

2015

STAR RATINGS & AWARD

REPORT



Direct Life Insurance





Direct Life Insurance

June 2015

Foreword

Direct life insurance is targeted at a certain market – those who want to get things done when they are good and ready. Not having to make an appointment to see a financial advisor, let alone a doctor for blood tests and a medical appraisal, is a godsend for those who still want to protect their families regardless.

Buying a life insurance policy direct over the phone or online removes the “complications” for many and makes safeguarding loved ones and family assets accessible and do-able. The downside, however, is that you are the one who decides what’s right for you. There’s no advisor involvement to guide you so your homework beforehand is critical.

That’s why CANSTAR research is so valuable. We compare 31 direct life insurance policies from 27 insurance companies. Our research covers 5 age groups and 20 common profiles detailing gender and smoking status of people within their 20s, 30s, 40s, early-50s and late-50s.

Aside from the price of premiums, there are also certain features you will want and others you will not want in a policy. Our report points out what to look for and gives you a list of 5-star products which may suit you.



Mitchell Watson
Research Manager



WHAT IS DIRECT LIFE INSURANCE?

Direct insurance is life insurance that you buy or obtain directly from an insurer, usually over the phone or internet. This method of going “direct” bypasses the need to see a financial broker or advisor, giving you complete control.



There are many advantages of buying a life insurance policy direct. These include:

- Quick online application - pay by credit card and you're covered straight away.
- No medicals or blood tests required. However, expect a lot of medical questions in the application process.
- Some policies accept people who can't get cover anywhere else due to ill health, or the self-employed with no access through a superannuation fund.



Added benefits

If you want to increase your level of cover to suit those lifestyle 'big events', such as having a baby or taking on a higher mortgage, you can easily do so without having to answer more medical questions. This is called Guaranteed Future Insurability, a handy feature of direct life insurance, particularly if your health has worsened since you first took out the policy.

Speaking of health, the benefit will pay your sum insured if you are diagnosed with a terminal illness which normally means you have less than 12 months to live.

Your family will also appreciate the insurer's Funeral Benefit which is a portion of the claim paid quickly while the insurer assesses the remaining claim. It means your loved ones will be able to cover your funeral costs.



What to be aware of

In the absence of advice from a broker, product education is up to you. Direct life insurance generally provides cover from \$100,000 to \$1 million. It's up to you to determine what level of cover would provide for your family or dependents in the event of something happening to you, the policy holder.

No claim will be paid if death occurs by suicide or intentional self-harm within the first 13 months of having the policy.



20 PROFILES, 5 LIFE STAGES ASSESSED

For this report CANSTAR evaluates how direct life insurance policies work across five life stages – twenties, thirties, forties, early fifties and late fifties. We then look at these age groups by gender and smoking status. This adds up to 20 of the most common profiles for purchasers of direct life insurance.



Twenties: 20 to 29 years

Chances are if you're in your twenties, single with no children or dependents, you may believe that life insurance is something that can wait till 'later on'. However the idea of waiting till you're married and in your thirties may not be so relevant these days.

The biggest advantage of buying life insurance when you're young and healthy is that you'll enjoy lower premiums than when you buy life insurance at a more advanced age. If you have the misfortune of contracting a chronic health condition when you're older (before you sign up), you may have death as a result of that condition excluded, or your monthly premiums may be significantly higher, if you're granted cover at all.

Consider your family as well. With so many configurations of sole-parent and blended families who live with their children, it's not uncommon to see people in their twenties supporting others. In this case, life insurance provides a financial safety net for them in the event that something happens to you. This same scenario is repeated if you have a significant outstanding student loan debt (apart from HECS). The right life insurance policy could help protect your loved ones from any unwanted financial burdens.

Top causes of death in your 20's...

Males	Females
Suicide	Suicide
Car/motorbike crashes	Car/motorbike crashes
Accidental poisonings (drug overdoses)	Accidental poisonings (drug overdoses)



Thirties: 30 to 39 years

The thirties is an exciting adventure for many. Buying your first home, changing jobs, getting married and starting a family – it's all usually rolled up into this age group. Part of the whole thing is preparing should something happen and one of you is left alone.

Life insurance can help ease the financial burden brought on by the untimely and sudden death of a spouse. For example, you may want to cover your home mortgage amount so that your spouse and children continue to have a roof over their heads should something happen to you.

Top causes of death in your 30's...

Males	Females
Suicide	Suicide
Accidental poisonings (drug overdoses)	Accidental poisonings (drug overdoses)
Car/motorbike crashes	Cancer



Forties: 40 to 49 years

With 20 or so years of work behind you and another 20 (at least) ahead of you, now is the time to prepare for the second half of your career and for retirement. Arriving at your forties can bring you sudden perspective on life. Creating a master plan for your retirement is important but it's likely you'll have more expenses than ever at this stage (think teenage kids at university).

As your long-term responsibilities become obvious, you will realise that life insurance in your forties is crucial to cover the family's needs and leave them financially protected. After all, a stay-at-home parent takes care of services that are costly if provided by an outside source.

Top causes of death in your 40's...

Males	Females
Suicide	Cancer
Heart disease	Suicide
Accidental poisonings (drug overdoses)	Accidental poisonings (drug overdoses)



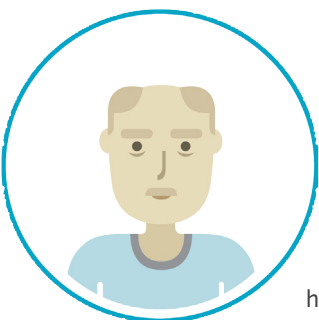
Early fifties: 50 to 54 years

Early-fifties are often considered your peak earning years. You'll typically want to consolidate and make sure that all you worked hard for is protected in the event of the unexpected.

Grandchildren may now be a part of your life, along with caring for aging parents. Your entry into middle age carries a different set of responsibilities which life insurance can help alleviate. Mortgages and any other debt that's still outstanding won't be an added burden on your family when you have an appropriate life insurance policy in place.

Top causes of death in your 50's...

Males	Females
Cancer	Cancer
Heart disease	Heart disease
Suicide	Suicide



Late fifties: 55 to 59 years

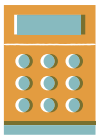
With retirement on the horizon, most in their late fifties want to have the peace of mind that they will be able to enjoy life once they stop working. Even though your children may be grown up and self-sufficient, it may still be a good idea to buy life insurance. If one spouse passes away, even at an advanced age, the remaining spouse may live at least another 10 or 20 years and will need to have some sort of financial security.

You may also have ageing parents who depend on you for financial assistance. It's always a good idea to put in place a financial safety net for dependents in case you are suddenly taken out of the picture.

Top causes of death in your 50's...

Males	Females
Cancer	Cancer
Heart disease	Heart disease
Liver disease	Respiratory disease

Source of causes of death: ABS Statistics



HOW MUCH DO PREMIUMS COST?

Dangerous occupations, risky hobbies- these are red flags to insurers. But even if you don't want to give up working in an underground mine or using freestyle rock climbing to relax, there are other, relatively more mundane, things you can do to slice a big chunk off your monthly direct life insurance premium.

The most obvious of these is to quit smoking. Males, in particular, are hit with a high loading for lighting up. The tables below show the average monthly premiums for smoking and non-smoking male and females in age groups ranging from the twenties to the late fifties.

Premiums for male smokers in their forties or early fifties are more than twice as high as those for their male buddies of the same age who don't smoke. With female smokers versus non-smokers, the difference peaks at 81.8% and 79.2% more for those ladies in their forties and early fifties.

Bucking the trend for direct life insurance premiums to automatically increase with age are young men in their twenties who don't smoke. Their premiums, on average, actually decrease as they move into their thirties. This is due to the late teens and twenties being more dangerous times for young men who record a higher incidence of car accidents in particular and subsequent insurance claims during this period.

