

Twenties-Male-Non-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product	Entry Age		Premium Freeze Offered		Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	
**** "Outstanding Va	lue"									
Allianz Australia	Life Plan	16	65	X	V	×	X	~	✓	
Insure Me Now	Superior Life	18	64	X	✓	×	×	✓	✓	
NobleOak Life Ltd	Premium Life Direct	16	69	✓	✓	×	✓	✓	✓	

HSBC	Easy Life Insurance	16	65	X	✓	×	✓	~	✓	
Let's Insure	Life Cover	18	65	✓	✓	×	✓	~	✓	
Medibank	Life Insurance	16	65	X	✓	×	✓	~	✓	
Ozicare	Life Insurance	17	63	X	✓	×	×	~	✓	
Woolworths	Life Insurance	18	65	X	✓	×	✓	~	X	
Zurich Australia	Ezicover Life Insurance	19	69	X	✓	×	✓	×	X	

AAMI	Life Insurance	18	60	✓	✓	×	✓	×	×	
AMP Life	Life Insurance	16	60	×	✓	✓	×	×	×	
ANZ	Life Insurance*	18	59	✓	✓	✓	✓	×	✓	
Budget Direct	Life Insurance	17	63	X	✓	×	×	~	✓	
Coles Insurance	Life Insurance	18	55	X	✓	×	✓	×	X	
Comminsure	Simple Life Insurance	18	50	X	×	✓	×	~	✓	
GIO	Life Protect	18	60	✓	✓	×	✓	×	×	



Twenties-Male-Non-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product	Entry Age		Premium Freeze Offered		Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	

Guardian Insurance	Life Insurance	18	64	×	V	×	X	~	✓	
InsuranceLine	Life Insurance Plan	18	65	✓	✓	×	✓	×	✓	
NAB	Essential Life	18	64	×	✓	×	×	×	✓	
NIB Health Funds	Life Insurance	18	65	×	✓	×	×	×	X	
NRMA Insurance	Comprehensive	18	65	✓	✓	×	X	×	X	
Real Insurance	Family Life Cover	18	64	×	✓	×	X	~	✓	
Suncorp Insurance	Life Protect	18	60	✓	✓	×	✓	×	X	
Virgin Money	Tailored	18	65	✓	✓	×	X	×	X	
**										
Citi	Prime Life Cover	18	65	×	v	×	X	~	✓	
RAC	Life Protect	18	65	×	✓	×	X	~	✓	
RACQ	Life Insurance	18	65	×	✓	×	X	~	✓	
St Andrews Ins Australia	Classic Life Insurance	18	60	×	✓	×	X	×	X	
*										
NRMA Insurance	Fast Track	18	65	✓	✓	V	X	×	X	
Virgin Money	Quick and Easy	18	65	✓	✓	✓	×	×	X	



Twenties-Male-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product	Entry Age		Premium Freeze Offered	Indexation of Sum Insured	Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	
**** "Outstanding Va	alue"									
Allianz Australia	Life Plan	16	65	X	✓	×	×	~	✓	
Insure Me Now	Superior Life	18	64	X	✓	×	×	•	✓	
NobleOak Life Ltd	Premium Life Direct	16	69	✓	✓	×	✓	~	✓	

ANZ	Life Insurance*	18	59	V	V	~	✓	×	V	
HSBC	Easy Life Insurance	16	65	×	V	×	~	~	✓	
Let's Insure	Life Cover	18	65	✓	✓	×	✓	~	✓	
Medibank	Life Insurance	16	65	X	✓	×	✓	~	✓	
Ozicare	Life Insurance	17	63	X	✓	×	×	~	✓	
Zurich Australia	Ezicover Life Insurance	19	69	X	✓	×	✓	×	×	

AAMI	Life Insurance	18	60	✓	✓	x	✓	×	×	
AMP Life	Life Insurance	16	60	×	~	~	×	×	×	
Budget Direct	Life Insurance	17	63	×	~	×	×	~	✓	
Coles Insurance	Life Insurance	18	55	×	~	×	✓	×	×	
GIO	Life Protect	18	60	~	✓	×	~	×	×	
Guardian Insurance	Life Insurance	18	64	X	✓	×	×	✓	✓	
InsuranceLine	Life Insurance Plan	18	65	✓	~	×	~	×	✓	



Twenties-Male-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product	Entry Age				Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	

NAB	Essential Life	18	64	×	V	×	X	×	✓	
NIB Health Funds	Life Insurance	18	65	×	✓	×	×	×	X	
NRMA Insurance	Comprehensive	18	65	✓	✓	×	×	×	X	
Real Insurance	Family Life Cover	18	64	×	✓	×	×	~	✓	
St Andrews Ins Australia	Classic Life Insurance	18	60	×	✓	×	X	×	X	
Suncorp Insurance	Life Protect	18	60	✓	✓	×	✓	×	X	
Virgin Money	Tailored	18	65	✓	✓	×	X	×	X	
Woolworths	Life Insurance	18	65	×	✓	×	✓	✓	X	
**										
Citi	Prime Life Cover	18	65	×	v	×	X	V	✓	
Comminsure	Simple Life Insurance	18	50	×	×	✓	X	~	✓	
RAC	Life Protect	18	65	×	✓	×	X	~	✓	
RACQ	Life Insurance	18	65	×	✓	×	×	~	✓	
*										
NRMA Insurance	Fast Track	18	65	✓	✓	✓	X	×	X	
Virgin Money	Quick and Easy	18	65	✓	✓	✓	X	×	X	



Direct Life Insurance

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

Twenties-Female-Non-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product	Entry Age		Premium Freeze Offered	Indexation of Sum Insured	Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	
**** "Outstanding Va	alue"									
Insure Me Now	Superior Life	18	64	X	✓	×	X	V	✓	
Let's Insure	Life Cover	18	65	✓	✓	×	✓	✓	✓	
NobleOak Life Ltd	Premium Life Direct	16	69	✓	✓	×	✓	✓	✓	

Allianz Australia	Life Plan	16	65	X	✓	×	×	~	✓	
Coles Insurance	Life Insurance	18	55	X	✓	×	✓	×	X	
HSBC	Easy Life Insurance	16	65	X	✓	×	✓	~	✓	
Ozicare	Life Insurance	17	63	X	✓	×	×	~	✓	
St Andrews Ins Australia	Classic Life Insurance	18	60	X	✓	×	×	×	X	
Zurich Australia	Ezicover Life Insurance	19	69	×	✓	×	✓	×	X	

AAMI	Life Insurance	18	60	✓	V	×	✓	×	×	
AMP Life	Life Insurance	16	60	X	✓	✓	×	×	×	
ANZ	Life Insurance*	18	59	✓	✓	✓	✓	×	✓	
Budget Direct	Life Insurance	17	63	×	✓	×	X	~	✓	
GIO	Life Protect	18	60	✓	✓	×	✓	×	X	
Guardian Insurance	Life Insurance	18	64	X	✓	×	×	~	✓	
InsuranceLine	Life Insurance Plan	18	65	✓	✓	×	✓	×	✓	



