



life insurance star ratings level

Accelerate by Tower

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female
Packaged Life Insurance						
Blue Collar Accelerate Protection Policy Life Plan	★★	★★★	★★★	★★★	★★★	★★★
Professional Accelerate Protection Policy Life Plan	★★★	★★	★★★	★★★★	★★★	★★★
Retail/Light manual Accelerate Protection Policy Life Plan	★★	★★	★★★	★★★	★★★	★★★
White Collar Accelerate Protection Policy Life Plan	★★★	★★	★★★★	★★★★	★★★	★★★
Term Life Insurance						
Blue Collar Accelerate Protection Policy Life Plan	★★	★★	★★★	★★★	★★★	★★★
Professional Accelerate Protection Policy Life Plan	★★	★★★	★★★	★★★	★★★	★★★
Retail/Light manual Accelerate Protection Policy Life Plan	★★★	★★	★★★	★★★	★★★★	★★★
White Collar Accelerate Protection Policy Life Plan	★★★	★★★	★★★	★★★	★★★★	★★★
Income Protection						
Blue Collar Accelerate Comp Income Plan - Indemnity	★★	★★★★	*	★★	*	★★
Accelerate Standard Income Plan - Indemnity	★★★	★★★★★	★★	★★★★★	★★★	★★★★★
Professional Accelerate Comp Income Plan - Indemnity	*	*	*	*	*	*
Accelerate Standard Income Plan - Indemnity	★★	★★	★★	★★	★★	★★
Retail/Light manual Accelerate Comp Income Plan - Indemnity	*	★★	*	*	*	★★
Accelerate Standard Income Plan - Indemnity	★★★	★★★★	*	★★★	★★	★★★
White Collar Accelerate Comp Income Plan - Indemnity	*	*	*	*	*	*
Accelerate Standard Income Plan - Indemnity	★★	★★★	*	*	★★	★★
Trauma Insurance						
Blue Collar Accelerate Protection Policy - Standalone Trauma	★★	*	*	*	*	*
Professional Accelerate Protection Policy - Standalone Trauma	★★	*	*	*	*	*
Retail/Light manual Accelerate Protection Policy - Standalone Trauma	★★	*	*	*	*	*
White Collar Accelerate Protection Policy - Standalone Trauma	★★	*	*	*	*	*

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COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

TPD Insurance

Blue Collar						
Accelerate Protection Policy - Standalone TPD	★★	★★	★★	★★	★★	★★
Professional						
Accelerate Protection Policy - Standalone TPD	★★	★★	★★★	★★★	★★★	★★★★
Retail/Light manual						
Accelerate Protection Policy - Standalone TPD	★★	★★	★★	★★★	★★	★★
White Collar						
Accelerate Protection Policy - Standalone TPD	★★	★★	★★★	★★★★	★★★	★★★★

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life insurance star ratings level

AIA Australia

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Packaged Life Insurance

Blue Collar Term Life Plan & TPD & Crisis Recovery Comp	★★	★★	★★	★★	★★	★★
Professional Term Life Plan & TPD & Crisis Recovery Comp	★★	★★	★★	★★	★★	★★
Retail/Light manual Term Life Plan & TPD & Crisis Recovery Comp	★★	★★	★★	★	★★	★★
White Collar Term Life Plan & TPD & Crisis Recovery Comp	★★	★★	★★	★★	★★	★

Term Life Insurance

Blue Collar Life Cover Benefit	★★	★★	★★★★	★★★★	★★★	★★
Professional Life Cover Benefit	★★	★★	★★★	★★★★	★★★	★★
Retail/Light manual Life Cover Benefit	★★	★★	★★★★	★★★★	★★★	★★
White Collar Life Cover Benefit	★★	★★	★★★★	★★★★	★★★	★★

Income Protection

Blue Collar Disability Income Plan	★★★★	★★★★	★★★★	★★★★	★★★★★	★★★★
Disability Income PLUS Optional	★★★	★★★	★★★★	★★★★	★★★★	★★★
Professional Disability Income Plan	★★★	★★★★	★★★	★★★	★★★	★★★
Disability Income PLUS Optional	★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★
Retail/Light manual Disability Income Plan	★★★★	★★★★★	★★★★	★★★★★	★★★★★	★★★★★
Disability Income PLUS Optional	★★★★	★★★★	★★★★	★★★★★	★★★★	★★★★
White Collar Disability Income Plan	★★★★★	★★★★★	★★★★	★★★★	★★★★★	★★★★★
Disability Income PLUS Optional	★★★★	★★★★★	★★★★	★★★★★	★★★★	★★★★

Trauma Insurance

Blue Collar SA Crisis Recovery Comprehensive	★	★	★	★	★	★
Professional SA Crisis Recovery Comprehensive	★	★	★	★	★	★
Retail/Light manual SA Crisis Recovery Comprehensive	★	★	★	★	★	★
White Collar SA Crisis Recovery Comprehensive	★	★	★	★	★	★

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life insurance star ratings level

AIA Australia

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

TPD Insurance

Blue Collar						
Permanent Disablement StandAlone	★	★	★★	★★	★	★
Professional						
Permanent Disablement StandAlone	★	★	★	★	★	★
Retail/Light manual						
Permanent Disablement StandAlone	★	★	★★	★★	★★	★
White Collar						
Permanent Disablement StandAlone	★	★	★	★	★	★

