



Direct Income Protection

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

55-59 Years Male Professional/White Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Citi	Prime Income Cover	X	✓	X	✓	✓	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
RAC	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
RACQ	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



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55-59 Years Male Professional/White Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Citi	Prime Income Cover	X	✓	X	✓	✓	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
RAC	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
RACQ	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



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55-59 Years Male Medium Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



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		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0



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55-59 Years Male Light Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



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55-59 Years Male Light Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



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55-59 Years Male Heavy Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



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Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



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55-59 Years Female Professional/White Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Citi	Prime Income Cover	X	✓	X	✓	✓	✓	✓	X	X	X	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
RAC	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
RACQ	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



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Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
Citi	Prime Income Cover	X	✓	X	✓	✓	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
RAC	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
RACQ	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



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★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



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★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



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★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



Direct Income Protection

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

55-59 Years Female Light Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
★★★												
InsuranceLine	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



Direct Income Protection

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55-59 Years Female Heavy Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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

55-59 Years Female Heavy Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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

50-54 Years Male Professional/White Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Citi	Prime Income Cover	X	✓	X	✓	✓	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
RAC	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
RACQ	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



Direct Income Protection

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50-54 Years Male Professional/White Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
Citi	Prime Income Cover	X	✓	X	✓	✓	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
RAC	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
RACQ	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



Direct Income Protection

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50-54 Years Male Medium Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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50-54 Years Male Medium Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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50-54 Years Male Light Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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50-54 Years Male Light Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0
★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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50-54 Years Male Heavy Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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50-54 Years Male Heavy Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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50-54 Years Female Professional/White Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Citi	Prime Income Cover	X	✓	X	✓	✓	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
RAC	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
RACQ	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



Direct Income Protection

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50-54 Years Female Professional/White Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
★★★												
Citi	Prime Income Cover	X	✓	X	✓	✓	✓	✓	X	X	X	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
RAC	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
RACQ	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



Direct Income Protection

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

50-54 Years Female Medium Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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50-54 Years Female Medium Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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

50-54 Years Female Light Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



Direct Income Protection

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50-54 Years Female Light Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



Direct Income Protection

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50-54 Years Female Heavy Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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50-54 Years Female Heavy Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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40-49 Years Male Professional/White Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Citi	Prime Income Cover	X	✓	X	✓	✓	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
RAC	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
RACQ	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



Direct Income Protection

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40-49 Years Male Professional/White Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0
★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Citi	Prime Income Cover	X	✓	X	✓	✓	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
RAC	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
RACQ	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



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40-49 Years Male Medium Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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40-49 Years Male Medium Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0



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40-49 Years Male Light Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



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40-49 Years Male Light Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



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40-49 Years Male Heavy Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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

40-49 Years Male Heavy Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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

40-49 Years Female Professional/White Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Citi	Prime Income Cover	X	✓	X	✓	✓	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
RAC	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
RACQ	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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40-49 Years Female Professional/White Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Citi	Prime Income Cover	X	✓	X	✓	✓	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
RAC	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
RACQ	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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40-49 Years Female Medium Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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40-49 Years Female Medium Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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40-49 Years Female Light Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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40-49 Years Female Light Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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40-49 Years Female Heavy Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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40-49 Years Female Heavy Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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30-39 Years Male Professional/White Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Citi	Prime Income Cover	X	✓	X	✓	✓	✓	✓	X	X	X	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
RAC	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
RACQ	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



Direct Income Protection

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30-39 Years Male Professional/White Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Citi	Prime Income Cover	X	✓	X	✓	✓	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
RAC	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
RACQ	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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30-39 Years Male Medium Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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

30-39 Years Male Medium Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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

30-39 Years Male Light Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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

30-39 Years Male Light Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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30-39 Years Male Heavy Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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30-39 Years Male Heavy Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
InsuranceLine	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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30-39 Years Female Professional/White Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Citi	Prime Income Cover	X	✓	X	✓	✓	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
RAC	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
RACQ	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



Direct Income Protection

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30-39 Years Female Professional/White Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Citi	Prime Income Cover	X	✓	X	✓	✓	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
RAC	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
RACQ	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



Direct Income Protection

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30-39 Years Female Medium Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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30-39 Years Female Medium Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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

30-39 Years Female Light Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



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30-39 Years Female Light Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0
★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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30-39 Years Female Heavy Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



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30-39 Years Female Heavy Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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

20-29 Years Male Professional/White Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
Citi	Prime Income Cover	X	✓	X	✓	✓	✓	✓	X	X	X	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
InsuranceLine	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
RAC	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
RACQ	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



Direct Income Protection

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20-29 Years Male Professional/White Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
Citi	Prime Income Cover	X	✓	X	✓	✓	✓	✓	X	X	X	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
InsuranceLine	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
RAC	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
RACQ	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



Direct Income Protection

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

20-29 Years Male Medium Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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

20-29 Years Male Medium Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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

20-29 Years Male Light Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0
★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0



Direct Income Protection

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

20-29 Years Male Light Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0
★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0



Direct Income Protection

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20-29 Years Male Heavy Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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

20-29 Years Male Heavy Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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20-29 Years Female Professional/White Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
Citi	Prime Income Cover	X	✓	X	✓	✓	✓	✓	X	X	X	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
InsuranceLine	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
RAC	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
RACQ	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



Direct Income Protection

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20-29 Years Female Professional/White Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
Citi	Prime Income Cover	X	✓	X	✓	✓	✓	✓	X	X	X	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
InsuranceLine	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
RAC	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
RACQ	Income Protection	X	✓	X	✓	✓	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



Direct Income Protection

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20-29 Years Female Medium Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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

20-29 Years Female Medium Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
InsuranceLine	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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

20-29 Years Female Light Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



Direct Income Protection

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

20-29 Years Female Light Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
★★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0
Zurich	Ezicover Income Protection	X	✓	✓	✓	X	✓	✓	✓	X	X	0



Direct Income Protection

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20-29 Years Female Heavy Blue Collar Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Insuranceline	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
Insuranceline	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0



Direct Income Protection

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

20-29 Years Female Heavy Blue Collar Non-Smoker

Company	Product	Waiting Period				Benefit Period					Partial Disability Covered	Hours per week can return to work
		14 Days	28 or 30 Days	60 Days	90 Days	6 Months	1 Year	2 Years	5 Years	To Age 65		
★★★★★ "Outstanding Value"												
NobleOak Life	Premium Life Direct Income Protection	X	✓	X	✓	X	X	✓	X	✓	✓	0
NRMA	Income Protection	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★★★												
AAMI	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Suncorp	Income Protection	X	✓	X	X	X	✓	✓	X	X	X	0
Virgin Money	Income Protection Tailored	✓	✓	✓	✓	✓	✓	✓	✓	X	X	0
★★★												
ANZ	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
InsuranceLine	Income Protection Plus Ratesaver	✓	✓	✓	✓	✓	✓	✓	✓	X	X	10
InsuranceLine	Income Protection Plus Timesaver	X	✓	X	X	✓	✓	✓	X	X	X	10
Medibank	Income Protection	X	✓	X	✓	X	✓	✓	✓	X	X	0
NIB	Income Protection	✓	✓	X	X	✓	✓	✓	X	X	X	0
Virgin Money	Income Protection Quick & Easy	X	✓	X	X	✓	✓	✓	X	X	X	0