Twenties-Female-Non-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Bene	fits & Optio	ons
Company	Product		Entry Age			Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider

Medibank	Life Insurance	16	65	X	V	×	✓	V	✓
NIB Health Funds	Life Insurance	18	65	×	✓	×	×	×	X
NRMA Insurance	Comprehensive	18	65	✓	✓	×	×	×	X
RACQ	Life Insurance	18	65	×	✓	×	×	~	✓
Real Insurance	Family Life Cover	18	64	×	✓	×	×	~	✓
Suncorp Insurance	Life Protect	18	60	✓	✓	×	✓	×	X
Virgin Money	Tailored	18	65	✓	✓	×	×	×	X
Woolworths	Life Insurance	18	65	X	✓	×	✓	~	X
**									
Citi	Prime Life Cover	18	65	X	v	×	X	~	✓
Comminsure	Simple Life Insurance	18	50	X	×	✓	X	~	✓
NAB	Essential Life	18	64	X	✓	×	X	×	✓
RAC	Life Protect	18	65	X	✓	×	×	~	✓
*									
NRMA Insurance	Fast Track	18	65	~	✓	V	×	×	X
Virgin Money	Quick and Easy	18	65	✓	✓	~	×	×	X



Twenties-Female-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product	Entry Age		Premium Freeze Offered	Indexation of Sum Insured	Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	
**** "Outstanding Va	alue"									
Allianz Australia	Life Plan	16	65	X	✓	×	×	v	✓	
NobleOak Life Ltd	Premium Life Direct	16	69	✓	✓	×	✓	~	✓	
St Andrews Ins Australia	Classic Life Insurance	18	60	X	✓	×	×	×	×	

AMP Life	Life Insurance	16	60	×	✓	~	×	×	X	
Coles Insurance	Life Insurance	18	55	X	~	×	~	×	X	
HSBC	Easy Life Insurance	16	65	X	✓	×	✓	~	✓	
Insure Me Now	Superior Life	18	64	X	✓	×	×	✓	✓	
Let's Insure	Life Cover	18	65	✓	✓	×	✓	✓	✓	
Medibank	Life Insurance	16	65	X	✓	×	✓	~	✓	

AAMI	Life Insurance	18	60	V	V	x	~	×	×	
ANZ	Life Insurance*	18	59	~	✓	~	~	×	~	
Budget Direct	Life Insurance	17	63	×	~	×	×	~	✓	
Guardian Insurance	Life Insurance	18	64	×	~	×	×	~	~	
InsuranceLine	Life Insurance Plan	18	65	✓	✓	×	✓	×	✓	
NIB Health Funds	Life Insurance	18	65	X	✓	×	X	×	X	
NRMA Insurance	Comprehensive	18	65	✓	✓	×	×	×	X	



Twenties-Female-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product		Entry Age			Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	

Ozicare	Life Insurance	17	63	X	V	×	×	~	✓	
RAC	Life Protect	18	65	×	✓	×	×	~	✓	
RACQ	Life Insurance	18	65	×	✓	×	×	~	✓	
Real Insurance	Family Life Cover	18	64	×	✓	×	×	~	✓	
Suncorp Insurance	Life Protect	18	60	✓	✓	×	✓	×	X	
Virgin Money	Tailored	18	65	✓	✓	×	X	×	X	
Woolworths	Life Insurance	18	65	X	✓	×	✓	~	X	
Zurich Australia	Ezicover Life Insurance	19	69	×	~	×	✓	×	X	
**										
Citi	Prime Life Cover	18	65	×	V	×	X	~	V	
Comminsure	Simple Life Insurance	18	50	X	×	✓	X	~	✓	
GIO	Life Protect	18	60	✓	✓	×	✓	×	X	
NAB	Essential Life	18	64	X	✓	×	X	×	✓	
*										
NRMA Insurance	Fast Track	18	65	~	V	V	×	×	×	
Virgin Money	Quick and Easy	18	65	✓	✓	✓	×	×	X	



Thirties-Male-Non-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Bene	fits & Optio	ns
Company	Product	Entry Age		Premium Freeze Offered		Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider
**** "Outstanding Va	alue"								
Allianz Australia	Life Plan	16	65	X	/	×	X	V	✓
NobleOak Life Ltd	Premium Life Direct	16	69	✓	✓	×	✓	~	✓
Ozicare	Life Insurance	17	63	X	✓	×	×	~	✓

ANZ	Life Insurance*	18	59	v	✓	V	✓	×	V
Budget Direct	Life Insurance	17	63	X	✓	×	×	~	✓
HSBC	Easy Life Insurance	16	65	X	✓	×	✓	~	✓
Insure Me Now	Superior Life	18	64	X	✓	×	×	~	✓
Medibank	Life Insurance	16	65	X	✓	×	✓	~	✓
Zurich Australia	Ezicover Life Insurance	19	69	X	✓	×	✓	×	X

AAMI	Life Insurance	18	60	✓	✓	×	✓	×	×
AMP Life	Life Insurance	16	60	×	✓	V	×	×	×
Coles Insurance	Life Insurance	18	55	×	✓	×	~	×	×
Comminsure	Simple Life Insurance	18	50	×	X	~	X	✓	✓
GIO	Life Protect	18	60	✓	✓	×	✓	×	X
Guardian Insurance	Life Insurance	18	64	X	✓	×	X	~	✓
InsuranceLine	Life Insurance Plan	18	65	✓	✓	×	✓	×	✓



Thirties-Male-Non-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product	Entry Age				Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	

Let's Insure	Life Cover	18	65	✓	V	×	✓	~	✓	
NIB Health Funds	Life Insurance	18	65	×	✓	×	×	×	X	
NRMA Insurance	Comprehensive	18	65	✓	✓	×	×	×	X	
Real Insurance	Family Life Cover	18	64	×	✓	×	×	~	✓	
St Andrews Ins Australia	Classic Life Insurance	18	60	×	✓	×	×	×	X	
Suncorp Insurance	Life Protect	18	60	✓	✓	×	✓	×	X	
Virgin Money	Tailored	18	65	✓	✓	×	X	×	X	
Woolworths	Life Insurance	18	65	×	~	×	✓	✓	X	
**										
Citi	Prime Life Cover	18	65	×	v	×	X	V	✓	
NAB	Essential Life	18	64	×	✓	×	X	×	✓	
RAC	Life Protect	18	65	×	✓	×	X	~	✓	
RACQ	Life Insurance	18	65	×	✓	×	X	✓	✓	
*										
NRMA Insurance	Fast Track	18	65	✓	✓	V	X	×	X	
Virgin Money	Quick and Easy	18	65	✓	✓	✓	×	×	X	