DIRECT LIFE - AVERAGE MONTHLY PREMIUMS FOR MALE SMOKERS & NON SMOKERS, BY AGE GROUP (in \$)					
	Twenties	Thirties	Forties	Early Fifties	Late Fifties
Non-Smoker	49.95	47.93	81.62	166.51	295.94
Smoker	80.68	87.39	169.82	340.47	567.90
Difference	61.5%	82.3%	108.1%	104.5%	91.9%

Source: CANSTAR April 2015. Figures based on \$500,000 sum insured.

DIRECT LIFE - AVERAGE MONTHLY PREMIUMS FOR FEMALE SMOKERS & NON SMOKERS, BY AGE GROUP (in \$)					
	Twenties	Thirties	Forties	Early Fifties	Late Fifties
Non-Smoker	34.89	38.15	67.95	128.32	204.92
Smoker	53.71	61.58	123.53	229.96	353.14
Difference	53.9%	61.4%	81.8%	79.2%	72.3%

Source: CANSTAR April 2015. Figures based on \$500,000 sum insured.

Quit smoking? Quit paying

If you were a smoker when you signed up for life insurance and have since quit, don't continue to see your premium money go up in smoke. Phone your direct life insurance company and ask them how to go about changing your premium category to that of a non-smoker. By the way, an insurance company's definition of a non-smoker is a person who hasn't smoked for the last 12 months.



PRE-EXISTING CONDITIONS DEMYSTIFIED



In the insurance world, a pre-existing condition is important because it may affect your life insurance cover. What is it? If you are currently or have ever been treated by a specialist for a medical condition, it is known as a pre-existing condition. In short, it's a medical condition you had before taking out life insurance. Death caused by this condition may result in a claim being knocked back.

Companies differ on how they treat pre-existing conditions, such as how they define the condition if it has been successfully treated, resulting in no further ongoing tests or consultations. Some companies will exclude all pre-existing conditions from coverage, even though you may not have had treatment for the past 20 years. This is what's known as a total pre-existing condition exclusion. Other companies will allow pre-existing conditions to be covered if the treatment and consultations with the doctor have stopped in the last 5 years, 2 years or even 6 months.

With such variations in terminology by insurers, it is in your best interests to understand how pre-existing medical conditions are handled by each insurance company.



Honesty is the best policy

Tempting though it may be to not declare a pre-existing medical condition, it's always best to come clean. After all, you have a duty of disclosure and it's better to be honest now rather than have your family face unnecessary stress at claim time. Having a claim rejected because you failed to disclose a condition is a waste of money on your part and a hassle for your loved ones.

Always remember, it's likely that if one insurer won't cover you, someone else will. Even if you have to pay a loading, it's still safer than withholding vital information from an insurer. There are currently 31 direct life insurance products compared by CANSTAR so your choice is certainly not limited.



Direct Life Insurance



AND THE WINNERS ARE ...

Internet versus advisor appointment, no medicals needed – there are many things to like about the concept of direct life insurance. It's quick, fuss-free and convenient. In order to work out which direct life insurance products deliver outstanding value, CANSTAR's researchers scrutinized 31 direct life insurance policies from 27 insurers across Australia. This entailed 14,880 quotes across 20 different profiles, based on age group, gender and smoking status.

Low premium costs were not the only consideration. Insurers had to offer a variety of features that translated to value for money for customers. These included level of coverage, exclusions, sums insured and also the ease of application process.

After collating scores, CANSTAR announces the Outstanding Value Australia – Direct Life Insurance for 2015 goes to **ANZ** and **Insure Me Now**.

ANZ received ten 5-star ratings and were particularly strong with their cover for males in their 20s, female non-smokers in their 20s, those in their thirties, females in their forties, and male non-smokers in their 40s.

Some of the features we liked about ANZ Life Insurance were:

- \$50k to \$2.25m cover is indexed up to 5% a year in line with inflation.
- The policyholder does not need to be the life insured.
- A multi-life discount is offered.
- A funeral benefit of up to \$15,000 is offered.
- Trauma rider benefit – this provides the policy holder the option to pay a little more and add on trauma cover, which may cover such issues as having a heart attack or being diagnosed with cancer.

Capitalising on its back-to-back win last year, **Insure Me Now's** Superior Life policy also received ten 5-star ratings and was very competitive for twenties non-smokers, thirties females, early fifties males and those in their late fifties.

Of particular interest is that Insure Me Now is lenient with exclusions and will cover pre-existing conditions.

Other features to impress were:

- Funeral benefit up to \$10,000.
- Terminal illness benefit.
- Extra TPD and Trauma rider benefits, allowing for the option to pay an additional amount to be covered for TPD, trauma or both.
- Extra discounts and incentives available.
- Sums insured amounts are indexed annually.

Both these products – ANZ Life Insurance and Insure Me Now's Superior Life – are market leaders in competitive pricing with strong features. CANSTAR congratulates them both on their achievements.



METHODOLOGY

DIRECT LIFE INSURANCE

STAR RATINGS

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

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

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

Awards to insurers

CANSTAR names the insurer or insurers who offer outstanding value based on their star ratings performance across the entire 20 direct life insurance profiles.



Profile descriptions

The 20 overall profiles are determined by three categories – age group, gender and smoking status. The star ratings across all profiles help to arrive at the national award.

The categories are:

Age group

- Twenties: 20-29 years
- Thirties: 30-39 years
- Forties: 40-49 years
- Early Fifties: 50-54 years
- Late Fifties: 55-59 years

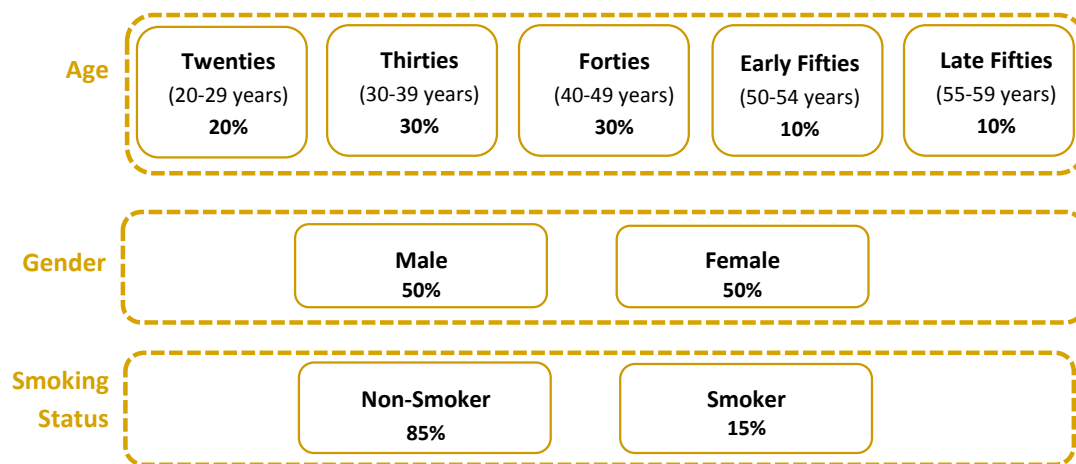
Gender

- Male
- Female

Smoking status

- Smoker
- Non-smoker (where a *non-smoker* is defined as a person who has not smoked for at least the last 12 months)

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



Eligibility requirements for Direct Life Star Ratings

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

- Has been available in the market for at least 12 months
- Available directly to the consumer with no planner involvement
- Not restricted solely to members of a specific organisation
- Cover is for sickness and accident (i.e. it is not accident-only cover)
- A quote must be available without the need for a medical
- A quote must be available for all three coverage amounts considered for comparison purposes
- Quoting must be possible either online, from rates in the Product Disclosure Statement or via information the provider supplies to us directly.