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life insurance star ratings level

AMP Life

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Packaged Life Insurance

Blue Collar

Flexible Life Time Prot & TPD & Crisis Cover Premier	★	★★	★	★	★	★★
Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	★	★★	★	★	★	★★
Flexible Life Time Prot & TPD & Crisis Cover Standard	★	★★	★	★	★★	★★

Professional

Flexible Life Time Prot & TPD & Crisis Cover Premier	★★	★	★	★	★	★
Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	★★	★	★	★	★	★
Flexible Life Time Prot & TPD & Crisis Cover Standard	★	★	★	★	★	★

Retail/Light manual

Flexible Life Time Prot & TPD & Crisis Cover Premier	★★	★★	★	★	★★	★★
Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	★★	★★	★	★	★★	★★
Flexible Life Time Prot & TPD & Crisis Cover Standard	★★	★★	★	★	★★★	★★

White Collar

Flexible Life Time Prot & TPD & Crisis Cover Premier	★★	★★	★	★	★★	★
Flexible Life Time Prot & TPD & Crisis Cover Premier Partial Plus	★★	★★	★	★	★★	★
Flexible Life Time Prot & TPD & Crisis Cover Standard	★★	★★	★	★	★★★	★★

Term Life Insurance

Blue Collar

Flexible Life Time Prot	★	★	★	★	★	★
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Professional

Flexible Life Time Prot	★	★	★	★	★	★
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Retail/Light manual

Flexible Life Time Prot	★	★	★	★	★	★
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White Collar

Flexible Life Time Prot	★	★	★	★	★	★
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Income Protection

Blue Collar

Flex Lt Inc. Cont. Advances	★	★	★	★	★★	★
Flex Lt Inc. Cont. Standard	★★	★★	★★	★★	★★★	★★

Professional

Flex Lt Inc. Cont. Advances	★	★	★★	★	★	★
Flex Lt Inc. Cont. Standard	★★	★	★★	★★	★★	★★

Retail/Light manual

Flex Lt Inc. Cont. Advances	★★	★	★★	★	★★	★★
Flex Lt Inc. Cont. Standard	★★★	★★	★★★	★★	★★★	★★★

White Collar

Flex Lt Inc. Cont. Advances	★★	★	★★	★	★★★	★★
Flex Lt Inc. Cont. Standard	★★★	★★	★★★	★★	★★★★	★★★

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life insurance star ratings level

AMP Life

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Trauma Insurance

Blue Collar

FlexLifeTime Crisis Prem	★	★	★	★	★★★	★★
FlexLifeTime Crisis Prem w/ Partial Plus	★	★	★	★	★★★	★★★
FlexLifeTime Crisis Std	★	★	★	★	★★	★★

Professional

FlexLifeTime Crisis Prem	★	★	★	★	★	★
FlexLifeTime Crisis Prem w/ Partial Plus	★★	★	★	★	★★	★
FlexLifeTime Crisis Std	★	★	★	★	★	★

Retail/Light manual

FlexLifeTime Crisis Prem	★	★	★	★	★★	★★
FlexLifeTime Crisis Prem w/ Partial Plus	★	★	★	★	★★	★★
FlexLifeTime Crisis Std	★	★	★	★	★★	★★

White Collar

FlexLifeTime Crisis Prem	★	★	★	★	★★	★★
FlexLifeTime Crisis Prem w/ Partial Plus	★	★	★	★	★★	★★
FlexLifeTime Crisis Std	★	★	★	★	★★	★★

TPD Insurance

Blue Collar

Stand Alone TPD	★★	★★	★	★	★★	★★
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Professional

Stand Alone TPD	★★	★★	★	★	★★	★★
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Retail/Light manual

Stand Alone TPD	★★	★★	★	★	★★	★★
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White Collar

Stand Alone TPD	★★	★	★	★	★★	★★
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life insurance star ratings level

Asteron

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Packaged Life Insurance

Blue Collar

Life Cover TPD Recovery Package	★★★★★	★★★★★	★★★	★★★	★★★	★★★
Life Cover TPD Recovery Package Plus	★★★★★	★★★★	★★★	★★★	★★★	★★★

Professional

Life Cover TPD Recovery Package	★★★	★★★	★★	★★★	★★	★★
Life Cover TPD Recovery Package Plus	★★★★	★★★	★★	★★★	★★★	★★★

Retail/Light manual

Life Cover TPD Recovery Package	★★★★	★★★	★★	★★	★★	★★
Life Cover TPD Recovery Package Plus	★★★★	★★★	★★	★★	★★	★★

White Collar

Life Cover TPD Recovery Package	★★★★	★★★	★★	★★	★	★
Life Cover TPD Recovery Package Plus	★★★★	★★★	★★	★★	★	★

Term Life Insurance

Blue Collar

Term Life	★★★★★	★★★★★	★★★★	★★★★	★	★
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Professional

Term Life	★★★★★	★★★★★	★★★	★★★★	★	★
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Retail/Light manual