Thirties-Male-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product	Entry Age	Entry Age	Premium Freeze Offered	Indexation of Sum Insured	Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	
**** "Outstanding Va	alue"									
NobleOak Life Ltd	Premium Life Direct	16	69	✓	V	×	~	~	✓	
Ozicare	Life Insurance	17	63	X	✓	×	×	✓	✓	
Zurich Australia	Ezicover Life Insurance	19	69	X	✓	×	~	×	×	

Allianz Australia	Life Plan	16	65	X	V	×	×	~	✓	
AMP Life	Life Insurance	16	60	X	✓	✓	×	×	×	
ANZ	Life Insurance*	18	59	✓	✓	✓	✓	×	✓	
HSBC	Easy Life Insurance	16	65	X	✓	×	✓	•	✓	
Insure Me Now	Superior Life	18	64	X	~	×	×	•	✓	
Medibank	Life Insurance	16	65	X	~	×	✓	•	✓	

AAMI	Life Insurance	18	60	~	V	×	✓	×	×	
Budget Direct	Life Insurance	17	63	×	~	×	×	~	✓	
Coles Insurance	Life Insurance	18	55	×	~	×	✓	×	×	
GIO	Life Protect	18	60	✓	~	×	✓	×	×	
Guardian Insurance	Life Insurance	18	64	X	✓	×	×	✓	✓	
InsuranceLine	Life Insurance Plan	18	65	~	✓	×	~	×	✓	
Let's Insure	Life Cover	18	65	✓	✓	×	~	•	✓	



Thirties-Male-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Bene	fits & Optio	ns
Company	Product		Entry Age	Premium Freeze Offered		Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider

NAB	Essential Life	18	64	×	✓	×	×	×	V
NIB Health Funds	Life Insurance	18	65	×	✓	×	×	×	×
NRMA Insurance	Comprehensive	18	65	✓	✓	×	×	×	×
Real Insurance	Family Life Cover	18	64	×	✓	×	×	✓	✓
St Andrews Ins Australia	Classic Life Insurance	18	60	×	✓	×	×	×	×
Suncorp Insurance	Life Protect	18	60	✓	✓	×	✓	×	×
Virgin Money	Tailored	18	65	✓	✓	×	×	×	×
Woolworths	Life Insurance	18	65	×	✓	×	✓	~	×
**									
Citi	Prime Life Cover	18	65	×	V	×	×	V	V
Comminsure	Simple Life Insurance	18	50	×	×	~	×	~	~
RAC	Life Protect	18	65	×	✓	×	×	~	✓
RACQ	Life Insurance	18	65	×	✓	X	X	~	~
*									
NRMA Insurance	Fast Track	18	65	✓	✓	V	×	×	×
Virgin Money	Quick and Easy	18	65	✓	~	✓	×	×	×



Thirties-Female-Non-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product		Entry Age	Premium Freeze Offered	Indexation of Sum Insured	Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	
**** "Outstanding Va	alue"									
Insure Me Now	Superior Life	18	64	X	V	×	X	~	✓	
NobleOak Life Ltd	Premium Life Direct	16	69	✓	✓	×	✓	~	✓	
Ozicare	Life Insurance	17	63	X	✓	×	×	~	✓	

Allianz Australia	Life Plan	16	65	×	✓	×	×	✓	✓	
ANZ	Life Insurance*	18	59	~	~	~	~	×	✓	
HSBC	Easy Life Insurance	16	65	X	✓	×	✓	~	✓	
Let's Insure	Life Cover	18	65	✓	✓	×	✓	~	✓	
Medibank	Life Insurance	16	65	X	✓	×	✓	✓	✓	
Zurich Australia	Ezicover Life Insurance	19	69	X	✓	×	✓	×	×	

AAMI	Life Insurance	18	60	V	V	x	~	×	×	
AMP Life	Life Insurance	16	60	×	✓	~	×	×	X	
Budget Direct	Life Insurance	17	63	×	~	×	×	~	✓	
Coles Insurance	Life Insurance	18	55	X	✓	×	✓	×	X	
GIO	Life Protect	18	60	✓	✓	×	✓	×	×	
Guardian Insurance	Life Insurance	18	64	X	✓	×	X	~	✓	
InsuranceLine	Life Insurance Plan	18	65	✓	✓	×	✓	×	✓	



Thirties-Female-Non-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product		Entry Age		Indexation of Sum Insured	Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	

NAB	Essential Life	18	64	×	v	×	X	×	✓	
NIB Health Funds	Life Insurance	18	65	×	✓	×	×	×	×	
NRMA Insurance	Comprehensive	18	65	✓	✓	×	×	×	×	
Real Insurance	Family Life Cover	18	64	×	✓	×	×	~	✓	
St Andrews Ins Australia	Classic Life Insurance	18	60	×	✓	×	×	×	×	
Suncorp Insurance	Life Protect	18	60	~	~	×	✓	×	X	
Virgin Money	Tailored	18	65	~	✓	×	×	×	X	
Woolworths	Life Insurance	18	65	×	~	×	✓	✓	X	
**										
Citi	Prime Life Cover	18	65	×	✓	×	X	~	✓	
Comminsure	Simple Life Insurance	18	50	×	×	✓	X	~	✓	
RAC	Life Protect	18	65	×	✓	×	×	~	✓	
RACQ	Life Insurance	18	65	×	✓	×	×	~	✓	
*										
NRMA Insurance	Fast Track	18	65	✓	✓	~	×	×	×	
Virgin Money	Quick and Easy	18	65	✓	✓	~	×	×	X	



Thirties-Female-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product	Entry Age		Premium Freeze Offered		Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	
***** "Outstanding Va	alue"									
Allianz Australia	Life Plan	16	65	X	V	×	×	V	✓	
Insure Me Now	Superior Life	18	64	X	✓	×	×	✓	✓	
NobleOak Life Ltd	Premium Life Direct	16	69	✓	✓	×	✓	~	✓	

AMP Life	Life Insurance	16	60	×	V	~	×	×	×	
ANZ	Life Insurance*	18	59	✓	✓	~	✓	×	✓	
HSBC	Easy Life Insurance	16	65	×	✓	×	✓	✓	✓	
Medibank	Life Insurance	16	65	X	✓	×	✓	~	✓	
Ozicare	Life Insurance	17	63	X	✓	×	×	~	✓	
Zurich Australia	Ezicover Life Insurance	19	69	X	✓	×	✓	×	×	

AAMI	Life Insurance	18	60	✓	✓	×	~	×	×	
Budget Direct	Life Insurance	17	63	×	✓	×	×	✓	✓	
Coles Insurance	Life Insurance	18	55	X	✓	×	✓	×	×	
GIO	Life Protect	18	60	✓	✓	×	✓	×	×	
Guardian Insurance	Life Insurance	18	64	X	✓	×	×	✓	✓	
InsuranceLine	Life Insurance Plan	18	65	~	✓	×	✓	×	✓	
Let's Insure	Life Cover	18	65	✓	✓	×	✓	~	✓	



