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.

	Twenties Male Non-Smoker
Company	Product
★★★★ "Outstanding Value"	
Allianz Australia	Life Plan
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
****	
HBF Financial Services	Ezicover Life Insurance
HSBC	Easy Life Insurance
TAL	Lifetime Protection
Zurich Australia	Ezicover Life Insurance
***	
AAMI	Life Insurance
ahm Health Insurance	life insurance
ANZ	Life Insurance
CommInsure	Simple Life
GIO	Life Protect
Guardian Insurance	Life Insurance
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
QANTAS	Life Insurance
Real Insurance	Family Life Cover
SUNCORP	Life Protect
Woolworths	Life Insurance
**	
InsuranceLine	Life Cover
Virgin Money	Life Insurance - Tailored Option
*	
NRMA Insurance	Life Insurance
RACQ	Life Insurance
RACWA	LIfe Protect

Report Date: May, 2019

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Direct Life Insurance Star Ratings 2019 - Page



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.

	Twenties Male Smoker
Company	Product
★★★★★ "Outstanding Val	lue"
Allianz Australia	Life Plan
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
****	
ANZ	Life Insurance
HBF Financial Services	Ezicover Life Insurance
HSBC	Easy Life Insurance
TAL	Lifetime Protection
Zurich Australia	Ezicover Life Insurance
***	
AAMI	Life Insurance
ahm Health Insurance	life insurance
GIO	Life Protect
Guardian Insurance	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
QANTAS	Life Insurance
Real Insurance	Family Life Cover
SUNCORP	Life Protect
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
**	
RACQ	Life Insurance
RACWA	Llfe Protect
*	
Comminsure	Simple Life
NRMA Insurance	Life Insurance

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.

Twenties Female Non-Smoker	
Company	Product
★★★★ "Outstanding Val	lue"
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
TAL	Lifetime Protection
****	
Allianz Australia	Life Plan
HSBC	Easy Life Insurance
QANTAS	Life Insurance
***	
AAMI	Life Insurance
ahm Health Insurance	life insurance
ANZ	Life Insurance
Comminsure	Simple Life
Guardian Insurance	Life Insurance
HBF Financial Services	Ezicover Life Insurance
NAB	Essential Life
RACQ	Life Insurance
RACWA	Llfe Protect
Real Insurance	Family Life Cover
Woolworths	Life Insurance
Zurich Australia	Ezicover Life Insurance
**	
GIO	Life Protect
Medibank	Life Insurance
NIB Health Funds Ltd	Value Life Insurance
SUNCORP	Life Protect
*	
InsuranceLine	Life Cover
NRMA Insurance	Life Insurance
Virgin Money	Life Insurance - Tailored Option

Report Date: May, 2019

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Direct Life Insurance Star Ratings 2019 - Page 3

#### Direct Life Insurance Star Ratings

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.

