



Direct 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.

Late 50's- Male, Prof/White Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
RACQ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0



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Late 50's- Male, Prof/White Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
RACQ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0



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Late 50's- Male, Medium Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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Late 50's- Male, Medium Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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Late 50's- Male, Light Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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Late 50's- Male, Light Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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Late 50's- Male, Heavy Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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Late 50's- Female, Prof/White Collar Smoker

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		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
RACQ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0



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NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
RACQ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0



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★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct 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.

Late 50's- Female, Medium Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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Late 50's- Female, Light Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0



Direct Income Protection

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Late 50's- Female, Light Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0



Direct Income Protection

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Late 50's- Female, Heavy Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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Late 50's- Female, Heavy Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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Early 50's- Male, Prof/White Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
RACQ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0



Direct Income Protection

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Early 50's- Male, Prof/White Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
RACQ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0



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Early 50's- Male, Medium Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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Early 50's- Male, Medium Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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Early 50's- Male, Light Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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Early 50's- Male, Light Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct 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.

Early 50's- Male, Heavy Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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Early 50's- Male, Heavy Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct 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.

Early 50's- Female, Prof/White Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
RACQ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0



Direct Income Protection

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Early 50's- Female, Prof/White Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
RACQ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0



Direct Income Protection

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Early 50's- Female, Medium Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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Early 50's- Female, Medium Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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Early 50's- Female, Light Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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Early 50's- Female, Light Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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Early 50's- Female, Heavy Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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Early 50's- Female, Heavy Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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40's- Male, Prof/White Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
RACQ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct 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.

40's- Male, Prof/White Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
RACQ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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40's- Male, Medium Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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40's- Male, Medium Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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40's- Male, Light Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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40's- Male, Light Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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40's- Male, Heavy Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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40's- Male, Heavy Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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40's- Female, Prof/White Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
RACQ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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40's- Female, Prof/White Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
RACQ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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40's- Female, Medium Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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40's- Female, Medium Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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40's- Female, Light Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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40's- Female, Light Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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40's- Female, Heavy Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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40's- Female, Heavy Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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30's - Male, Prof/White Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
RACQ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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30's - Male, Prof/White Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
RACQ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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30's - Male, Medium Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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30's - Male, Medium Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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30's - Male, Light Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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30's - Male, Light Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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30's - Male, Heavy Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct 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.

30's - Male, Heavy Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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30's - Female, Prof/White Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
RACQ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct 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.

30's - Female, Prof/White Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
RACQ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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30's - Female, Medium Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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30's - Female, Medium Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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30's - Female, Light Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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30's - Female, Light Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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30's - Female, Heavy Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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30's - Female, Heavy Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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20's - Male, Prof/White Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
RACQ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0



Direct Income Protection

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20's - Male, Prof/White Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
RACQ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0



Direct 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.

20's - Male, Medium Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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20'S - Male, Medium Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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20's - Male, Light Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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20's - Male, Light Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0
★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0



Direct 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.

20's - Male, Heavy Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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20's - Male, Heavy Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



Direct Income Protection

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20's - Female, Prof/White Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
RACQ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0



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20's - Female, Prof/White Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★★												
Citibank	Prime Income Cover	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
RACQ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0



Direct Income Protection

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20's - Female, Medium Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★★												
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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20'S - Female, Medium Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★★												
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0



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20's - Female, Light Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★★												
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0



Direct 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.

20's - Female, Light Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Zurich	Ezicover Income Protection	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	0



Direct Income Protection

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20's - Female, Heavy Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
★★★★★												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
★★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0



Direct Income Protection

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20's - Female, Heavy Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work on claim
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
AAMI	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
NobleOak	Premium Life Direct Income Protection	✗	✓	✗	✓	✗	✗	✓	✗	✓	✓	0
Suncorp	Income Protection	✗	✓	✗	✗	✗	✓	✓	✗	✗	✗	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
Virgin Money	Tailored Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	0
★★★												
ANZ	Income Protection	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	0
InsuranceLine	Income Protection Plus Timesaver	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	10
Medibank	Income Protection	✗	✓	✗	✓	✗	✓	✓	✓	✗	✗	0
NIB	Income Protection	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗	0
Virgin Money	Quick & Easy Income Protection	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	0