Term Life	★★★★★	★★★★★	★★★★	★★★★	★	★
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White Collar

Term Life	★★★★★	★★★★★	★★★★	★★★★	★	★
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life insurance star ratings level

Asteron

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Income Protection

Blue Collar

Income Protector	★★	★★	★★	★★★	★★	★★
Income Protector Extra	★★	★★	★★	★★	★★	★
IP Shield	★★	★★★	★★	★★★	★★★	★★

Professional

Income Advantage	★★★	★★★	★★★	★★★★	★★★	★★★
Income Advantage Extra	★★★	★★★	★★★	★★★★	★★★	★★★
Income Protector	★★★	★★★	★★★	★★★	★★★	★★★
Income Protector Extra	★★★	★★★	★★★	★★★	★★★	★★★
IP Shield	★★★	★★★★	★★★	★★★	★★★	★★★

Retail/Light manual

Income Advantage	★★★	★★	★★	★★	★★	★★
Income Advantage Extra	★★	★★	★★	★★	★★	★★
Income Protector	★★	★	★★	★★	★★	★
Income Protector Extra	★	★	★★	★★	★	★
IP Shield	★★	★★	★★	★★	★★	★★

White Collar

Income Advantage	★★	★	★★	★★	★★	★
Income Advantage Extra	★	★	★★	★★	★★	★
Income Protector	★★★	★★★	★★★	★★★	★★★	★★
Income Protector Extra	★★	★★	★★	★★★	★★	★★
IP Shield	★★★	★★★★	★★★	★★★	★★★★	★★★

Trauma Insurance

Blue Collar

Stand Alone Recovery	★★★	★★★★	★★★★	★★★	★★	★
Stand Alone Recovery Plus	★★★	★★★★	★★★★	★★★★	★★	★★

Professional

Stand Alone Recovery	★★★	★★★★★	★★★	★★	★★	★
Stand Alone Recovery Plus	★★★★	★★★★★	★★★★	★★★★	★★★	★★★

Retail/Light manual

Stand Alone Recovery	★★★	★★★★	★★★★	★★★★	★★	★
Stand Alone Recovery Plus	★★★	★★★★	★★★★	★★★★★	★★	★★

White Collar

Stand Alone Recovery	★★★	★★★★	★★★★	★★★★	★★	★
Stand Alone Recovery Plus	★★★	★★★★	★★★★	★★★★★	★★	★★

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life insurance star ratings level

Asteron

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

TPD Insurance

Blue Collar						
Stand Alone TPD	***	***	**	**	*	*
Professional						
Stand Alone TPD	**	**	*	*	*	*
Retail/Light manual						
Stand Alone TPD	***	**	*	*	*	*
White Collar						
Stand Alone TPD	**	**	*	*	*	*

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life insurance star ratings level

Aviva

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Packaged Life Insurance

Blue Collar

Life Cover & Recovery Money	★	★	★★	★★★	★★★★★	★★★★★
Life Cover & Recovery Money With Severe Illness Benefit	★	★	★★	★★★	★★★★★	★★★★★

Professional

Life Cover & Recovery Money	★	★	★	★★	★★	★★★
Life Cover & Recovery Money With Severe Illness Benefit	★	★	★★	★★	★★★★	★★★★

Retail/Light manual

Life Cover & Recovery Money	★	★	★	★★	★★★★	★★★★
Life Cover & Recovery Money With Severe Illness Benefit	★	★	★★	★★	★★★★	★★★★

White Collar

Life Cover & Recovery Money	★	★	★	★★	★★★★	★★★★
Life Cover & Recovery Money With Severe Illness Benefit	★	★	★★	★★	★★★★	★★★★★

Term Life Insurance

Blue Collar

Life Cover	★★	★	★	★	★★★	★★
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Professional

Life Cover	★★	★	★	★	★★★	★★★
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Retail/Light manual

Life Cover	★★	★	★	★	★★★★	★★★
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White Collar

Life Cover	★★	★	★	★	★★★★	★★★
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Income Protection

Blue Collar

IP Excell Indemnity	★★	★★	★★	★★	★★	★
IP Gold Indemnity	★	★	★	★	★	★

Professional

IP Excell Indemnity	★★	★★★	★★	★★★	★★	★★
IP Gold Indemnity	★★	★★	★★	★★	★	★

Retail/Light manual

IP Excell Indemnity	★	★	★	★	★	★
IP Gold Indemnity	★	★	★	★	★	★

White Collar

IP Excell Indemnity	★★	★★★	★★	★★★	★★	★★
IP Gold Indemnity	★	★	★	★	★	★

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life insurance star ratings level

Aviva

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Trauma Insurance

Blue Collar

SA Recovery Money	★	★★	★★	★★★	★★★	★★★★
SA Recovery Money With Severe Illness Benefit	★	★★	★★	★★★	★★★★	★★★★

Professional

SA Recovery Money	★★	★★★	★★★★	★★★★	★★★	★★★
SA Recovery Money With Severe Illness Benefit	★★	★★★	★★★★★	★★★★★	★★★★★	★★★★★

Retail/Light manual

SA Recovery Money	★	★★	★★	★★★★	★★★	★★★
SA Recovery Money With Severe Illness Benefit	★	★	★★	★★★	★★★★	★★★

