

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

			Waiting P	eriod			В	enefit Perio	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	v	×	V	~	~	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	~	×	~	×	×	~	×	✓	✓	0

Citibank	Prime Income Cover	X	✓	×	V	✓	~	~	X	×	×	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

			Waiting P	eriod			В	enefit Peric	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	V	×	~	~	~	✓	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	~	×	~	×	×	~	×	~	~	0

Citibank	Prime Income Cover	×	✓	×	~	~	~	~	X	×	×	0
InsuranceLine	Income Protection Plus Ratesaver	~	✓	✓	✓	✓	~	~	~	×	×	10
NRMA	Income Protection	~	✓	✓	~	✓	~	~	~	×	×	0
RACQ	Income Protection	×	✓	×	~	✓	~	~	×	×	×	0
Virgin Money	Tailored Income Protection	~	✓	✓	✓	✓	~	✓	~	×	×	0

AAMI	Income Protection	×	✓	×	X	×	v	~	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	✓	~	✓	×	×	×	10
Medibank	Income Protection	×	✓	×	~	×	~	~	~	×	×	0
NIB	Income Protection	✓	✓	×	X	~	~	✓	×	×	×	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

			Waiting P	eriod			В	enefit Perio	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	/	V	v	V	✓	~	~	V	×	×	10
NobleOak	Premium Life Direct Income Protection	×	~	×	~	×	×	~	×	✓	~	0

ANZ	Income Protection	×	~	×	V	✓	~	~	×	×	×	0
NRMA	Income Protection	~	~	~	~	~	✓	~	~	×	×	0
Virgin Money	Tailored Income Protection	✓	~	~	~	✓	✓	~	~	×	×	0

AAMI	Income Protection	×	✓	×	X	×	~	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	✓	~	✓	×	×	×	10
Medibank	Income Protection	×	✓	×	✓	×	~	~	✓	×	×	0
NIB	Income Protection	~	✓	×	X	✓	~	~	×	x	×	0
Suncorp	Income Protection	×	✓	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	X	X	✓	~	~	X	×	×	0



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

			Waiting P	eriod			В	enefit Peric	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	V	✓	✓	V	~	~	~	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	V	×	✓	✓	✓	~	×	×	×	0
NRMA	Income Protection	/	✓	~	✓	~	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	✓	✓	~	~	~	~	~	~	X	X	0

AAMI	Income Protection	X	✓	×	×	×	✓	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	×	×	~	~	~	×	x	×	10
Medibank	Income Protection	X	~	×	✓	×	~	~	✓	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	~	×	×	×	0
Suncorp	Income Protection	X	✓	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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Late 50's- Male, Light Blue Collar Smoker

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	v	X	V	~	~	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	·	×	~	X	×	~	x	~	~	0

InsuranceLine	Income Protection Plus Ratesaver	✓	v	✓	✓	✓	✓	~	~	×	×	10
NRMA	Income Protection	✓	~	✓	✓	✓	~	~	~	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	~	✓	~	~	✓	×	×	0
Zurich	Ezicover Income Protection	×	~	~	~	×	~	~	~	×	X	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	×	~	×	×	~	~	~	×	×	X	0



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

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	✓	×	~	~	✓	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	X	✓	×	~	×	×	~	×	✓	~	0

InsuranceLine	Income Protection Plus Ratesaver	~	✓	✓	✓	~	✓	~	V	×	×	10
NRMA	Income Protection	~	✓	✓	✓	~	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	~	~	~	~	~	×	×	0
Zurich	Ezicover Income Protection	×	✓	~	~	×	~	~	~	×	×	0

AAMI	Income Protection	×	✓	X	×	×	~	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	X	×	~	~	~	×	×	×	10
Medibank	Income Protection	×	✓	X	~	×	~	~	~	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	✓	×	×	×	0
Suncorp	Income Protection	X	✓	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	X	×	~	✓	~	X	×	×	0



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Late 50's- Male, Heavy Blue Collar Smoker

			Waiting P	eriod			В	enefit Peric	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	V	✓	✓	V	~	~	~	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	V	×	✓	~	✓	~	×	×	×	0
NRMA	Income Protection	/	✓	~	✓	~	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	✓	✓	~	~	~	~	~	~	X	X	0

AAMI	Income Protection	X	✓	×	×	×	✓	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	×	×	~	~	~	×	x	×	10
Medibank	Income Protection	X	~	×	✓	×	~	~	✓	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	~	×	×	×	0
Suncorp	Income Protection	X	✓	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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			Waiting P	eriod			В	enefit Peric	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	V	✓	✓	V	~	~	~	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	V	×	✓	~	✓	~	×	×	×	0
NRMA	Income Protection	/	✓	~	✓	~	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	✓	✓	~	~	~	~	~	~	X	X	0

AAMI	Income Protection	X	✓	×	×	×	✓	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	×	×	~	~	~	×	x	×	10
Medibank	Income Protection	X	~	×	✓	×	~	~	✓	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	~	×	×	×	0
Suncorp	Income Protection	X	✓	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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

			Waiting P	eriod			В	enefit Perio	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	X	V	×	~	✓	✓	✓	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	~	×	~	×	×	✓	×	~	✓	0

InsuranceLine	Income Protection Plus Ratesaver	~	✓	~	✓	✓	✓	✓	~	×	×	10
NRMA	Income Protection	~	✓	~	✓	✓	~	✓	✓	×	×	0
RACQ	Income Protection	X	✓	×	~	✓	~	✓	×	×	×	0
Suncorp	Income Protection	×	✓	×	×	×	~	✓	×	×	×	0
Virgin Money	Tailored Income Protection	· · · · · · · · · · · · · · · · · · ·	~	~	~	✓	✓	✓	~	×	×	0

AAMI	Income Protection	×	✓	×	×	×	✓	✓	×	×	×	0
Citibank	Prime Income Cover	×	✓	X	~	✓	~	✓	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	✓	~	✓	×	×	×	10
Medibank	Income Protection	X	~	×	~	x	~	✓	~	×	x	0
NIB	Income Protection	~	✓	×	×	✓	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	X	✓	X	×	✓	~	✓	×	×	×	0
Zurich	Ezicover Income Protection	×	✓	~	~	×	V	~	✓	×	×	0



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

			Waiting P	eriod			В	enefit Perio	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	~	×	/	~	/	✓	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	✓	×	✓	×	×	✓	×	✓	✓	0

AAMI	Income Protection	×	✓	X	×	×	/	/	×	×	×	0
InsuranceLine	Income Protection Plus Ratesaver	~	✓	~	/	✓	V	/	/	×	×	10
NRMA	Income Protection	~	✓	~	/	✓	~	~	~	×	×	0
Suncorp	Income Protection	×	✓	X	×	×	v	/	×	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	/	✓	~	✓	~	×	×	0

Citibank	Prime Income Cover	×	✓	×	V	~	V	V	×	×	×	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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Late 50's- Female, Medium Blue Collar Smoker

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	v	~	✓	V	~	~	✓	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	~	×	~	~	~	✓	×	×	×	0
NRMA	Income Protection	V	✓	~	✓	✓	~	✓	✓	×	×	0
Virgin Money	Tailored Income Protection	~	·	✓	~	✓	~	~	~	×	X	0

