



Direct Life Insurance

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Twenties-Male-Non-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 Value" | | | | | | | | | |
| Allianz Australia | Life Plan | 16 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Insure Me Now | Superior Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| NobleOak Life Ltd | Premium Life Direct | 16 | 69 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| ★★★★★ | | | | | | | | | |
| HSBC | Easy Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Let's Insure | Life Cover | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Medibank | Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Ozicare | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Woolworths | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✗ |
| Zurich Australia | Ezicover Life Insurance | 19 | 69 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★★★★★ | | | | | | | | | |
| AAMI | Life Insurance | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| AMP Life | Life Insurance | 16 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| ANZ | Life Insurance* | 18 | 59 | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| Budget Direct | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Coles Insurance | Life Insurance | 18 | 55 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| CommInsure | Simple Life Insurance | 18 | 50 | ✗ | ✗ | ✓ | ✗ | ✓ | ✓ |
| GIO | Life Protect | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |



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Twenties-Male-Non-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 |
| ★ ★ ★ | | | | | | | | | |
| Guardian Insurance | Life Insurance | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| InsuranceLine | Life Insurance Plan | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✗ | ✓ |
| NAB | Essential Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✗ | ✓ |
| NIB Health Funds | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| NRMA Insurance | Comprehensive | 18 | 65 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |
| Real Insurance | Family Life Cover | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Suncorp Insurance | Life Protect | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Virgin Money | Tailored | 18 | 65 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |
| ★ ★ | | | | | | | | | |
| Citi | Prime Life Cover | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| RAC | Life Protect | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| RACQ | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| St Andrews Ins Australia | Classic Life Insurance | 18 | 60 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| ★ | | | | | | | | | |
| NRMA Insurance | Fast Track | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |
| Virgin Money | Quick and Easy | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |



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Twenties-Male-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 Value" | | | | | | | | | |
| Allianz Australia | Life Plan | 16 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Insure Me Now | Superior Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| NobleOak Life Ltd | Premium Life Direct | 16 | 69 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| ★★★★★ | | | | | | | | | |
| ANZ | Life Insurance* | 18 | 59 | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| HSBC | Easy Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Let's Insure | Life Cover | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Medibank | Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Ozicare | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Zurich Australia | Ezicover Life Insurance | 19 | 69 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★★★★ | | | | | | | | | |
| AAMI | Life Insurance | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| 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 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Insuranceline | Life Insurance Plan | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✗ | ✓ |



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Twenties-Male-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 |
| ★ ★ ★ | | | | | | | | | |
| NAB | Essential Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✗ | ✓ |
| 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 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| CommInsure | Simple Life Insurance | 18 | 50 | ✗ | ✗ | ✓ | ✗ | ✓ | ✓ |
| RAC | Life Protect | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| RACQ | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| ★ | | | | | | | | | |
| NRMA Insurance | Fast Track | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |
| Virgin Money | Quick and Easy | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |



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Twenties-Female-Non-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 Value" | | | | | | | | | |
| Insure Me Now | Superior Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Let's Insure | Life Cover | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| NobleOak Life Ltd | Premium Life Direct | 16 | 69 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| ★★★★★ | | | | | | | | | |
| Allianz Australia | Life Plan | 16 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Coles Insurance | Life Insurance | 18 | 55 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| HSBC | Easy Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Ozicare | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| St Andrews Ins Australia | Classic Life Insurance | 18 | 60 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| Zurich Australia | Ezicover Life Insurance | 19 | 69 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★★★★ | | | | | | | | | |
| AAMI | Life Insurance | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| AMP Life | Life Insurance | 16 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| ANZ | Life Insurance* | 18 | 59 | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| Budget Direct | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| GIO | Life Protect | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Guardian Insurance | Life Insurance | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Insuranceline | Life Insurance Plan | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✗ | ✓ |