White Collar

SA Recovery Money	★	★★	★★	★★★★	★★★	★★★
SA Recovery Money With Severe Illness Benefit	★	★	★★	★★★	★★★	★★★

TPD Insurance

Blue Collar

SA Recovery Money TPD	★	★	★★★★	★★★★	★★★★	★★★★
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Professional

SA Recovery Money TPD	★	★	★★	★★	★★★★	★★★★
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Retail/Light manual

SA Recovery Money TPD	★	★	★★★	★★★	★★★	★★★★
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White Collar

SA Recovery Money TPD	★	★	★★★	★★★	★★★★	★★★
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life insurance star ratings level

AXA

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Packaged Life Insurance

Blue Collar

Life Insurance Plan Trauma	***	*****	***	***	*	**
Life Insurance Plan Trauma Plus	***	****	**	***	*	**

Professional

Life Insurance Plan Trauma	***	**	**	***	*	*
Life Insurance Plan Trauma Plus	***	**	**	***	*	**

Retail/Light manual

Life Insurance Plan Trauma	***	**	**	***	*	*
Life Insurance Plan Trauma Plus	***	**	**	**	*	*

White Collar

Life Insurance Plan Trauma	***	**	**	***	*	*
Life Insurance Plan Trauma Plus	***	**	**	***	*	*

Term Life Insurance

Blue Collar

Life Insurance Plan	**	**	**	**	*	*
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Professional

Life Insurance Plan	**	**	**	**	*	*
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Retail/Light manual

Life Insurance Plan	**	**	**	**	*	*
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White Collar

Life Insurance Plan	**	**	**	**	*	*
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Income Protection

Blue Collar

Income Insurance Plan Indemnity	*	*	**	**	**	*
Income Insurance Plus Indemnity	*	*	*	*	*	*

Professional

Income Insurance Plan Indemnity	**	**	**	**	**	**
Income Insurance Plus Indemnity	*	*	**	**	*	*
Income Insurance Prof Indemnity	*	*	**	**	*	*

Retail/Light manual

Income Insurance Plan Indemnity	***	***	***	***	***	**
Income Insurance Plus Indemnity	**	*	**	*	**	*
Income Insurance Prof Indemnity	****	****	****	****	***	****

White Collar

Income Insurance Plan Indemnity	***	**	**	**	**	**
Income Insurance Plus Indemnity	*	*	*	*	*	*
Income Insurance Prof Indemnity	*	*	*	*	*	*

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life insurance star ratings level

AXA

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Trauma Insurance

Blue Collar

SA Trauma Insurance Plan	★★	★★★	★★	★★	★	★
SA Trauma Insurance Plus Plan	★★	★★★	★★	★★	★	★

Professional

SA Trauma Insurance Plan	★★	★	★	★	★	★
SA Trauma Insurance Plus Plan	★★★	★★	★★	★★	★	★

Retail/Light manual

SA Trauma Insurance Plan	★★	★★	★★	★★	★	★
SA Trauma Insurance Plus Plan	★★	★★	★★	★★	★	★

White Collar

SA Trauma Insurance Plan	★★	★★	★★	★★	★	★
SA Trauma Insurance Plus Plan	★★	★★	★★	★★	★	★

TPD Insurance

Blue Collar

TPD Insurance Plan	★★★★	★★★	★★★★★	★★★★★	★★	★★
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Professional

TPD Insurance Plan	★★★	★★★	★★★★	★★★★	★★	★★
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Retail/Light manual

TPD Insurance Plan	★★★	★★★	★★★★	★★★★	★★	★
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White Collar

TPD Insurance Plan	★★★	★★★	★★★★	★★★★	★	★
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life insurance star ratings level

CommInsure

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Packaged Life Insurance

Blue Collar

Total Care Plan	★	★	★	★	★	★
Total Care Plan Plus	★	★	★	★	★	★

Professional

Total Care Plan	★	★	★	★★	★★	★★
Total Care Plan Plus	★	★	★	★★	★★	★★

Retail/Light manual

Total Care Plan	★	★	★	★	★	★
Total Care Plan Plus	★	★	★	★	★	★

White Collar

Total Care Plan	★	★	★	★★	★★★	★★
Total Care Plan Plus	★	★	★	★★	★★★	★★

Term Life Insurance

Blue Collar

Total Care Plan	★	★★	★	★★	★★	★
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Professional

Total Care Plan	★★	★★	★★	★★	★★	★★
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Retail/Light manual

Total Care Plan	★★	★★	★★	★★	★★	★★
-----------------	----	----	----	----	----	----

White Collar

Total Care Plan	★★	★★★	★★	★★	★★	★★
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Income Protection

Blue Collar

Income Care	★★★	★★	★★★★★	★★★★★	★★★★	★★★
Income Care Plus	★★	★★	★★★	★★★★	★★	★★

Professional

Income Care	★★★★	★★★★	★★★★★	★★★★★	★★★★★	★★★★★
Income Care Plus	★★★	★★★	★★★★	★★★★	★★★	★★★★