Company         Product           #**** "Outstanding Value"         Premium Life Direct           Allianz Australia         Life Plan           NobleOak Life Ltd         Premium Life Direct           ****         ahm Health Insurance           HSC         Easy Life Insurance           HSSC         Easy Life Insurance           HSSC         Easy Life Insurance Cover           Medibank         Life Insurance           TAL         Life Insurance           K***         ANZ           Guardian Insurance         Life Insurance           HBF Financial Services         Ezicover Life Insurance           NB         Essential Life           NIB Health Funds Ltd         Value Life Insurance           QAVTAS         Life Insurance           RACQ         Life Insurance           Voolworths         Life Insurance           RACQ         Life Insurance           Voolworths         Life Insurance           X*            AMI         Life Insurance           C		Twenties Female Smoker
Allianz AustraliaLife PlanNobleOak Life LtdPremium Life Direct*****ahm Health Insurancelife insuranceHSBCEasy Life InsuranceInsure Me NowSuperior Life Insurance CoverMedibankLife InsuranceTALLifetime Protection****ANZLife InsuranceGuardian InsuranceLife InsuranceHBF Financial ServicesEzicover Life InsuranceNB Bath Funds LtdValue Life InsuranceQANTASLife InsuranceRACQLife InsuranceRACQLife InsuranceRacotaFamily Life CoverWoolvoorthsLife InsuranceZurich AustraliaEzicover Life InsuranceAMILife InsuranceComminsureSimple LifeVirgin MoneyLife Insurance - Tailored Option*CoverGiOLife Protect	Company	Product
NobleCak Life Ltd         Premium Life Direct           *****         Im Health Insurance         Iife insurance           ahm Health Insurance         Iife insurance         Iife Insurance           Issure Me Now         Superior Life Insurance Cover           Medibank         Life Insurance         Iife Insurance           TAL         Life Insurance         Iife Insurance           Guardian Insurance         Life Insurance         Iife Insurance           HBF Financial Services         Ezicover Life Insurance         Iife Insurance           NAB         Essential Life         Iife Insurance           QuANTAS         Life Insurance         Iife Insurance           RACQ         Life Insurance         Iife Insurance           RACWA         Life Insurance         Iife Insurance           Voolworths         Life Insurance         Iife Insurance           Xurich Australia         Ezicover Life Insurance         Iife Insurance           Xwith         Life Insurance         Iife Insurance         Iife Insurance           RACMA         Life Insurance         Iife Insurance         Iife Insurance           Attich Australia         Ezicover Life Insurance         Iife Insurance         Iife Insurance           Xwith Australia         Life Insuran	★★★★ "Outstanding Value"	
*****           ahm Health Insurance         life insurance           HSBC         Easy Life Insurance           Insure Me Now         Superior Life Insurance Cover           Medibank         Life Insurance           TAL         Lifetime Protection           ***         ANZ           ANZ         Life Insurance           Guardian Insurance         Life Insurance           HBF Financial Services         Ezicover Life Insurance           NAB         Essential Life           NIB Health Funds Ltd         Value Life Insurance           QANTAS         Life Insurance           RACQ         Life Insurance           RACWA         Life Protect           Real Insurance         Family Life Cover           Woolworths         Life Insurance           Zurich Australia         Ezicover Life Insurance           Xurich Australia         Life Insurance           Xurich Australia         Life Insurance           Xurich Australia         Life Insurance           Ying Money         Life Insurance - Tailored Option           Xurich Money         Life Insurance - Tailored Option	Allianz Australia	Life Plan
ahm Health Insurance         life insurance           HSDC         Easy Life Insurance           Insure Me Now         Superior Life Insurance Cover           Medibank         Life Insurance           TAL         Life Insurance           ANZ         Life Insurance           Guardian Insurance         Life Insurance           HBF Financial Services         Ezcover Life Insurance           NAB         Essential Life           NIB Health Funds Ltd         Value Life Insurance           QANTAS         Life Insurance           RACQ         Life Insurance           RACWA         Life Insurance           Real Insurance         Family Life Cover           Woolworths         Life Insurance           Zurich Australia         Ezcover Life Insurance           AMI         Life Insurance           X*         AMI           AMI         Life Insurance           X*         AMI           Guo         Life Insurance - Tailored Option	NobleOak Life Ltd	Premium Life Direct
HSICEasy Life InsuranceInsure Me NowSuperior Life Insurance CoverMedibankLife InsuranceTALLifetime Protection****ANZLife InsuranceGuardian InsuranceLife InsuranceBHF Financial ServicesEzicover Life InsuranceNABEssential LifeNIB Health Funds LtdValue Life InsuranceQANTASLife InsuranceRACQLife InsuranceRACQALife InsuranceRACMALife InsuranceRACMALife InsuranceRACMALife InsuranceRACMALife InsuranceRACMALife InsuranceWoolworthsLife InsuranceXLife InsuranceAMILife InsuranceK*Life InsuranceAMILife InsuranceSimple LifeSimple LifeInsuranceLineLife CoverVirgin MoneyLife Insurance - Tailored Option*ComminsureGiOLife Protect	****	
Insure Me NowSuperior Life Insurance CoverMedibankLife InsuranceTALLife Insurance***ANZLife InsuranceGuardian InsuranceLife InsuranceHBF Financial ServicesEzicover Life InsuranceNABEssential LifeNB Health Funds LtdValue Life InsuranceQANTASLife InsuranceRACQLife InsuranceRACWALife InsuranceRACWALife InsuranceVoolworthsLife InsuranceAMILife InsuranceAMILife InsuranceSciover Life InsuranceAMIK*AMILife InsuranceSimple LifeInsuranceSimple LifeInsuranceLife InsuranceK*AMILife InsuranceSimple LifeInsuranceLineLife Insurance Tailored Option*GIOLife Protect	ahm Health Insurance	life insurance
MedibankLife InsuranceTALLifetime Protection***ANZLife InsuranceGuardian InsuranceLife InsuranceHBF Financial ServicesEzicover Life InsuranceNABEssential LifeNB Health Funds LtdValue Life InsuranceQANTASLife InsuranceRACQLife InsuranceRACWALife InsuranceRacWAEsicover Life InsuranceVoolworthsLife InsuranceZurich AustraliaEzicover Life InsuranceAMILife InsuranceAMILife InsuranceComminsureSimple LifeInsuranceLineLife Insurance - Tailored Option*ComminsureGIOLife Protect	HSBC	Easy Life Insurance