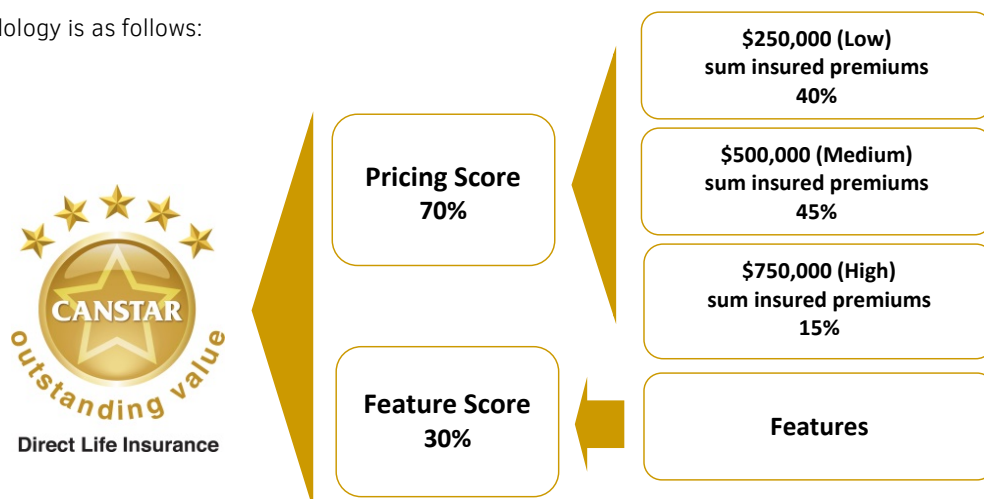
CANSTAR Star Ratings

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

To arrive at the total score, CANSTAR applies a weight (w) against the Pricing and Feature scores. The weights for each profile are 70% for pricing and 30% for features, reflecting the relative importance of costs and features in determining the outstanding direct life insurance products. This method can be summarised as:

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

The methodology is as follows:



Pricing score

The pricing score is calculated by collecting the premium data for all the 20 profiles, with quotes based on three levels of cover, \$250,000, \$500,000 and \$750,000, considered a low, medium and high sum insured amount, respectively. All ages within a profile are considered. The lowest priced product within each profile is allocated the maximum pricing score, with all remaining products scored against it. Each coverage level is equally weighted.

Feature score

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

Category	Weight	Examples
Policy Terms	15%	
<i>Eligibility</i>	<i>20%</i>	Entry and expiry age
<i>Premiums</i>	<i>40%</i>	Minimum, stepped/level, frequency
<i>Sums Insured</i>	<i>40%</i>	Restricted by amounts/age, discount
Standard Company Terms	40%	
<i>Exclusions</i>	<i>50%</i>	Suicide, self-inflicted
<i>Indexation</i>	<i>5%</i>	Indexation of sum insured, % cap
<i>Pre-Existing Conditions (PECS)</i>	<i>30%</i>	PECS excluded, period of exclusion
<i>Other Company Terms</i>	<i>15%</i>	Guaranteed renewable
Policy Benefits & Options	20%	
<i>Financial Advice</i>	<i>10%</i>	Advice available and amount paid
<i>Funeral Benefit</i>	<i>30%</i>	Advancement provided, maximum
<i>Guaranteed Future Insurability</i>	<i>10%</i>	Max age, defined events, annual limit
<i>Terminal Illness</i>	<i>30%</i>	Terminal illness benefit, max age
<i>Riders</i>	<i>10%</i>	TPD/Trauma rider available
<i>Other Benefits & Options</i>	<i>10%</i>	Counselling, child cover
Application & Claims Process	25%	
<i>Application Process</i>	<i>40%</i>	Online application, phone support
<i>Claims Process</i>	<i>30%</i>	Standard time to process claim
<i>Interim Cover</i>	<i>10%</i>	Max amount, period, immediate decision
<i>Support</i>	<i>20%</i>	Phone support

How many products and insurers are analysed?

In order to calculate the ratings, CANSTAR analysed 31 direct life insurance policies from 27 insurers in Australia.

Does CANSTAR rate all products available in the market?

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

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

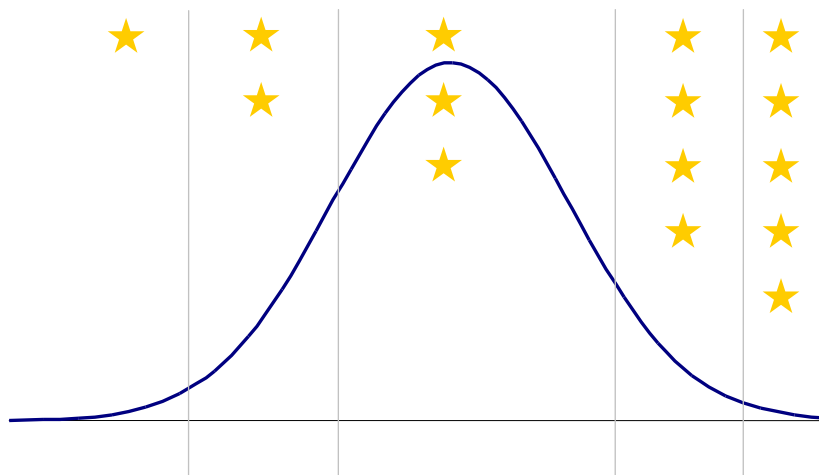
All ratings are fully recalculated every 12 months based on the latest pricing and features offered by each insurer.

How are the stars awarded?

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

Scores are awarded to each product on the basis of price (premiums) and features (benefits and options). The methodology is revised and parameters are updated on a regular basis to make sure that the products are analysed using the most up-to-date information capturing all industry developments.

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



Does CANSTAR rate other product areas?

CANSTAR researches, compares and rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. Results are freely available to consumers who use the star ratings as a guide to product excellence. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR website at www.canstar.com.au if you would like to view the latest star ratings reports of interest.



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

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Direct Life Insurance Star Ratings

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.

Early Fifties - Female Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★★★ "Outstanding Value"													
NobleOak	Premium Life Direct	16	69	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
Zurich	Ezicover Life Insurance	19	69	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★★★★													
Allianz	Life Plan	16	65	✗	✓	✗	✓	✗	✓	✓	✓	✓	✓
AMP Life	Life Insurance	16	60	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
ANZ	Life Insurance	18	59	✗	✓	✗	✓	✓	✗	✓	✓	✓	✓
HSBC	Easy Life Insurance	16	65	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓
Insure Me Now	Superior Life	18	64	✗	✓	✗	✓	✓	✓	✓	✓	✓	✗
★★★													
AAMI	Life Insurance	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Bankwest	Classic Life Insurance	18	60	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
ClearView	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
Coles	Life Insurance	18	55	✓	✓	Optional	✓	✓	✗	✗	✓	✓	✗
GIO	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Insurance Line	Life Insurance Plan	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Let's Insure	Life Cover	18	65	✓	✓	Optional	✓	✓	✓	✓	✗	✓	✓
Medibank	Life Insurance	16	65	✗	✓	Optional	✓	✓	✓	✓	✓	✓	✓
NIB	Life Insurance	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓



Direct Life Insurance Star Ratings

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Early Fifties - Female Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★													
NRMA	Comprehensive	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Real	Family Life Cover	18	64	✗	✓	Optional	✓	✓	✓	✓	✗	✓	✓
Suncorp	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Virgin Money	Tailored	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★													
BUPA	Life Insurance	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Citibank	Prime Life Cover	18	65	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
ClearView	Life Insurance at ClearView	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
NAB	Essential Life	18	64	✗	✓	✗	✓	✗	✗	✓	✗	✓	✗
Virgin Money	Quick and Easy	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓
Westpac	Lifetime Protect	18	69	✗	Optional	✗	✓	✗	✓	✗	✓	✓	✗
★													
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗
NRMA	Fast Track	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓



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Early Fifties - Female Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★★★ "Outstanding Value"													
Allianz	Life Plan	16	65	✗	✓	✗	✓	✗	✓	✓	✓	✓	✓
NobleOak	Premium Life Direct	16	69	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
★★★★★													
ANZ	Life Insurance	18	59	✗	✓	✗	✓	✓	✗	✓	✓	✓	✓
HSBC	Easy Life Insurance	16	65	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓
Insure Me Now	Superior Life	18	64	✗	✓	✗	✓	✓	✓	✓	✓	✓	✗
Medibank	Life Insurance	16	65	✗	✓	Optional	✓	✓	✓	✓	✓	✓	✓
Zurich	Ezicover Life Insurance	19	69	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★★★													
AAMI	Life Insurance	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
AMP Life	Life Insurance	16	60	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Bankwest	Classic Life Insurance	18	60	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
ClearView	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
Coles	Life Insurance	18	55	✓	✓	Optional	✓	✓	✗	✗	✓	✓	✗
GIO	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Insurance Line	Life Insurance Plan	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Let's Insure	Life Cover	18	65	✓	✓	Optional	✓	✓	✓	✓	✗	✓	✓
NAB	Essential Life	18	64	✗	✓	✗	✓	✗	✗	✓	✗	✓	✗



Direct Life Insurance Star Ratings

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Early Fifties - Female Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★													
NIB	Life Insurance	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
NRMA	Comprehensive	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Suncorp	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Virgin Money	Tailored	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★													
BUPA	Life Insurance	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Citibank	Prime Life Cover	18	65	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
ClearView	Life Insurance at ClearView	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Real	Family Life Cover	18	64	✗	✓	Optional	✓	✓	✓	✓	✗	✓	✓
Virgin Money	Quick and Easy	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓
Westpac	Lifetime Protect	18	69	✗	Optional	✗	✓	✗	✓	✗	✓	✓	✗
★													
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗
NRMA	Fast Track	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓



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Early Fifties - Male Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process			
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured	
★★★★★ "Outstanding Value"														
Insure Me Now	Superior Life	18	64	✗	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗
NobleOak	Premium Life Direct	16	69	✗	✓	✗	✓	✓	✓	✓	✗	✓	✓	✗
★★★★★														
Allianz	Life Plan	16	65	✗	✓	✗	✓	✗	✓	✓	✓	✓	✓	✓
ANZ	Life Insurance	18	59	✗	✓	✗	✓	✓	✗	✓	✓	✓	✓	✓
HSBC	Easy Life Insurance	16	65	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓	✓
Let's Insure	Life Cover	18	65	✓	✓	Optional	✓	✓	✓	✓	✗	✓	✓	✓
Zurich	Ezicover Life Insurance	19	69	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
★★★★														
AAMI	Life Insurance	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓	✗
AMP Life	Life Insurance	16	60	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓	✗
Bankwest	Classic Life Insurance	18	60	✗	✓	✗	✓	✓	✓	✓	✗	✓	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✓	✗
ClearView	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✓	✗
Coles	Life Insurance	18	55	✓	✓	Optional	✓	✓	✗	✗	✓	✓	✓	✗
GIO	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓	✗
Insurance Line	Life Insurance Plan	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
Medibank	Life Insurance	16	65	✗	✓	Optional	✓	✓	✓	✓	✓	✓	✓	✓
NIB	Life Insurance	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓



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Early Fifties - Male Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★													
NRMA	Comprehensive	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Real	Family Life Cover	18	64	✗	✓	Optional	✓	✓	✓	✓	✗	✓	✓
Suncorp	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Virgin Money	Tailored	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★													
BUPA	Life Insurance	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Citibank	Prime Life Cover	18	65	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
ClearView	Life Insurance at ClearView	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗
NAB	Essential Life	18	64	✗	✓	✗	✓	✗	✗	✓	✗	✓	✗
Westpac	Lifetime Protect	18	69	✗	Optional	✗	✓	✗	✓	✗	✓	✓	✗
★													
NRMA	Fast Track	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓
Virgin Money	Quick and Easy	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓



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Early Fifties - Male Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process			
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured	
★★★★★ "Outstanding Value"														
Insure Me Now	Superior Life	18	64	✗	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗
NobleOak	Premium Life Direct	16	69	✗	✓	✗	✓	✓	✓	✓	✗	✓	✓	✗
★★★★★														
Allianz	Life Plan	16	65	✗	✓	✗	✓	✗	✓	✓	✓	✓	✓	✓
ANZ	Life Insurance	18	59	✗	✓	✗	✓	✓	✗	✓	✓	✓	✓	✓
HSBC	Easy Life Insurance	16	65	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓	✓
Let's Insure	Life Cover	18	65	✓	✓	Optional	✓	✓	✓	✓	✗	✓	✓	✓
Zurich	Ezicover Life Insurance	19	69	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
★★★★														
AAMI	Life Insurance	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓	✗
AMP Life	Life Insurance	16	60	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓	✗
Bankwest	Classic Life Insurance	18	60	✗	✓	✗	✓	✓	✓	✓	✗	✓	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✓	✗
ClearView	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✓	✗
Coles	Life Insurance	18	55	✓	✓	Optional	✓	✓	✗	✗	✓	✓	✓	✗
GIO	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓	✗
Insurance Line	Life Insurance Plan	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
Medibank	Life Insurance	16	65	✗	✓	Optional	✓	✓	✓	✓	✓	✓	✓	✓
NAB	Essential Life	18	64	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	✗



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Early Fifties - Male Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★													
NIB	Life Insurance	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Real	Family Life Cover	18	64	✗	✓	Optional	✓	✓	✓	✓	✗	✓	✓
Suncorp	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Virgin Money	Tailored	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★													
BUPA	Life Insurance	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Citibank	Prime Life Cover	18	65	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
ClearView	Life Insurance at ClearView	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗
NRMA	Comprehensive	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Westpac	Lifetime Protect	18	69	✗	Optional	✗	✓	✗	✓	✗	✓	✓	✗
★													
NRMA	Fast Track	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓
Virgin Money	Quick and Easy	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓



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Forties - Female Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★★★ "Outstanding Value"													
ANZ	Life Insurance	18	59	✗	✓	✗	✓	✓	✗	✓	✓	✓	✓
Ozicare	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
Zurich	Ezicover Life Insurance	19	69	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★★★													
Allianz	Life Plan	16	65	✗	✓	✗	✓	✗	✓	✓	✓	✓	✓
HSBC	Easy Life Insurance	16	65	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓
Insure Me Now	Superior Life	18	64	✗	✓	✗	✓	✓	✓	✓	✓	✓	✗
NobleOak	Premium Life Direct	16	69	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
★★★													
AAMI	Life Insurance	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
AMP Life	Life Insurance	16	60	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Bankwest	Classic Life Insurance	18	60	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
Budget Direct	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
ClearView	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
Coles	Life Insurance	18	55	✓	✓	Optional	✓	✓	✗	✗	✓	✓	✗
GIO	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Insurance Line	Life Insurance Plan	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Let's Insure	Life Cover	18	65	✓	✓	Optional	✓	✓	✓	✓	✗	✓	✓