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Twenties-Female-Non-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 |
| ★ ★ ★ | | | | | | | | | |
| Medibank | Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| NIB Health Funds | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| NRMA Insurance | Comprehensive | 18 | 65 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |
| RACQ | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Real Insurance | Family Life Cover | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Suncorp Insurance | Life Protect | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Virgin Money | Tailored | 18 | 65 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |
| Woolworths | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✗ |
| ★ ★ | | | | | | | | | |
| Citi | Prime Life Cover | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| CommInsure | Simple Life Insurance | 18 | 50 | ✗ | ✗ | ✓ | ✗ | ✓ | ✓ |
| NAB | Essential Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✗ | ✓ |
| RAC | Life Protect | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| ★ | | | | | | | | | |
| NRMA Insurance | Fast Track | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |
| Virgin Money | Quick and Easy | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |



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Twenties-Female-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 Value" | | | | | | | | | |
| Allianz Australia | Life Plan | 16 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| NobleOak Life Ltd | Premium Life Direct | 16 | 69 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| St Andrews Ins Australia | Classic Life Insurance | 18 | 60 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| ★★★★★ | | | | | | | | | |
| AMP Life | Life Insurance | 16 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| Coles Insurance | Life Insurance | 18 | 55 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| HSBC | Easy Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Insure Me Now | Superior Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Let's Insure | Life Cover | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Medibank | Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| ★★★★ | | | | | | | | | |
| AAMI | Life Insurance | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| 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 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| NRMA Insurance | Comprehensive | 18 | 65 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |



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Twenties-Female-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 |
| ★★★ | | | | | | | | | |
| Ozicare | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| RAC | Life Protect | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| RACQ | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Real Insurance | Family Life Cover | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Suncorp Insurance | Life Protect | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Virgin Money | Tailored | 18 | 65 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |
| Woolworths | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✗ |
| Zurich Australia | Ezicover Life Insurance | 19 | 69 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★★ | | | | | | | | | |
| Citi | Prime Life Cover | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| CommInsure | Simple Life Insurance | 18 | 50 | ✗ | ✗ | ✓ | ✗ | ✓ | ✓ |
| GIO | Life Protect | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| NAB | Essential Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✗ | ✓ |
| ★ | | | | | | | | | |
| NRMA Insurance | Fast Track | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |
| Virgin Money | Quick and Easy | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |



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Thirties-Male-Non-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 Value" | | | | | | | | | |
| Allianz Australia | Life Plan | 16 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| NobleOak Life Ltd | Premium Life Direct | 16 | 69 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Ozicare | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| ★★★★★ | | | | | | | | | |
| ANZ | Life Insurance* | 18 | 59 | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| Budget Direct | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| HSBC | Easy Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Insure Me Now | Superior Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Medibank | Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Zurich Australia | Ezicover Life Insurance | 19 | 69 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★★★★ | | | | | | | | | |
| AAMI | Life Insurance | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| AMP Life | Life Insurance | 16 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| Coles Insurance | Life Insurance | 18 | 55 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| CommInsure | Simple Life Insurance | 18 | 50 | ✗ | ✗ | ✓ | ✗ | ✓ | ✓ |
| GIO | Life Protect | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Guardian Insurance | Life Insurance | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| InsuranceLine | Life Insurance Plan | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✗ | ✓ |



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Thirties-Male-Non-Smoker

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|--------------------------|------------------------|-------------------|-------------------|------------------------|---------------------------|---------------------------------|--------------------------------|--------------|-----------------------|
| | | | | Premium Freeze Offered | Indexation of Sum Insured | Death Caused by PECs** Excluded | Guaranteed Future Insurability | TPD as Rider | Trauma Cover as Rider |
| ★ ★ ★ | | | | | | | | | |
| Let's Insure | Life Cover | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| 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 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| NAB | Essential Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✗ | ✓ |
| RAC | Life Protect | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| RACQ | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| ★ | | | | | | | | | |
| NRMA Insurance | Fast Track | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |
| Virgin Money | Quick and Easy | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |



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Thirties-Male-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 Value" | | | | | | | | | |
| NobleOak Life Ltd | Premium Life Direct | 16 | 69 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Ozicare | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Zurich Australia | Ezicover Life Insurance | 19 | 69 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★★★★★ | | | | | | | | | |
| Allianz Australia | Life Plan | 16 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| AMP Life | Life Insurance | 16 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| ANZ | Life Insurance* | 18 | 59 | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| HSBC | Easy Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Insure Me Now | Superior Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Medibank | Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| ★★★ | | | | | | | | | |
| AAMI | Life Insurance | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Budget Direct | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Coles Insurance | Life Insurance | 18 | 55 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| GIO | Life Protect | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Guardian Insurance | Life Insurance | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| InsuranceLine | Life Insurance Plan | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✗ | ✓ |
| Let's Insure | Life Cover | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |



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Thirties-Male-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 |
| ★ ★ ★ | | | | | | | | | |
| NAB | Essential Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✗ | ✓ |
| 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 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| CommInsure | Simple Life Insurance | 18 | 50 | ✗ | ✗ | ✓ | ✗ | ✓ | ✓ |
| RAC | Life Protect | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| RACQ | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| ★ | | | | | | | | | |
| NRMA Insurance | Fast Track | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |
| Virgin Money | Quick and Easy | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |



Direct Life Insurance

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Thirties-Female-Non-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 Value" | | | | | | | | | |
| 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 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| ANZ | Life Insurance* | 18 | 59 | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| HSBC | Easy Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Let's Insure | Life Cover | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Medibank | Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Zurich Australia | Ezicover Life Insurance | 19 | 69 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★★★★ | | | | | | | | | |
| AAMI | Life Insurance | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| 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 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Insuranceline | Life Insurance Plan | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✗ | ✓ |



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Thirties-Female-Non-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 |
| ★ ★ ★ | | | | | | | | | |
| NAB | Essential Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✗ | ✓ |
| 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 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| CommInsure | Simple Life Insurance | 18 | 50 | ✗ | ✗ | ✓ | ✗ | ✓ | ✓ |
| RAC | Life Protect | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| RACQ | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| ★ | | | | | | | | | |
| NRMA Insurance | Fast Track | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |
| Virgin Money | Quick and Easy | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |



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Thirties-Female-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 Value" | | | | | | | | | |
| Allianz Australia | Life Plan | 16 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Insure Me Now | Superior Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| NobleOak Life Ltd | Premium Life Direct | 16 | 69 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| ★★★★★ | | | | | | | | | |
| AMP Life | Life Insurance | 16 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| ANZ | Life Insurance* | 18 | 59 | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| HSBC | Easy Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Medibank | Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Ozicare | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Zurich Australia | Ezicover Life Insurance | 19 | 69 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★★★★ | | | | | | | | | |
| AAMI | Life Insurance | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Budget Direct | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Coles Insurance | Life Insurance | 18 | 55 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| GIO | Life Protect | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Guardian Insurance | Life Insurance | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| InsuranceLine | Life Insurance Plan | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✗ | ✓ |
| Let's Insure | Life Cover | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |



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Thirties-Female-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 |
| ★ ★ ★ | | | | | | | | | |
| NAB | Essential Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✗ | ✓ |
| 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 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| CommInsure | Simple Life Insurance | 18 | 50 | ✗ | ✗ | ✓ | ✗ | ✓ | ✓ |
| RAC | Life Protect | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| RACQ | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| ★ | | | | | | | | | |
| NRMA Insurance | Fast Track | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |
| Virgin Money | Quick and Easy | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |



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Forties-Male-Non-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 Value" | | | | | | | | | |
| NobleOak Life Ltd | Premium Life Direct | 16 | 69 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Ozicare | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| ★★★★★ | | | | | | | | | |
| Allianz Australia | Life Plan | 16 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| AMP Life | Life Insurance | 16 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| ANZ | Life Insurance* | 18 | 59 | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| HSBC | Easy Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Insure Me Now | Superior Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Medibank | Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Zurich Australia | Ezicover Life Insurance | 19 | 69 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★★★★ | | | | | | | | | |
| AAMI | Life Insurance | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Budget Direct | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Coles Insurance | Life Insurance | 18 | 55 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| GIO | Life Protect | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| InsuranceLine | Life Insurance Plan | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✗ | ✓ |
| Let's Insure | Life Cover | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| NIB Health Funds | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |



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Forties-Male-Non-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 |
| ★★★ | | | | | | | | | |
| NRMA Insurance | Comprehensive | 18 | 65 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |
| 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 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| Suncorp Insurance | Life Protect | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Virgin Money | Tailored | 18 | 65 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |
| Woolworths | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✗ |
| ★★ | | | | | | | | | |
| Citi | Prime Life Cover | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| CommInsure | Simple Life Insurance | 18 | 50 | ✗ | ✗ | ✓ | ✗ | ✓ | ✓ |
| Guardian Insurance | Life Insurance | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| NAB | Essential Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✗ | ✓ |
| ★ | | | | | | | | | |
| NRMA Insurance | Fast Track | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |
| Virgin Money | Quick and Easy | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |



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Forties-Male-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 Value" | | | | | | | | | |
| 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 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| AMP Life | Life Insurance | 16 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| ANZ | Life Insurance* | 18 | 59 | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| HSBC | Easy Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Medibank | Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Zurich Australia | Ezicover Life Insurance | 19 | 69 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★★★★ | | | | | | | | | |
| AAMI | Life Insurance | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Budget Direct | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Coles Insurance | Life Insurance | 18 | 55 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| GIO | Life Protect | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| InsuranceLine | Life Insurance Plan | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✗ | ✓ |
| Let's Insure | Life Cover | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| NAB | Essential Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✗ | ✓ |



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Forties-Male-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 |
| ★ ★ ★ | | | | | | | | | |
| NIB Health Funds | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| NRMA Insurance | Comprehensive | 18 | 65 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |
| RAC | Life Protect | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| RACQ | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Real Insurance | Family Life Cover | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Suncorp Insurance | Life Protect | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Virgin Money | Tailored | 18 | 65 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |
| Woolworths | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✗ |
| ★ ★ | | | | | | | | | |
| Citi | Prime Life Cover | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| CommInsure | Simple Life Insurance | 18 | 50 | ✗ | ✗ | ✓ | ✗ | ✓ | ✓ |
| Guardian Insurance | Life Insurance | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| St Andrews Ins Australia | Classic Life Insurance | 18 | 60 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| ★ | | | | | | | | | |
| NRMA Insurance | Fast Track | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |
| Virgin Money | Quick and Easy | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |



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Forties-Female-Non-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 Value" | | | | | | | | | |
| Allianz Australia | Life Plan | 16 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| NobleOak Life Ltd | Premium Life Direct | 16 | 69 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Zurich Australia | Ezicover Life Insurance | 19 | 69 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★★★★★ | | | | | | | | | |
| AMP Life | Life Insurance | 16 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| ANZ | Life Insurance* | 18 | 59 | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| HSBC | Easy Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Insure Me Now | Superior Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Medibank | Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Ozicare | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| ★★★★ | | | | | | | | | |
| AAMI | Life Insurance | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Budget Direct | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Coles Insurance | Life Insurance | 18 | 55 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| GIO | Life Protect | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Guardian Insurance | Life Insurance | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| InsuranceLine | Life Insurance Plan | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✗ | ✓ |
| Let's Insure | Life Cover | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |



Direct Life Insurance

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Forties-Female-Non-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 |
| ★ ★ ★ | | | | | | | | | |
| NIB Health Funds | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| NRMA Insurance | Comprehensive | 18 | 65 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |
| 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 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Virgin Money | Tailored | 18 | 65 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |
| Woolworths | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✗ |
| ★ ★ | | | | | | | | | |
| Citi | Prime Life Cover | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| CommInsure | Simple Life Insurance | 18 | 50 | ✗ | ✗ | ✓ | ✗ | ✓ | ✓ |
| NAB | Essential Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✗ | ✓ |
| RAC | Life Protect | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| ★ | | | | | | | | | |
| NRMA Insurance | Fast Track | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |
| Virgin Money | Quick and Easy | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |



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Forties-Female-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 Value" | | | | | | | | | |
| ANZ | Life Insurance* | 18 | 59 | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| Medibank | Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| NobleOak Life Ltd | Premium Life Direct | 16 | 69 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| ★★★★★ | | | | | | | | | |
| Allianz Australia | Life Plan | 16 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| AMP Life | Life Insurance | 16 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| HSBC | Easy Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Insure Me Now | Superior Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| NIB Health Funds | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| Zurich Australia | Ezicover Life Insurance | 19 | 69 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★★★★ | | | | | | | | | |
| AAMI | Life Insurance | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Budget Direct | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Coles Insurance | Life Insurance | 18 | 55 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| GIO | Life Protect | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| InsuranceLine | Life Insurance Plan | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✗ | ✓ |
| Let's Insure | Life Cover | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| NAB | Essential Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✗ | ✓ |



Direct Life Insurance

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Forties-Female-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 |
| ★★★ | | | | | | | | | |
| NRMA Insurance | Comprehensive | 18 | 65 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |
| 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 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Virgin Money | Tailored | 18 | 65 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |
| Woolworths | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✗ |
| ★★ | | | | | | | | | |
| Citi | Prime Life Cover | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| CommInsure | Simple Life Insurance | 18 | 50 | ✗ | ✗ | ✓ | ✗ | ✓ | ✓ |
| Guardian Insurance | Life Insurance | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Real Insurance | Family Life Cover | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| ★ | | | | | | | | | |
| NRMA Insurance | Fast Track | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |
| Virgin Money | Quick and Easy | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |



Direct Life Insurance

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Early Fifties-Male-Non-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 Value" | | | | | | | | | |
| Insure Me Now | Superior Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| NobleOak Life Ltd | Premium Life Direct | 16 | 69 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| ★★★★ | | | | | | | | | |
| Allianz Australia | Life Plan | 16 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Budget Direct | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| HSBC | Easy Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Let's Insure | Life Cover | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Medibank | Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Zurich Australia | Ezicover Life Insurance | 19 | 69 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★★★ | | | | | | | | | |
| AAMI | Life Insurance | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| AMP Life | Life Insurance | 16 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| ANZ | Life Insurance* | 18 | 59 | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| Coles Insurance | Life Insurance | 18 | 55 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Guardian Insurance | Life Insurance | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| InsuranceLine | Life Insurance Plan | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✗ | ✓ |
| NIB Health Funds | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| NRMA Insurance | Comprehensive | 18 | 65 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |



Direct Life Insurance

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Early Fifties-Male-Non-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 |
| ★ ★ ★ | | | | | | | | | |
| 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 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| 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 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |
| Virgin Money | Quick and Easy | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |



Direct Life Insurance

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Early Fifties-Male-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 Value" | | | | | | | | | |
| Insure Me Now | Superior Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| NobleOak Life Ltd | Premium Life Direct | 16 | 69 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| ★★★★ | | | | | | | | | |
| Allianz Australia | Life Plan | 16 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| HSBC | Easy Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Let's Insure | Life Cover | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Medibank | Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| NIB Health Funds | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| Zurich Australia | Ezicover Life Insurance | 19 | 69 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★★★ | | | | | | | | | |
| AAMI | Life Insurance | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| AMP Life | Life Insurance | 16 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| ANZ | Life Insurance* | 18 | 59 | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| Budget Direct | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Coles Insurance | Life Insurance | 18 | 55 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| InsuranceLine | Life Insurance Plan | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✗ | ✓ |
| NAB | Essential Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✗ | ✓ |
| NRMA Insurance | Comprehensive | 18 | 65 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |



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Early Fifties-Male-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 |
| ★★★ | | | | | | | | | |
| 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 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| Virgin Money | Tailored | 18 | 65 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |
| Woolworths | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✗ |
| ★★ | | | | | | | | | |
| Citi | Prime Life Cover | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| GIO | Life Protect | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Guardian Insurance | Life Insurance | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Suncorp Insurance | Life Protect | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★ | | | | | | | | | |
| NRMA Insurance | Fast Track | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |
| Virgin Money | Quick and Easy | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |



Direct Life Insurance

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Early Fifties-Female-Non-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 Value" | | | | | | | | | |
| Insure Me Now | Superior Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| NobleOak Life Ltd | Premium Life Direct | 16 | 69 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| ★★★★ | | | | | | | | | |
| Allianz Australia | Life Plan | 16 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| AMP Life | Life Insurance | 16 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| Budget Direct | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| HSBC | Easy Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Medibank | Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Zurich Australia | Ezicover Life Insurance | 19 | 69 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★★★ | | | | | | | | | |
| AAMI | Life Insurance | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ANZ | Life Insurance* | 18 | 59 | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| Coles Insurance | Life Insurance | 18 | 55 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| 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 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| NRMA Insurance | Comprehensive | 18 | 65 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |



Direct Life Insurance

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Early Fifties-Female-Non-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 |
| ★ ★ ★ | | | | | | | | | |
| 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 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| 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 | ✗ | ✓ | ✗ | ✗ | ✗ | ✓ |
| Suncorp Insurance | Life Protect | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★ | | | | | | | | | |
| NRMA Insurance | Fast Track | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |
| Virgin Money | Quick and Easy | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |



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Early Fifties-Female-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 Value" | | | | | | | | | |
| Medibank | Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| NobleOak Life Ltd | Premium Life Direct | 16 | 69 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| ★★★★ | | | | | | | | | |
| Allianz Australia | Life Plan | 16 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| AMP Life | Life Insurance | 16 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| HSBC | Easy Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Insure Me Now | Superior Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| NIB Health Funds | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| Zurich Australia | Ezicover Life Insurance | 19 | 69 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★★★ | | | | | | | | | |
| AAMI | Life Insurance | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ANZ | Life Insurance* | 18 | 59 | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| Budget Direct | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Coles Insurance | Life Insurance | 18 | 55 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| GIO | Life Protect | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| InsuranceLine | Life Insurance Plan | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✗ | ✓ |
| Let's Insure | Life Cover | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| NAB | Essential Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✗ | ✓ |



Direct Life Insurance

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Early Fifties-Female-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 |
| ★ ★ ★ | | | | | | | | | |
| 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 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Guardian Insurance | Life Insurance | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Real Insurance | Family Life Cover | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Woolworths | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✗ |
| ★ | | | | | | | | | |
| NRMA Insurance | Fast Track | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |
| Virgin Money | Quick and Easy | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |



Direct Life Insurance

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Late Fifties-Male-Non-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 Value" | | | | | | | | | |
| Insure Me Now | Superior Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| NobleOak Life Ltd | Premium Life Direct | 16 | 69 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| ★★★★ | | | | | | | | | |
| Allianz Australia | Life Plan | 16 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Budget Direct | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| HSBC | Easy Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Let's Insure | Life Cover | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Ozicare | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Zurich Australia | Ezicover Life Insurance | 19 | 69 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★★★ | | | | | | | | | |
| AAMI | Life Insurance | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| AMP Life | Life Insurance | 16 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| ANZ | Life Insurance* | 18 | 59 | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| Guardian Insurance | Life Insurance | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| InsuranceLine | Life Insurance Plan | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✗ | ✓ |
| Medibank | Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| NIB Health Funds | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| NRMA Insurance | Comprehensive | 18 | 65 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |



Direct Life Insurance

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Late Fifties-Male-Non-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 |
| ★★★ | | | | | | | | | |
| 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 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| 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 | ✗ | ✓ | ✗ | ✗ | ✗ | ✓ |
| Virgin Money | Quick and Easy | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |
| ★ | | | | | | | | | |
| AAMI | Life Insurance Express | 18 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| NRMA Insurance | Fast Track | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |



Direct Life Insurance

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Late Fifties-Male-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 Value" | | | | | | | | | |
| Insure Me Now | Superior Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| NobleOak Life Ltd | Premium Life Direct | 16 | 69 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| ★★★★ | | | | | | | | | |
| Allianz Australia | Life Plan | 16 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| HSBC | Easy Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Medibank | Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| NIB Health Funds | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| Ozicare | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Zurich Australia | Ezicover Life Insurance | 19 | 69 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★★★ | | | | | | | | | |
| AAMI | Life Insurance | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| AMP Life | Life Insurance | 16 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| ANZ | Life Insurance* | 18 | 59 | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| Budget Direct | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| GIO | Life Protect | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Guardian Insurance | Life Insurance | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| InsuranceLine | Life Insurance Plan | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✗ | ✓ |
| Let's Insure | Life Cover | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |



Direct Life Insurance

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Late Fifties-Male-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 |
| ★★★ | | | | | | | | | |
| NAB | Essential Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✗ | ✓ |
| 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 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| RAC | Life Protect | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| RACQ | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Virgin Money | Quick and Easy | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |
| ★ | | | | | | | | | |
| AAMI | Life Insurance Express | 18 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| NRMA Insurance | Fast Track | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |



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Late Fifties-Female-Non-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 Value" | | | | | | | | | |
| Insure Me Now | Superior Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| NobleOak Life Ltd | Premium Life Direct | 16 | 69 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| ★★★★ | | | | | | | | | |
| Allianz Australia | Life Plan | 16 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| AMP Life | Life Insurance | 16 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| Budget Direct | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| HSBC | Easy Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Medibank | Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| Zurich Australia | Ezicover Life Insurance | 19 | 69 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★★★ | | | | | | | | | |
| AAMI | Life Insurance | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ANZ | Life Insurance* | 18 | 59 | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| 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 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| NRMA Insurance | Comprehensive | 18 | 65 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |
| Ozicare | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |



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Late Fifties-Female-Non-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 |
| ★★★ | | | | | | | | | |
| 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 | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ |
| 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 | ✗ | ✓ | ✗ | ✗ | ✗ | ✓ |
| Virgin Money | Quick and Easy | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |
| ★ | | | | | | | | | |
| AAMI | Life Insurance Express | 18 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| NRMA Insurance | Fast Track | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |



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Late Fifties-Female-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 Value" | | | | | | | | | |
| Medibank | Life Insurance | 16 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ |
| 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 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |
| Zurich Australia | Ezicover Life Insurance | 19 | 69 | ✗ | ✓ | ✗ | ✓ | ✗ | ✗ |
| ★★★ | | | | | | | | | |
| AAMI | Life Insurance | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| AMP Life | Life Insurance | 16 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| ANZ | Life Insurance* | 18 | 59 | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| Budget Direct | Life Insurance | 17 | 63 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| GIO | Life Protect | 18 | 60 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| InsuranceLine | Life Insurance Plan | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✗ | ✓ |
| Let's Insure | Life Cover | 18 | 65 | ✓ | ✓ | ✗ | ✓ | ✓ | ✓ |
| NAB | Essential Life | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✗ | ✓ |



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Late Fifties-Female-Smoker

| Company | Product | Minimum Entry Age | Maximum Entry Age | Standard 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 |
| ★★★ | | | | | | | | | |
| NRMA Insurance | Comprehensive | 18 | 65 | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ |
| 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 | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Woolworths | Life Insurance | 18 | 65 | ✗ | ✓ | ✗ | ✓ | ✓ | ✗ |
| ★★ | | | | | | | | | |
| Citi | Prime Life Cover | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Guardian Insurance | Life Insurance | 18 | 64 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| RAC | Life Protect | 18 | 65 | ✗ | ✓ | ✗ | ✗ | ✓ | ✓ |
| Virgin Money | Quick and Easy | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |
| ★ | | | | | | | | | |
| AAMI | Life Insurance Express | 18 | 60 | ✗ | ✓ | ✓ | ✗ | ✗ | ✗ |
| NRMA Insurance | Fast Track | 18 | 65 | ✓ | ✓ | ✓ | ✗ | ✗ | ✗ |