 TAI Life Insurance & Life Insurance Plan with attached Critical Illness Pr 0 0 1 0 0 0 AIA Australia Life Cover & Crisis Recovery & Permanent Disablement AMP Life Flexible Life Time Prot & Trauma Cover Standard w/ Partials & Flexi 0 0 AMP Life Flexible Life Time Prot & Trauma Cover Standard & Flexible Life Tim 0 0 Life Cover & Trauma Cover & TPD Cover linked to Life Cover 0 Asteron Life Life Cover & Trauma Plus Cover & TPD Cover linked to Life Cover 0 Asteron Life Asteron Life Life Cover & Trauma Plus Cover with Booster & TPD Cover linked to 0 Life Cover & Trauma Plus & Total and Permanent Disability (TPD) C ClearView FutureWise Life & FutureWise Life Trauma Insurance & FutureWise 0 Macquarie Life FutureWise Life & Trauma Platinum & FutureWise Life TPD Plus Macquarie Life 0 FutureWise Life & Trauma Plus & FutureWise Life TPD Plus 0 Macquarie Life Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & TPD extension of CL 0 MLC Insurance 0 MLC Insurance Life Cover Insurance & Critical Illness Standard & TPD extension of 0 0 Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 0 **MLC Insurance** Life Cover Insurance & Critical Illness Standard & Life Insurance Pla 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & Life Insura 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus with Extras & TPD exten 0 MLC Insurance 0 Life Cover Insurance & Critical Illness Plus & TPD extension of CI 0 0 MLC Insurance Life Cover Insurance & Critical Illness Plus & Life Insurance Plan TF 0 0 **MLC Insurance** ** AMP Elevate Life Insurance Plan & Elevate Trauma Insurance Plan & Ele 0 0 0 Elevate Life Insurance Plan & Elevate Trauma Insurance Plus Plan 0 0 0 AMP вт Term Life & Living Plus & Life Insurance Plan TPD 0 0

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Packaged Life - Level Empty Nester Blue Collar Male

Report Date: September, 2014

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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 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.



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