Thirties-Female-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product		Entry Age		Indexation of Sum Insured	Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	

NAB	Essential Life	18	64	×	v	×	X	×	✓	
NIB Health Funds	Life Insurance	18	65	×	✓	×	×	×	×	
NRMA Insurance	Comprehensive	18	65	✓	✓	×	×	×	×	
Real Insurance	Family Life Cover	18	64	×	✓	×	×	~	✓	
St Andrews Ins Australia	Classic Life Insurance	18	60	×	✓	×	×	×	×	
Suncorp Insurance	Life Protect	18	60	~	~	×	✓	×	X	
Virgin Money	Tailored	18	65	~	✓	×	×	×	X	
Woolworths	Life Insurance	18	65	×	~	×	✓	✓	X	
**										
Citi	Prime Life Cover	18	65	×	✓	×	X	~	✓	
Comminsure	Simple Life Insurance	18	50	×	×	✓	X	~	✓	
RAC	Life Protect	18	65	×	✓	×	×	~	✓	
RACQ	Life Insurance	18	65	×	✓	×	×	✓	✓	
*										
NRMA Insurance	Fast Track	18	65	✓	✓	~	×	×	×	
Virgin Money	Quick and Easy	18	65	✓	✓	~	×	×	X	



Forties-Male-Non-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product		Entry Age	Premium Freeze Offered	Indexation of Sum Insured	Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	
**** "Outstanding Va	alue"									
NobleOak Life Ltd	Premium Life Direct	16	69	✓	V	×	✓	V	✓	
Ozicare	Life Insurance	17	63	X	✓	×	×	✓	✓	

Allianz Australia	Life Plan	16	65	×	✓	×	×	~	V	
AMP Life	Life Insurance	16	60	X	✓	~	×	×	X	
ANZ	Life Insurance*	18	59	✓	✓	✓	✓	×	✓	
HSBC	Easy Life Insurance	16	65	X	✓	×	✓	~	✓	
Insure Me Now	Superior Life	18	64	X	✓	×	×	~	✓	
Medibank	Life Insurance	16	65	X	✓	×	✓	~	✓	
Zurich Australia	Ezicover Life Insurance	19	69	X	✓	×	✓	×	×	

AAMI	Life Insurance	18	60	✓	✓	×	✓	×	X	
Budget Direct	Life Insurance	17	63	X	✓	×	×	~	✓	
Coles Insurance	Life Insurance	18	55	X	✓	×	✓	×	X	
GIO	Life Protect	18	60	✓	✓	×	✓	×	X	
InsuranceLine	Life Insurance Plan	18	65	✓	✓	×	✓	×	✓	
Let's Insure	Life Cover	18	65	✓	✓	×	✓	~	✓	
NIB Health Funds	Life Insurance	18	65	X	✓	×	×	×	X	



Forties-Male-Non-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product	Entry Age				Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	

NRMA Insurance	Comprehensive	18	65	✓	V	×	X	×	X	
RAC	Life Protect	18	65	×	✓	×	×	~	✓	
RACQ	Life Insurance	18	65	×	✓	×	×	~	✓	
Real Insurance	Family Life Cover	18	64	×	✓	×	×	~	✓	
St Andrews Ins Australia	Classic Life Insurance	18	60	×	✓	×	X	×	X	
Suncorp Insurance	Life Protect	18	60	✓	✓	×	✓	×	X	
Virgin Money	Tailored	18	65	✓	✓	×	X	×	X	
Woolworths	Life Insurance	18	65	×	~	×	✓	✓	X	
**										
Citi	Prime Life Cover	18	65	×	✓	×	×	~	✓	
Comminsure	Simple Life Insurance	18	50	×	×	✓	×	✓	✓	
Guardian Insurance	Life Insurance	18	64	×	✓	X	X	~	✓	
NAB	Essential Life	18	64	×	✓	×	X	×	✓	
*										
NRMA Insurance	Fast Track	18	65	✓	✓	✓	X	×	X	
Virgin Money	Quick and Easy	18	65	✓	✓	✓	X	×	X	



Forties-Male-Smoker

Company		Minimum	Maximum	Standard Company Terms			Policy Benefits & Options			
Company	Product		Entry Age	Premium Freeze Offered	Indexation of Sum Insured	Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	
**** "Outstanding Va	llue"									
Insure Me Now	Superior Life	18	64	×	/	×	×	~	✓	
NobleOak Life Ltd	Premium Life Direct	16	69	✓	✓	×	✓	~	✓	
Ozicare	Life Insurance	17	63	×	✓	×	×	~	✓	

Allianz Australia	Life Plan	16	65	X	/	×	×	~	✓	
AMP Life	Life Insurance	16	60	×	✓	✓	×	×	X	
ANZ	Life Insurance*	18	59	✓	✓	✓	✓	×	✓	
HSBC	Easy Life Insurance	16	65	×	✓	×	✓	✓	✓	
Medibank	Life Insurance	16	65	×	✓	×	✓	✓	✓	
Zurich Australia	Ezicover Life Insurance	19	69	X	✓	×	✓	×	X	

AAMI	Life Insurance	18	60	✓	V	×	✓	×	X	
Budget Direct	Life Insurance	17	63	×	✓	×	×	✓	✓	
Coles Insurance	Life Insurance	18	55	×	✓	×	✓	×	X	
GIO	Life Protect	18	60	✓	✓	×	✓	×	×	
InsuranceLine	Life Insurance Plan	18	65	✓	✓	×	✓	×	✓	
Let's Insure	Life Cover	18	65	✓	✓	×	✓	~	✓	
NAB	Essential Life	18	64	×	✓	×	×	×	✓	



Forties-Male-Smoker

		Minimum	m Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product	Entry Age				Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	

NIB Health Funds	Life Insurance	18	65	×	V	×	X	×	X	
NRMA Insurance	Comprehensive	18	65	✓	✓	×	×	×	X	
RAC	Life Protect	18	65	×	✓	×	×	~	✓	
RACQ	Life Insurance	18	65	×	✓	×	×	~	✓	
Real Insurance	Family Life Cover	18	64	×	✓	×	X	✓	✓	
Suncorp Insurance	Life Protect	18	60	✓	✓	×	✓	×	X	
Virgin Money	Tailored	18	65	✓	✓	×	X	×	X	
Woolworths	Life Insurance	18	65	×	✓	×	✓	✓	X	
**										
Citi	Prime Life Cover	18	65	×	✓	×	×	~	✓	
Comminsure	Simple Life Insurance	18	50	×	×	✓	X	✓	✓	
Guardian Insurance	Life Insurance	18	64	×	✓	×	X	~	✓	
St Andrews Ins Australia	Classic Life Insurance	18	60	×	✓	×	X	×	X	
*										
NRMA Insurance	Fast Track	18	65	✓	✓	V	X	×	X	
Virgin Money	Quick and Easy	18	65	✓	✓	✓	X	×	X	