AAMI	Income Protection	X	✓	×	X	×	V	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	✓	~	✓	×	×	×	10
Medibank	Income Protection	X	~	×	✓	×	~	✓	✓	×	×	0
NIB	Income Protection	~	✓	×	×	~	~	✓	×	×	×	0
Suncorp	Income Protection	×	~	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	v	~	✓	✓	~	V	~	V	×	×	10
NobleOak	Premium Life Direct Income Protection	×	~	x	~	x	×	~	x	~	~	0

ANZ	Income Protection	×	V	×	✓	~	~	~	×	×	×	0
NRMA	Income Protection	~	✓	~	✓	~	~	✓	✓	×	×	0
Virgin Money	Tailored Income Protection	~	~	~	~	~	~	~	~	×	X	0

AAMI	Income Protection	×	✓	×	×	×	~	~	X	×	×	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	×	✓	×	×	✓	~	✓	×	X	×	0



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			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	v	×	V	✓	/	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	x	×	~	×	~	~	0

InsuranceLine	Income Protection Plus Ratesaver	~	v	v	✓	✓	✓	~	V	×	×	10
NRMA	Income Protection	~	~	✓	✓	✓	✓	~	✓	×	×	0
Virgin Money	Tailored Income Protection	~	·	~	~	~	~	~	~	×	×	0

AAMI	Income Protection	×	~	×	×	×	✓	~	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	X	~	×	×	✓	✓	~	×	×	×	10
Medibank	Income Protection	X	~	×	✓	×	✓	~	✓	×	×	0
NIB	Income Protection	~	✓	X	×	✓	~	~	×	x	×	0
Suncorp	Income Protection	×	✓	×	×	×	~	~	×	×	×	0
Virgin Money	Quick & Easy Income Protection	X	✓	×	×	✓	✓	✓	×	x	×	0
Zurich	Ezicover Income Protection	×	~	~	✓	×	~	~	~	×	×	0



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			Waiting P	eriod			_B	enefit Perio	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days		90 Days	6 Months		2 Years		To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	✓	×	V	~	~	✓	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	✓	×	~	×	×	~	×	✓	✓	0

InsuranceLine	Income Protection Plus Ratesaver	/	✓	V	~	✓	~	✓	~	×	×	10
NRMA	Income Protection	/	✓	✓	✓	~	~	✓	~	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	~	~	✓	~	~	×	X	0

AAMI	Income Protection	×	✓	×	X	×	~	✓	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	X	~	~	✓	×	×	×	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- Female, Heavy Blue Collar Smoker

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	v	~	✓	V	~	~	✓	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	~	×	~	~	~	✓	×	×	×	0
NRMA	Income Protection	V	✓	~	✓	✓	~	✓	✓	×	×	0
Virgin Money	Tailored Income Protection	~	·	✓	~	✓	~	~	~	×	X	0

AAMI	Income Protection	X	✓	×	X	×	V	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	✓	~	✓	×	×	×	10
Medibank	Income Protection	X	~	×	✓	×	~	✓	✓	×	×	0
NIB	Income Protection	~	✓	×	X	~	~	✓	×	×	×	0
Suncorp	Income Protection	×	~	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	v	~	✓	V	~	~	✓	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	~	×	~	~	~	✓	×	×	×	0
NRMA	Income Protection	V	✓	~	✓	✓	~	✓	✓	×	×	0
Virgin Money	Tailored Income Protection	~	·	✓	~	✓	~	~	~	×	X	0

AAMI	Income Protection	X	✓	×	X	×	V	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	✓	~	✓	×	×	×	10
Medibank	Income Protection	X	~	×	✓	×	~	✓	✓	×	×	0
NIB	Income Protection	~	✓	×	X	~	~	✓	×	×	×	0
Suncorp	Income Protection	×	~	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	V	×	~	~	~	V	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	X	~	~	0

Citibank	Prime Income Cover	×	V	×	~	✓	~	✓	×	×	×	0
InsuranceLine	Income Protection Plus Ratesaver	✓	~	✓	✓	~	~	~	~	×	×	10
NRMA	Income Protection	✓	~	✓	~	✓	~	v	~	×	×	0
RACQ	Income Protection	×	~	×	~	~	~	~	×	×	×	0
Virgin Money	Tailored Income Protection	✓	~	✓	~	~	~	~	~	×	×	0

AAMI	Income Protection	×	V	×	×	×	~	~	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	~	×	×	~	~	~	×	×	×	10
Medibank	Income Protection	×	~	×	~	×	~	~	~	×	×	0
NIB	Income Protection	✓	~	×	×	✓	~	v	×	×	×	0
Suncorp	Income Protection	×	<i>\</i>	×	×	×	~	~	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	~	×	×	~	~	~	×	×	×	0
Zurich	Ezicover Income Protection	×	✓	~	/	×	~	~	✓	×	×	0



Suncorp

Zurich

Virgin Money

Direct Income Protection

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Early 50's- Male, Prof/White Collar Non-Smoker Hours per week **Waiting Period Benefit Period Partial** Disabillity can return to **Company Product** 14 Days 28 or 30 Days 60 Days 90 Days 6 Months 5 Years To Age 65 1 Year 2 Years Covered work on claim "Outstanding Value" **** X X ~ X X 0 ANZ Income Protection 1 X / X X X 1 X 1 1 0 **NobleOak** Premium Life Direct Income Protection *** 1 X X X X ~ 1 ~ 1 X 0 Citibank Prime Income Cover ~ ~ 1 X X 10 InsuranceLine Income Protection Plus Ratesaver ~ ~ 1 1 ~ 1 ~ X X 0 NRMA Income Protection X X / 1 1 X X X 0 RACQ Income Protection 1 X 0 **Virgin Money** Tailored Income Protection *** X X X ~ 1 X X 0 **AAMI** Income Protection X 1 X X 1 1 1 X X X 10 InsuranceLine Income Protection Plus Timesaver X X X 1 X ~ 1 ~ X 0 Medibank Income Protection X X X X 0 NIB Income Protection X X X 1 X X X 0

X

~

X

1

1

X

1

X

X

~

Quick & Easy Income Protection

Ezicover Income Protection

Income Protection

X

X

0

0

X

1

X

~

~



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Early 50's- Male, Medium Blue Collar Smoker

		_										
			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	~	~	/	/	~	~	~	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	·	X	×	~	X	~	~	0

ANZ	Income Protection	×	v	X	~	✓	~	~	X	×	×	0
NRMA	Income Protection	~	~	~	~	~	✓	~	~	x	×	0
Virgin Money	Tailored Income Protection	~	~	· · · · · · · · · · · · · · · · · · ·	~	~	~	~	~	×	×	0

AAMI	Income Protection	×	~	×	X	×	~	~	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	×	×	✓	~	~	×	×	×	10
Medibank	Income Protection	X	✓	×	~	×	~	✓	✓	×	×	0
NIB	Income Protection	~	✓	X	×	✓	~	~	×	x	×	0
Suncorp	Income Protection	X	✓	X	×	×	~	~	×	×	×	0
Virgin Money	Quick & Easy Income Protection	X	✓	X	×	~	~	~	×	×	×	0



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

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	v	~	✓	V	~	~	✓	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	~	×	~	~	~	✓	×	×	×	0
NRMA	Income Protection	V	✓	~	✓	✓	~	✓	✓	×	×	0
Virgin Money	Tailored Income Protection	~	·	✓	~	✓	~	~	~	×	X	0