Retail/Light manual

Income Care	★★★	★★	★★★	★★★★	★★★	★★★
Income Care Plus	★★	★★	★★	★★★	★★	★★

White Collar

Income Care	★★★★	★★★★	★★★★★	★★★★★	★★★★★	★★★★★
Income Care Plus	★★★	★★★	★★★★	★★★★	★★★	★★★

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life insurance star ratings level

CommInsure

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Trauma Insurance

Blue Collar

Total Care Plan SATrauma	★	★★	★	★★★	★★	★★★★
Total Care Plan SATrauma Plus	★	★	★	★★	★★	★★★

Professional

Total Care Plan SATrauma	★	★★★	★★	★★	★★	★★
Total Care Plan SATrauma Plus	★	★★	★★	★★	★★	★★

Retail/Light manual

Total Care Plan SATrauma	★	★★	★	★★★	★★	★★★
Total Care Plan SATrauma Plus	★	★	★	★★	★★	★★★

White Collar

Total Care Plan SATrauma	★	★★	★	★★★	★★	★★★
Total Care Plan SATrauma Plus	★	★	★	★★	★★	★★★

TPD Insurance

Blue Collar

Total Care Plan Stand Alone TPD	★	★	★	★	★	★
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Professional

Total Care Plan Stand Alone TPD	★★	★★	★★	★★	★★	★★
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Retail/Light manual

Total Care Plan Stand Alone TPD	★	★	★	★	★	★
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White Collar

Total Care Plan Stand Alone TPD	★	★	★★	★★	★★	★
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life insurance star ratings level

ING Life

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Packaged Life Insurance

Blue Collar

OneCare Comprehensive	★★★	★★★★	★★	★★	★★	★★
OneCare Premier	★★★★	★★★	★★	★★	★★	★★
OneCare Premier with maximiser	★★★★	★★★	★★	★★	★★	★★

Professional

OneCare Comprehensive	★★★★	★★★★★	★★★	★★★	★★★	★★★
OneCare Premier	★★★★★	★★★★★	★★★★	★★★★	★★★★	★★★★
OneCare Premier with maximiser	★★★★★	★★★	★★★★	★★★★	★★★★	★★★★

Retail/Light manual

OneCare Comprehensive	★★★★	★★★★★	★★★	★★★	★★★	★★★
OneCare Premier	★★★★★	★★★★	★★★	★★★	★★★	★★★
OneCare Premier with maximiser	★★★★★	★★★	★★★	★★	★★★	★★★

White Collar

OneCare Comprehensive	★★★★★	★★★★★	★★★★	★★★★	★★★★	★★★
OneCare Premier	★★★★★	★★★★	★★★★	★★★★	★★★★★	★★★★
OneCare Premier with maximiser	★★★★★	★★★	★★★★	★★★	★★★★	★★★

Term Life Insurance

Blue Collar

OneCare Life Cover	★★★★	★★★	★★★	★★	★★	★
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Professional

OneCare Life Cover	★★★★	★★★	★★★★	★★★	★★★	★★
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Retail/Light manual

OneCare Life Cover	★★★★	★★★	★★★	★★	★★	★★
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White Collar

OneCare Life Cover	★★★★	★★★	★★★	★★	★★	★★
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Income Protection

Blue Collar

OneCare Income Sec. Comp	★★★	★★★	★★★	★★★	★★★	★★★
OneCare Income Sec. Std	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★

Professional

OneCare Income Sec. Comp	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
OneCare Income Sec. Prof	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
OneCare Income Sec. Std	★★★★★	★★★★★	★★★★★	★★★★	★★★★★	★★★★★

Retail/Light manual

OneCare Income Sec. Comp	★★★	★★★	★★★	★★★	★★★	★★★★
OneCare Income Sec. Prof	★★★★★	★★★★	★★★★★	★★★★	★★★★★	★★★★★
OneCare Income Sec. Std	★★★★★	★★★★★	★★★★★	★★★★	★★★★	★★★★★

White Collar

OneCare Income Sec. Comp	★★★	★★	★★★	★★	★★★	★★
OneCare Income Sec. Prof	★★	★★	★★★	★★	★★	★★
OneCare Income Sec. Std	★★★★★	★★★★★	★★★★★	★★★	★★★★★	★★★★

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life insurance star ratings level

ING Life

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Trauma Insurance

Blue Collar

OneCare Trauma Cvr Comp	★★	★★★★★	★★★	★★★★★	★★★	★★★★★
OneCare Trauma Cvr Prem	★★	★★	★★★★	★★★★	★★★★★	★★★★★
Trauma Cvr Prem with Max	★★	★	★★★	★★	★★★★	★★★★

Professional

OneCare Trauma Cvr Comp	★★	★★★★	★★	★★	★★	★★
OneCare Trauma Cvr Prem	★★★	★★	★★★★	★★★	★★★★	★★★★
Trauma Cvr Prem with Max	★★★	★	★★★★	★★	★★★★	★★★★

Retail/Light manual

OneCare Trauma Cvr Comp	★★	★★★★★	★★★	★★★★★	★★★	★★★★
OneCare Trauma Cvr Prem	★★	★	★★★★	★★★★★	★★★★★	★★★★★
Trauma Cvr Prem with Max	★★	★	★★★	★★	★★★★	★★★★