Forties-Female-Non-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product	Entry Age	Entry Age	Premium Freeze Offered	Indexation of Sum Insured	Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	
**** "Outstanding Va	alue"									
Allianz Australia	Life Plan	16	65	X	/	×	×	V	✓	
NobleOak Life Ltd	Premium Life Direct	16	69	✓	✓	×	✓	✓	✓	
Zurich Australia	Ezicover Life Insurance	19	69	×	✓	×	✓	×	X	

AMP Life	Life Insurance	16	60	×	✓	✓	×	×	X	
ANZ	Life Insurance*	18	59	✓	✓	✓	✓	×	✓	
HSBC	Easy Life Insurance	16	65	X	✓	×	✓	✓	✓	
Insure Me Now	Superior Life	18	64	X	✓	×	×	✓	✓	
Medibank	Life Insurance	16	65	X	✓	×	✓	✓	✓	
Ozicare	Life Insurance	17	63	×	✓	×	×	✓	✓	

AAMI	Life Insurance	18	60	✓	V	×	✓	×	×	
Budget Direct	Life Insurance	17	63	X	✓	×	×	✓	✓	
Coles Insurance	Life Insurance	18	55	X	✓	×	✓	×	×	
GIO	Life Protect	18	60	✓	✓	×	✓	×	X	
Guardian Insurance	Life Insurance	18	64	×	✓	×	×	✓	✓	
InsuranceLine	Life Insurance Plan	18	65	✓	✓	×	✓	×	✓	
Let's Insure	Life Cover	18	65	✓	✓	×	✓	✓	✓	



Forties-Female-Non-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product		Entry Age	Premium Freeze Offered		Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	

NIB Health Funds	Life Insurance	18	65	×	✓	×	X	×	×	
NRMA Insurance	Comprehensive	18	65	✓	✓	×	×	×	×	
RACQ	Life Insurance	18	65	×	✓	×	X	~	✓	
Real Insurance	Family Life Cover	18	64	×	✓	×	×	~	✓	
St Andrews Ins Australia	Classic Life Insurance	18	60	×	✓	×	×	×	×	
Suncorp Insurance	Life Protect	18	60	✓	✓	×	✓	×	×	
Virgin Money	Tailored	18	65	✓	✓	×	×	×	×	
Woolworths	Life Insurance	18	65	×	✓	×	✓	~	×	
**										
Citi	Prime Life Cover	18	65	×	✓	×	X	~	V	
Comminsure	Simple Life Insurance	18	50	×	×	✓	X	✓	✓	
NAB	Essential Life	18	64	×	✓	×	X	×	✓	
RAC	Life Protect	18	65	×	✓	×	X	~	✓	
*										
NRMA Insurance	Fast Track	18	65	✓	✓	V	×	×	×	
Virgin Money	Quick and Easy	18	65	✓	✓	✓	×	×	×	



Forties-Female-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product	Entry Age		Premium Freeze Offered		Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	
**** "Outstanding Va	alue"									
ANZ	Life Insurance*	18	59	✓	v	V	✓	×	✓	
Medibank	Life Insurance	16	65	X	✓	×	✓	✓	✓	
NobleOak Life Ltd	Premium Life Direct	16	69	✓	✓	×	✓	~	✓	

Allianz Australia	Life Plan	16	65	×	✓	×	×	~	✓	
AMP Life	Life Insurance	16	60	×	✓	~	×	×	X	
HSBC	Easy Life Insurance	16	65	X	✓	×	✓	~	✓	
Insure Me Now	Superior Life	18	64	X	✓	×	×	~	✓	
NIB Health Funds	Life Insurance	18	65	X	✓	×	×	×	×	
Zurich Australia	Ezicover Life Insurance	19	69	X	✓	×	✓	×	×	

AAMI	Life Insurance	18	60	✓	✓	×	~	×	X	
Budget Direct	Life Insurance	17	63	X	✓	×	×	~	✓	
Coles Insurance	Life Insurance	18	55	X	✓	×	✓	×	×	
GIO	Life Protect	18	60	✓	✓	×	✓	×	×	
InsuranceLine	Life Insurance Plan	18	65	✓	✓	×	✓	×	✓	
Let's Insure	Life Cover	18	65	~	✓	×	✓	✓	✓	
NAB	Essential Life	18	64	X	✓	×	×	×	✓	



Forties-Female-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product		Entry Age		Indexation of Sum Insured	Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	

NRMA Insurance	Comprehensive	18	65	✓	V	×	X	×	X	
Ozicare	Life Insurance	17	63	×	✓	×	×	~	✓	
RAC	Life Protect	18	65	×	✓	×	×	~	✓	
RACQ	Life Insurance	18	65	×	✓	×	×	~	✓	
St Andrews Ins Australia	Classic Life Insurance	18	60	×	✓	×	×	×	×	
Suncorp Insurance	Life Protect	18	60	✓	✓	×	✓	×	X	
Virgin Money	Tailored	18	65	✓	✓	×	X	×	X	
Woolworths	Life Insurance	18	65	×	✓	×	✓	✓	X	
**										
Citi	Prime Life Cover	18	65	×	v	×	X	V	✓	
Comminsure	Simple Life Insurance	18	50	×	×	✓	×	~	✓	
Guardian Insurance	Life Insurance	18	64	×	✓	×	×	~	✓	
Real Insurance	Family Life Cover	18	64	×	✓	×	X	~	✓	
*										
NRMA Insurance	Fast Track	18	65	✓	~	V	×	×	X	
Virgin Money	Quick and Easy	18	65	✓	✓	~	×	×	×	



Direct Life Insurance

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

Early Fifties-Male-Non-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product	Entry Age	Entry Age	Premium Freeze Offered		Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	
**** "Outstanding Va	alue"									
Insure Me Now	Superior Life	18	64	X	V	×	X	~	✓	
NobleOak Life Ltd	Premium Life Direct	16	69	~	✓	×	✓	✓	✓	

Allianz Australia	Life Plan	16	65	×	V	×	×	✓	V	
Budget Direct	Life Insurance	17	63	X	✓	×	×	✓	✓	
HSBC	Easy Life Insurance	16	65	X	✓	×	✓	✓	✓	
Let's Insure	Life Cover	18	65	✓	✓	×	✓	✓	✓	
Medibank	Life Insurance	16	65	X	✓	×	✓	✓	✓	
Zurich Australia	Ezicover Life Insurance	19	69	X	✓	×	✓	×	X	