TAL       Lifetime Protection         ****       Ife Insurance         ANZ       Life Insurance         Guardian Insurance       Life Insurance         HBF Financial Services       Ezicover Life Insurance         NAB       Essential Life         NIB Health Funds Ltd       Value Life Insurance         QANTAS       Life Insurance         RACQ       Life Insurance         RACWA       Life Protect         Real Insurance       Family Life Cover         Woolworths       Life Insurance         Zurich Australia       Ezicover Life Insurance         AAMI       Life Insurance         AAMI       Life Insurance         InsuranceLine       Simple Life         InsuranceLine       Life Insurance - Tailored Option         *       Kato         GIO       Life Protect	Insure Me Now	Superior Life Insurance Cover
***         ANZ       Life Insurance         Guardian Insurance       Life Insurance         HBF Financial Services       Ezicover Life Insurance         NAB       Essential Life         NIB Health Funds Ltd       Value Life Insurance         QANTAS       Life Insurance         RACQ       Life Insurance         RACVA       Life Insurance         Real Insurance       Family Life Cover         Woolworths       Life Insurance         Zurich Australia       Life Insurance         AMI       Life Insurance         Comminsure       Simple Life         InsuranceLine       Life Cover         Virgin Money       Life Insurance - Tailored Option         *       Elfe Service - Tailored Option	Medibank	Life Insurance
ANZLife InsuranceGuardian InsuranceLife InsuranceHBF Financial ServicesEzicover Life InsuranceNABEssential LifeNIB Health Funds LtdValue Life InsuranceQANTASLife InsuranceRACQLife InsuranceRACQLife InsuranceRACWALife ProtectReal InsuranceFamily Life CoverWoolworthsLife InsuranceZurich AustraliaEzicover Life InsuranceAMILife InsuranceComminsureSimple LifeInsuranceLineLife CoverVirgin MoneyLife Insurance - Tailored Option€IOLife Protect	TAL	Lifetime Protection
Guardian InsuranceLife InsuranceHBF Financial ServicesEzicover Life InsuranceNABEssential LifeNIB Health Funds LtdValue Life InsuranceQANTASLife InsuranceRACQLife InsuranceRACQLife InsuranceRaCWALife InsuranceWoolworthsLife InsuranceZurich AustraliaEzicover Life InsuranceAAMILife InsuranceComminsureSimple LifeNingue LifeSimple LifeVirgin MoneyLife Insurance - Tailored Option <b>*</b> GloLife Protect	***	
HBF Financial ServicesEzicover Life InsuranceNABEssential LifeNIB Health Funds LtdValue Life InsuranceQANTASLife InsuranceRACQLife InsuranceRACQLife ProtectReal InsuranceFamily Life CoverWoolworthsLife InsuranceZurich AustraliaEzicover Life InsuranceAAMILife InsuranceComminsureSimple LifeInsuranceLineLife CoverVirgin MoneyLife Insurance - Tailored Option <b>*</b> Eife ProtectGIOLife Protect	ANZ	Life Insurance
NABEssential LifeNIB Health Funds LtdValue Life InsuranceQANTASLife InsuranceRACQLife InsuranceRACWALife ProtectReal InsuranceFamily Life CoverWoolworthsLife InsuranceZurich AustraliaEzicover Life Insurance**AAMILife InsuranceCommInsureSimple LifeInsuranceLineLife CoverVirgin MoneyLife Insurance - Tailored Option*GIOLife Protect	Guardian Insurance	Life Insurance
NIB Health Funds LtdValue Life InsuranceQANTASLife InsuranceRACQLife InsuranceRACWALife ProtectReal InsuranceFamily Life CoverWoolworthsLife InsuranceZurich AustraliaEzicover Life Insurance**AAMICommInsureSimple LifeInsuranceLineLife CoverVirgin MoneyLife Insurance - Tailored Option*Eife Insurance - Tailored DifferenceGIOLife Protect	HBF Financial Services	Ezicover Life Insurance
QANTASLife InsuranceRACQLife InsuranceRACWALife ProtectReal InsuranceFamily Life CoverWoolworthsLife InsuranceZurich AustraliaEzicover Life Insurance**Life InsuranceAAMILife InsuranceCommInsureSimple LifeInsuranceLineLife CoverVirgin MoneyLife Insurance - Tailored Option*Eife Insurance - Tailored Dition	NAB	Essential Life
RACQLlfe InsuranceRACWALlfe ProtectReal InsuranceFamily Life CoverWoolworthsLife InsuranceZurich AustraliaEzicover Life Insurance**Life InsuranceAAMILife InsuranceCommInsureSimple LifeInsuranceLineLife CoverVirgin MoneyLife Insurance - Tailored Option*CommInsureGIOLife Protect	NIB Health Funds Ltd	Value Life Insurance
RACWALife ProtectReal InsuranceFamily Life CoverWoolworthsLife InsuranceZurich AustraliaEzicover Life Insurance**Ife InsuranceAAMILife InsuranceCommInsureSimple LifeInsuranceLineLife CoverVirgin MoneyLife Insurance - Tailored Option*Eife Insurance - Tailored DifferenceGIOLife Protect	QANTAS	Life Insurance
Real InsuranceFamily Life CoverWoolworthsLife InsuranceZurich AustraliaEzicover Life Insurance**Life InsuranceAAMILife InsuranceCommInsureSimple LifeInsuranceLineLife CoverVirgin MoneyLife Insurance - Tailored Option*Composed DetectGIOLife Protect	RACQ	Life Insurance
WoolworthsLife InsuranceZurich AustraliaEzicover Life Insurance**Life InsuranceAAMILife InsuranceCommInsureSimple LifeInsuranceLineLife CoverVirgin MoneyLife Insurance - Tailored Option*GIOLife Protect	RACWA	LIfe Protect
Zurich AustraliaEzicover Life Insurance★★Life InsuranceAAMILife InsuranceCommInsureSimple LifeInsuranceLineLife CoverVirgin MoneyLife Insurance - Tailored Option★Eife Insurance - Tailored OptionGIOLife Protect	Real Insurance	Family Life Cover
**AAMILife InsuranceCommInsureSimple LifeInsuranceLineLife CoverVirgin MoneyLife Insurance - Tailored Option*Eife Insurance - Tailored OptionfoloLife Protect	Woolworths	Life Insurance
AAMILife InsuranceCommInsureSimple LifeInsuranceLineLife CoverVirgin MoneyLife Insurance - Tailored Option★Ife Insurance - Tailored OptionGIOLife Protect	Zurich Australia	Ezicover Life Insurance
ComminsureSimple LifeInsuranceLineLife CoverVirgin MoneyLife Insurance - Tailored Option★Ife Insurance - Tailored OptionGIOLife Protect	**	
InsuranceLine     Life Cover       Virgin Money     Life Insurance - Tailored Option       ★     Image: Comparison of the Protect       GIO     Life Protect	AAMI	Life Insurance
Virgin Money     Life Insurance - Tailored Option       ★	Comminsure	Simple Life
<ul> <li>★</li> <li>GIO Life Protect</li> </ul>	InsuranceLine	Life Cover
GIO Life Protect	Virgin Money	Life Insurance - Tailored Option
	*	
NRMA Insurance Life Insurance	GIO	Life Protect
	NRMA Insurance	Life Insurance
SUNCORP Life Protect	SUNCORP	Life Protect

