

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

Early Fifties - Male - Non-smoker

Company Product

★★★★ 'Outstanding Value'

HBF Financial Services Ezicover Funeral Advantage

Zurich Australia Ezicover Funeral Advantage

ANZ 50 Plus Life Cover Capped

Woolworths Funeral Insurance

ANZ 50 Plus Life Cover Standard

APIA Funeral Insurance

Aust Seniors Insurance Agency Funeral Insurance Essential Cover

Aust Seniors Insurance Agency Funeral Insurance Top Cover

GIO Funeral Insurance

Guardian Insurance Guardian Gold Funeral Insurance

Guardian Insurance Guardian Platinum Funeral Insurance

InsuranceLine Funeral Insurance

Medibank Funeral Insurance

Real Insurance Guaranteed Funeral Insurance Flexi

Real Insurance Guaranteed Funeral Insurance Flexi Plus

Suncorp Life Funeral Insurance



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Early Fifties - Male - Smoker

Company	Product
★★★★ 'Outstanding	g Value'
ANZ	50 Plus Life Cover Capped
HBF Financial Services	Ezicover Funeral Advantage
Zurich Australia	Ezicover Funeral Advantage

ANZ	50 Plus Life Cover Standard
Woolworths	Funeral Insurance

APIA	Funeral Insurance
Aust Seniors Insurance Agency	Funeral Insurance Essential Cover
Aust Seniors Insurance Agency	Funeral Insurance Top Cover
GIO	Funeral Insurance
Guardian Insurance	Guardian Gold Funeral Insurance
Guardian Insurance	Guardian Platinum Funeral Insurance
InsuranceLine	Funeral Insurance
Medibank	Funeral Insurance
Real Insurance	Guaranteed Funeral Insurance Flexi
Real Insurance	Guaranteed Funeral Insurance Flexi Plus
Suncorp Life	Funeral Insurance



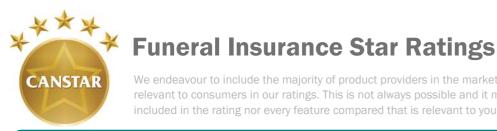
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Early Fifties - Female - Non-smoker

Company Product **** **HBF Financial Services** Ezicover Funeral Advantage **Zurich Australia** Ezicover Funeral Advantage *** ANZ 50 Plus Life Cover Capped *** ANZ 50 Plus Life Cover Standard **APIA Funeral Insurance Aust Seniors Insurance Agency Funeral Insurance Essential Cover** GIO **Funeral Insurance** Guardian Gold Funeral Insurance **Guardian Insurance Guardian Insurance Guardian Platinum Funeral Insurance** Medibank **Funeral Insurance Real Insurance** Guaranteed Funeral Insurance Flexi **Real Insurance** Guaranteed Funeral Insurance Flexi Plus **Funeral Insurance Suncorp Life** Woolworths **Funeral Insurance**

Aust Seniors Insurance Agency Funeral Insurance Top Cover

InsuranceLine Funeral Insurance



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Early Fifties - Female - Smoker

Company	Product
★★★★ 'Outstanding	g Value'
ANZ	50 Plus Life Cover Capped
HBF Financial Services	Ezicover Funeral Advantage
Zurich Australia	Ezicover Funeral Advantage

ANZ	50 Plus Life Cover Standard
APIA	Funeral Insurance
GIO	Funeral Insurance
Suncorp Life	Funeral Insurance
Woolworths	Funeral Insurance

Aust Seniors Insurance Agency	Funeral Insurance Essential Cover
Aust Seniors Insurance Agency	Funeral Insurance Top Cover
Guardian Insurance	Guardian Gold Funeral Insurance
Guardian Insurance	Guardian Platinum Funeral Insurance
InsuranceLine	Funeral Insurance
Medibank	Funeral Insurance
Real Insurance	Guaranteed Funeral Insurance Flexi
Real Insurance	Guaranteed Funeral Insurance Flexi Plus



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Late Fifties - Male - Non-smoker

Company	Product
★★★★ 'Outstanding	Value'
ANZ	50 Plus Life Cover Capped
HBF Financial Services	Ezicover Funeral Advantage
Zurich Australia	Ezicover Funeral Advantage