AAMI	Life Insurance	18	60	V	V	×	✓	×	×	
AMP Life	Life Insurance	16	60	X	✓	✓	×	×	X	
ANZ	Life Insurance*	18	59	✓	✓	✓	✓	×	✓	
Coles Insurance	Life Insurance	18	55	X	✓	×	✓	×	X	
Guardian Insurance	Life Insurance	18	64	X	✓	×	×	✓	✓	
InsuranceLine	Life Insurance Plan	18	65	✓	✓	×	✓	×	✓	
NIB Health Funds	Life Insurance	18	65	X	~	×	×	×	X	
NRMA Insurance	Comprehensive	18	65	✓	✓	×	×	×	X	



Early Fifties-Male-Non-Smoker

		Dainima	Maximum	Stan	dard Company	Terms	Policy Bene	fits & Optio	ns
Company	Product		Entry Age	Premium Freeze Offered		Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider

RACQ	Life Insurance	18	65	×	✓	×	×	~	V
Real Insurance	Family Life Cover	18	64	×	✓	×	×	✓	✓
St Andrews Ins Australia	Classic Life Insurance	18	60	×	✓	×	×	×	×
Suncorp Insurance	Life Protect	18	60	✓	✓	×	✓	×	×
Virgin Money	Tailored	18	65	✓	✓	×	×	×	×
Woolworths	Life Insurance	18	65	×	✓	×	✓	~	×
**									
Citi	Prime Life Cover	18	65	×	✓	×	×	~	✓
GIO	Life Protect	18	60	✓	✓	×	~	×	×
NAB	Essential Life	18	64	×	✓	×	×	×	✓
RAC	Life Protect	18	65	×	✓	×	×	~	✓
*									
NRMA Insurance	Fast Track	18	65	✓	V	V	×	×	×
Virgin Money	Quick and Easy	18	65	✓	✓	✓	X	×	×



Early Fifties-Male-Smoker

		Minimum	m Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product	Entry Age	Entry Age	Premium Freeze Offered	Indexation of Sum Insured	Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	
***** "Outstanding Va	alue"									
Insure Me Now	Superior Life	18	64	X	~	×	×	~	✓	
NobleOak Life Ltd	Premium Life Direct	16	69	✓	✓	×	✓	~	✓	

Allianz Australia	Life Plan	16	65	×	✓	×	×	~	V	
HSBC	Easy Life Insurance	16	65	X	~	×	~	~	~	
Let's Insure	Life Cover	18	65	~	~	×	~	~	~	
Medibank	Life Insurance	16	65	×	~	×	✓	~	~	
NIB Health Funds	Life Insurance	18	65	X	~	×	×	×	×	
Zurich Australia	Ezicover Life Insurance	19	69	X	~	×	✓	×	×	

AAMI	Life Insurance	18	60	✓	V	×	✓	×	×	
AMP Life	Life Insurance	16	60	×	~	~	×	×	×	
ANZ	Life Insurance*	18	59	✓	~	~	✓	×	~	
Budget Direct	Life Insurance	17	63	×	~	×	×	~	✓	
Coles Insurance	Life Insurance	18	55	X	~	×	✓	×	×	
InsuranceLine	Life Insurance Plan	18	65	✓	~	×	✓	×	✓	
NAB	Essential Life	18	64	X	~	×	×	×	✓	
NRMA Insurance	Comprehensive	18	65	✓	~	×	×	×	×	



Early Fifties-Male-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product		Entry Age	Premium		Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	

RAC	Life Protect	18	65	×	✓	×	X	~	V	
RACQ	Life Insurance	18	65	×	✓	×	×	✓	✓	
Real Insurance	Family Life Cover	18	64	×	✓	×	×	✓	✓	
St Andrews Ins Australia	Classic Life Insurance	18	60	×	✓	×	×	×	×	
Virgin Money	Tailored	18	65	✓	✓	×	×	×	×	
Woolworths	Life Insurance	18	65	×	✓	×	✓	~	×	
**										
Citi	Prime Life Cover	18	65	×	✓	×	×	V	V	
GIO	Life Protect	18	60	✓	~	×	~	×	×	
Guardian Insurance	Life Insurance	18	64	×	✓	×	×	~	✓	
Suncorp Insurance	Life Protect	18	60	✓	✓	×	~	×	×	
*										
NRMA Insurance	Fast Track	18	65	~	V	V	×	×	×	
Virgin Money	Quick and Easy	18	65	~	V	✓	X	×	×	



Direct Life Insurance

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

Early Fifties-Female-Non-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product	Entry Age		Premium Freeze Offered	Indexation of Sum Insured	Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	
**** "Outstanding Va	alue"									
Insure Me Now	Superior Life	18	64	X	✓	×	X	V	V	
NobleOak Life Ltd	Premium Life Direct	16	69	✓	✓	×	✓	✓	✓	

Allianz Australia	Life Plan	16	65	×	V	×	×	~	V	
AMP Life	Life Insurance	16	60	X	✓	✓	×	×	X	
Budget Direct	Life Insurance	17	63	X	✓	×	×	~	✓	
HSBC	Easy Life Insurance	16	65	X	✓	×	✓	~	✓	
Medibank	Life Insurance	16	65	X	✓	×	✓	~	✓	
Zurich Australia	Ezicover Life Insurance	19	69	X	✓	×	✓	×	X	

AAMI	Life Insurance	18	60	✓	V	×	✓	×	X	
ANZ	Life Insurance*	18	59	✓	✓	✓	✓	×	✓	
Coles Insurance	Life Insurance	18	55	X	✓	×	✓	×	X	
Guardian Insurance	Life Insurance	18	64	×	✓	×	×	~	✓	
InsuranceLine	Life Insurance Plan	18	65	✓	✓	×	✓	×	✓	
Let's Insure	Life Cover	18	65	✓	✓	×	✓	~	✓	
NIB Health Funds	Life Insurance	18	65	X	✓	×	×	×	X	
NRMA Insurance	Comprehensive	18	65	✓	✓	×	×	×	X	



Early Fifties-Female-Non-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product		Entry Age	Premium		Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	

RAC	Life Protect	18	65	×	~	×	×	~	✓	
RACQ	Life Insurance	18	65	×	✓	×	×	•	✓	
Real Insurance	Family Life Cover	18	64	×	✓	×	×	•	✓	
St Andrews Ins Australia	Classic Life Insurance	18	60	×	✓	×	×	×	X	
Virgin Money	Tailored	18	65	✓	✓	×	×	×	X	
Woolworths	Life Insurance	18	65	×	✓	×	~	✓	X	
**										
Citi	Prime Life Cover	18	65	×	V	×	×	~	v	
GIO	Life Protect	18	60	✓	✓	×	✓	×	×	
NAB	Essential Life	18	64	×	✓	×	×	×	✓	
Suncorp Insurance	Life Protect	18	60	✓	✓	×	~	×	×	
*										
NRMA Insurance	Fast Track	18	65	✓	v	✓	×	×	×	
Virgin Money	Quick and Easy	18	65	✓	✓	✓	×	×	×	



