

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 |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| NobleOak Life Ltd | Premium Life Direct Income |
| Virgin Money | Income Protection Tailored |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Medibank | Income Protection - Standard |
| NIB Health Funds Ltd | Income Protection |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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20-29 Years Female Heavy Blue Collar Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| NRMA Insurance | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Medibank | Income Protection - Standard |
| NIB Health Funds Ltd | Income Protection |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| NobleOak Life Ltd | Premium Life Direct Income |
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20-29 Years Female Light Blue Collar Non-Smoker

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| ANZ | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NRMA Insurance | Income Protection |
| TAL | Income Protection - Accident, Illness Cover |
| Zurich Australia | Ezicover Income Protection |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NIB Health Funds Ltd | Income Protection |
| NobleOak Life Ltd | Premium Life Direct Income |
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20-29 Years Female Light Blue Collar Smoker

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|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| ANZ | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NRMA Insurance | Income Protection |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NIB Health Funds Ltd | Income Protection |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| TAL | Income Protection - Accident, Illness Cover |
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20-29 Years Female Medium Blue Collar Non-Smoker

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| NRMA Insurance | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| SUNCORP | Income Protect Plus |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
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20-29 Years Female Medium Blue Collar Smoker

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| NRMA Insurance | Income Protection |
| Virgin Money | Income Protection Tailored |
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| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| SUNCORP | Income Protect Plus |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
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| Medibank | Income Protection - Standard |
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20-29 Years Female Professional/White Collar Non-Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| ANZ | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Medibank | Income Protection - Standard |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| RACQ | Income Protection |
| RACWA | Income Protect |
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| TAL | Income Protection - Accident, Illness Cover |
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| Zurich Australia | Ezicover Income Protection |



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20-29 Years Female Professional/White Collar Smoker

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|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| ANZ | Income Protection |
| Virgin Money | Income Protection Tailored |
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| InsuranceLine | Income Protection Plus Ratesaver |
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| NIB Health Funds Ltd | Income Protection |
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20-29 Years Male Heavy Blue Collar Non-Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| NRMA Insurance | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
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| 20-29 Years | Male Heav | v Blue Co | llar Smoker |
|----------------|-------------|-----------|--------------|
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| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| NRMA Insurance | Income Protection |
| Virgin Money | Income Protection Tailored |
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| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
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20-29 Years Male Light Blue Collar Non-Smoker

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| TAL | Income Protection - Accident, Illness Cover |
| Zurich Australia | Ezicover Income Protection |
| *** | |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Ratesaver |
| QANTAS | Income Protection Insurance |
| Virgin Money | Income Protection Tailored |
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| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NIB Health Funds Ltd | Income Protection |
| NobleOak Life Ltd | Premium Life Direct Income |
| NRMA Insurance | Income Protection |
| SUNCORP | Income Protect Plus |
| Virgin Money | Income Protection - Quick & Easy |



SUNCORP

Virgin Money

Direct Income Protection Star Ratings

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| | 20-29 Years Male Light Blue Collar Smoker |
|--------------------------|---|
| Company | Product |
| ★★★★ "Outstanding Value" | |
| TAL | Income Protection - Accident, Illness Cover |
| Zurich Australia | Ezicover Income Protection |
| *** | |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Ratesaver |
| QANTAS | Income Protection Insurance |
| Virgin Money | Income Protection Tailored |
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| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NIB Health Funds Ltd | Income Protection |
| NobleOak Life Ltd | Premium Life Direct Income |
| NRMA Insurance | Income Protection |

Income Protect Plus

Income Protection - Quick & Easy



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20-29 Years Male Medium Blue Collar Non-Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| SUNCORP | Income Protect Plus |
| TAL | Income Protection - Accident, Illness Cover |
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| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
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20-29 Years Male Professional/White Collar Non-Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| ANZ | Income Protection |
| TAL | Income Protection - Accident, Illness Cover |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NRMA Insurance | Income Protection |
| QANTAS | Income Protection Insurance |
| Virgin Money | Income Protection Tailored |
| Zurich Australia | Ezicover Income Protection |
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| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NIB Health Funds Ltd | Income Protection |
| NobleOak Life Ltd | Premium Life Direct Income |
| RACQ | Income Protection |
| RACWA | Income Protect |
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30-39 Years Female Heavy Blue Collar Non-Smoker

