



Life Insurance Star Ratings

Term Life

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

Stepped Twenties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	O
★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	O	✓	30000	O
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O
★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 1



Life Insurance Star Ratings

Term Life

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

Stepped Twenties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O
★★★★							
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	O	✓	30000	O
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	O
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O
★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 2



Life Insurance Star Ratings

Term Life

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

Stepped Twenties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 3



Life Insurance Star Ratings

Term Life

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

Stepped Twenties Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O
★★★★							
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	O	✓	30000	O
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	O
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O
★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 4



Life Insurance Star Ratings

Term Life

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

Stepped Twenties Light Manual Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 5



Life Insurance Star Ratings

Term Life

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

Stepped Twenties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O
★★★★							
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	O	✓	30000	O
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	O
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O
★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 6



Life Insurance Star Ratings

Term Life

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

Stepped Twenties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 7



Life Insurance Star Ratings

Term Life

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

Stepped Twenties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★							
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 8



Life Insurance Star Ratings

Term Life

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

Stepped Thirties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover- Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★★★							
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 9



Life Insurance Star Ratings

Term Life

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

Stepped Thirties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 10



Life Insurance Star Ratings

Term Life

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

Stepped Thirties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 11



Life Insurance Star Ratings

Term Life

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

Stepped Thirties Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 12



Life Insurance Star Ratings

Term Life

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

Stepped Thirties Light Manual Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover- Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 13



Life Insurance Star Ratings

Term Life

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

Stepped Thirties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability ₃	Interim Cover- Accident available	Funeral Benefit (\$) ₄	Accidental Death Cover
		Stepped ₁	Level ₂				
★★★★★ "Outstanding Value"							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 14



Life Insurance Star Ratings

Term Life

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

Stepped Thirties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 15



Life Insurance Star Ratings

Term Life

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

Stepped Thirties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 16



Life Insurance Star Ratings

Term Life

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

Stepped Sixties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover- Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 17



Life Insurance Star Ratings

Term Life

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

Stepped Sixties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★							
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 18



Life Insurance Star Ratings

Term Life

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

Stepped Sixties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability ₃	Interim Cover-Accident available	Funeral Benefit (\$) ₄	Accidental Death Cover
		Stepped ₁	Level ₂				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 19



Life Insurance Star Ratings

Term Life

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

Stepped Sixties Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover- Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★							
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 20



Life Insurance Star Ratings

Term Life

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

Stepped Sixties Light Manual Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover- Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O
★★★★							
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	O	✓	30000	O
OnePath	OneCare	✓	✓	✓	✓	25000	O
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 21



Life Insurance Star Ratings

Term Life

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

Stepped Sixties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover- Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
★★★★							
CommInsure	Total Care Plan	✓	✓	O	✓	30000	O
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	O
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 22



Life Insurance Star Ratings

Term Life

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

Stepped Sixties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 23



Life Insurance Star Ratings

Term Life

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

Stepped Sixties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover- Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
★★★★							
CommInsure	Total Care Plan	✓	✓	O	✓	30000	O
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	O
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 24



Life Insurance Star Ratings

Term Life

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

Stepped Forties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗

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.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 25



Life Insurance Star Ratings

Term Life

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

Stepped Forties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
★★							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 26



Life Insurance Star Ratings

Term Life

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

Stepped Forties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗

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.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 27



Life Insurance Star Ratings

Term Life

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

Stepped Forties Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 28



Life Insurance Star Ratings

Term Life

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

Stepped Forties Light Manual Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 29



Life Insurance Star Ratings

Term Life

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

Stepped Forties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 30



Life Insurance Star Ratings

Term Life

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

Stepped Forties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 31



Life Insurance Star Ratings

Term Life

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

Stepped Forties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 32



Life Insurance Star Ratings

Term Life

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

Stepped Fifties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O
★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	O	✓	30000	O
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	O

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 33



Life Insurance Star Ratings

Term Life

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

Stepped Fifties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O
★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
CommInsure	Total Care Plan	✓	✓	O	✓	30000	O
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	O
★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗

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.

4 An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 34



Life Insurance Star Ratings

Term Life

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

Stepped Fifties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover- Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O
★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	O	✓	30000	O
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	O

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 35



Life Insurance Star Ratings

Term Life

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

Stepped Fifties Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O
★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
CommInsure	Total Care Plan	✓	✓	O	✓	30000	O
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	O

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 36



Life Insurance Star Ratings

Term Life

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

Stepped Fifties Light Manual Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 37



Life Insurance Star Ratings

Term Life

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

Stepped Fifties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★★							
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 38



Life Insurance Star Ratings

Term Life

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

Stepped Fifties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 39



Life Insurance Star Ratings

Term Life

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

Stepped Fifties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asgard Capital Mgmt	Life Protection	✓	✗	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
★★★★							
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
TAL	Life Insurance	✓	✓	✓	✓	25000	✗

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 40



Life Insurance Star Ratings

Term Life

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

Level Twenties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability ₃	Interim Cover-Accident available	Funeral Benefit (\$) ₄	Accidental Death Cover
		Stepped ₁	Level ₂				
★★★★★ "Outstanding Value"							
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 41



Life Insurance Star Ratings

Term Life

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

Level Twenties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★★★							
BT	Term Life	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 42



Life Insurance Star Ratings

Term Life

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

Level Twenties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 43



Life Insurance Star Ratings

Term Life

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

Level Twenties Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★★★							
BT	Term Life	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 44