AAMI	Income Protection	X	✓	×	X	×	V	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	✓	~	✓	×	×	×	10
Medibank	Income Protection	X	~	×	✓	×	~	✓	✓	×	×	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

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	✓	×	~	~	✓	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	X	✓	×	~	×	×	~	×	✓	~	0

InsuranceLine	Income Protection Plus Ratesaver	~	✓	✓	✓	~	✓	~	V	×	×	10
NRMA	Income Protection	~	✓	✓	✓	~	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	~	~	~	~	~	×	×	0
Zurich	Ezicover Income Protection	×	✓	~	~	×	~	~	~	×	×	0

AAMI	Income Protection	×	✓	X	×	×	~	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	X	×	~	~	~	×	×	×	10
Medibank	Income Protection	×	✓	X	~	×	~	~	~	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	✓	×	×	×	0
Suncorp	Income Protection	X	✓	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	X	×	~	✓	~	X	×	×	0



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

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	✓	×	~	~	~	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	X	✓	×	~	×	×	~	×	✓	~	0

InsuranceLine	Income Protection Plus Ratesaver	~	✓	✓	✓	~	✓	~	V	×	×	10
NRMA	Income Protection	~	✓	✓	✓	~	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	~	~	~	~	~	×	×	0
Zurich	Ezicover Income Protection	×	✓	~	~	×	~	~	~	×	×	0

AAMI	Income Protection	×	✓	X	×	×	~	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	X	×	~	~	~	×	×	×	10
Medibank	Income Protection	×	✓	X	~	×	~	~	~	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	✓	×	×	×	0
Suncorp	Income Protection	X	✓	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	X	×	~	✓	~	X	×	×	0



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Early 50's- Male, Heavy Blue Collar Smoker

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	~	✓	✓	V	~	~	✓	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

Medibank	Income Protection	X	✓	×	V	×	~	✓	~	×	×	0
NRMA	Income Protection	/	✓	✓	✓	~	~	✓	✓	×	×	0
Virgin Money	Tailored Income Protection	~	· · · · · · · · · · · · · · · · · · ·	~	~	~	~	~	~	×	X	0

AAMI	Income Protection	X	✓	×	X	×	V	~	X	×	×	0
ANZ	Income Protection	×	✓	×	~	~	~	~	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	X	~	~	~	X	×	×	10
NIB	Income Protection	~	✓	×	×	✓	~	✓	×	×	×	0
Suncorp	Income Protection	×	✓	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	•	✓	✓	×	×	×	0



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

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	v	~	✓	V	~	~	✓	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	~	×	~	~	~	✓	×	×	×	0
NRMA	Income Protection	V	✓	~	✓	✓	~	✓	✓	×	×	0
Virgin Money	Tailored Income Protection	~	·	✓	~	✓	~	~	~	×	X	0

AAMI	Income Protection	X	✓	×	X	×	V	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	✓	~	✓	×	×	×	10
Medibank	Income Protection	X	~	×	✓	×	~	✓	✓	×	×	0
NIB	Income Protection	~	✓	×	X	~	~	✓	×	×	×	0
Suncorp	Income Protection	×	~	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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

			Waiting P	eriod			В	enefit Peric	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	v	×	V	~	V	~	×	×	×	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	×	✓	×	X	×	~	~	×	×	×	0
Citibank	Prime Income Cover	×	✓	×	✓	✓	~	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	✓	~	~	×	×	×	10
Medibank	Income Protection	×	✓	×	~	×	~	~	~	×	×	0
NIB	Income Protection	~	✓	×	X	✓	~	~	X	×	×	0
Suncorp	Income Protection	×	✓	×	X	×	~	~	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	✓	~	✓	×	×	×	0
Zurich	Ezicover Income Protection	×	✓	✓	~	×	✓	~	✓	×	×	0



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

			Waiting P	eriod			В	enefit Perio	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	V	×	V	~	~	V	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	~	×	~	×	×	✓	×	✓	~	0

AAMI	Income Protection	×	✓	X	X	×	v	/	×	×	×	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	×	✓	×	~	~	V	V	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	~	✓	✓	×	×	×	10
Medibank	Income Protection	×	✓	×	~	×	~	~	•	×	×	0
NIB	Income Protection	✓	✓	×	X	~	~	~	×	×	×	0
RACQ	Income Protection	×	✓	×	✓	~	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	✓	×	×	×	0
Zurich	Ezicover Income Protection	×	✓	~	~	×	~	~	✓	×	X	0



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Early 50's- Female, Medium Blue Collar Smoker

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	v	~	✓	V	~	~	✓	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	~	×	~	~	~	✓	×	×	×	0
NRMA	Income Protection	V	✓	~	✓	✓	~	✓	✓	×	×	0
Virgin Money	Tailored Income Protection	~	·	✓	~	✓	~	~	~	×	X	0

AAMI	Income Protection	X	✓	×	X	×	V	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	✓	~	✓	×	×	×	10
Medibank	Income Protection	X	~	×	✓	×	~	✓	✓	×	×	0
NIB	Income Protection	~	✓	×	×	~	~	✓	×	×	×	0
Suncorp	Income Protection	×	~	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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

			Waiting P	eriod			В	enefit Perio	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	~	~	v	V	✓	~	~	V	×	×	10
NobleOak	Premium Life Direct Income Protection	×	✓	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	✓	×	~	✓	~	~	×	×	×	0
NRMA	Income Protection	v	✓	✓	✓	✓	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	~	~	~	~	✓	~	~	~	×	×	0

AAMI	Income Protection	×	✓	×	X	×	v	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	X	✓	~	~	×	×	×	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 Smoker

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	V	×	V	~	~	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	·	×	~	*	×	~	×	~	~	0

InsuranceLine	Income Protection Plus Ratesaver	✓	V	✓	✓	~	✓	~	✓	×	×	10
NRMA	Income Protection	~	✓	✓	✓	~	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	~	~	~	~	~	~	✓	~	×	×	0
Zurich	Ezicover Income Protection	×	~	✓	~	×	~	~	~	×	X	0

AAMI	Income Protection	×	✓	×	×	×	~	✓	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	~	~	~	×	×	×	10
Medibank	Income Protection	×	✓	×	~	×	~	✓	~	×	×	0
NIB	Income Protection	~	✓	×	X	✓	~	~	×	×	×	0
Suncorp	Income Protection	×	✓	×	X	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	<i>~</i>	~	✓	×	X	X	0



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			Waiting P	eriod			В	enefit Peric	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	v	×	V	✓	~	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	~	×	~	×	×	~	x	~	~	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	X	✓	×	~	×	~	✓	~	×	×	0
NIB	Income Protection	V	✓	X	×	✓	~	✓	×	×	×	0
Suncorp	Income Protection	X	✓	X	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	X	X	✓	~	✓	×	×	×	0



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Early 50's- Female, Heavy Blue Collar Smoker

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	~	✓	✓	V	~	~	~	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

AAMI	Income Protection	X	✓	×	×	×	~	~	×	×	×	0
NRMA	Income Protection	~	✓	~	✓	~	~	~	~	×	×	0
Suncorp	Income Protection	×	✓	×	×	×	✓	~	X	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	~	✓	~	✓	~	X	X	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



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

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	✓	~	✓	V	~	~	✓	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	x	~	x	×	~	×	~	~	0