Early Fifties-Female-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product	Entry Age		Premium Freeze Offered		Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	
***** "Outstanding Va	alue"									
Medibank	Life Insurance	16	65	X	V	×	✓	V	✓	
NobleOak Life Ltd	Premium Life Direct	16	69	✓	✓	×	✓	✓	✓	

Allianz Australia	Life Plan	16	65	×	✓	×	×	v	✓	
AMP Life	Life Insurance	16	60	X	✓	~	×	×	×	
HSBC	Easy Life Insurance	16	65	X	~	×	~	~	✓	
Insure Me Now	Superior Life	18	64	X	✓	×	×	✓	✓	
NIB Health Funds	Life Insurance	18	65	X	✓	×	×	×	X	
Zurich Australia	Ezicover Life Insurance	19	69	X	✓	×	✓	×	X	

AAMI	Life Insurance	18	60	✓	✓	×	✓	×	X	
ANZ	Life Insurance*	18	59	✓	✓	✓	✓	×	✓	
Budget Direct	Life Insurance	17	63	X	✓	×	×	✓	✓	
Coles Insurance	Life Insurance	18	55	×	✓	×	✓	×	X	
GIO	Life Protect	18	60	✓	✓	×	✓	×	X	
InsuranceLine	Life Insurance Plan	18	65	✓	✓	×	✓	×	✓	
Let's Insure	Life Cover	18	65	✓	✓	×	✓	✓	✓	
NAB	Essential Life	18	64	X	~	×	×	×	✓	



Early Fifties-Female-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product		Entry Age	Premium Freeze Offered		Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	

NRMA Insurance	Comprehensive	18	65	✓	✓	×	×	×	×	
RAC	Life Protect	18	65	×	✓	×	×	✓	✓	
RACQ	Life Insurance	18	65	×	✓	×	×	✓	✓	
St Andrews Ins Australia	Classic Life Insurance	18	60	×	✓	×	×	×	×	
Suncorp Insurance	Life Protect	18	60	✓	✓	×	✓	×	×	
Virgin Money	Tailored	18	65	✓	✓	×	×	×	×	
**										
Citi	Prime Life Cover	18	65	×	✓	×	×	~	V	
Guardian Insurance	Life Insurance	18	64	×	✓	×	×	~	✓	
Real Insurance	Family Life Cover	18	64	×	✓	×	×	~	✓	
Woolworths	Life Insurance	18	65	×	✓	×	✓	~	×	
*										
NRMA Insurance	Fast Track	18	65	✓	✓	V	×	×	×	
Virgin Money	Quick and Easy	18	65	✓	V	✓	X	×	×	



Late Fifties-Male-Non-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product	Entry Age		Premium Freeze Offered		Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	
**** "Outstanding Va	alue"									
Insure Me Now	Superior Life	18	64	X	/	×	X	~	V	
NobleOak Life Ltd	Premium Life Direct	16	69	✓	✓	×	✓	~	✓	

Allianz Australia	Life Plan	16	65	×	✓	×	×	~	V	
Budget Direct	Life Insurance	17	63	×	V	×	×	~	✓	
HSBC	Easy Life Insurance	16	65	X	✓	×	✓	~	✓	
Let's Insure	Life Cover	18	65	✓	✓	×	✓	~	✓	
Ozicare	Life Insurance	17	63	X	✓	×	×	~	✓	
Zurich Australia	Ezicover Life Insurance	19	69	X	✓	×	✓	×	X	

AAMI	Life Insurance	18	60	✓	V	×	✓	×	X	
AMP Life	Life Insurance	16	60	X	✓	✓	×	×	X	
ANZ	Life Insurance*	18	59	✓	✓	✓	✓	×	✓	
Guardian Insurance	Life Insurance	18	64	X	✓	×	X	✓	✓	
InsuranceLine	Life Insurance Plan	18	65	✓	✓	×	✓	×	✓	
Medibank	Life Insurance	16	65	X	✓	×	✓	✓	✓	
NIB Health Funds	Life Insurance	18	65	×	✓	×	×	×	X	
NRMA Insurance	Comprehensive	18	65	~	~	×	×	×	X	



Late Fifties-Male-Non-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product		Entry Age			Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	

RAC	Life Protect	18	65	×	v	×	×	✓	V	
RACQ	Life Insurance	18	65	×	✓	×	×	✓	✓	
Real Insurance	Family Life Cover	18	64	×	✓	×	×	✓	✓	
St Andrews Ins Australia	Classic Life Insurance	18	60	×	✓	×	×	×	X	
Suncorp Insurance	Life Protect	18	60	✓	✓	×	✓	×	X	
Virgin Money	Tailored	18	65	✓	✓	×	×	×	X	
Woolworths	Life Insurance	18	65	×	✓	×	✓	✓	X	
**										
Citi	Prime Life Cover	18	65	×	✓	×	×	~	V	
GIO	Life Protect	18	60	✓	✓	×	✓	×	X	
NAB	Essential Life	18	64	×	✓	×	×	×	✓	
Virgin Money	Quick and Easy	18	65	✓	✓	~	×	×	X	
*										
AAMI	Life Insurance Express	18	60	×	✓	V	×	×	X	
NRMA Insurance	Fast Track	18	65	✓	✓	~	×	×	×	



Late Fifties-Male-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product	Entry Age		Premium Freeze Offered		Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	
**** "Outstanding Va	alue"									
Insure Me Now	Superior Life	18	64	X	V	×	×	V	✓	
NobleOak Life Ltd	Premium Life Direct	16	69	✓	✓	×	✓	~	✓	

Allianz Australia	Life Plan	16	65	×	~	×	×	~	V	
HSBC	Easy Life Insurance	16	65	×	~	×	~	~	V	
Medibank	Life Insurance	16	65	×	~	×	~	~	V	
NIB Health Funds	Life Insurance	18	65	×	✓	×	×	×	X	
Ozicare	Life Insurance	17	63	×	✓	×	×	✓	✓	
Zurich Australia	Ezicover Life Insurance	19	69	×	✓	×	✓	×	X	

AAMI	Life Insurance	18	60	V	V	×	✓	×	X	
AMP Life	Life Insurance	16	60	×	✓	✓	×	×	X	
ANZ	Life Insurance*	18	59	✓	✓	✓	✓	×	✓	
Budget Direct	Life Insurance	17	63	×	~	×	×	✓	✓	
GIO	Life Protect	18	60	✓	✓	×	✓	×	X	
Guardian Insurance	Life Insurance	18	64	X	~	×	×	~	✓	
InsuranceLine	Life Insurance Plan	18	65	✓	~	×	~	×	✓	
Let's Insure	Life Cover	18	65	~	~	×	~	✓	V	



Late Fifties-Male-Smoker

		Minimum	Maximum	Stan	dard Company	Terms	Policy Benefits & Options			
Company	Product		Entry Age	Premium Freeze Offered		Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	