ANZ	50 Plus Life Cover Standard
APIA	Funeral Insurance
GIO	Funeral Insurance
Suncorp Life	Funeral Insurance

Aust Seniors Insurance Agency	Funeral Insurance Essential Cover
Aust Seniors Insurance Agency	Funeral Insurance Top Cover
Guardian Insurance	Guardian Gold Funeral Insurance
Guardian Insurance	Guardian Platinum Funeral Insurance
InsuranceLine	Funeral Insurance
Medibank	Funeral Insurance
Real Insurance	Guaranteed Funeral Insurance Flexi
Real Insurance	Guaranteed Funeral Insurance Flexi Plus

Funeral Insurance

Woolworths



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Company	Product
★★★★ 'Outstanding	g Value'
ANZ	50 Plus Life Cover Capped
HBF Financial Services	Ezicover Funeral Advantage
Zurich Australia	Ezicover Funeral Advantage

ANZ	50 Plus Life Cover Standard
APIA	Funeral Insurance
GIO	Funeral Insurance
Suncorp Life	Funeral Insurance

Aust Seniors Insurance Agency	Funeral Insurance Essential Cover
Aust Seniors Insurance Agency	Funeral Insurance Top Cover
Guardian Insurance	Guardian Gold Funeral Insurance
Guardian Insurance	Guardian Platinum Funeral Insurance
InsuranceLine	Funeral Insurance
Medibank	Funeral Insurance
Real Insurance	Guaranteed Funeral Insurance Flexi
Real Insurance	Guaranteed Funeral Insurance Flexi Plus
Woolworths	Funeral Insurance



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Late Fifties - Female - Non-smoker

Company Product **** **HBF Financial Services** Ezicover Funeral Advantage **Zurich Australia** Ezicover Funeral Advantage *** **ANZ** 50 Plus Life Cover Capped **APIA Funeral Insurance GIO Funeral Insurance Suncorp Life Funeral Insurance** ANZ 50 Plus Life Cover Standard **Guardian Insurance** Guardian Gold Funeral Insurance InsuranceLine **Funeral Insurance** Medibank **Funeral Insurance** Woolworths **Funeral Insurance Funeral Insurance Essential Cover Aust Seniors Insurance Agency Aust Seniors Insurance Agency Funeral Insurance Top Cover** Guardian Platinum Funeral Insurance **Guardian Insurance** Guaranteed Funeral Insurance Flexi

Guaranteed Funeral Insurance Flexi Plus

Real Insurance

Real Insurance



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Late Fifties - Female - Smoker

Company	Product
★★★★ 'Outstandi	ng Value'
APIA	Funeral Insurance
GIO	Funeral Insurance
Suncorp Life	Funeral Insurance

ANZ	50 Plus Life Cover Capped
HBF Financial Services	Ezicover Funeral Advantage
Zurich Australia	Ezicover Funeral Advantage

ANZ	50 Plus Life Cover Standard
Aust Seniors Insurance Agency	Funeral Insurance Essential Cover
Guardian Insurance	Guardian Gold Funeral Insurance
InsuranceLine	Funeral Insurance
Real Insurance	Guaranteed Funeral Insurance Flexi
Woolworths	Funeral Insurance
**	
Aust Seniors Insurance Agency	Funeral Insurance Top Cover
Guardian Insurance	Guardian Platinum Funeral Insurance
Medibank	Funeral Insurance
Real Insurance	Guaranteed Funeral Insurance Flexi Plus



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Early Sixties - Male - Non-smoker

Company Product **** **HBF Financial Services** Ezicover Funeral Advantage **Zurich Australia** Ezicover Funeral Advantage *** **ANZ** 50 Plus Life Cover Capped **APIA Funeral Insurance** GIO **Funeral Insurance Suncorp Life Funeral Insurance** ANZ 50 Plus Life Cover Standard **Aust Seniors Insurance Agency Funeral Insurance Essential Cover Aust Seniors Insurance Agency Funeral Insurance Top Cover Guardian Insurance** Guardian Gold Funeral Insurance **Guardian Insurance** Guardian Platinum Funeral Insurance InsuranceLine **Funeral Insurance** Medibank **Funeral Insurance Real Insurance** Guaranteed Funeral Insurance Flexi **Real Insurance** Guaranteed Funeral Insurance Flexi Plus