White Collar

OneCare Trauma Cvr Comp	★★	★★★★★	★★★	★★★★★	★★★	★★★★★
OneCare Trauma Cvr Prem	★★	★	★★★★	★★★★★	★★★★★	★★★★★
Trauma Cvr Prem with Max	★★	★	★★★	★★	★★★★	★★★★

TPD Insurance

Blue Collar

OneCare Stand Alone TPD	★★★	★★	★	★	★	★
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Professional

OneCare Stand Alone TPD	★★★★	★★★★	★★	★★★	★★	★★★
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Retail/Light manual

OneCare Stand Alone TPD	★★★★	★★★	★	★★★	★	★
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White Collar

OneCare Stand Alone TPD	★★★★	★★★★	★★	★★★	★	★★
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life insurance star ratings level

Macquarie Life

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Packaged Life Insurance

Blue Collar

FutureWise Life	★★	★★★	★★	★★	★	★
FutureWise Life Plus	★★	★★★	★★	★★	★★	★★

Professional

FutureWise Life	★★★	★★★★	★★	★★★	★★	★★
FutureWise Life Plus	★★★★	★★★★	★★★	★★★★	★★★★	★★★★

Retail/Light manual

FutureWise Life	★★	★★	★★	★★	★★	★★
FutureWise Life Plus	★★★	★★	★★	★★	★★	★★

White Collar

FutureWise Life	★★★	★★★	★★	★★	★★	★★
FutureWise Life Plus	★★★	★★★	★★★	★★★	★★★	★★

Term Life Insurance

Blue Collar

FutureWise Life	★★	★★	★★	★★	★★	★
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Professional

FutureWise Life	★★	★★	★★	★★	★	★★
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Retail/Light manual

FutureWise Life	★★★	★★	★★	★★	★	★★
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White Collar

FutureWise Life	★★★	★★	★★	★★	★	★★
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Income Protection

Blue Collar

FutureWise Income Insurance Extra Indemnity	★★	★★	★	★	★★	★
FutureWise Income Insurance Indemnity	★★★★	★★★	★★★	★★	★★★★	★★

Professional

FutureWise Income Insurance Extra Indemnity	★	★	★	★	★	★
FutureWise Income Insurance Indemnity	★★	★★	★★	★★	★★	★

Retail/Light manual

FutureWise Income Insurance Extra Indemnity	★★	★★	★	★	★★	★
FutureWise Income Insurance Indemnity	★★★★	★★★	★★	★★★	★★★	★★

White Collar

FutureWise Income Insurance Extra Indemnity	★	★	★	★	★	★
FutureWise Income Insurance Indemnity	★★★★	★★★★	★★	★★	★★★	★★

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life insurance star ratings level

Macquarie Life

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Trauma Insurance

Blue Collar

FutureWise Life Trauma Insurance	★★	★★★★	★	★	★	★★
Trauma Plus	★★★	★★★	★★★	★★	★★★★	★★★

Professional

FutureWise Life Trauma Insurance	★★	★★	★	★	★	★
Trauma Plus	★★★	★★★	★★★	★★	★★★★	★★★

Retail/Light manual

FutureWise Life Trauma Insurance	★★	★★★★	★	★	★	★
Trauma Plus	★★★	★★	★★★	★★	★★★★	★★

White Collar

FutureWise Life Trauma Insurance	★★	★★★★	★	★	★	★★
Trauma Plus	★★★	★★	★★★	★★	★★★★	★★

TPD Insurance

Blue Collar

FutureWise TPD Standalone	★★	★★	★	★	★	★
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Professional

FutureWise TPD Standalone	★★★	★★★	★★★	★★★	★★★	★★★
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Retail/Light manual

FutureWise TPD Standalone	★★	★★	★★	★★	★	★
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White Collar

FutureWise TPD Standalone	★★	★★	★★	★★	★	★
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life insurance star ratings level

MLC

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Packaged Life Insurance

Blue Collar

Life Cover Plus & Critical Illness Plus	★	★	★	★	★	★
Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	★	★	★	★	★	★
Life Cover Plus & Critical Illness Standard	★	★	★	★	★	★
Life Cover Standard & Critical Illness Plus					★	★
Life Cover Standard & Critical Illness Plus with Extra Benefit Partial					★	★
Life Cover Standard & Critical Illness Standard					★	★

Professional

Life Cover Plus & Critical Illness Plus	★	★	★	★	★	★
Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	★	★	★	★	★	★
Life Cover Plus & Critical Illness Standard	★	★	★	★	★	★
Life Cover Standard & Critical Illness Plus					★	★
Life Cover Standard & Critical Illness Plus with Extra Benefit Partial					★	★
Life Cover Standard & Critical Illness Standard					★	★

Retail/Light manual

Life Cover Plus & Critical Illness Plus	★	★	★	★	★	★
Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	★	★	★	★	★	★
Life Cover Plus & Critical Illness Standard	★	★	★	★	★	★
Life Cover Standard & Critical Illness Plus					★	★
Life Cover Standard & Critical Illness Plus with Extra Benefit Partial					★	★
Life Cover Standard & Critical Illness Standard					★	★