#### Direct Life Insurance Star Ratings

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.

Thirties Male Non-Smoker	
Company	Product
★★★★★ "Outstanding Value	n de la constante de la constan La constante de la constante de
NobleOak Life Ltd	Premium Life Direct
TAL	Lifetime Protection
****	
Allianz Australia	Life Plan
ANZ	Life Insurance
HBF Financial Services	Ezicover Life Insurance
HSBC	Easy Life Insurance
Insure Me Now	Superior Life Insurance Cover
Zurich Australia	Ezicover Life Insurance
***	
AAMI	Life Insurance
ahm Health Insurance	life insurance
GIO	Life Protect
Guardian Insurance	Life Insurance
Medibank	Life Insurance
NIB Health Funds Ltd	Value Life Insurance
QANTAS	Life Insurance
RACQ	Life Insurance
RACWA	Life Protect
Real Insurance	Family Life Cover
SUNCORP	Life Protect
Woolworths	Life Insurance
**	
CommInsure	Simple Life
InsuranceLine	Life Cover
NAB	Essential Life
Virgin Money	Life Insurance - Tailored Option
*	
NRMA Insurance	Life Insurance



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Company	Product
***** "Outstanding Value"	
HBF Financial Services	Ezicover Life Insurance
NobleOak Life Ltd	Premium Life Direct
Zurich Australia	Ezicover Life Insurance
****	
Allianz Australia	Life Plan
ANZ	Life Insurance
HSBC	Easy Life Insurance
Insure Me Now	Superior Life Insurance Cover
TAL	Lifetime Protection
***	
AAMI	Life Insurance
ahm Health Insurance	life insurance
Guardian Insurance	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
QANTAS	Life Insurance
RACQ	Life Insurance
RACWA	LIfe Protect
Real Insurance	Family Life Cover
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
**	
GIO	Life Protect
SUNCORP	Life Protect
*	
Comminsure	Simple Life
NRMA Insurance	Life Insurance

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Thirties Female Non-Smoker	
Company	Product
**** "Outstanding Value"	
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
TAL	Lifetime Protection
****	
Allianz Australia	Life Plan
ANZ	Life Insurance
HBF Financial Services	Ezicover Life Insurance
HSBC	Easy Life Insurance
QANTAS	Life Insurance
Zurich Australia	Ezicover Life Insurance
***	
AAMI	Life Insurance
ahm Health Insurance	life insurance
GIO	Life Protect
Guardian Insurance	Life Insurance
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
RACQ	Life Insurance
RACWA	LIfe Protect
Real Insurance	Family Life Cover
SUNCORP	Life Protect
Woolworths	Life Insurance
**	
InsuranceLine	Life Cover
Virgin Money	Life Insurance - Tailored Option
*	
CommInsure	Simple Life
NRMA Insurance	Life Insurance

Report Date: May, 2019

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Direct Life Insurance Star Ratings 2019 - Page



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.

	Thirties Female Smoker
Company	Product
★★★★★ "Outstanding Va	alue"
Allianz Australia	Life Plan
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
****	
ANZ	Life Insurance
HBF Financial Services	Ezicover Life Insurance
HSBC	Easy Life Insurance
TAL	Lifetime Protection
Zurich Australia	Ezicover Life Insurance
***	
ahm Health Insurance	life insurance
Guardian Insurance	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
QANTAS	Life Insurance
RACQ	Life Insurance
RACWA	LIfe Protect
Real Insurance	Family Life Cover
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
**	
ΑΑΜΙ	Life Insurance
GIO	Life Protect
SUNCORP	Life Protect
*	
CommInsure	Simple Life
NRMA Insurance	Life Insurance

#### Direct Life Insurance Star Ratings

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.

	Forties Male Non-Smoker
Company	Product
★★★★★ "Outstanding Value"	
Allianz Australia	Life Plan
NobleOak Life Ltd	Premium Life Direct
****	
HBF Financial Services	Ezicover Life Insurance
HSBC	Easy Life Insurance
Insure Me Now	Superior Life Insurance Cover
TAL	Lifetime Protection
Zurich Australia	Ezicover Life Insurance
***	
AAMI	Life Insurance
ahm Health Insurance	life insurance
ANZ	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NIB Health Funds Ltd	Value Life Insurance
QANTAS	Life Insurance
RACQ	LIfe Insurance
RACWA	LIfe Protect
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
**	
GIO	Life Protect
Guardian Insurance	Life Insurance
NAB	Essential Life
Real Insurance	Family Life Cover
SUNCORP	Life Protect
*	
Comminsure	Simple Life
NRMA Insurance	Life Insurance



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Company	
company	Product
★★★★★ "Outstanding Value"	
HBF Financial Services	Ezicover Life Insurance
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
Zurich Australia	Ezicover Life Insurance
****	
Allianz Australia	Life Plan
RACQ	Life Insurance
RACWA	Life Protect
***	
AAMI	Life Insurance
ahm Health Insurance	life insurance
ANZ	Life Insurance
HSBC	Easy Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
QANTAS	Life Insurance
Real Insurance	Family Life Cover
TAL	Lifetime Protection
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
**	
GIO	Life Protect
Guardian Insurance	Life Insurance
SUNCORP	Life Protect
*	
Comminsure	Simple Life
NRMA Insurance	Life Insurance

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.