Funeral Insurance

Woolworths



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Company	Product
★★★★ 'Outstanding	g Value'
ANZ	50 Plus Life Cover Capped
HBF Financial Services	Ezicover Funeral Advantage
Zurich Australia	Ezicover Funeral Advantage

APIA	Funeral Insurance
GIO	Funeral Insurance
Suncorp Life	Funeral Insurance

ANZ	50 Plus Life Cover Standard
Aust Seniors Insurance Agency	Funeral Insurance Essential Cover
Aust Seniors Insurance Agency	Funeral Insurance Top Cover
Guardian Insurance	Guardian Gold Funeral Insurance
Guardian Insurance	Guardian Platinum Funeral Insurance
InsuranceLine	Funeral Insurance
Medibank	Funeral Insurance
Real Insurance	Guaranteed Funeral Insurance Flexi
Real Insurance	Guaranteed Funeral Insurance Flexi Plus
Woolworths	Funeral Insurance



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Early Sixties - Female - Non-smoker

Company	Product
★★★★ 'Outstanding	g Value'
HBF Financial Services	Ezicover Funeral Advantage
Zurich Australia	Ezicover Funeral Advantage

ANZ	50 Plus Life Cover Capped
APIA	Funeral Insurance
GIO	Funeral Insurance
Suncorp Life	Funeral Insurance

ANZ	50 Plus Life Cover Standard
Aust Seniors Insurance Agency	Funeral Insurance Essential Cover
Guardian Insurance	Guardian Gold Funeral Insurance
Guardian Insurance	Guardian Platinum Funeral Insurance
InsuranceLine	Funeral Insurance
Medibank	Funeral Insurance
Real Insurance	Guaranteed Funeral Insurance Flexi
Woolworths	Funeral Insurance
**	

Funeral Insurance Top Cover

Guaranteed Funeral Insurance Flexi Plus

Aust Seniors Insurance Agency

Real Insurance



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Early Sixties - Female - Smoker

Company	Product
★★★★ 'Outstanding	g Value'
APIA	Funeral Insurance
GIO	Funeral Insurance
Suncorp Life	Funeral Insurance

ANZ	50 Plus Life Cover Capped
HBF Financial Services	Ezicover Funeral Advantage
Zurich Australia	Ezicover Funeral Advantage

ANZ	50 Plus Life Cover Standard
Aust Seniors Insurance Agency	Funeral Insurance Essential Cover
Aust Seniors Insurance Agency	Funeral Insurance Top Cover
Guardian Insurance	Guardian Gold Funeral Insurance
Guardian Insurance	Guardian Platinum Funeral Insurance
InsuranceLine	Funeral Insurance
Medibank	Funeral Insurance
Real Insurance	Guaranteed Funeral Insurance Flexi
Real Insurance	Guaranteed Funeral Insurance Flexi Plus
Woolworths	Funeral Insurance



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Late Sixties - Male - Non-smoker

Company	Product
★★★★ 'Outstan	ding Value'
ANZ	50 Plus Life Cover Capped
HBF Financial Services	Ezicover Funeral Advantage
Zurich Australia	Ezicover Funeral Advantage

APIA	Funeral Insurance
GIO	Funeral Insurance
Suncorp Life	Funeral Insurance

ANZ	50 Plus Life Cover Standard
Aust Seniors Insurance Agency	Funeral Insurance Essential Cover
Aust Seniors Insurance Agency	Funeral Insurance Top Cover
Guardian Insurance	Guardian Gold Funeral Insurance
Guardian Insurance	Guardian Platinum Funeral Insurance
InsuranceLine	Funeral Insurance
Medibank	Funeral Insurance
Real Insurance	Guaranteed Funeral Insurance Flexi
Real Insurance	Guaranteed Funeral Insurance Flexi Plus
Woolworths	Funeral Insurance



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**** 'Outstandin	g Value'
ANZ	50 Plus Life Cover Capped
HBF Financial Services	Ezicover Funeral Advantage
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APIA	Funeral Insurance
GIO	Funeral Insurance
Suncorp Life	Funeral Insurance