AAMI	Income Protection	×	~	×	×	×	~	✓	×	×	×	0
NRMA	Income Protection	V	✓	~	✓	✓	~	✓	✓	×	×	0
Suncorp	Income Protection	×	✓	×	×	×	~	✓	×	×	×	0
Virgin Money	Tailored Income Protection	~	· · · · · · · · · · · · · · · · · · ·	~	~	~	~	~	~	×	X	0

ANZ	Income Protection	×	~	×	~	~	~	✓	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	~	×	X	~	~	✓	×	×	×	10
Medibank	Income Protection	×	✓	×	~	×	~	✓	~	×	×	0
NIB	Income Protection	~	~	×	×	~	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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40's- Male, Prof/White Collar Smoker

			Waiting P	eriod			В	enefit Perio	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	~	×	/	~	/	✓	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	✓	×	✓	×	×	✓	×	✓	✓	0

InsuranceLine	Income Protection Plus Ratesaver	~	✓	~	/	~	~	/	/	×	×	10
NRMA	Income Protection	✓	✓	/	/	✓	V	V	/	×	×	0
RACQ	Income Protection	×	✓	X	/	✓	~	/	×	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	~	✓	V	V	~	×	×	0
Zurich	Ezicover Income Protection	×	✓	~	/	×	~	/	~	×	×	0

AAMI	Income Protection	×	v	×	×	×	V	V	×	×	×	0
Citibank	Prime Income Cover	×	✓	×	✓	✓	✓	✓	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	~	~	V	×	×	×	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, Prof/White Collar Non-Smoker

			Waiting P	eriod			В	enefit Peric	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	v	×	V	~	~	v	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	~	×	~	×	×	~	×	~	~	0

InsuranceLine	Income Protection Plus Ratesaver	/	✓	~	~	✓	~	~	~	×	×	10
NRMA	Income Protection	~	✓	~	~	✓	/	~	~	×	×	0
RACQ	Income Protection	×	✓	X	✓	✓	~	✓	×	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	~	~	~	✓	~	×	×	0
Zurich	Ezicover Income Protection	×	✓	~	~	×	~	✓	~	×	×	0

AAMI	Income Protection	×	✓	×	×	×	✓	v	×	×	×	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	×	✓	X	×	✓	~	~	X	×	×	0



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40's- Male, Medium Blue Collar Smoker

			Waiting P	eriod			В	enefit Peric	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	V	✓	✓	V	~	~	~	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	V	×	✓	~	✓	~	×	×	×	0
NRMA	Income Protection	/	✓	~	✓	~	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	✓	✓	~	~	~	~	~	~	X	X	0

AAMI	Income Protection	X	✓	×	×	×	✓	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	×	×	~	~	~	×	x	×	10
Medibank	Income Protection	X	~	×	✓	×	~	~	✓	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	~	×	×	×	0
Suncorp	Income Protection	X	✓	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	v	V	v	V	✓	~	~	✓	×	×	10
NobleOak	Premium Life Direct Income Protection	×	✓	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	X	✓	×	~	✓	✓	✓	×	×	×	0
NRMA	Income Protection	~	✓	✓	✓	✓	~	v	✓	×	×	0
Virgin Money	Tailored Income Protection	~	~	~	~	✓	~	✓	~	×	×	0

AAMI	Income Protection	X	✓	×	X	×	~	~	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	X	✓	~	v	×	×	×	10
Medibank	Income Protection	X	✓	×	✓	×	~	v	~	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	v	×	×	×	0
Suncorp	Income Protection	×	✓	×	×	×	~	v	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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40's- Male, Light Blue Collar Smoker

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	~	X	V	~	~	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	·	×	~	X	×	~	x	~	~	0

InsuranceLine	Income Protection Plus Ratesaver	✓	v	✓	✓	~	✓	~	~	×	×	10
NRMA	Income Protection	✓	~	✓	✓	✓	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	~	✓	~	~	✓	×	×	0
Zurich	Ezicover Income Protection	×	~	~	~	×	~	~	~	×	X	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	×	~	×	×	~	~	~	×	×	X	0



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

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	✓	×	~	~	✓	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	X	✓	×	~	×	×	~	×	✓	~	0

InsuranceLine	Income Protection Plus Ratesaver	~	✓	✓	✓	~	~	~	V	×	×	10
NRMA	Income Protection	~	✓	✓	✓	~	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	✓	~	~	~	~	×	×	0
Zurich	Ezicover Income Protection	×	✓	~	~	×	~	~	~	×	×	0

AAMI	Income Protection	×	✓	X	×	×	~	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	X	×	~	~	~	×	×	×	10
Medibank	Income Protection	×	✓	X	~	×	~	~	~	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	✓	×	×	×	0
Suncorp	Income Protection	X	✓	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	X	×	~	✓	~	X	×	×	0



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40's- Male, Heavy Blue Collar Smoker

			Waiting Po	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	/	✓	~	V	~	~	~	~	×	×	10
Virgin Money	Tailored Income Protection	~	· · · · · · · · · · · · · · · · · · ·	~	~	~	~	~	~	×	×	0

ANZ	Income Protection	×	V	×	✓	~	~	~	×	×	×	0
Medibank	Income Protection	×	✓	×	~	×	~	~	~	×	×	0
NobleOak	Premium Life Direct Income Protection	×	✓	×	✓	×	×	✓	×	✓	•	0
NRMA	Income Protection	~	~	· · · · · · · · · · · · · · · · · · ·	~	✓	~	✓	✓	X	×	0

AAMI	Income Protection	×	✓	×	×	×	V	~	X	×	×	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

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	~	✓	v	~	~	~	~	V	×	×	10
Virgin Money	Tailored Income Protection	~	~	~	~	✓	~	~	~	×	X	0

ANZ	Income Protection	X	✓	×	✓	~	~	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	✓	X	/	×	×	✓	X	✓	✓	0
NRMA	Income Protection	~	✓	~	✓	✓	~	~	~	×	X	0

AAMI	Income Protection	×	✓	X	×	×	V	~	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	~	~	~	×	×	×	10
Medibank	Income Protection	×	✓	X	/	×	~	✓	~	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	✓	×	×	×	0
Suncorp	Income Protection	×	✓	X	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	~	~	×	×	×	0



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40's- Female, Prof/White Collar Smoker

			Waiting P	eriod			В	enefit Perio	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	X	v	×	~	~	✓	✓	×	×	×	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	X	~	×	×	×	/	✓	×	×	×	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

			Waiting P	eriod			В	enefit Perio	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	X	v	×	~	~	✓	✓	×	×	×	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	X	✓	~	✓	×	~	✓	~	×	×	0

AAMI	Income Protection	X	~	×	×	×	/	✓	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	×	×	✓	~	✓	×	×	×	10
Medibank	Income Protection	X	✓	×	~	×	~	✓	~	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	✓	×	×	×	0
NRMA	Income Protection	~	✓	~	~	✓	~	✓	~	×	×	0
Suncorp	Income Protection	X	✓	×	×	×	~	~	×	×	×	0
Virgin Money	Quick & Easy Income Protection	X	✓	×	×	~	✓	~	×	×	×	0



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40's- Female, Medium Blue Collar Smoker

			Waiting P	eriod			Ве	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	V	×	V	~	V	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	·	×	~	×	×	~	×	~	~	0

InsuranceLine	Income Protection Plus Ratesaver	V	✓	v	V	~	V	~	~	×	×	10
NRMA	Income Protection	/	✓	✓	✓	~	✓	✓	✓	×	×	0
Virgin Money	Tailored Income Protection	~	· · · · · · · · · · · · · · · · · · ·	~	~	~	~	~	~	×	X	0