White Collar

Life Cover Plus & Critical Illness Plus	★	★	★	★	★	★
Life Cover Plus & Critical Illness Plus with Extra Benefit Partial	★	★	★	★	★	★
Life Cover Plus & Critical Illness Standard	★	★	★	★	★	★
Life Cover Standard & Critical Illness Plus					★	★
Life Cover Standard & Critical Illness Plus with Extra Benefit Partial					★	★
Life Cover Standard & Critical Illness Standard					★	★

Term Life Insurance

Blue Collar

Life Cover Plus	★	★	★	★	★	★
Life Cover Standard					★★	★★

Professional

Life Cover Plus	★	★	★	★	★	★
Life Cover Standard					★★	★★

Retail/Light manual

Life Cover Plus	★	★	★	★	★	★
Life Cover Standard					★★	★★

White Collar

Life Cover Plus	★	★	★	★	★	★
Life Cover Standard					★★	★★

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life insurance star ratings level

MLC

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Income Protection

Blue Collar

IP Plus Indemnity	★	★	★	★	★	★
IP Plus with Extra Benefit Indemnity	★	★	★	★	★	★

Professional

IP Plus Indemnity	★	★	★	★	★	★
IP Plus with Extra Benefit Indemnity	★	★	★	★	★	★
IP Standard	★	★	★	★	★	★

Retail/Light manual

IP Plus Indemnity	★	★	★	★	★	★
IP Plus with Extra Benefit Indemnity	★	★	★	★	★	★
IP Standard	★	★	★	★	★	★

White Collar

IP Plus Indemnity	★★	★★	★	★	★	★
IP Plus with Extra Benefit Indemnity	★	★	★	★	★	★
IP Standard	★★	★★	★	★	★	★

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life insurance star ratings level

Tower Life Australia

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Packaged Life Insurance

Blue Collar

Life Protection Plan	Linked Crisis	★	★	★	★	★★	★★
Life Protection Plan	Linked Crisis & Advanced Cancer	★	★	★	★	★★	★★

Professional

Life Protection Plan	Linked Crisis	★	★	★	★★	★★	★★
Life Protection Plan	Linked Crisis & Advanced Cancer	★★	★	★	★★	★★	★★

Retail/Light manual

Life Protection Plan	Linked Crisis	★	★	★	★	★★	★★
Life Protection Plan	Linked Crisis & Advanced Cancer	★	★	★	★	★★	★★

White Collar

Life Protection Plan	Linked Crisis	★★	★	★	★	★★★	★★
Life Protection Plan	Linked Crisis & Advanced Cancer	★★	★	★	★	★★★	★★

Term Life Insurance

Blue Collar

Life Protection Plan	★★★	★★	★★★★	★★★	★★★★	★★★★
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Professional

Life Protection Plan	★★★	★★	★★★	★★★	★★★★	★★★★
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Retail/Light manual

Life Protection Plan	★★★	★★	★★★★	★★★	★★★★	★★★★
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White Collar

Life Protection Plan	★★★	★★	★★★★	★★★	★★★★	★★★★
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Income Protection

Blue Collar

Income Protection Indem	★	★★★★	★	★★★★	★★	★★★★
Income Protection Plus Indemnity	★	★★	★	★★	★	★★

Professional

Income Protection Indem	★	★★	★★	★★	★★	★★
Income Protection Plus Indemnity	★	★	★	★	★	★

Retail/Light manual

Income Protection Indem	★	★★★	★	★★★	★★	★★★
Income Protection Plus Indemnity	★	★	★	★	★	★★

White Collar

Income Protection Indem	★	★★	★	★★	★★	★★★
Income Protection Plus Indemnity	★	★	★	★	★	★

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life insurance star ratings level

Tower Life Australia

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Trauma Insurance

Blue Collar

SA Crisis Protection	★	★	★	★	★	★
SA Crisis Protection with Advanced Cancer	★	★	★	★	★	★

Professional

SA Crisis Protection	★	★	★	★	★★	★★
SA Crisis Protection with Advanced Cancer	★	★	★★	★	★★	★★

Retail/Light manual

SA Crisis Protection	★	★	★	★	★	★
SA Crisis Protection with Advanced Cancer	★	★	★	★	★	★

White Collar

SA Crisis Protection	★	★	★	★	★	★
SA Crisis Protection with Advanced Cancer	★	★	★	★	★	★

TPD Insurance

Blue Collar

Stand Alone TPD Plan	★	★	★	★	★★	★★
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Professional

Stand Alone TPD Plan	★	★	★	★	★	★★
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Retail/Light manual

Stand Alone TPD Plan	★	★	★	★	★★	★★
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White Collar

Stand Alone TPD Plan	★	★	★	★★	★★	★★★
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life insurance star ratings level

Tower Partner INS Portfolio

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Packaged Life Insurance

Blue Collar Term Insurance & TPD Medical Catastrophe	★	★★	★	★	★★	★★★
Professional Term Insurance & TPD Medical Catastrophe	★	★	★	★	★	★
Retail/Light manual Term Insurance & TPD Medical Catastrophe	★	★	★	★	★★	★★
White Collar Term Insurance & TPD Medical Catastrophe	★	★	★	★	★★	★★