	Forties Female Non-Smoker
Company	Product
**** "Outstanding Value"	
Allianz Australia	Life Plan
NobleOak Life Ltd	Premium Life Direct
TAL	Lifetime Protection
****	
ANZ	Life Insurance
HBF Financial Services	Ezicover Life Insurance
HSBC	Easy Life Insurance
Insure Me Now	Superior Life Insurance Cover
Zurich Australia	Ezicover Life Insurance
***	
AAMI	Life Insurance
ahm Health Insurance	life insurance
GIO	Life Protect
InsuranceLine	Life Cover
Medibank	Life Insurance
NIB Health Funds Ltd	Value Life Insurance
QANTAS	Life Insurance
RACQ	Life Insurance
RACWA	LIfe Protect
SUNCORP	Life Protect
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
**	
Guardian Insurance	Life Insurance
NAB	Essential Life
Real Insurance	Family Life Cover
*	
Comminsure	Simple Life
NRMA Insurance	Life Insurance

Report Date: May, 2019

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Direct Life Insurance Star Ratings 2019 - Page 1



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.

	Forties Female Smoker
Company	Product
★★★★★ "Outstanding Value"	
ANZ	Life Insurance
NobleOak Life Ltd	Premium Life Direct
***	
Allianz Australia	Life Plan
HBF Financial Services	Ezicover Life Insurance
Insure Me Now	Superior Life Insurance Cover
TAL	Lifetime Protection
Zurich Australia	Ezicover Life Insurance
***	
AAMI	Life Insurance
ahm Health Insurance	life insurance
HSBC	Easy Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
QANTAS	Life Insurance
RACQ	Life Insurance
RACWA	LIfe Protect
Virgin Money	Life Insurance - Tailored Option
**	
GIO	Life Protect
Guardian Insurance	Life Insurance
Real Insurance	Family Life Cover
SUNCORP	Life Protect
Woolworths	Life Insurance
*	
Comminsure	Simple Life
NRMA Insurance	Life Insurance

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"	
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
****	
Allianz Australia	Life Plan
HBF Financial Services	Ezicover Life Insurance
HSBC	Easy Life Insurance
Zurich Australia	Ezicover Life Insurance
***	
ahm Health Insurance	life insurance
ANZ	Life Insurance
Guardian Insurance	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
RACQ	Life Insurance
RACWA	LIfe Protect
Real Insurance	Family Life Cover
TAL	Lifetime Protection
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
**	
AAMI	Life Insurance
QANTAS	Life Insurance
*	
GIO	Life Protect
NRMA Insurance	Life Insurance
SUNCORP	Life Protect

Report Date: May, 2019

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Direct Life Insurance Star Ratings 2019 - Page 13

#### Direct Life Insurance Star Ratings

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 Smoker
Company	Product
★★★★★ "Outstanding Va	alue"
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
****	
ahm Health Insurance	life insurance
Allianz Australia	Life Plan
HBF Financial Services	Ezicover Life Insurance
HSBC	Easy Life Insurance
Zurich Australia	Ezicover Life Insurance
***	
ANZ	Life Insurance
Guardian Insurance	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
RACQ	Life Insurance
RACWA	Life Protect
Real Insurance	Family Life Cover
TAL	Lifetime Protection
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
**	
AAMI	Life Insurance
GIO	Life Protect
QANTAS	Life Insurance
SUNCORP	Life Protect
*	
NRMA Insurance	Life Insurance

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 Female Non-Smoker
Company	Product
★★★★★ "Outstanding Value"	
Allianz Australia	Life Plan
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
****	
HBF Financial Services	Ezicover Life Insurance
HSBC	Easy Life Insurance
TAL	Lifetime Protection
Zurich Australia	Ezicover Life Insurance
***	
ahm Health Insurance	life insurance
ANZ	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
QANTAS	Life Insurance
RACQ	Life Insurance
RACWA	LIfe Protect
Real Insurance	Family Life Cover
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
**	
AAMI	Life Insurance
Guardian Insurance	Life Insurance
*	
GIO	Life Protect
NRMA Insurance	Life Insurance
SUNCORP	Life Protect

Report Date: May, 2019

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Direct Life Insurance Star Ratings 2019 - Page 1

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 Female Smoker	
Company	Product
★★★★ "Outstanding Value"	
ahm Health Insurance	life insurance
Allianz Australia	Life Plan
NobleOak Life Ltd	Premium Life Direct
****	
HSBC	Easy Life Insurance
Insure Me Now	Superior Life Insurance Cover
Medibank	Life Insurance
NIB Health Funds Ltd	Value Life Insurance
***	
AAMI	Life Insurance
ANZ	Life Insurance
HBF Financial Services	Ezicover Life Insurance
InsuranceLine	Life Cover
NAB	Essential Life
QANTAS	Life Insurance
RACQ	Life Insurance
RACWA	Llfe Protect
TAL	Lifetime Protection
Virgin Money	Life Insurance - Tailored Option
Zurich Australia	Ezicover Life Insurance
**	
GIO	Life Protect
Real Insurance	Family Life Cover
SUNCORP	Life Protect
Woolworths	Life Insurance
*	
Guardian Insurance	Life Insurance
NRMA Insurance	Life Insurance

Report Date: May, 2019

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Direct Life Insurance Star Ratings 2019 - Page 16

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.