AAMI	Income Protection	X	✓	×	X	×	V	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	×	×	~	~	✓	×	x	×	10
Medibank	Income Protection	X	~	×	✓	×	~	~	✓	×	×	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

			Waiting P	eriod			В	enefit Peric	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days		90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	✓	X	~	✓	~	v	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	✓	×	~	×	×	~	×	✓	~	0

InsuranceLine	Income Protection Plus Ratesaver	/	✓	V	~	✓	~	~	~	×	×	10
NRMA	Income Protection	✓	✓	~	~	✓	~	~	~	×	×	0
Virgin Money	Tailored Income Protection	✓	✓	~	~	✓	~	~	~	×	×	0

AAMI	Income Protection	×	✓	×	×	×	v	v	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	~	~	~	×	×	×	10
Medibank	Income Protection	×	✓	X	~	×	~	~	~	×	×	0
NIB	Income Protection	✓	✓	×	×	~	~	~	×	×	×	0
Suncorp	Income Protection	×	✓	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	~	~	×	×	×	0



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40's- Female, Light Blue Collar Smoker

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	V	×	V	~	~	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	·	×	~	*	×	~	×	~	~	0

InsuranceLine	Income Protection Plus Ratesaver	✓	V	✓	✓	~	✓	~	✓	×	×	10
NRMA	Income Protection	~	✓	✓	✓	~	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	~	~	~	~	~	~	✓	✓	×	×	0
Zurich	Ezicover Income Protection	×	~	~	~	×	~	~	~	×	X	0

AAMI	Income Protection	×	✓	×	×	×	~	✓	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	~	~	~	×	×	×	10
Medibank	Income Protection	×	✓	×	~	×	~	✓	~	×	×	0
NIB	Income Protection	~	✓	×	X	~	~	~	×	×	×	0
Suncorp	Income Protection	×	✓	×	X	×	~	~	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	<i>~</i>	~	✓	×	X	X	0



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

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	✓	×	~	✓	✓	V	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	✓	×	~	×	×	✓	×	✓	~	0

InsuranceLine	Income Protection Plus Ratesaver	~	✓	V	/	✓	V	~	V	×	×	10
NRMA	Income Protection	~	✓	✓	~	✓	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	~	✓	✓	~	✓	~	~	✓	×	×	0
Zurich	Ezicover Income Protection	X	✓	~	~	×	~	~	~	×	×	0

AAMI	Income Protection	×	✓	×	×	×	V	v	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	×	×	✓	~	✓	×	×	×	10
Medibank	Income Protection	X	✓	×	~	×	~	~	~	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	~	×	×	×	0
Suncorp	Income Protection	×	✓	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	X	✓	~	~	×	×	×	0



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40's- Female, Heavy Blue Collar Smoker

			Waiting P	eriod			В	enefit Peric	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	V	✓	✓	V	~	~	~	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	V	×	✓	✓	✓	~	×	×	×	0
NRMA	Income Protection	/	✓	~	✓	~	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	✓	✓	~	~	~	~	~	~	X	X	0

AAMI	Income Protection	X	✓	×	×	×	✓	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	×	×	~	~	~	×	x	×	10
Medibank	Income Protection	X	~	×	✓	×	~	~	✓	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	~	×	×	×	0
Suncorp	Income Protection	X	✓	×	×	×	~	~	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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

			Waiting P	eriod			В	enefit Peric	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	V	✓	✓	V	~	~	~	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	V	×	✓	~	✓	~	×	×	×	0
NRMA	Income Protection	/	✓	~	✓	~	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	✓	✓	~	~	~	~	~	~	X	X	0

AAMI	Income Protection	X	✓	×	×	×	✓	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	×	×	~	~	~	×	x	×	10
Medibank	Income Protection	X	~	×	✓	×	~	~	✓	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	~	×	×	×	0
Suncorp	Income Protection	X	✓	×	×	×	~	~	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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30's - Male, Prof/White Collar Smoker

			Waiting P	eriod			В	enefit Perio	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	~	×	/	~	/	✓	×	×	×	0
NobleOak	Premium Life Direct Income Protection	x	✓	×	/	×	×	✓	×	~	~	0

InsuranceLine	Income Protection Plus Ratesaver	~	✓	~	/	~	/	/	/	×	×	10
Medibank	Income Protection	×	✓	X	/	×	~	✓	/	X	×	0
NRMA	Income Protection	~	✓	~	/	✓	~	~	~	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	~	✓	V	~	~	×	×	0
Zurich	Ezicover Income Protection	×	✓	~	/	×	~	✓	~	×	×	0

AAMI	Income Protection	×	v	×	×	×	V	V	×	×	×	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, Prof/White Collar Non-Smoker

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	~	×	V	~	~	v	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	~	×	~	×	×	~	×	✓	~	0

InsuranceLine	Income Protection Plus Ratesaver	v	✓	v	V	~	~	~	V	×	×	10
Medibank	Income Protection	×	✓	×	✓	×	~	✓	✓	×	×	0
NRMA	Income Protection	✓	~	✓	~	~	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	✓	✓	✓	~	· · · · · · · · · · · · · · · · · · ·	~	~	✓	×	×	0
Zurich	Ezicover Income Protection	×	~	✓	~	x	~	~	~	×	×	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	×	✓	×	X	~	~	~	×	×	×	0



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30's - Male, Medium Blue Collar Smoker

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	v	~	✓	V	~	~	✓	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	~	×	~	~	~	✓	×	×	×	0
NRMA	Income Protection	V	✓	~	✓	✓	~	✓	✓	×	×	0
Virgin Money	Tailored Income Protection	~	·	✓	~	✓	~	~	~	×	X	0

AAMI	Income Protection	X	✓	×	X	×	V	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	✓	~	✓	×	×	×	10
Medibank	Income Protection	X	~	×	✓	×	~	✓	✓	×	×	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

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	v	~	✓	V	~	~	✓	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	~	×	~	~	~	✓	×	×	×	0
NRMA	Income Protection	V	✓	~	✓	✓	~	✓	✓	×	×	0
Virgin Money	Tailored Income Protection	~	·	✓	~	✓	~	~	~	×	X	0

AAMI	Income Protection	X	✓	×	X	×	V	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	✓	~	✓	×	×	×	10
Medibank	Income Protection	X	~	×	✓	×	~	✓	✓	×	×	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

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	v	×	V	~	~	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	~	×	~	X	×	~	×	~	~	0

InsuranceLine	Income Protection Plus Ratesaver	v	~	V	V	~	~	✓	/	×	×	10
NRMA	Income Protection	~	✓	✓	✓	~	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	~	~	~	~	~	×	×	0
Zurich	Ezicover Income Protection	×	✓	~	~	×	~	~	~	×	X	0

AAMI	Income Protection	X	✓	×	×	×	~	~	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	×	X	~	~	~	×	×	×	10
Medibank	Income Protection	X	✓	X	/	×	~	~	~	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	✓	×	×	×	0
Suncorp	Income Protection	X	✓	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	~	~	×	×	X	0



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

			Majain - D	auta d				on ofit David	.d		Double	Hauma man waak
Company	Product		Waiting P	eriod			В	enefit Perio	oa -		Partial Disabillity	Hours per week can return to
company	rroduct	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Covered	work on claim
****	"Outstanding Value"											
ANZ	Income Protection	X	✓	X	V	✓	~	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	~	×	~	×	×	~	×	~	~	0