Term Life Insurance

Blue Collar Term Insurance	★	★	★	★	★★	★★
Professional Term Insurance	★	★	★	★	★★	★★
Retail/Light manual Term Insurance	★	★	★	★	★★★	★★
White Collar Term Insurance	★	★	★	★	★★★	★★

Income Protection

Blue Collar Disability Income Insurance - Gold Indemnity	★	★	★	★	★	★
Disability Income Insurance - Plat Indemnity	★	★	★	★	★	★
Professional Disability Income Insurance - Gold Indemnity	★	★	★	★	★	★
Disability Income Insurance - Plat Indemnity	★	★	★	★	★	★
Retail/Light manual Disability Income Insurance - Gold Indemnity	★	★	★	★	★	★
Disability Income Insurance - Plat Indemnity	★	★	★	★	★	★
White Collar Disability Income Insurance - Gold Indemnity	★	★	★	★	★	★
Disability Income Insurance - Plat Indemnity	★	★	★	★	★	★

Trauma Insurance

Blue Collar Stand Alone Medical Catastrophe Insurance	★	★★★	★	★	★	★
Professional Stand Alone Medical Catastrophe Insurance	★	★★	★	★	★	★
Retail/Light manual Stand Alone Medical Catastrophe Insurance	★	★★★	★	★	★	★
White Collar Stand Alone Medical Catastrophe Insurance	★	★★★	★	★	★	★

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life insurance star ratings level

Tower Partner INS Portfolio

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

TPD Insurance

Blue Collar

Stand Alone TPD Insurance ★★★★★ ★★★★★ ★★★ ★★★ ★★★★★ ★★★★★

Professional

Stand Alone TPD Insurance ★ ★ ★ ★ ★

Retail/Light manual

Stand Alone TPD Insurance ★★★★★ ★★★★★ ★ ★ ★★★★★ ★★

White Collar

Stand Alone TPD Insurance ★ ★ ★ ★ ★

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life insurance star ratings level

Zurich Australia

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Packaged Life Insurance

Blue Collar

Protection Plus & Basic Trauma	★★★	★★★★	★★★★	★★★★	★★★	★★★
Protection Plus & Extended Trauma	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
Protection Plus & Extended Trauma Topup	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★

Professional

Protection Plus & Basic Trauma	★★★	★★	★★	★★★	★★	★★
Protection Plus & Extended Trauma	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
Protection Plus & Extended Trauma Topup	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★

Retail/Light manual

Protection Plus & Basic Trauma	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
Protection Plus & Extended Trauma	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
Protection Plus & Extended Trauma Topup	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★

White Collar

Protection Plus & Basic Trauma	★★★	★★★★	★★★★	★★★★	★★★	★★★
Protection Plus & Extended Trauma	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
Protection Plus & Extended Trauma Topup	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★

Term Life Insurance

Blue Collar

Protection Plus	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
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Professional

Protection Plus	★★★	★★★★	★★★★	★★★★	★★★★	★★★★
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Retail/Light manual

Protection Plus	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
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White Collar

Protection Plus	★★★	★★★★	★★★★	★★★★	★★★★	★★★★
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Income Protection

Blue Collar

Income Replacement Indem	★	★	★	★	★	★
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Professional

Income Replacement Indem	★★	★★	★★	★★	★★	★★
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Retail/Light manual

Income Replacement Indem	★	★	★	★	★	★
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White Collar

Income Replacement Indem	★★	★★	★★	★	★	★
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life insurance star ratings level

Zurich Australia

COMPANY SUMMARY REPORT

Occupation Group & Product Name	Age Group & Gender					
	Young Male	Young Female	Mature Male	Mature Female	Empty Nester Male	Empty Nester Female

Trauma Insurance

Blue Collar

Basic SA Trauma Ins	★★★★	★	★	★	★	★
Extended SA Trauma Ins	★★★★★	★★★	★★★★★	★★	★★★★★	★★★
Extended SA Trauma Ins Top Up	★★★★★	★★★	★★★★★	★★	★★★★	★★

Professional

Basic SA Trauma Ins	★	★	★	★	★	★
Extended SA Trauma Ins	★★★★★	★★★★	★★★★★	★★★	★★★★	★★★
Extended SA Trauma Ins Top Up	★★★★★	★★★★	★★★★★	★★★	★★★★	★★★

Retail/Light manual

Basic SA Trauma Ins	★★★★	★	★	★	★	★
Extended SA Trauma Ins	★★★★★	★★★	★★★★★	★★	★★★★★	★★
Extended SA Trauma Ins Top Up	★★★★★	★★	★★★★★	★★	★★★★	★★

White Collar

Basic SA Trauma Ins	★★★★	★	★	★	★	★
Extended SA Trauma Ins	★★★★★	★★★	★★★★★	★★	★★★★★	★★
Extended SA Trauma Ins Top Up	★★★★★	★★	★★★★	★★	★★★★	★★

TPD Insurance

Blue Collar

Stand Alone TPD	★★★★	★★★★	★★★★	★★★★	★★★	★★★
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Professional

Stand Alone TPD	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★
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Retail/Light manual

Stand Alone TPD	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★
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White Collar

Stand Alone TPD	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★
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