

Term Life

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Stepped Twenties Professional Male Interim **Premiums** Guaranteed Funeral **Accidental** Cover-**Future** Benefit Death **Company Product** Accident Insurability (\$) **Stepped** Level Cover available **** "Outstanding Value" Life Cover Insurance 0 **MLC Insurance** 20000 TAL X Life Insurance 25000 *** **AMP** Elevate Life Insurance Plan X 20000 **Asgard Capital Mgnt** Life Protection 25000 Term Life X 25000 OnePath OneCare 25000 0 *** **AMP Life** Flexible Life Time Prot 20000 X 1 **Asteron Life** Life Cover 20000 ClearView Life Cover 25000 Comminsure Total Care Plan 0 0 30000 **Macquarie Life** FutureWise Life 15000 0 **Zurich Australia Protection Plus** 15000 **AIA Australia** Life Cover 25000

 $^{4\ \}mbox{An}$ advanced payment amount to help fund the expenses associated with a funeral.



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Macquarie Life

Life Insurance Star Ratings

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FutureWise Life

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15000

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Company	Product	Premi	Premiums		Interim Cover-	Funeral Benefit	Accidental
		Stepped	Level	Future Insurability	Accident available	(\$) 4	Death Cover
***** "Oı	utstanding Value"						
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	X
OnePath	OneCare	.	√	√	✓	25000	0

AIA Australia	Life Cover	✓	✓	✓	✓	25000	X
TAL	Life Insurance	✓	✓	√	✓	25000	X
Zurich Australia	Protection Plus	√	√	√	✓	15000	0

Asgard Capital Mgnt	Life Protection	✓	X	✓	✓	25000	X
Asteron Life	Life Cover	✓	✓	✓	✓	20000	X
ВТ	Term Life	✓	√	√	✓	25000	X
ClearView	Life Cover	√	√	√	✓	25000	X
Comminsure	Total Care Plan	√	√	0	✓	30000	0
MLC Insurance	Life Cover Insurance	√	.	.	✓	20000	O
* *							
AMP Life	Flexible Life Time Prot	✓	✓	√	✓	20000	X
Macquarie Life	FutureWise Life	✓	✓	√	✓	15000	X

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Stepped Sixties Blue Collar Female Interim **Premiums** Guaranteed **Funeral Accidental** Cover-**Future** Benefit Death **Company Product** Accident Insurability (\$) **Stepped** Level Cover available **** "Outstanding Value" X Life Protection X **Asgard Capital Mgnt** 25000 ClearView X Life Cover 25000 *** Comminsure Total Care Plan 0 0 30000 **Macquarie Life** FutureWise Life X 15000 0 **MLC Insurance** Life Cover Insurance 20000 *** 1 **AIA Australia** Life Cover 25000 X **AMP** Elevate Life Insurance Plan X 20000 1 **AMP Life** Flexible Life Time Prot 20000 **Asteron Life** Life Cover 20000 BT Term Life X 25000 ✓ OnePath OneCare 0 25000 ✓ X TAL Life Insurance 25000 **Protection Plus** 0 **Zurich Australia** 15000

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25000

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OnePath

Life Insurance Star Ratings

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Level Twenties Professional Male											
	Product	Prem	Premiums		Interim Cover-	Funeral Benefit	Accidental				
Company		Stepped	Level	Future Insurability	Accident available	(\$)	Death Cover				
****	"Outstanding Value"										
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	X				
OnePath	OneCare	✓	✓	√	✓	25000	0				

AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	X				
ВТ	Term Life	✓	✓	✓	✓	25000	X				
TAL	Life Insurance	✓	√	√	✓	25000	X				

AIA Australia	Life Cover	✓	✓	✓	✓	25000	X				
AMP	Elevate Life Insurance Plan	✓	√	√	✓	20000	X				
Asteron Life	Life Cover	✓	√	√	✓	20000	X				
ClearView	Life Cover	✓	√	√	✓	25000	X				
Comminsure	Total Care Plan	√	✓	0	✓	30000	О				
MLC Insurance	Life Cover Insurance	✓	√	-	✓	20000	0				
Zurich Australia	Protection Plus	√	√	√	✓	15000	0				

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Level Twenties Blue Collar Male Interim **Premiums** Guaranteed **Funeral Accidental** Cover-**Future** Benefit Death **Company Product** Accident Insurability (\$) **Stepped** Level Cover available **** "Outstanding Value" X FutureWise Life **Macquarie Life** 15000 OnePath 0 OneCare 25000 *** **AMP Life** Flexible Life Time Prot X 20000 BT Term Life 25000 TAL Life Insurance 25000 X *** 1 X **AIA Australia** Life Cover 25000 **AMP** Elevate Life Insurance Plan X 20000 1 **Asteron Life** Life Cover 20000 ClearView Life Cover 25000 0 Comminsure Total Care Plan 0 30000 **MLC Insurance** Life Cover Insurance 0 20000 **Zurich Australia Protection Plus** 15000 Ο

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		Premi	Premiums		Interim Cover-	Funeral Benefit	Accidental				
Company	Product	Stepped	Level	Future Insurability	Accident available	(\$) 4	Death Cover				
****	"Outstanding Value"										
Asteron Life	Life Cover	✓	✓	✓	✓	20000	X				
OnePath	OneCare	,	✓	√	✓	25000	0				

АМР	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	X				
ВТ	Term Life	✓	✓	✓	✓	25000	X				
ClearView	Life Cover	✓	✓	√	✓	25000	X				
TAL	Life Insurance	√	✓	√	√	25000	X				

AIA Australia	Life Cover	✓	✓	✓	✓	25000	X				
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	X				
Macquarie Life	FutureWise Life	✓	✓	√	✓	15000	X				
Zurich Australia	Protection Plus	√	✓	.	√	15000	0				
**											
Comminsure	Total Care Plan	✓	✓	0	✓	30000	0				
MLC Insurance	Life Cover Insurance	✓	✓	√	✓	20000	0				

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Level Fifties Blue Collar Male Interim **Premiums** Guaranteed Funeral **Accidental** Cover-**Future** Benefit Death **Company Product** Accident Insurability (\$) **Stepped** Level Cover available **** "Outstanding Value" OneCare 0 OnePath 25000 **Zurich Australia** 0 **Protection Plus** 15000 *** **AMP Life** Flexible Life Time Prot X 20000 **Asteron Life** Life Cover 20000 **Macquarie Life** FutureWise Life 15000 X *** X **AIA Australia** Life Cover 25000 **AMP** Elevate Life Insurance Plan X 20000 1 BT Term Life 25000 ClearView Life Cover 25000 0 **MLC Insurance** Life Cover Insurance 20000 TAL Life Insurance 25000

 $^{4\ \}mbox{An}$ advanced payment amount to help fund the expenses associated with a funeral.



¹ Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

² Premiums will be calculated based on your age at the start of the policy.

³ An ability to increase the sum insured without medical evidence.



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