ANZ	50 Plus Life Cover Standard
Aust Seniors Insurance Agency	Funeral Insurance Essential Cover
Aust Seniors Insurance Agency	Funeral Insurance Top Cover
Guardian Insurance	Guardian Gold Funeral Insurance
Guardian Insurance	Guardian Platinum Funeral Insurance
InsuranceLine	Funeral Insurance
Medibank	Funeral Insurance
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Woolworths	Funeral Insurance



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Real Insurance Guaranteed Funeral Insurance Flexi Plus



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Late Sixties - Female - Smoker

Company		Product
**** 'Ou	itstanding V	alue'
APIA	F	Funeral Insurance
GIO	F	uneral Insurance
Suncorp Life	F	Funeral Insurance

ANZ	5	50 Plus Life Cover Capped
HBF Financial Services	E	zicover Funeral Advantage
Zurich Australia	E	zicover Funeral Advantage

ANZ	5	50 Plus Life Cover Standard
Aust Seniors Insurance A	gency F	uneral Insurance Essential Cover
Aust Seniors Insurance A	gency F	Funeral Insurance Top Cover
Guardian Insurance	(Guardian Gold Funeral Insurance
Guardian Insurance	(Guardian Platinum Funeral Insurance
InsuranceLine	F	Funeral Insurance
Medibank	F	Funeral Insurance
Real Insurance	(Guaranteed Funeral Insurance Flexi
Real Insurance	(Guaranteed Funeral Insurance Flexi Plus
Woolworths	F	Funeral Insurance



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Early Seventies - Male - Non-smoker

Company	Product
★★★★ 'Outst	anding Value'
APIA	Funeral Insurance
GIO	Funeral Insurance
Suncorp Life	Funeral Insurance

Aust Seniors Insurance Ager	rcy Funeral Insurance Essential Cover
InsuranceLine	Funeral Insurance
Medibank	Funeral Insurance
Woolworths	Funeral Insurance

Aust Seniors Insurance Ager	rcy Funeral Insurance Top Cover
Guardian Insurance	Guardian Gold Funeral Insurance
Guardian Insurance	Guardian Platinum Funeral Insurance
Real Insurance	Guaranteed Funeral Insurance Flexi
Real Insurance	Guaranteed Funeral Insurance Flexi Plus



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****	'Outstanding	; Value'
APIA		Funeral Insurance
GIO		Funeral Insurance
Suncorp Life		Funeral Insurance

Aust Seniors Insu	ırance Agency	Funeral Insurance Essential Cover
InsuranceLine		Funeral Insurance
Woolworths		Funeral Insurance

Aust Seniors Insu	ırance Agency	Funeral Insurance Top Cover
Guardian Insurance		Guardian Gold Funeral Insurance
Guardian Insurance		Guardian Platinum Funeral Insurance
Medibank		Funeral Insurance
Real Insurance		Guaranteed Funeral Insurance Flexi
Real Insurance		Guaranteed Funeral Insurance Flexi Plus



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Company		Product
****	'Outstanding	Value'
APIA		Funeral Insurance
GIO		Funeral Insurance
Suncorp Life		Funeral Insurance

Aust Seniors Insurance Agency		Funeral Insurance Essential Cover
InsuranceLine		Funeral Insurance
Medibank		Funeral Insurance
Woolworths		Funeral Insurance

Aust Seniors Insurar	nce Agency	Funeral Insurance Top Cover
Guardian Insurance		Guardian Gold Funeral Insurance
Guardian Insurance		Guardian Platinum Funeral Insurance
Real Insurance		Guaranteed Funeral Insurance Flexi
Real Insurance		Guaranteed Funeral Insurance Flexi Plus



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Aust Seniors Insur	ance Agency	Funeral Insurance Essential Cover
InsuranceLine		Funeral Insurance
Woolworths		Funeral Insurance

Aust Seniors Insur	ance Agency	Funeral Insurance Top Cover
Guardian Insuranc	ce	Guardian Gold Funeral Insurance
Guardian Insurance		Guardian Platinum Funeral Insurance
Medibank		Funeral Insurance
Real Insurance		Guaranteed Funeral Insurance Flexi
Real Insurance		Guaranteed Funeral Insurance Flexi Plus