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Forties - Female Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process			
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured	
★★★														
Medibank	Life Insurance	16	65	✗	✓	Optional	✓	✓	✓	✓	✓	✓	✓	✓
NIB	Life Insurance	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
NRMA	Comprehensive	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
Real	Family Life Cover	18	64	✗	✓	Optional	✓	✓	✓	✓	✗	✓	✓	✓
Suncorp	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗	✗
Virgin Money	Tailored	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
★★														
BUPA	Life Insurance	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗	✗
Citibank	Prime Life Cover	18	65	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓
ClearView	Life Insurance at ClearView	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗	✗
NAB	Essential Life	18	64	✗	✓	✗	✓	✗	✗	✓	✗	✓	✗	✗
Virgin Money	Quick and Easy	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓	✓
Westpac	Lifetime Protect	18	69	✗	Optional	✗	✓	✗	✓	✗	✓	✓	✗	✗
★														
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗	✗
NRMA	Fast Track	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓	✓



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Forties - Female Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★★★ "Outstanding Value"													
ANZ	Life Insurance	18	59	✗	✓	✗	✓	✓	✗	✓	✓	✓	✓
NobleOak	Premium Life Direct	16	69	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
Zurich	Ezicover Life Insurance	19	69	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★★★													
Allianz	Life Plan	16	65	✗	✓	✗	✓	✗	✓	✓	✓	✓	✓
AMP Life	Life Insurance	16	60	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Insure Me Now	Superior Life	18	64	✗	✓	✗	✓	✓	✓	✓	✓	✓	✗
Ozicare	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
★★★													
AAMI	Life Insurance	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Bankwest	Classic Life Insurance	18	60	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
Budget Direct	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
ClearView	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
Coles	Life Insurance	18	55	✓	✓	Optional	✓	✓	✗	✗	✓	✓	✗
GIO	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
HSBC	Easy Life Insurance	16	65	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓
Insurance Line	Life Insurance Plan	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Let's Insure	Life Cover	18	65	✓	✓	Optional	✓	✓	✓	✓	✗	✓	✓



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Forties - Female Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process			
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured	
★★★														
Medibank	Life Insurance	16	65	✗	✓	Optional	✓	✓	✓	✓	✓	✓	✓	✓
NAB	Essential Life	18	64	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	✗
NIB	Life Insurance	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
NRMA	Comprehensive	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
Suncorp	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓	✗
Virgin Money	Tailored	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
★★														
BUPA	Life Insurance	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓	✗
Citibank	Prime Life Cover	18	65	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓
ClearView	Life Insurance at ClearView	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓	✗
Real	Family Life Cover	18	64	✗	✓	Optional	✓	✓	✓	✓	✗	✓	✓	✓
Virgin Money	Quick and Easy	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓	✓
Westpac	Lifetime Protect	18	69	✗	Optional	✗	✓	✗	✓	✗	✓	✓	✓	✗
★														
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✗
NRMA	Fast Track	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓	✓



Direct Life Insurance Star Ratings

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Forties - Male Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process			
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured	
★★★★★ "Outstanding Value"														
NobleOak	Premium Life Direct	16	69	✗	✓	✗	✓	✓	✓	✓	✓	✗	✓	✗
Ozicare	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗
Zurich	Ezicover Life Insurance	19	69	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
★★★★														
Allianz	Life Plan	16	65	✗	✓	✗	✓	✗	✓	✓	✓	✓	✓	✓
ANZ	Life Insurance	18	59	✗	✓	✗	✓	✓	✗	✓	✓	✓	✓	✓
HSBC	Easy Life Insurance	16	65	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓	✓
Insure Me Now	Superior Life	18	64	✗	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗
★★★														
AAMI	Life Insurance	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓	✗
AMP Life	Life Insurance	16	60	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓	✗
Bankwest	Classic Life Insurance	18	60	✗	✓	✗	✓	✓	✓	✓	✗	✓	✓	✗
Budget Direct	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✓	✗
ClearView	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✓	✗
Coles	Life Insurance	18	55	✓	✓	Optional	✓	✓	✗	✗	✓	✓	✓	✗
GIO	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓	✗
Insurance Line	Life Insurance Plan	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
Let's Insure	Life Cover	18	65	✓	✓	Optional	✓	✓	✓	✓	✗	✓	✓	✓



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Forties - Male Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process			
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured	
★★★														
Medibank	Life Insurance	16	65	✗	✓	Optional	✓	✓	✓	✓	✓	✓	✓	✓
NIB	Life Insurance	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
NRMA	Comprehensive	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
Real	Family Life Cover	18	64	✗	✓	Optional	✓	✓	✓	✓	✗	✓	✓	✓
Suncorp	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗	✗
Virgin Money	Tailored	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
★★														
BUPA	Life Insurance	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗	✗
Citibank	Prime Life Cover	18	65	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓
ClearView	Life Insurance at ClearView	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗	✗
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗	✗
NAB	Essential Life	18	64	✗	✓	✗	✓	✗	✗	✓	✗	✓	✗	✗
Westpac	Lifetime Protect	18	69	✗	Optional	✗	✓	✗	✓	✗	✓	✓	✗	✗
★														
NRMA	Fast Track	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓	✓
Virgin Money	Quick and Easy	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓	✓



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Forties - Male Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process			
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured	
★★★★★ "Outstanding Value"														
NobleOak	Premium Life Direct	16	69	✗	✓	✗	✓	✓	✓	✓	✓	✗	✓	✗
Ozicare	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗
Zurich	Ezicover Life Insurance	19	69	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
★★★★														
Allianz	Life Plan	16	65	✗	✓	✗	✓	✗	✓	✓	✓	✓	✓	✓
ANZ	Life Insurance	18	59	✗	✓	✗	✓	✓	✗	✓	✓	✓	✓	✓
Insure Me Now	Superior Life	18	64	✗	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗
Let's Insure	Life Cover	18	65	✓	✓	Optional	✓	✓	✓	✓	✗	✓	✓	✓
★★★														
AAMI	Life Insurance	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓	✗
AMP Life	Life Insurance	16	60	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓	✗
Budget Direct	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✓	✗
ClearView	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✓	✗
Coles	Life Insurance	18	55	✓	✓	Optional	✓	✓	✗	✗	✓	✓	✓	✗
GIO	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓	✗
HSBC	Easy Life Insurance	16	65	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓	✓
Insurance Line	Life Insurance Plan	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
Medibank	Life Insurance	16	65	✗	✓	Optional	✓	✓	✓	✓	✓	✓	✓	✓



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Forties - Male Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★													
NAB	Essential Life	18	64	✗	✓	✗	✓	✗	✗	✓	✗	✓	✗
NIB	Life Insurance	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
NRMA	Comprehensive	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Real	Family Life Cover	18	64	✗	✓	Optional	✓	✓	✓	✓	✗	✓	✓
Suncorp	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Virgin Money	Tailored	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★													
Bankwest	Classic Life Insurance	18	60	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
BUPA	Life Insurance	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Citibank	Prime Life Cover	18	65	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
ClearView	Life Insurance at ClearView	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗
Westpac	Lifetime Protect	18	69	✗	Optional	✗	✓	✗	✓	✗	✓	✓	✗
★													
NRMA	Fast Track	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓
Virgin Money	Quick and Easy	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓



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Late Fifties - Female Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★★★ "Outstanding Value"													
Budget Direct	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
Insure Me Now	Superior Life	18	64	✗	✓	✗	✓	✓	✓	✓	✓	✓	✗
NobleOak	Premium Life Direct	16	69	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
★★★★													
Allianz	Life Plan	16	65	✗	✓	✗	✓	✗	✓	✓	✓	✓	✓
ANZ	Life Insurance	18	59	✗	✓	✗	✓	✓	✗	✓	✓	✓	✓
Let's Insure	Life Cover	18	65	✓	✓	Optional	✓	✓	✓	✓	✗	✓	✓
Zurich	Ezicover Life Insurance	19	69	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★★													
AAMI	Life Insurance	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
AMP Life	Life Insurance	16	60	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Bankwest	Classic Life Insurance	18	60	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
Citibank	Prime Life Cover	18	65	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
ClearView	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
GIO	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
HSBC	Easy Life Insurance	16	65	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓
Insurance Line	Life Insurance Plan	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Medibank	Life Insurance	16	65	✗	✓	Optional	✓	✓	✓	✓	✓	✓	✓