NAB	Essential Life	18	64	X	V	×	×	×	✓	
NRMA Insurance	Comprehensive	18	65	✓	✓	×	×	×	×	
Real Insurance	Family Life Cover	18	64	X	✓	×	×	~	✓	
St Andrews Ins Australia	Classic Life Insurance	18	60	X	✓	×	×	×	×	
Suncorp Insurance	Life Protect	18	60	✓	✓	×	✓	×	×	
Virgin Money	Tailored	18	65	✓	✓	×	×	×	×	
Woolworths	Life Insurance	18	65	×	✓	×	✓	✓	X	
**										
Citi	Prime Life Cover	18	65	X	✓	×	×	~	V	
RAC	Life Protect	18	65	X	✓	×	×	✓	✓	
RACQ	Life Insurance	18	65	X	✓	×	×	✓	✓	
Virgin Money	Quick and Easy	18	65	✓	✓	✓	×	×	×	
*										
AAMI	Life Insurance Express	18	60	X	✓	V	×	×	×	
NRMA Insurance	Fast Track	18	65	✓	✓	✓	×	×	×	



Late Fifties-Female-Non-Smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Stan	dard Company	Terms	Policy Benefits & Options			
				Premium Freeze Offered	Indexation of Sum Insured	Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	
**** "Outstanding Va	alue"									
Insure Me Now	Superior Life	18	64	X	✓	X	X	~	✓	
NobleOak Life Ltd	Premium Life Direct	16	69	✓	✓	×	✓	✓	✓	

Allianz Australia	Life Plan	16	65	×	V	×	×	~	V	
AMP Life	Life Insurance	16	60	X	✓	✓	×	×	X	
Budget Direct	Life Insurance	17	63	X	✓	×	×	~	✓	
HSBC	Easy Life Insurance	16	65	X	✓	×	✓	~	✓	
Medibank	Life Insurance	16	65	×	✓	×	✓	~	✓	
Zurich Australia	Ezicover Life Insurance	19	69	X	✓	×	✓	×	X	

AAMI	Life Insurance	18	60	✓	✓	×	✓	×	X	
ANZ	Life Insurance*	18	59	✓	✓	✓	✓	×	✓	
Guardian Insurance	Life Insurance	18	64	X	✓	×	×	~	✓	
InsuranceLine	Life Insurance Plan	18	65	✓	✓	×	✓	×	✓	
Let's Insure	Life Cover	18	65	✓	✓	×	✓	~	✓	
NIB Health Funds	Life Insurance	18	65	X	✓	×	X	×	X	
NRMA Insurance	Comprehensive	18	65	✓	✓	×	×	×	X	
Ozicare	Life Insurance	17	63	X	✓	×	×	~	✓	



Late Fifties-Female-Non-Smoker

Company	Product		Maximum Entry Age	Standard Company Terms			Policy Benefits & Options		
				Premium Freeze Offered		Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider

RAC	Life Protect	18	65	×	✓	×	X	~	✓
RACQ	Life Insurance	18	65	×	✓	×	×	~	✓
Real Insurance	Family Life Cover	18	64	×	✓	×	×	~	✓
St Andrews Ins Australia	Classic Life Insurance	18	60	×	✓	×	×	×	X
Suncorp Insurance	Life Protect	18	60	✓	✓	×	✓	×	X
Virgin Money	Tailored	18	65	✓	✓	×	X	×	X
Woolworths	Life Insurance	18	65	×	✓	×	✓	✓	X
**									
Citi	Prime Life Cover	18	65	×	✓	×	×	~	✓
GIO	Life Protect	18	60	✓	✓	×	✓	×	×
NAB	Essential Life	18	64	×	✓	×	X	×	✓
Virgin Money	Quick and Easy	18	65	✓	✓	✓	×	×	X
*									
AAMI	Life Insurance Express	18	60	×	✓	V	×	×	X
NRMA Insurance	Fast Track	18	65	✓	✓	✓	X	×	×



Late Fifties-Female-Smoker

Company	Product	Minimum Entry Age	Maximum Entry Age	Standard Company Terms			Policy Benefits & Options			
				Premium Freeze Offered		Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider	
**** "Outstanding Value"										
Medibank	Life Insurance	16	65	X	v	×	✓	V	✓	
NobleOak Life Ltd	Premium Life Direct	16	69	✓	✓	×	✓	✓	✓	

Allianz Australia	Life Plan	16	65	×	✓	×	×	~	✓	
HSBC	Easy Life Insurance	16	65	×	~	×	~	~	✓	
Insure Me Now	Superior Life	18	64	×	~	×	×	~	✓	
NIB Health Funds	Life Insurance	18	65	×	✓	×	×	×	×	
Virgin Money	Tailored	18	65	✓	✓	×	×	×	X	
Zurich Australia	Ezicover Life Insurance	19	69	×	✓	×	✓	×	X	

AAMI	Life Insurance	18	60	✓	✓	×	✓	×	X	
AMP Life	Life Insurance	16	60	×	~	~	×	×	×	
ANZ	Life Insurance*	18	59	✓	✓	~	✓	×	✓	
Budget Direct	Life Insurance	17	63	×	✓	×	×	✓	✓	
GIO	Life Protect	18	60	✓	✓	×	~	×	X	
InsuranceLine	Life Insurance Plan	18	65	~	~	×	~	×	✓	
Let's Insure	Life Cover	18	65	~	~	×	~	✓	✓	
NAB	Essential Life	18	64	×	~	×	×	×	✓	



Late Fifties-Female-Smoker

Company		Minimum	Maximum Entry Age	Standard Company Terms			Policy Benefits & Options		
	Product			Premium Freeze Offered	Indexation of Sum Insured	Death Caused by PECs** Excluded	Guaranteed Future Insurability	TPD as Rider	Trauma Cover as Rider

NRMA Insurance	Comprehensive	18	65	✓	V	×	×	×	X
Ozicare	Life Insurance	17	63	×	✓	×	×	✓	✓
RACQ	Life Insurance	18	65	×	~	×	×	~	✓
Real Insurance	Family Life Cover	18	64	×	✓	×	×	~	✓
St Andrews Ins Australia	Classic Life Insurance	18	60	×	✓	×	×	×	×
Suncorp Insurance	Life Protect	18	60	✓	✓	×	~	×	X
Woolworths	Life Insurance	18	65	×	✓	×	~	~	X
**									
Citi	Prime Life Cover	18	65	×	~	×	×	~	V
Guardian Insurance	Life Insurance	18	64	×	✓	×	×	~	✓
RAC	Life Protect	18	65	×	~	×	×	~	✓
Virgin Money	Quick and Easy	18	65	✓	V	~	×	×	×
*									
AAMI	Life Insurance Express	18	60	×	V	~	×	×	×
NRMA Insurance	Fast Track	18	65	✓	✓	V	×	×	X