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| SUNCORP | Income Protect Plus |
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| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
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30-39 Years Female Heavy Blue Collar Smoker

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| ★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
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| NIB Health Funds Ltd | Income Protection |
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30-39 Years Female Light Blue Collar Non-Smoker

| Company | Product |
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| ★★★★★ "Outstanding Value" | |
| ANZ | Income Protection |
| Virgin Money | Income Protection Tailored |
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30-39 Years Female Medium Blue Collar Non-Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| SUNCORP | Income Protect Plus |
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| AAMI | Comprehensive Income Cover |
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30-39 Years Female Medium Blue Collar Smoker

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

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
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| *** | |
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| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
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30-39 Years Male Heavy Blue Collar Non-Smoker

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| NIB Health Funds Ltd | Income Protection |
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| 30-39 Years | Mala Haav | v Rlua Co | llar Smoker |
|--------------------|-------------|-----------|-------------|
| SU-SS TEALS | iviale neav | y blue co | nai Sinokei |

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
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| ★★★★★ "Outstanding Value" | |
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| ★★★★★ "Outstanding Value" | | |
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| SUNCORP | Income Protect Plus | |

Income Protection - Quick & Easy

Virgin Money



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30-39 Years Male Medium Blue Collar Non-Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| TAL | Income Protection - Accident, Illness Cover |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| Virgin Money | Income Protection - Quick & Easy |



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 Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| TAL | Income Protection - Accident, Illness Cover |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| Virgin Money | Income Protection - Quick & Easy |



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

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| ANZ | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| TAL | Income Protection - Accident, Illness Cover |
| Zurich Australia | Ezicover Income Protection |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NIB Health Funds Ltd | Income Protection |
| NobleOak Life Ltd | Premium Life Direct Income |
| NRMA Insurance | Income Protection |
| QANTAS | Income Protection Insurance |
| RACQ | Income Protection |
| RACWA | Income Protect |
| SUNCORP | Income Protect Plus |
| Virgin Money | Income Protection - Quick & Easy |



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30-39 Years Male Professional/White Collar Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| ANZ | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Medibank | Income Protection - Standard |
| TAL | Income Protection - Accident, Illness Cover |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| NIB Health Funds Ltd | Income Protection |
| NobleOak Life Ltd | Premium Life Direct Income |
| NRMA Insurance | Income Protection |
| QANTAS | Income Protection Insurance |
| RACQ | Income Protection |
| RACWA | Income Protect |
| SUNCORP | Income Protect Plus |
| Virgin Money | Income Protection - Quick & Easy |
| Zurich Australia | Ezicover Income Protection |



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40-49 Years Female Heavy Blue Collar Non-Smoker

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| AAMI | Comprehensive Income Cover |
| Medibank | Income Protection - Standard |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| SUNCORP | Income Protect Plus |
| *** | |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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40-49 Years Female Heavy Blue Collar Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| SUNCORP | Income Protect Plus |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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40-49 Years Female Light Blue Collar Non-Smoker

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| ANZ | Income Protection |
| Zurich Australia | Ezicover Income Protection |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NRMA Insurance | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NIB Health Funds Ltd | Income Protection |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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40-49 Years Female Light Blue Collar Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| ANZ | Income Protection |
| Zurich Australia | Ezicover Income Protection |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NRMA Insurance | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NIB Health Funds Ltd | Income Protection |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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40-49 Years Female Medium Blue Collar Non-Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| SUNCORP | Income Protect Plus |
| *** | |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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40-49 Years Female Medium Blue Collar Smoker