Late Fifties Male Non-Smoker	
Company	Product
★★★★ "Outstanding Value"	
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
****	
Allianz Australia	Life Plan
HBF Financial Services	Ezicover Life Insurance
HSBC	Easy Life Insurance
Zurich Australia	Ezicover Life Insurance
***	
ahm Health Insurance	life insurance
ANZ	Life Insurance
Guardian Insurance	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
RACQ	LIfe Insurance
RACWA	LIfe Protect
Real Insurance	Family Life Cover
TAL	Lifetime Protection
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
**	
AAMI	Life Insurance
QANTAS	Life Insurance
*	
GIO	Life Protect
NRMA Insurance	Life Insurance
SUNCORP	Life Protect

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#### Direct Life Insurance Star Ratings

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.

Company       Product         #***** "Outstanding Value"       Insure Me Now       Superior Life Insurance Cover         NobleOak Life Ltd       Premium Life Direct         #***       ahm Health Insurance       Iife Insurance         Allianz Australia       Life Plan         HBF Financial Services       Ezicover Life Insurance         Xife Australia       Life Insurance         HSC       Easy Life Insurance         Zurich Australia       Ezicover Life Insurance         ANI       Life Insurance         ANI       Life Insurance         ANZ       Life Insurance         Guardian Insurance       Life Insurance         InsuranceLine       Life Cover         Medibank       Life Insurance         NAB       Essential Life         NB Health Funds Ltd       Value Life Insurance         RACQ       Life Insurance         RACWA       Life Protect         Real Insurance       Family Life Cover         Total       Life Insurance         RACWA       Life Protect         Real Insurance       Family Life Cover         Total       Life Insurance - Tailored Option         Virgin Money       Life Insurance         SUNCORP	Late Fifties Male Smoker	
Insure Me Now     Superior Life Insurance Cover       NobleOak Life Ltd     Premium Life Direct       ****     ahm Health Insurance     Iife Insurance       Allianz Australia     Life Plan       HBF Financial Services     Ezicover Life Insurance       Zurich Australia     Life Insurance       AMI     Life Insurance       AMI     Life Insurance       AMI     Life Insurance       Guardian Insurance     Life Insurance       InsuranceLine     Life Cover       Medibank     Life Insurance       NB     Essential Life       NB Health Funds Ltd     Value Life Insurance       RACQ     Life Insurance       RACWA     Life Cover       TAL     Life Insurance       Virgin Money     Life Insurance       Virgin Money     Life Insurance       TAL     Life Insurance       SUNCORP     Life Protect       SUNCORP     Life Protect	Company	Product
NobleOak Life Ltd         Premium Life Direct           ****         Ife Insurance         Ife Insurance           Allianz Australia         Life Plan           HBF Financial Services         Ezicover Life Insurance           Life Cover         Easy Life Insurance           Zurich Australia         Life Insurance           AMI         Life Insurance           AMI         Life Insurance           AMI         Life Insurance           Guardian Insurance         Life Insurance           InsuranceLine         Life Cover           Medibank         Life Insurance           NAB         Essential Life           NB Essential Life         Value Life Insurance           RACQ         Life Insurance           RACWA         Life Cover           TAL         Life Insurance           Real Insurance         Family Life Cover           TAL         Life Insurance - Tailored Option           Virgin Money         Life Insurance - Tailored Option           Virgin Money         Life Protect           GIO         Life Protect           SUNCORP         Life Protect	★★★★ "Outstanding Value"	
*****         ahm Health Insurance       life insurance         Allianz Australia       Life Plan         HBF Financial Services       Ezicover Life Insurance         HSBC       Easy Life Insurance         Zurich Australia       Ezicover Life Insurance         ***       AMI         ANZ       Life Insurance         Guardian Insurance       Life Insurance         InsuranceLine       Life Cover         Medibank       Life Insurance         NAB       Essential Life         NB Leatth Funds Ltd       Value Life Insurance         RACQ       Life Insurance         RACQ       Life Insurance         RACWA       Life Protect         Real Insurance       Family Life Cover         TAL       Life Insurance         RACWA       Life Insurance         RACWA       Life Protect         Real Insurance       Family Life Cover         TAL       Life Insurance - Tailored Option         Woolworths       Life Insurance         If In Insurance       Life Insurance         RACOR       Life Insurance - Tailored Option         Kooloworths       Life Insurance         SUNCORP       Life Protect	Insure Me Now	Superior Life Insurance Cover
ahm Health Insurancelife insuranceAllianz AustraliaLife PlanHBF Financial ServicesEzkover Life InsuranceHSBCEasy Life InsuranceZurich AustraliaEzkover Life Insurance***AAMILife InsuranceANZLife InsuranceGuardian InsuranceLife InsuranceInsuranceLineLife CoverMedibankLife InsuranceNABEssential LifeNB Health Funds LtdValue Life InsuranceRACQLife InsuranceRACQLife InsuranceRACWALife CoverTALLife CoverTALLife CoverNaBFamily Life CoverTALLife InsuranceRACWALife InsuranceRACWALife InsuranceRacionLife CoverTALLife InsuranceSoloworthsLife InsuranceSuranceLife InsuranceRACWALife InsuranceRACWALife InsuranceRACWALife InsuranceRacionLife InsuranceSuranceLife InsuranceSuranceLife InsuranceSuranceLife InsuranceSuranceLife InsuranceSuranceLife InsuranceLife InsuranceLife InsuranceLife InsuranceLife InsuranceSuranceLife InsuranceLife InsuranceLife InsuranceLife InsuranceLife InsuranceLife InsuranceLife Insurance <trr>Life Insuranc</trr>	NobleOak Life Ltd	Premium Life Direct
Allianz AustraliaLife PlanHBF Financial ServicesEzicover Life InsuranceHSBCEasy Life InsuranceZurich AustraliaEzicover Life Insurance***AMILife InsuranceANZLife InsuranceGuardian InsuranceLife InsuranceInsuranceLineLife CoverMABEssential LifeNB Health Funds LtdValue Life InsuranceRACQLife InsuranceRACQLife InsuranceRACWALife CoverTALLife InsuranceRACWALife InsuranceVirgin MoneyLife Insurance - Tailored OptionVirgin MoneyLife ProtectGIOLife ProtectGIOLife ProtectSUNCORPLife ProtectK*ColoreLife ProtectSuncoreLife Protect<	****	