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Late Fifties - Female Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★													
NIB	Life Insurance	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Ozicare	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
Real	Family Life Cover	18	64	✗	✓	Optional	✓	✓	✓	✓	✗	✓	✓
Suncorp	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Virgin Money	Tailored	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★													
BUPA	Life Insurance	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
ClearView	Life Insurance at ClearView	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗
NAB	Essential Life	18	64	✗	✓	✗	✓	✗	✗	✓	✗	✓	✗
NRMA	Comprehensive	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Westpac	Lifetime Protect	18	69	✗	Optional	✗	✓	✗	✓	✗	✓	✓	✗
★													
NRMA	Fast Track	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓
Virgin Money	Quick and Easy	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓



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Late Fifties - Female Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★★★ "Outstanding Value"													
Allianz	Life Plan	16	65	✗	✓	✗	✓	✗	✓	✓	✓	✓	✓
Insure Me Now	Superior Life	18	64	✗	✓	✗	✓	✓	✓	✓	✓	✓	✗
NobleOak	Premium Life Direct	16	69	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
★★★★													
ANZ	Life Insurance	18	59	✗	✓	✗	✓	✓	✗	✓	✓	✓	✓
HSBC	Easy Life Insurance	16	65	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓
Medibank	Life Insurance	16	65	✗	✓	Optional	✓	✓	✓	✓	✓	✓	✓
NIB	Life Insurance	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★★													
AAMI	Life Insurance	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
AMP Life	Life Insurance	16	60	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Bankwest	Classic Life Insurance	18	60	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
Budget Direct	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
ClearView	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
GIO	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Insurance Line	Life Insurance Plan	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Let's Insure	Life Cover	18	65	✓	✓	Optional	✓	✓	✓	✓	✗	✓	✓
NAB	Essential Life	18	64	✗	✓	✗	✓	✗	✗	✓	✗	✓	✗



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Late Fifties - Female Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★													
NRMA	Comprehensive	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Ozicare	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
Suncorp	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Virgin Money	Tailored	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Zurich	Ezicover Life Insurance	19	69	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★													
BUPA	Life Insurance	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Citibank	Prime Life Cover	18	65	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
ClearView	Life Insurance at ClearView	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗
Real	Family Life Cover	18	64	✗	✓	Optional	✓	✓	✓	✓	✗	✓	✓
Virgin Money	Quick and Easy	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓
★													
NRMA	Fast Track	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓
Westpac	Lifetime Protect	18	69	✗	Optional	✗	✓	✗	✓	✗	✓	✓	✗



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Late Fifties - Male Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process			
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured	
★★★★★ "Outstanding Value"														
Insure Me Now	Superior Life	18	64	✗	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗
NobleOak	Premium Life Direct	16	69	✗	✓	✗	✓	✓	✓	✓	✗	✓	✓	✗
Ozicare	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓	✗
★★★★														
Allianz	Life Plan	16	65	✗	✓	✗	✓	✗	✓	✓	✓	✓	✓	✓
Budget Direct	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓	✗
HSBC	Easy Life Insurance	16	65	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓	✓
Zurich	Ezicover Life Insurance	19	69	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
★★★														
AAMI	Life Insurance	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓	✗
AMP Life	Life Insurance	16	60	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓	✗
ANZ	Life Insurance	18	59	✗	✓	✗	✓	✓	✗	✓	✓	✓	✓	✓
Bankwest	Classic Life Insurance	18	60	✗	✓	✗	✓	✓	✓	✓	✗	✓	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✓	✗
ClearView	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✓	✗
GIO	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓	✗
Insurance Line	Life Insurance Plan	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
Let's Insure	Life Cover	18	65	✓	✓	Optional	✓	✓	✓	✓	✗	✓	✓	✓
Medibank	Life Insurance	16	65	✗	✓	Optional	✓	✓	✓	✓	✓	✓	✓	✓



Direct Life Insurance Star Ratings

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Late Fifties - Male Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★													
NIB	Life Insurance	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
NRMA	Comprehensive	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Real	Family Life Cover	18	64	✗	✓	Optional	✓	✓	✓	✓	✗	✓	✓
Suncorp	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Virgin Money	Tailored	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★													
BUPA	Life Insurance	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Citibank	Prime Life Cover	18	65	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
ClearView	Life Insurance at ClearView	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗
NAB	Essential Life	18	64	✗	✓	✗	✓	✗	✗	✓	✗	✓	✗
Westpac	Lifetime Protect	18	69	✗	Optional	✗	✓	✗	✓	✗	✓	✓	✗
★													
NRMA	Fast Track	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓
Virgin Money	Quick and Easy	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓



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Late Fifties - Male Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process			
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured	
★★★★★ "Outstanding Value"														
Insure Me Now	Superior Life	18	64	✗	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗
NobleOak	Premium Life Direct	16	69	✗	✓	✗	✓	✓	✓	✓	✗	✓	✓	✗
Ozicare	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓	✗
★★★★														
Allianz	Life Plan	16	65	✗	✓	✗	✓	✗	✓	✓	✓	✓	✓	✓
HSBC	Easy Life Insurance	16	65	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓	✓
Let's Insure	Life Cover	18	65	✓	✓	Optional	✓	✓	✓	✓	✗	✓	✓	✓
Zurich	Ezicover Life Insurance	19	69	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
★★★														
AAMI	Life Insurance	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓	✗
AMP Life	Life Insurance	16	60	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓	✗
ANZ	Life Insurance	18	59	✗	✓	✗	✓	✓	✗	✓	✓	✓	✓	✓
Bankwest	Classic Life Insurance	18	60	✗	✓	✗	✓	✓	✓	✓	✗	✓	✓	✗
Budget Direct	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✓	✗
ClearView	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✓	✗
GIO	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓	✗
Insurance Line	Life Insurance Plan	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
Medibank	Life Insurance	16	65	✗	✓	Optional	✓	✓	✓	✓	✓	✓	✓	✓



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Late Fifties - Male Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★													
NAB	Essential Life	18	64	✗	✓	✗	✓	✗	✗	✓	✗	✓	✗
NIB	Life Insurance	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Real	Family Life Cover	18	64	✗	✓	Optional	✓	✓	✓	✓	✗	✓	✓
Suncorp	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Virgin Money	Tailored	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★													
BUPA	Life Insurance	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Citibank	Prime Life Cover	18	65	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
ClearView	Life Insurance at ClearView	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗
NRMA	Comprehensive	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Westpac	Lifetime Protect	18	69	✗	Optional	✗	✓	✗	✓	✗	✓	✓	✗
★													
NRMA	Fast Track	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓
Virgin Money	Quick and Easy	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓



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Thirties - Female Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★★★ "Outstanding Value"													
ANZ	Life Insurance	18	59	✗	✓	✗	✓	✓	✗	✓	✓	✓	✓
Insure Me Now	Superior Life	18	64	✗	✓	✗	✓	✓	✓	✓	✓	✓	✗
Ozicare	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
★★★★													
Allianz	Life Plan	16	65	✗	✓	✗	✓	✗	✓	✓	✓	✓	✓
HSBC	Easy Life Insurance	16	65	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓
Let's Insure	Life Cover	18	65	✓	✓	Optional	✓	✓	✓	✓	✗	✓	✓
Zurich	Ezicover Life Insurance	19	69	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★★													
AAMI	Life Insurance	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
AMP Life	Life Insurance	16	60	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Bankwest	Classic Life Insurance	18	60	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
Budget Direct	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
BUPA	Life Insurance	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
ClearView	Life Insurance at ClearView	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
ClearView	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
Coles	Life Insurance	18	55	✓	✓	Optional	✓	✓	✗	✗	✓	✓	✗
GIO	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗



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Thirties - Female Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process			
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured	
★★★														
Medibank	Life Insurance	16	65	✗	✓	Optional	✓	✓	✓	✓	✓	✓	✓	✓
NIB	Life Insurance	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
NobleOak	Premium Life Direct	16	69	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗	✗
NRMA	Comprehensive	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
Real	Family Life Cover	18	64	✗	✓	Optional	✓	✓	✓	✓	✗	✓	✓	✓
Suncorp	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗	✗
★★														
Citibank	Prime Life Cover	18	65	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓
Commlnsure	Simple Life Insurance	18	50	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗	✗
Insurance Line	Life Insurance Plan	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
NAB	Essential Life	18	64	✗	✓	✗	✓	✗	✗	✓	✗	✓	✗	✗
Virgin Money	Tailored	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓	✓
Westpac	Lifetime Protect	18	69	✗	Optional	✗	✓	✗	✓	✗	✓	✓	✗	✗
★														
NRMA	Fast Track	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓	✓
Virgin Money	Quick and Easy	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓	✓



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Thirties - Female Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★★★ "Outstanding Value"													
ANZ	Life Insurance	18	59	✗	✓	✗	✓	✓	✗	✓	✓	✓	✓
Insure Me Now	Superior Life	18	64	✗	✓	✗	✓	✓	✓	✓	✓	✓	✗
NobleOak	Premium Life Direct	16	69	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
★★★★													
Allianz	Life Plan	16	65	✗	✓	✗	✓	✗	✓	✓	✓	✓	✓
AMP Life	Life Insurance	16	60	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
HSBC	Easy Life Insurance	16	65	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓
Let's Insure	Life Cover	18	65	✓	✓	Optional	✓	✓	✓	✓	✗	✓	✓
★★★													
AAMI	Life Insurance	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Bankwest	Classic Life Insurance	18	60	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
Budget Direct	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
ClearView	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
Coles	Life Insurance	18	55	✓	✓	Optional	✓	✓	✗	✗	✓	✓	✗
GIO	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Insurance Line	Life Insurance Plan	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Medibank	Life Insurance	16	65	✗	✓	Optional	✓	✓	✓	✓	✓	✓	✓
NAB	Essential Life	18	64	✗	✓	✗	✓	✗	✗	✓	✗	✓	✗



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Thirties - Female Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★													
NIB	Life Insurance	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Ozicare	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
Real	Family Life Cover	18	64	✗	✓	Optional	✓	✓	✓	✓	✗	✓	✓
Suncorp	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Virgin Money	Tailored	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Zurich	Ezicover Life Insurance	19	69	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★													
BUPA	Life Insurance	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Citibank	Prime Life Cover	18	65	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
ClearView	Life Insurance at ClearView	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗
NRMA	Comprehensive	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Westpac	Lifetime Protect	18	69	✗	Optional	✗	✓	✗	✓	✗	✓	✓	✗
★													
NRMA	Fast Track	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓
Virgin Money	Quick and Easy	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓



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Thirties - Male Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★★★ "Outstanding Value"													
ANZ	Life Insurance	18	59	✗	✓	✗	✓	✓	✗	✓	✓	✓	✓
Ozicare	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
Zurich	Ezicover Life Insurance	19	69	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★★★													
Allianz	Life Plan	16	65	✗	✓	✗	✓	✗	✓	✓	✓	✓	✓
HSBC	Easy Life Insurance	16	65	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓
Insure Me Now	Superior Life	18	64	✗	✓	✗	✓	✓	✓	✓	✓	✓	✗
Let's Insure	Life Cover	18	65	✓	✓	Optional	✓	✓	✓	✓	✗	✓	✓
★★★													
AAMI	Life Insurance	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
AMP Life	Life Insurance	16	60	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Bankwest	Classic Life Insurance	18	60	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
Budget Direct	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
ClearView	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
Coles	Life Insurance	18	55	✓	✓	Optional	✓	✓	✗	✗	✓	✓	✗
GIO	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Insurance Line	Life Insurance Plan	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Medibank	Life Insurance	16	65	✗	✓	Optional	✓	✓	✓	✓	✓	✓	✓



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Thirties - Male Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★													
NIB	Life Insurance	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
NobleOak	Premium Life Direct	16	69	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
NRMA	Comprehensive	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Real	Family Life Cover	18	64	✗	✓	Optional	✓	✓	✓	✓	✗	✓	✓
Suncorp	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Virgin Money	Tailored	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★													
BUPA	Life Insurance	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Citibank	Prime Life Cover	18	65	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
ClearView	Life Insurance at ClearView	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗
NAB	Essential Life	18	64	✗	✓	✗	✓	✗	✗	✓	✗	✓	✗
Westpac	Lifetime Protect	18	69	✗	Optional	✗	✓	✗	✓	✗	✓	✓	✗
★													
NRMA	Fast Track	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓
Virgin Money	Quick and Easy	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓



Direct Life Insurance Star Ratings

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Thirties - Male Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★★★ "Outstanding Value"													
ANZ	Life Insurance	18	59	✗	✓	✗	✓	✓	✗	✓	✓	✓	✓
NobleOak	Premium Life Direct	16	69	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
Ozicare	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
★★★★													
Allianz	Life Plan	16	65	✗	✓	✗	✓	✗	✓	✓	✓	✓	✓
Insure Me Now	Superior Life	18	64	✗	✓	✗	✓	✓	✓	✓	✓	✓	✗
Let's Insure	Life Cover	18	65	✓	✓	Optional	✓	✓	✓	✓	✗	✓	✓
Zurich	Ezicover Life Insurance	19	69	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★★													
AAMI	Life Insurance	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
AMP Life	Life Insurance	16	60	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Budget Direct	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
ClearView	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
Coles	Life Insurance	18	55	✓	✓	Optional	✓	✓	✗	✗	✓	✓	✗
GIO	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
HSBC	Easy Life Insurance	16	65	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓
Insurance Line	Life Insurance Plan	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Medibank	Life Insurance	16	65	✗	✓	Optional	✓	✓	✓	✓	✓	✓	✓



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Thirties - Male Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★													
NAB	Essential Life	18	64	✗	✓	✗	✓	✗	✗	✓	✗	✓	✗
NIB	Life Insurance	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
NRMA	Comprehensive	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Real	Family Life Cover	18	64	✗	✓	Optional	✓	✓	✓	✓	✗	✓	✓
Suncorp	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Virgin Money	Tailored	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★													
Bankwest	Classic Life Insurance	18	60	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
BUPA	Life Insurance	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Citibank	Prime Life Cover	18	65	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
ClearView	Life Insurance at ClearView	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
NRMA	Fast Track	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓
Westpac	Lifetime Protect	18	69	✗	Optional	✗	✓	✗	✓	✗	✓	✓	✗
★													
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗
Virgin Money	Quick and Easy	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓



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Twenties - Female Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★★★ "Outstanding Value"													
ANZ	Life Insurance	18	59	✗	✓	✗	✓	✓	✗	✓	✓	✓	✓
Bankwest	Classic Life Insurance	18	60	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
Insure Me Now	Superior Life	18	64	✗	✓	✗	✓	✓	✓	✓	✓	✓	✗
★★★★													
Allianz	Life Plan	16	65	✗	✓	✗	✓	✗	✓	✓	✓	✓	✓
HSBC	Easy Life Insurance	16	65	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓
Let's Insure	Life Cover	18	65	✓	✓	Optional	✓	✓	✓	✓	✗	✓	✓
Zurich	Ezicover Life Insurance	19	69	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★★													
AAMI	Life Insurance	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
AMP Life	Life Insurance	16	60	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Budget Direct	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
BUPA	Life Insurance	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
ClearView	Life Insurance at ClearView	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
ClearView	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
Coles	Life Insurance	18	55	✓	✓	Optional	✓	✓	✗	✗	✓	✓	✗
GIO	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Medibank	Life Insurance	16	65	✗	✓	Optional	✓	✓	✓	✓	✓	✓	✓