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| SUNCORP | Income Protect Plus |
| *** | |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| ANZ | Income Protection |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| RACQ | Income Protection |
| RACWA | Income Protect |
| Zurich Australia | Ezicover Income Protection |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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40-49 Years Female Professional/White Collar Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| ANZ | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| RACQ | Income Protection |
| RACWA | Income Protect |
| Zurich Australia | Ezicover Income Protection |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| NRMA Insurance | Income Protection |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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40-49 Years Male Heavy Blue Collar Non-Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| NRMA Insurance | Income Protection |
| SUNCORP | Income Protect Plus |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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| 40-49 Years Mal | e Heavy Blue | Collar Smoker |
|---------------------|---------------|-----------------|
| TO TO I Cui S IViui | c licary bluc | Collai Sillokci |

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| SUNCORP | Income Protect Plus |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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40-49 Years Male Light Blue Collar Non-Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| Virgin Money | Income Protection Tailored |
| Zurich Australia | Ezicover Income Protection |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| TAL | Income Protection - Accident, Illness Cover |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| Virgin Money | Income Protection - Quick & Easy |



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| | 40-49 Years Male Light Blue Collar Smoker |
|---------------------------|---|
| Company | Product |
| ★★★★★ "Outstanding Value' | |
| Virgin Money | Income Protection Tailored |
| Zurich Australia | Ezicover Income Protection |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| TAL | Income Protection - Accident, Illness Cover |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| Virgin Money | Income Protection - Quick & Easy |



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40-49 Years Male Medium Blue Collar Non-Smoker

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| SUNCORP | Income Protect Plus |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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40-49 Years Male Medium Blue Collar Smoker

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| SUNCORP | Income Protect Plus |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
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40-49 Years Male Professional/White Collar Non-Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| NIB Health Funds Ltd | Income Protection |
| RACQ | Income Protection |
| RACWA | Income Protect |
| Zurich Australia | Ezicover Income Protection |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| NRMA Insurance | Income Protection |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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40-49 Years Male Professional/White Collar Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| ANZ | Income Protection |
| NIB Health Funds Ltd | Income Protection |
| RACQ | Income Protection |
| RACWA | Income Protect |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| NRMA Insurance | Income Protection |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |
| Zurich Australia | Ezicover Income Protection |



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50-54 Years Female Heavy Blue Collar Non-Smoker

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| NRMA Insurance | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| SUNCORP | Income Protect Plus |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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50-54 Years Female Heavy Blue Collar Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| NRMA Insurance | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| SUNCORP | Income Protect Plus |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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50-54 Years Female Light Blue Collar Non-Smoker

| Company | Product | |
|---------------------------|---|--|
| ★★★★★ "Outstanding Value" | | |
| NRMA Insurance | Income Protection | |
| Virgin Money | Income Protection Tailored | |
| *** | | |
| ANZ | Income Protection | |
| InsuranceLine | Income Protection Plus Ratesaver | |
| NIB Health Funds Ltd | Income Protection | |
| TAL | Income Protection - Accident, Illness Cover | |
| Zurich Australia | Ezicover Income Protection | |
| *** | | |
| AAMI | Comprehensive Income Cover | |
| InsuranceLine | Income Protection Plus Timesaver | |
| Medibank | Income Protection - Standard | |
| NobleOak Life Ltd | Premium Life Direct Income | |
| QANTAS | Income Protection Insurance | |
| SUNCORP | Income Protect Plus | |
| Virgin Money | Income Protection - Quick & Easy | |



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50-54 Years Female Light Blue Collar Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| NRMA Insurance | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Ratesaver |
| Medibank | Income Protection - Standard |
| NIB Health Funds Ltd | Income Protection |
| Zurich Australia | Ezicover Income Protection |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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50-54 Years Female Medium Blue Collar Non-Smoker

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| NRMA Insurance | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| SUNCORP | Income Protect Plus |
| Virgin Money | Income Protection - Quick & Easy |
| *** | |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |



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50-54 Years Female Medium Blue Collar Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| NRMA Insurance | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| SUNCORP | Income Protect Plus |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| ANZ | Income Protection |
| Medibank | Income Protection - Standard |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| RACQ | Income Protection |
| RACWA | Income Protect |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |
| Zurich Australia | Ezicover Income Protection |



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50-54 Years Female Professional/White Collar Smoker

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| ANZ | Income Protection |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| RACQ | Income Protection |
| RACWA | Income Protect |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| TAL | Income Protection - Accident, Illness Cover |
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50-54 Years Male Heavy Blue Collar Non-Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| NRMA Insurance | Income Protection |
| SUNCORP | Income Protect Plus |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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 Heav | v Rlue Col | lar Smoker |
|--------------------|------------|------------|--------------|
| JU JT ICUIS | Maic Hicav | y Diac coi | iai Sillokci |

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| NRMA Insurance | Income Protection |
| SUNCORP | Income Protect Plus |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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50-54 Years Male Light Blue Collar Non-Smoker

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| Zurich Australia | Ezicover Income Protection |
| *** | |
| ANZ | Income Protection |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| TAL | Income Protection - Accident, Illness Cover |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| Virgin Money | Income Protection - Quick & Easy |



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| | 50-54 Years Male Light Blue Collar Smoker |
|--------------------------|---|
| Company | Product |
| ★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| ANZ | Income Protection |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
| Zurich Australia | Ezicover Income Protection |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| SUNCORP | Income Protect Plus |

Income Protection - Quick & Easy

Virgin Money



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50-54 Years Male Medium Blue Collar Non-Smoker

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| Virgin Money | Income Protection Tailored |
| **** | |
| AAMI | Comprehensive Income Cover |
| NRMA Insurance | Income Protection |
| SUNCORP | Income Protect Plus |
| Virgin Money | Income Protection - Quick & Easy |
| *** | |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |



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50-54 Years Male Medium Blue Collar Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| ANZ | Income Protection |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| SUNCORP | Income Protect Plus |
| Virgin Money | Income Protection Tailored |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NobleOak Life Ltd | Premium Life Direct Income |
| RACWA | Income Protect |
| Virgin Money | Income Protection Tailored |
| *** | |
| ANZ | Income Protection |
| Medibank | Income Protection - Standard |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| RACQ | Income Protection |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |
| Zurich Australia | Ezicover Income Protection |



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50-54 Years Male Professional/White Collar Smoker

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| RACWA | Income Protect |
| Virgin Money | Income Protection Tailored |
| *** | |
| ANZ | Income Protection |
| Medibank | Income Protection - Standard |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| RACQ | Income Protection |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |
| Zurich Australia | Ezicover Income Protection |



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55-59 Years Female Heavy Blue Collar Non-Smoker

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| NRMA Insurance | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| SUNCORP | Income Protect Plus |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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55-59 Years Female Heavy Blue Collar Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| NRMA Insurance | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| SUNCORP | Income Protect Plus |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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 |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| ANZ | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| Zurich Australia | Ezicover Income Protection |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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| 55-59 Years Female Light Blue Collar Smoker | |
|---|--|
|---|--|

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| ANZ | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| Zurich Australia | Ezicover Income Protection |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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55-59 Years Female Medium Blue Collar Non-Smoker

| Income Protection Plus Ratesaver |
|---|
| Income Protection Tailored |
| |
| Comprehensive Income Cover |
| Income Protection |
| Income Protection |
| Income Protect Plus |
| Income Protection - Quick & Easy |
| |
| Income Protection |
| Income Protection Plus Timesaver |
| Income Protection - Standard |
| Premium Life Direct Income |
| Income Protection Insurance |
| Income Protection - Accident, Illness Cover |
| |



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55-59 Years Female Medium Blue Collar Smoker