HBF Financial Services         Ezicover Life Insurance           HSBC         Easy Life Insurance           Zurich Australia         Ezicover Life Insurance           ****            AAMI         Life Insurance           ANZ         Life Insurance           Guardian Insurance         Life Insurance           InsuranceLine         Life Insurance           MBB Ealth Funds Ltd         Value Life Insurance           NAB         Essential Life           NIB Health Funds Ltd         Value Life Insurance           RACQ         Life Insurance           RACWA         Life Protect           Real Insurance         Family Life Cover           Virgin Money         Life Insurance           Virgin Money         Life Insurance           Virgin Money         Life Insurance           SUNCORP         Life Protect           SUNCORP         Life Protect	ahm Health Insurance	life insurance
HSBC       Easy Life Insurance         Zurich Australia       Ezicover Life Insurance         ***         AAMI       Life Insurance         ANZ       Life Insurance         Guardian Insurance       Life Insurance         InsuranceLine       Life Cover         Medibank       Life Insurance         NB Health Funds Ltd       Value Life Insurance         RACQ       Life Insurance         RACWA       Life Protect         Real Insurance       Life Insurance         Virgin Money       Life Insurance         Virgin Money       Life Insurance         GIO       Life Protect         SuncoRP       Life Protect         SUNCORP       Life Protect         SuncoR       Life Protect	Allianz Australia	Life Plan
Zurich Australia       Ezicover Life Insurance         ****         AAMI       Life Insurance         ANZ       Life Insurance         Guardian Insurance       Life Insurance         InsuranceLine       Life Cover         Medibank       Life Insurance         NB       Essential Life         NIB Health Funds Ltd       Value Life Insurance         RACQ       Life Insurance         RACWA       Life Protect         Real Insurance       Family Life Cover         TAL       Life Insurance         Virgin Money       Life Insurance         Virgin Money       Life Insurance         Sio       Life Protect         GIO       Life Protect         GIO       Life Protect         SUNCORP       Life Protect         SUNCORP       Life Protect	HBF Financial Services	Ezicover Life Insurance
****         AAMI       Life Insurance         ANZ       Life Insurance         Guardian Insurance       Life Insurance         InsuranceLine       Life Cover         Medibank       Life Insurance         NAB       Essential Life         NIB Health Funds Ltd       Value Life Insurance         RACQ       Life Insurance         RACWA       Life Protect         Real Insurance       Family Life Cover         TAL       Life Insurance - Tailored Option         Virgin Money       Life Insurance         GIO       Life Protect         GIO       Life Protect         SUNCORP       Life Protect	HSBC	Easy Life Insurance
AAMILife InsuranceANZLife InsuranceGuardian InsuranceLife InsuranceInsuranceLineLife CoverMedibankLife InsuranceNABEssential LifeNIB Health Funds LtdValue Life InsuranceRACQLife InsuranceRACWALife ProtectReal InsuranceFamily Life CoverTALLife Insurance - Tailored OptionVirgin MoneyLife Insurance\$**GIOGIOLife ProtectSUNCORPLife Protect\$*Sunce\$*Life Protect\$*Sunce\$*Life Protect\$*Life Protect <td>Zurich Australia</td> <td>Ezicover Life Insurance</td>	Zurich Australia	Ezicover Life Insurance
ANZLife InsuranceGuardian InsuranceLife InsuranceInsuranceLineLife CoverMedibankLife InsuranceNABEssential LifeNIB Health Funds LtdValue Life InsuranceRACQLife InsuranceRACWALife ProtectReal InsuranceFamily Life CoverTALLife Insurance - Tailored OptionVirgin MoneyLife InsuranceVirgin MoneyLife InsuranceSUNCORPLife ProtectSUNCORPLife ProtectKKata Kata Kata Kata Kata Kata Kata Kata	***	
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InsuranceLineLife CoverMedibankLife InsuranceNABEssential LifeNIB Health Funds LtdValue Life InsuranceRACQLife InsuranceRACQLife ProtectRacWALife ProtectionVirgin MoneyLife Insurance - Tailored OptionVoolworthsLife ProtectGIOLife ProtectSUNCORPLife ProtectXLife Protect<	ANZ	Life Insurance
MedibankLife InsuranceNABEssential LifeNIB Health Funds LtdValue Life InsuranceRACQLife InsuranceRACWALife ProtectReal InsuranceFamily Life CoverTALLifetime ProtectionVirgin MoneyLife Insurance - Tailored OptionWoolworthsLife InsuranceGIOLife ProtectSUNCORPLife Protect*	Guardian Insurance	Life Insurance
NABEssential LifeNIB Health Funds LtdValue Life InsuranceRACQLife InsuranceRACWALife ProtectReal InsuranceFamily Life CoverTALLifetime ProtectionVirgin MoneyLife Insurance - Tailored OptionVoolworthsLife Insurance <b>K</b> Life InsuranceGIOLife ProtectSUNCORPLife Protect	InsuranceLine	Life Cover
NIB Health Funds LtdValue Life InsuranceRACQLife InsuranceRACWALife ProtectReal InsuranceFamily Life CoverTALLifetime ProtectionVirgin MoneyLife Insurance - Tailored OptionWoolworthsLife Insurance\$\lambda \coloretIfe InsuranceGIOLife ProtectSUNCORPLife Protect	Medibank	Life Insurance
RACQLife InsuranceRacWALife ProtectReal InsuranceFamily Life CoverTALLifetime ProtectionVirgin MoneyLife Insurance - Tailored OptionWoolworthsLife Insurance\$\scale{1}\$Life Insurance\$\scale{1}\$Life Insurance\$\scale{1}\$Life Protect\$\scale{1}\$Life Protect\$	NAB	Essential Life
RACWALife ProtectReal InsuranceFamily Life CoverTALLifetime ProtectionVirgin MoneyLife Insurance - Tailored OptionWoolworthsLife InsuranceGIOLife ProtectSUNCORPLife Protect*Life Protect	NIB Health Funds Ltd	Value Life Insurance
Real InsuranceFamily Life CoverTALLifetime ProtectionVirgin MoneyLife Insurance - Tailored OptionWoolworthsLife InsuranceGIOLife ProtectSUNCORPLife Protect	RACQ	Llfe Insurance
TALLifetime ProtectionVirgin MoneyLife Insurance - Tailored OptionWoolworthsLife InsuranceK**Life ProtectGIOLife ProtectSUNCORPLife Protect	RACWA	LIfe Protect
Virgin MoneyLife Insurance - Tailored OptionWoolworthsLife Insurance**Ife ProtectGIOLife ProtectSUNCORPLife Protect*Ife Protect	Real Insurance	Family Life Cover
Woolworths     Life Insurance       ★★     Ife Protect       SUNCORP     Life Protect       ★     Ife Protect	TAL	Lifetime Protection
K**   GIO   Life Protect   SUNCORP   Life Protect	Virgin Money	Life Insurance - Tailored Option
GIO     Life Protect       SUNCORP     Life Protect       *	Woolworths	Life Insurance
SUNCORP Life Protect	**	
*	GIO	Life Protect
	SUNCORP	Life Protect
NRMA Insurance Life Insurance	*	
	NRMA Insurance	Life Insurance
QANTAS Life Insurance	QANTAS	Life Insurance