Life Insurance Star Ratings

Term Life

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

Level Twenties Light Manual Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 45



Life Insurance Star Ratings

Term Life

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

Level Twenties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover- Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★★★							
BT	Term Life	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 46



Life Insurance Star Ratings

Term Life

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

Level Twenties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 47



Life Insurance Star Ratings

Term Life

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

Level Twenties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★★★							
BT	Term Life	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 48



Life Insurance Star Ratings

Term Life

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

Level Thirties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★							
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 49



Life Insurance Star Ratings

Term Life

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

Level Thirties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
★★★							
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 50



Life Insurance Star Ratings

Term Life

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

Level Thirties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★							
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 51



Life Insurance Star Ratings

Term Life

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

Level Thirties Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
★★							
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 52



Life Insurance Star Ratings

Term Life

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

Level Thirties Light Manual Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 53



Life Insurance Star Ratings

Term Life

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

Level Thirties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
★★							
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 54



Life Insurance Star Ratings

Term Life

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

Level Thirties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★							
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 55



Life Insurance Star Ratings

Term Life

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

Level Thirties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
★★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
★★★							
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 56



Life Insurance Star Ratings

Term Life

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

Level Forties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability ₃	Interim Cover- Accident available	Funeral Benefit (\$) ₄	Accidental Death Cover
		Stepped ₁	Level ₂				
★★★★★ "Outstanding Value"							
OnePath	OneCare	✓	✓	✓	✓	25000	O
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O
★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	O	✓	30000	O
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
★★							
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 57



Life Insurance Star Ratings

Term Life

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

Level Forties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare	✓	✓	✓	✓	25000	O
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O
★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	O	✓	30000	O
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
★★							
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 58



Life Insurance Star Ratings

Term Life

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

Level Forties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare	✓	✓	✓	✓	25000	O
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O
★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	O	✓	30000	O
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
★★							
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 59



Life Insurance Star Ratings

Term Life

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

Level Forties Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare	✓	✓	✓	✓	25000	O
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O
★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	O	✓	30000	O
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
★★							
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 60



Life Insurance Star Ratings

Term Life

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

Level Forties Light Manual Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
★★							
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 61



Life Insurance Star Ratings

Term Life

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

Level Forties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	O
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O
★★★★							
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	O	✓	30000	O
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
★★							
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 62



Life Insurance Star Ratings

Term Life

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

Level Forties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	○	✓	30000	○
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 63



Life Insurance Star Ratings

Term Life

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

Level Forties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O
★★★★							
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	O
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
CommInsure	Total Care Plan	✓	✓	O	✓	30000	O
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
★★							
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 64



Life Insurance Star Ratings

Term Life

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

Level Fifties Professional Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 65



Life Insurance Star Ratings

Term Life

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

Level Fifties Professional Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare	✓	✓	✓	✓	25000	O
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O
★★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 66



Life Insurance Star Ratings

Term Life

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

Level Fifties Managerial Male

Company	Product	Premiums		Guaranteed Future Insurability ₃	Interim Cover- Accident available	Funeral Benefit (\$) ₄	Accidental Death Cover
		Stepped ₁	Level ₂				
★★★★★ "Outstanding Value"							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	○
★★★★							
BT	Term Life	✓	✓	✓	✓	25000	✗
OnePath	OneCare	✓	✓	✓	✓	25000	○
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
★★							
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	○

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 67



Life Insurance Star Ratings

Term Life

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

Level Fifties Managerial Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare	✓	✓	✓	✓	25000	O
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O
★★★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★★							
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 68



Life Insurance Star Ratings

Term Life

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

Level Fifties Light Manual Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare	✓	✓	✓	✓	25000	O
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O
★★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O
TAL	Life Insurance	✓	✓	✓	✓	25000	✗

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 69



Life Insurance Star Ratings

Term Life

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

Level Fifties Light Manual Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare	✓	✓	✓	✓	25000	O
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O
★★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 70



Life Insurance Star Ratings

Term Life

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

Level Fifties Blue Collar Male

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover- Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare	✓	✓	✓	✓	25000	O
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O
★★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O
TAL	Life Insurance	✓	✓	✓	✓	25000	✗

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 71



Life Insurance Star Ratings

Term Life

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

Level Fifties Blue Collar Female

Company	Product	Premiums		Guaranteed Future Insurability ³	Interim Cover-Accident available	Funeral Benefit (\$) ⁴	Accidental Death Cover
		Stepped ¹	Level ²				
★★★★★ "Outstanding Value"							
OnePath	OneCare	✓	✓	✓	✓	25000	O
Zurich Australia	Protection Plus	✓	✓	✓	✓	15000	O
★★★★★							
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20000	✗
Macquarie Life	FutureWise Life	✓	✓	✓	✓	15000	✗
TAL	Life Insurance	✓	✓	✓	✓	25000	✗
★★★							
AIA Australia	Life Cover	✓	✓	✓	✓	25000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20000	✗
BT	Term Life	✓	✓	✓	✓	25000	✗
ClearView	Life Cover	✓	✓	✓	✓	25000	✗
MLC Insurance	Life Cover Insurance	✓	✓	✓	✓	20000	O

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.

⁴ An advanced payment amount to help fund the expenses associated with a funeral.



Optional

Report Date: August, 2016. (All information is correct as at August 2016.)

Life Insurance Star Ratings 2016 - Page 72