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| AAMI | Comprehensive Income Cover |
| ANZ | Income Protection |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| SUNCORP | Income Protect Plus |
| *** | |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| Medibank | Income Protection - Standard |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| RACQ | Income Protection |
| RACWA | Income Protect |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |
| Zurich Australia | Ezicover Income Protection |



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55-59 Years Female Professional/White Collar Smoker

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| Medibank | Income Protection - Standard |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| RACQ | Income Protection |
| RACWA | Income Protect |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |
| Zurich Australia | Ezicover Income Protection |



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55-59 Years Male Heavy Blue Collar Non-Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| AAMI | Comprehensive Income Cover |
| Medibank | Income Protection - Standard |
| NRMA Insurance | Income Protection |
| SUNCORP | Income Protect Plus |
| *** | |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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| 55-59 Years | | v Diua Cal | Lar Cmallar |
|-----------------|-----------|------------|-------------|
| 2)2=2)4 (Call V | Male Heav | v blue col | iai Sinokei |
| | | | |

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| NIB Health Funds Ltd | Income Protection |
| Virgin Money | Income Protection Tailored |
| *** | |
| AAMI | Comprehensive Income Cover |
| Medibank | Income Protection - Standard |
| NRMA Insurance | Income Protection |
| SUNCORP | Income Protect Plus |
| *** | |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |



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55-59 Years Male Light Blue Collar Non-Smoker

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| TAL | Income Protection - Accident, Illness Cover |
| Zurich Australia | Ezicover Income Protection |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| Virgin Money | Income Protection - Quick & Easy |



SUNCORP

Virgin Money

Direct Income Protection Star Ratings

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55-59 Years Male Light Blue Collar Smoker **Company Product** ANZ Income Protection InsuranceLine Income Protection Plus Ratesaver Virgin Money Income Protection Tailored **NIB Health Funds Ltd** Income Protection **NRMA Insurance Income Protection** TAL Income Protection - Accident, Illness Cover **Zurich Australia Ezicover Income Protection** AAMI Comprehensive Income Cover InsuranceLine Income Protection Plus Timesaver Medibank Income Protection - Standard NobleOak Life Ltd Premium Life Direct Income **QANTAS** Income Protection Insurance

Income Protect Plus

Income Protection - Quick & Easy



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55-59 Years Male Medium Blue Collar Non-Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| AAMI | Comprehensive Income Cover |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| SUNCORP | Income Protect Plus |
| Virgin Money | Income Protection - Quick & Easy |
| *** | |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |



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55-59 Years Male Medium Blue Collar Smoker

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| AAMI | Comprehensive Income Cover |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| SUNCORP | Income Protect Plus |
| Virgin Money | Income Protection - Quick & Easy |
| *** | |
| ANZ | Income Protection |
| InsuranceLine | Income Protection Plus Timesaver |
| Medibank | Income Protection - Standard |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| TAL | Income Protection - Accident, Illness Cover |



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

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| ANZ | Income Protection |
| Medibank | Income Protection - Standard |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| RACQ | Income Protection |
| RACWA | Income Protect |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |
| Zurich Australia | Ezicover Income Protection |



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55-59 Years Male Professional/White Collar Smoker

| Company | Product |
|--------------------------|---|
| ★★★★ "Outstanding Value" | |
| InsuranceLine | Income Protection Plus Ratesaver |
| Virgin Money | Income Protection Tailored |
| *** | |
| ANZ | Income Protection |
| Medibank | Income Protection - Standard |
| NIB Health Funds Ltd | Income Protection |
| NRMA Insurance | Income Protection |
| RACQ | Income Protection |
| RACWA | Income Protect |
| *** | |
| AAMI | Comprehensive Income Cover |
| InsuranceLine | Income Protection Plus Timesaver |
| NobleOak Life Ltd | Premium Life Direct Income |
| QANTAS | Income Protection Insurance |
| SUNCORP | Income Protect Plus |
| TAL | Income Protection - Accident, Illness Cover |
| Virgin Money | Income Protection - Quick & Easy |
| Zurich Australia | Ezicover Income Protection |