InsuranceLine	Income Protection Plus Ratesaver	✓	✓	v	V	✓	✓	~	~	×	×	10
NRMA	Income Protection	✓	v	v	~	~	✓	~	~	×	×	0
Virgin Money	Tailored Income Protection	✓	v	v	~	~	✓	~	~	×	×	0
Zurich	Ezicover Income Protection	×	✓	~	~	×	✓	~	~	×	×	0

AAMI	Income Protection	X	v	×	×	×	V	~	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	~	X	×	✓	✓	~	×	×	×	10
Medibank	Income Protection	×	✓	×	~	×	✓	~	~	×	×	0
NIB	Income Protection	✓	✓	×	×	✓	~	~	×	×	×	0
Suncorp	Income Protection	×	✓	×	×	x	~	~	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	X	X	✓	~	~	X	×	×	0



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30's - Male, Heavy Blue Collar Smoker

			Waiting P	eriod			В	enefit Peric	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	V	✓	✓	V	~	~	~	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	V	×	✓	~	✓	~	×	×	×	0
NRMA	Income Protection	/	✓	~	✓	~	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	✓	✓	~	~	~	~	~	~	X	X	0

AAMI	Income Protection	X	✓	×	×	×	✓	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	×	×	~	~	~	×	x	×	10
Medibank	Income Protection	X	~	×	✓	×	~	~	✓	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	~	×	×	×	0
Suncorp	Income Protection	X	✓	×	×	×	~	~	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	v	~	✓	V	~	~	✓	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	~	×	~	~	~	✓	×	×	×	0
NRMA	Income Protection	V	✓	~	✓	✓	~	✓	✓	×	×	0
Virgin Money	Tailored Income Protection	~	·	✓	~	✓	~	~	~	×	X	0

AAMI	Income Protection	X	✓	×	X	×	V	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	✓	~	✓	×	×	×	10
Medibank	Income Protection	X	~	×	✓	×	~	✓	✓	×	×	0
NIB	Income Protection	~	✓	×	X	~	~	✓	×	×	×	0
Suncorp	Income Protection	×	~	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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30's - Female, Prof/White Collar Smoker

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	~	×	~	~	~	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	X	~	×		×	×	~	×	~	~	0

Citibank	Prime Income Cover	×	V	×	V	~	~	✓	×	×	×	0
InsuranceLine	Income Protection Plus Ratesaver	✓	~	✓	~	~	✓	~	~	×	×	10
RACQ	Income Protection	×	~	×	~	~	~	~	×	×	×	0
Virgin Money	Tailored Income Protection	✓	~	✓	~	· · · · · · · · · · · · · · · · · · ·	~	~	~	×	×	0
Zurich	Ezicover Income Protection	×	~	✓	~	x	✓	~	~	×	×	0

AAMI	Income Protection	×	✓	×	×	×	~	~	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	X	~	~	~	×	×	×	10
Medibank	Income Protection	×	✓	×	✓	×	~	✓	✓	×	×	0
NIB	Income Protection	~	~	×	×	~	~	✓	×	×	×	0
NRMA	Income Protection	~	✓	~	~	~	~	~	~	×	×	0
Suncorp	Income Protection	×	✓	×	X	×	~	~	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	~	×	×	✓	~	~	×	×	×	0



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

			Waiting P	eriod			В	enefit Perio	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	X	v	×	~	✓	✓	✓	×	×	×	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	X	~	X	×	×	/	✓	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	✓	~	~	×	×	×	10
Medibank	Income Protection	×	✓	X	~	×	~	✓	~	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	✓	×	×	×	0
NRMA	Income Protection	~	✓	~	~	✓	~	✓	~	×	×	0
Suncorp	Income Protection	×	✓	×	×	×	~	~	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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30's - Female, Medium Blue Collar Smoker

			Waiting P	eriod			Ве	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	V	×	V	~	V	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	·	×	~	×	×	~	×	~	~	0

InsuranceLine	Income Protection Plus Ratesaver	V	✓	v	V	~	V	~	~	×	×	10
NRMA	Income Protection	/	✓	✓	✓	~	✓	✓	✓	×	×	0
Virgin Money	Tailored Income Protection	~	· · · · · · · · · · · · · · · · · · ·	~	~	~	~	~	~	×	X	0

AAMI	Income Protection	X	✓	×	X	×	V	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	×	×	~	~	✓	×	x	×	10
Medibank	Income Protection	X	~	×	✓	×	V	~	✓	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	✓	×	×	×	0
Suncorp	Income Protection	×	✓	×	×	×	✓	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	✓	✓	✓	×	×	×	0



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

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days		90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	✓	X	~	~	~	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	✓	×	~	×	×	~	×	✓	~	0

InsuranceLine	Income Protection Plus Ratesaver	/	✓	V	~	~	~	~	V	×	×	10
NRMA	Income Protection	v	✓	✓	✓	~	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	/	✓	✓	✓	~	~	✓	✓	×	×	0

AAMI	Income Protection	×	~	×	×	×	v	v	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	~	~	~	×	×	×	10
Medibank	Income Protection	×	✓	X	~	×	~	~	~	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	~	×	×	×	0
Suncorp	Income Protection	×	✓	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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30's - Female, Light Blue Collar Smoker

			Waiting P	eriod			В	enefit Perio	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	~	×	✓	~	✓	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	~	×	~	x	×	✓	x	~	~	0

InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	~	✓	×	×	10
NRMA	Income Protection	✓	✓	✓	✓	~	✓	~	✓	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	~	✓	✓	~	~	×	×	0
Zurich	Ezicover Income Protection	×	✓	~	✓	×	~	✓	~	×	X	0

AAMI	Income Protection	×	✓	×	×	×	✓	~	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	~	×	×	~	✓	<i>~</i>	×	x	×	10
Medibank	Income Protection	×	~	×	~	×	✓	<i>~</i>	~	x	×	0
NIB	Income Protection	✓	✓	×	×	✓	✓	~	×	×	×	0
Suncorp	Income Protection	×	✓	×	×	×	✓	✓	×	x	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	✓	✓	~	×	×	×	0



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

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	✓	×	~	~	✓	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	X	✓	×	~	×	×	~	×	✓	~	0

InsuranceLine	Income Protection Plus Ratesaver	~	✓	✓	✓	~	~	~	V	×	×	10
NRMA	Income Protection	~	✓	✓	✓	~	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	✓	~	~	~	~	×	×	0
Zurich	Ezicover Income Protection	×	✓	~	~	×	~	~	~	×	×	0

AAMI	Income Protection	×	✓	X	×	×	~	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	X	×	~	~	~	×	×	×	10
Medibank	Income Protection	×	✓	X	~	×	~	~	~	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	✓	×	×	×	0
Suncorp	Income Protection	X	✓	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	X	×	~	✓	~	X	×	×	0



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30's - Female, Heavy Blue Collar Smoker

			Waiting P	eriod			В	enefit Peric	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	V	✓	✓	V	~	~	~	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	V	×	✓	✓	✓	~	×	×	×	0
NRMA	Income Protection	/	✓	~	✓	~	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	✓	✓	~	~	~	~	~	~	X	X	0