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Late Fifties Female Non-Smoker	
Company	Product
★★★★ "Outstanding Value"	
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
****	
Allianz Australia	Life Plan
HBF Financial Services	Ezicover Life Insurance
HSBC	Easy Life Insurance
Zurich Australia	Ezicover Life Insurance
***	
ahm Health Insurance	life insurance
ANZ	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
RACQ	Llfe Insurance
RACWA	LIfe Protect
Real Insurance	Family Life Cover
TAL	Lifetime Protection
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
**	
AAMI	Life Insurance
GIO	Life Protect
Guardian Insurance	Life Insurance
SUNCORP	Life Protect
*	
NRMA Insurance	Life Insurance
QANTAS	Life Insurance

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Late Fifties Female Smoker	
Company	Product
★★★★★ "Outstanding Value"	
ahm Health Insurance	life insurance
Allianz Australia	Life Plan
NobleOak Life Ltd	Premium Life Direct
****	
HSBC	Easy Life Insurance
Insure Me Now	Superior Life Insurance Cover
Medibank	Life Insurance
NIB Health Funds Ltd	Value Life Insurance
***	
AAMI	Life Insurance
ANZ	Life Insurance
GIO	Life Protect
HBF Financial Services	Ezicover Life Insurance
InsuranceLine	Life Cover
NAB	Essential Life
RACQ	Life Insurance
RACWA	LIfe Protect
SUNCORP	Life Protect
TAL	Lifetime Protection
Virgin Money	Life Insurance - Tailored Option
Zurich Australia	Ezicover Life Insurance
**	
QANTAS	Life Insurance
Real Insurance	Family Life Cover
Woolworths	Life Insurance
*	
Guardian Insurance	Life Insurance
NRMA Insurance	Life Insurance

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