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Twenties - Female Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★													
NAB	Essential Life	18	64	✗	✓	✗	✓	✗	✗	✓	✗	✓	✗
NobleOak	Premium Life Direct	16	69	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
NRMA	Comprehensive	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Ozicare	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
Real	Family Life Cover	18	64	✗	✓	Optional	✓	✓	✓	✓	✗	✓	✓
Suncorp	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
★★													
Citibank	Prime Life Cover	18	65	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗
Insurance Line	Life Insurance Plan	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
NIB	Life Insurance	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Virgin Money	Tailored	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Westpac	Lifetime Protect	18	69	✗	Optional	✗	✓	✗	✓	✗	✓	✓	✗
★													
NRMA	Fast Track	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓
Virgin Money	Quick and Easy	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓



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Twenties - Female Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★★★ "Outstanding Value"													
Allianz	Life Plan	16	65	✗	✓	✗	✓	✗	✓	✓	✓	✓	✓
Bankwest	Classic Life Insurance	18	60	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
HSBC	Easy Life Insurance	16	65	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓
★★★★													
Coles	Life Insurance	18	55	✓	✓	Optional	✓	✓	✗	✗	✓	✓	✗
Insure Me Now	Superior Life	18	64	✗	✓	✗	✓	✓	✓	✓	✓	✓	✗
Let's Insure	Life Cover	18	65	✓	✓	Optional	✓	✓	✓	✓	✗	✓	✓
NobleOak	Premium Life Direct	16	69	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
★★★													
AAMI	Life Insurance	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
AMP Life	Life Insurance	16	60	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
ANZ	Life Insurance	18	59	✗	✓	✗	✓	✓	✗	✓	✓	✓	✓
Budget Direct	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
BUPA	Life Insurance	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
ClearView	Life Insurance at ClearView	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
ClearView	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
Insurance Line	Life Insurance Plan	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Medibank	Life Insurance	16	65	✗	✓	Optional	✓	✓	✓	✓	✓	✓	✓



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Twenties - Female Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★													
NAB	Essential Life	18	64	✗	✓	✗	✓	✗	✗	✓	✗	✓	✗
NIB	Life Insurance	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Ozicare	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
Real	Family Life Cover	18	64	✗	✓	Optional	✓	✓	✓	✓	✗	✓	✓
Virgin Money	Tailored	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Zurich	Ezicover Life Insurance	19	69	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★													
Citibank	Prime Life Cover	18	65	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗
GIO	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
NRMA	Comprehensive	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Suncorp	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Westpac	Lifetime Protect	18	69	✗	Optional	✗	✓	✗	✓	✗	✓	✓	✗
★													
NRMA	Fast Track	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓
Virgin Money	Quick and Easy	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓



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Twenties - Male Non-Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★★★ "Outstanding Value"													
Allianz	Life Plan	16	65	✗	✓	✗	✓	✗	✓	✓	✓	✓	✓
HSBC	Easy Life Insurance	16	65	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓
Insure Me Now	Superior Life	18	64	✗	✓	✗	✓	✓	✓	✓	✓	✓	✗
★★★★													
ANZ	Life Insurance	18	59	✗	✓	✗	✓	✓	✗	✓	✓	✓	✓
Let's Insure	Life Cover	18	65	✓	✓	Optional	✓	✓	✓	✓	✗	✓	✓
NobleOak	Premium Life Direct	16	69	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
Zurich	Ezicover Life Insurance	19	69	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★★													
AAMI	Life Insurance	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
AMP Life	Life Insurance	16	60	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Budget Direct	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
ClearView	Life Insurance at ClearView	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
ClearView	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
Coles	Life Insurance	18	55	✓	✓	Optional	✓	✓	✗	✗	✓	✓	✗
GIO	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Insurance Line	Life Insurance Plan	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Medibank	Life Insurance	16	65	✗	✓	Optional	✓	✓	✓	✓	✓	✓	✓



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Twenties - Male Non-Smoker													
Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★													
NIB	Life Insurance	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Ozicare	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
Real	Family Life Cover	18	64	✗	✓	Optional	✓	✓	✓	✓	✗	✓	✓
Suncorp	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Virgin Money	Tailored	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Westpac	Lifetime Protect	18	69	✗	Optional	✗	✓	✗	✓	✗	✓	✓	✗
★★													
Bankwest	Classic Life Insurance	18	60	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
BUPA	Life Insurance	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Citibank	Prime Life Cover	18	65	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗
NAB	Essential Life	18	64	✗	✓	✗	✓	✗	✗	✓	✗	✓	✗
NRMA	Comprehensive	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
★													
NRMA	Fast Track	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓
Virgin Money	Quick and Easy	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓



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Twenties - Male Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★★★ "Outstanding Value"													
ANZ	Life Insurance	18	59	✗	✓	✗	✓	✓	✗	✓	✓	✓	✓
Let's Insure	Life Cover	18	65	✓	✓	Optional	✓	✓	✓	✓	✗	✓	✓
NobleOak	Premium Life Direct	16	69	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
★★★★													
Allianz	Life Plan	16	65	✗	✓	✗	✓	✗	✓	✓	✓	✓	✓
HSBC	Easy Life Insurance	16	65	✓	✗	✗	✓	✗	✓	✓	✓	✓	✓
Insure Me Now	Superior Life	18	64	✗	✓	✗	✓	✓	✓	✓	✓	✓	✗
Zurich	Ezicover Life Insurance	19	69	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓
★★★													
AAMI	Life Insurance	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
AMP Life	Life Insurance	16	60	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Budget Direct	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
BUPA	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
ClearView	Term Life Insurance	16	64	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗
GIO	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Insurance Line	Life Insurance Plan	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Medibank	Life Insurance	16	65	✗	✓	Optional	✓	✓	✓	✓	✓	✓	✓
NAB	Essential Life	18	64	✗	✓	✗	✓	✗	✗	✓	✗	✓	✗
NIB	Life Insurance	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓



Direct Life Insurance Star Ratings

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.

Twenties - Male Smoker

Company	Product	Min Entry Age	Max Entry Age	Benefits and Options					Additional Cover		Application Process		
				Guaranteed Future Insurability	Funeral Advancement	Child Cover	Pre-Existing Conditions Not Excluded	Beneficiary Nomination	TPD	Trauma	Online Application	Phone Support	Multiple Lives Insured
★★★													
NRMA	Comprehensive	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Ozicare	Life Insurance	17	63	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗
Real	Family Life Cover	18	64	✗	✓	Optional	✓	✓	✓	✓	✗	✓	✓
Suncorp	Life Protect	18	60	✓	✓	✗	✓	✓	✗	✗	✓	✓	✗
Virgin Money	Tailored	18	65	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓
Westpac	Lifetime Protect	18	69	✗	Optional	✗	✓	✗	✓	✗	✓	✓	✗
★★													
Bankwest	Classic Life Insurance	18	60	✗	✓	✗	✓	✓	✓	✓	✗	✓	✗
BUPA	Life Insurance	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Citibank	Prime Life Cover	18	65	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓
ClearView	Life Insurance at ClearView	16	64	✗	✓	✗	✗	✓	✗	✗	✓	✓	✗
Coles	Life Insurance	18	55	✓	✓	Optional	✓	✓	✗	✗	✓	✓	✗
Virgin Money	Quick and Easy	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓
★													
CommInsure	Simple Life Insurance	18	50	✗	✗	✗	✗	✗	✓	✓	✓	✓	✗
NRMA	Fast Track	18	65	✗	✓	✗	✗	✓	✗	✗	✓	✓	✓