AAMI	Income Protection	X	✓	×	×	×	✓	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	×	×	~	~	~	×	x	×	10
Medibank	Income Protection	X	~	×	✓	×	~	~	✓	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	~	×	×	×	0
Suncorp	Income Protection	X	✓	×	×	×	~	~	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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

			Waiting P	eriod			В	enefit Peric	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	V	✓	✓	V	~	~	~	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	V	×	✓	✓	✓	~	×	×	×	0
NRMA	Income Protection	/	✓	~	✓	~	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	✓	✓	~	~	~	~	~	~	X	X	0

AAMI	Income Protection	X	✓	×	×	×	✓	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	×	×	~	~	~	×	x	×	10
Medibank	Income Protection	X	~	×	✓	×	~	~	✓	×	×	0
NIB	Income Protection	~	✓	×	×	✓	~	~	×	×	×	0
Suncorp	Income Protection	X	✓	×	×	×	~	~	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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20's - Male, Prof/White Collar Smoker

			Waiting P	eriod			В	enefit Perio	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	~	×	/	~	/	✓	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	✓	×	✓	×	×	✓	×	✓	✓	0

AAMI	Income Protection	×	✓	X	×	×	/	/	×	×	×	0
InsuranceLine	Income Protection Plus Ratesaver	~	✓	~	/	✓	V	/	/	×	×	10
NRMA	Income Protection	~	✓	~	/	✓	~	✓	~	×	×	0
Suncorp	Income Protection	×	✓	X	×	×	v	/	×	×	×	0
Zurich	Ezicover Income Protection	×	✓	~	/	×	~	✓	~	×	×	0

Citibank	Prime Income Cover	×	✓	X	/	~	V	V	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	✓	~	~	×	×	×	10
Medibank	Income Protection	×	✓	X	/	×	V	/	~	×	×	0
NIB	Income Protection	✓	✓	×	×	✓	~	~	×	×	×	0
RACQ	Income Protection	×	✓	×	~	✓	~	~	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	✓	~	✓	×	×	×	0
Virgin Money	Tailored Income Protection	~	✓	✓	✓	~	✓	~	~	×	×	0



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

			Waiting P	eriod			В	enefit Perio	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	X	v	×	~	~	✓	✓	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	~	×	✓	×	×	✓	×	~	✓	0

AAMI	Income Protection	×	✓	×	×	×	✓	✓	×	×	×	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	~	✓	~	~	✓	~	x	×	10
NRMA	Income Protection	~	v	~	~	✓	✓	✓	~	×	×	0
Suncorp	Income Protection	×	✓	×	×	×	~	✓	×	×	×	0
Zurich	Ezicover Income Protection	×	v	~	~	x	✓	✓	~	×	×	0

Citibank	Prime Income Cover	X	✓	×	✓	✓	✓	✓	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	×	×	✓	~	✓	×	x	×	10
Medibank	Income Protection	×	✓	×	✓	×	~	✓	✓	×	×	0
NIB	Income Protection	✓	✓	×	×	✓	~	✓	×	x	x	0
RACQ	Income Protection	X	✓	×	~	✓	~	✓	×	x	×	0
Virgin Money	Quick & Easy Income Protection	X	✓	X	×	✓	~	✓	×	x	×	0
Virgin Money	Tailored Income Protection	✓	✓	~	~	~	~	~	~	×	×	0



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20's - Male, Medium Blue Collar Smoker

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	v	~	✓	V	~	~	✓	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	~	×	~	~	~	✓	×	×	×	0
NRMA	Income Protection	V	✓	~	✓	✓	~	✓	✓	×	×	0
Virgin Money	Tailored Income Protection	~	·	✓	~	✓	~	~	~	×	X	0

AAMI	Income Protection	X	✓	×	X	×	V	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	✓	~	✓	×	×	×	10
Medibank	Income Protection	X	~	×	✓	×	~	✓	✓	×	×	0
NIB	Income Protection	~	✓	×	X	~	~	✓	×	×	×	0
Suncorp	Income Protection	×	~	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	v	~	✓	V	~	~	✓	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	~	×	~	~	~	✓	×	×	×	0
NRMA	Income Protection	V	✓	~	✓	✓	~	✓	✓	×	×	0
Virgin Money	Tailored Income Protection	~	·	✓	~	✓	~	~	~	×	X	0

AAMI	Income Protection	X	✓	×	X	×	V	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	✓	~	✓	×	×	×	10
Medibank	Income Protection	X	~	×	✓	×	~	✓	✓	×	×	0
NIB	Income Protection	~	✓	×	X	~	~	✓	×	×	×	0
Suncorp	Income Protection	×	~	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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20's - Male, Light Blue Collar Smoker

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	~	X	V	~	~	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	·	×	~	X	×	~	x	~	~	0

InsuranceLine	Income Protection Plus Ratesaver	✓	v	✓	✓	~	✓	~	~	×	×	10
NRMA	Income Protection	✓	~	✓	✓	✓	✓	~	~	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	~	✓	~	~	✓	×	×	0
Zurich	Ezicover Income Protection	×	~	~	~	×	~	~	~	×	X	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	×	~	×	×	~	~	~	×	×	X	0



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

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	V	×	V	~	~	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

InsuranceLine	Income Protection Plus Ratesaver	✓	V	✓	✓	✓	✓	~	✓	×	×	10
NRMA	Income Protection	~	✓	✓	~	~	~	~	✓	×	×	0
Suncorp	Income Protection	×	~	×	×	×	~	✓	×	×	×	0
Zurich	Ezicover Income Protection	×	~	✓	~	×	~	~	~	×	X	0

AAMI	Income Protection	×	✓	×	×	×	~	v	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	X	~	~	✓	×	×	×	10
Medibank	Income Protection	×	✓	×	~	×	~	~	~	×	×	0
NIB	Income Protection	✓	✓	×	X	~	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	X	~	~	✓	×	×	×	0
Virgin Money	Tailored Income Protection	~	~	~	~	~	~	~	~	X	X	0



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20's - Male, Heavy Blue Collar Smoker

			Waiting P	eriod			В	enefit Peric	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	V	✓	✓	V	~	~	~	V	×	×	10
NobleOak	Premium Life Direct Income Protection	×	~	×	~	×	×	~	x	~	~	0

ANZ	Income Protection	×	V	×	V	~	~	~	×	×	×	0
NRMA	Income Protection	/	✓	✓	✓	✓	~	~	✓	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	~	✓	✓	~	~	X	×	0

AAMI	Income Protection	X	✓	×	X	×	~	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	×	×	✓	~	~	×	×	×	10
Medibank	Income Protection	X	✓	×	✓	×	~	~	✓	×	×	0
NIB	Income Protection	~	✓	×	×	~	~	~	×	×	×	0
Suncorp	Income Protection	X	✓	×	×	×	~	~	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	v	~	✓	V	~	~	✓	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	×	~	×	×	~	×	~	~	0

ANZ	Income Protection	×	~	×	~	~	~	✓	×	×	×	0
NRMA	Income Protection	V	✓	~	✓	✓	~	✓	✓	×	×	0
Virgin Money	Tailored Income Protection	~	·	✓	~	✓	~	~	~	×	X	0

AAMI	Income Protection	X	✓	×	X	×	V	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	✓	~	✓	×	×	×	10
Medibank	Income Protection	X	~	×	✓	×	~	✓	✓	×	×	0
NIB	Income Protection	~	✓	×	×	~	~	✓	×	×	×	0
Suncorp	Income Protection	×	~	×	×	×	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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20's - Female, Prof/White Collar Smoker

			Waiting P	eriod			В	enefit Perio	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	~	×	/	~	~	V	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	✓	×	✓	×	×	~	×	✓	✓	0

AAMI	Income Protection	×	✓	X	×	×	/	~	×	×	×	0
InsuranceLine	Income Protection Plus Ratesaver	~	✓	/	/	✓	/	~	/	×	×	10
Medibank	Income Protection	×	✓	X	/	×	~	✓	~	×	×	0
Suncorp	Income Protection	×	✓	X	×	×	~	~	×	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	/	✓	~	✓	~	×	×	0

Citibank	Prime Income Cover	×	✓	X	/	~	V	/	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	✓	~	~	×	×	×	10
NIB	Income Protection	~	✓	X	×	✓	~	~	×	×	×	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

			Waiting P	eriod			В	enefit Peric	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"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	×	✓	×	X	×	~	~	×	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	~	✓	~	✓	~	×	×	0

Citibank	Prime Income Cover	×	✓	×	v	~	V	~	×	×	×	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, Medium Blue Collar Smoker

			Waiting P	eriod			В	enefit Peric	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	✓	×	V	~	~	~	×	×	×	0
InsuranceLine	Income Protection Plus Ratesaver	~	✓	~	✓	~	~	~	~	×	×	10
NobleOak	Premium Life Direct Income Protection	X	✓	×	~	×	×	~	×	✓	✓	0

AAMI	Income Protection	×	✓	×	X	×	V	~	×	×	×	0
NRMA	Income Protection	~	✓	✓	✓	~	~	✓	~	×	×	0
Suncorp	Income Protection	×	✓	×	×	×	~	~	×	×	×	0
Virgin Money	Tailored Income Protection	~	✓	✓	✓	✓	~	✓	~	×	×	0

InsuranceLine	Income Protection Plus Timesaver	×	✓	×	X	✓	/	~	×	×	×	10
Medibank	Income Protection	X	✓	×	~	×	~	v	~	×	×	0
NIB	Income Protection	✓	✓	×	×	~	~	~	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	~	×	×	×	0



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Camanana			Waiting P	eriod			В	enefit Perio	od		Partial Disabillity	Hours per week can return to
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Covered	work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	~	X	~	~	~	~	×	×	×	0
InsuranceLine	Income Protection Plus Ratesaver	~	~	~	~	✓	~	~	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	~	X	~	x	×	~	X	~	· · · · · · · · · · · · · · · · · · ·	0

AAMI	Income Protection	×	~	X	X	×	~	~	X	×	×	0
NRMA	Income Protection	~	~	~	~	~	~	~	~	×	×	0
Suncorp	Income Protection	×	~	X	×	×	~	~	×	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	~	~	~	~	~	×	×	0

InsuranceLine	Income Protection Plus Timesaver	×	~	X	X	~	~	~	X	×	×	10
Medibank	Income Protection	X	~	×	~	×	~	~	~	×	×	0
NIB	Income Protection	~	~	×	×	~	~	~	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	~	X	X	~	~	~	×	×	×	0



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20's - Female, Light Blue Collar Smoker

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	V	×	V	~	~	✓	×	×	×	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	×	✓	×	X	×	~	✓	×	×	×	0
Virgin Money	Tailored Income Protection	✓	✓	✓	~	✓	~	~	~	×	×	0

InsuranceLine	Income Protection Plus Timesaver	×	v	×	×	~	✓	✓	×	×	×	10
Medibank	Income Protection	×	✓	×	✓	×	~	✓	✓	×	×	0
NIB	Income Protection	✓	✓	×	×	~	~	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	~	✓	×	×	×	0
Zurich	Ezicover Income Protection	×	✓	✓	~	×	~	~	~	×	X	0



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

		<u> </u>										
			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
ANZ	Income Protection	×	~	X	V	~	~	~	X	×	×	0
NobleOak	Premium Life Direct Income Protection	×	✓	×	~	X	×	~	×	~	~	0

AAMI	Income Protection	×	✓	×	X	×	~	~	×	×	×	0
InsuranceLine	Income Protection Plus Ratesaver	/	✓	✓	✓	~	~	✓	✓	×	×	10
NRMA	Income Protection	~	✓	~	~	~	✓	~	~	×	×	0
Suncorp	Income Protection	×	✓	×	×	×	~	~	×	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	~	~	~	~	~	X	×	0

InsuranceLine	Income Protection Plus Timesaver	×	✓	×	×	✓	~	✓	×	×	×	10
Medibank	Income Protection	×	✓	X	~	×	~	~	~	×	×	0
NIB	Income Protection	~	✓	X	X	✓	~	~	×	×	×	0
Virgin Money	Quick & Easy Income Protection	X	✓	×	×	~	✓	✓	×	×	×	0
Zurich	Ezicover Income Protection	×	✓	~	~	×	~	~	~	×	×	0



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20's - Female, Heavy Blue Collar Smoker

			Waiting P	eriod			В	enefit Perio	d		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
InsuranceLine	Income Protection Plus Ratesaver	✓	· · · · · · · · · · · · · · · · · · ·	✓	V	~	~	~	~	×	×	10
NobleOak	Premium Life Direct Income Protection	×	· · · · · · · · · · · · · · · · · · ·	x	~	×	×	~	×	~	~	0

AAMI	Income Protection	×	~	×	×	×	✓	~	×	×	×	0
NRMA	Income Protection	~	~	✓	✓	~	~	~	✓	×	×	0
Suncorp	Income Protection	×	· · · · · · · · · · · · · · · · · · ·	*	x	x	~	~	×	X	×	0

ANZ	Income Protection	×	✓	×	V	✓	~	~	X	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	~	×	X	✓	~	✓	X	×	×	10
Medibank	Income Protection	×	✓	×	✓	×	~	✓	~	×	×	0
NIB	Income Protection	~	✓	×	×	~	✓	✓	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	×	×	~	✓	✓	×	×	×	0
Virgin Money	Tailored Income Protection	~	✓	✓	~	~	✓	~	~	×	×	0



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

			Waiting P	eriod			В	enefit Perio	od		Partial	Hours per week
Company	Product	14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65	Disabillity Covered	can return to work on claim
****	"Outstanding Value"											
AAMI	Income Protection	×	✓	×	×	×	~	~	×	×	×	0
NobleOak	Premium Life Direct Income Protection	×	✓	×	~	×	×	~	×	~	~	0
Suncorp	Income Protection	×	✓	×	×	×	✓	~	×	×	×	0

InsuranceLine	Income Protection Plus Ratesaver	~	✓	V	~	✓	~	~	✓	×	×	10
NRMA	Income Protection	~	✓	~	~	✓	/	~	/	×	×	0
Virgin Money	Tailored Income Protection	~	✓	~	✓	~	~	~	~	×	X	0

ANZ	Income Protection	×	~	X	~	✓	~	~	×	×	×	0
InsuranceLine	Income Protection Plus Timesaver	×	✓	X	X	✓	~	✓	×	×	×	10
Medibank	Income Protection	X	✓	X	~	×	~	~	~	×	×	0
NIB	Income Protection	~	✓	X	X	✓	~	~	×	×	×	0
Virgin Money	Quick & Easy Income Protection	×	✓	X	X	~	~	~	×	×	×	0