



# Direct Life Insurance

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

## Twenties Male Non-Smoker

Company

Product

★★★★★ "Outstanding Value"

<b>Allianz</b>	Life Plan
<b>Insure Me Now</b>	Superior Life
<b>NobleOak</b>	Premium Life Direct

★★★★

<b>AMP Life</b>	Life Insurance
<b>HSBC</b>	Easy Life Insurance
<b>Let's Insure</b>	Life Cover
<b>Medibank</b>	Life Insurance
<b>Ozicare</b>	Life Insurance
<b>Real</b>	Family Life Cover
<b>TAL</b>	LifeTime Protection
<b>Zurich</b>	Ezicover Life Insurance

★★★

<b>AAMI</b>	Life Insurance
<b>ANZ</b>	Life Insurance
<b>Budget Direct</b>	Life Insurance
<b>BUPA</b>	Life Insurance
<b>ClearView</b>	Life Insurance at ClearView
<b>GIO</b>	Life Protect
<b>Guardian</b>	Life Insurance
<b>Insurance Line</b>	Life Insurance Plan
<b>NIB</b>	Life Insurance
<b>Suncorp</b>	Life Protect
<b>Virgin Money</b>	Tailored
<b>Woolworths</b>	Life Insurance

★★

<b>CommInsure</b>	Simple Life Insurance
<b>NAB</b>	Essential Life
<b>NRMA</b>	Comprehensive
<b>RACQ</b>	Life Insurance
<b>RACWA</b>	Life Protect
<b>St Andrews</b>	Classic Life Insurance

★

<b>Citibank</b>	Prime Life Cover
<b>Virgin Money</b>	Quick and Easy



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## Twenties Male Smoker

Company	Product
★★★★★ "Outstanding Value"	
Allianz	Life Plan
HSBC	Easy Life Insurance
NobleOak	Premium Life Direct
★★★★	
ANZ	Life Insurance
Insure Me Now	Superior Life
Let's Insure	Life Cover
Ozicare	Life Insurance
TAL	LifeTime Protection
Zurich	Ezicover Life Insurance
★★★	
AAMI	Life Insurance
AMP Life	Life Insurance
Budget Direct	Life Insurance
BUPA	Life Insurance
ClearView	Life Insurance at ClearView
GIO	Life Protect
Guardian	Life Insurance
Insurance Line	Life Insurance Plan
Medibank	Life Insurance
NAB	Essential Life
NIB	Life Insurance
NRMA	Comprehensive
Real	Family Life Cover
Suncorp	Life Protect
Virgin Money	Tailored
Woolworths	Life Insurance
★★	
RACQ	Life Insurance
RACWA	Life Protect
St Andrews	Classic Life Insurance
★	
Citibank	Prime Life Cover
CommInsure	Simple Life Insurance
Virgin Money	Quick and Easy



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## Twenties Female Non-Smoker

Company

Product

★★★★★ "Outstanding Value"

<b>Insure Me Now</b>	Superior Life
<b>NobleOak</b>	Premium Life Direct
<b>TAL</b>	LifeTime Protection

★★★★

<b>Allianz</b>	Life Plan
<b>HSBC</b>	Easy Life Insurance
<b>Let's Insure</b>	Life Cover
<b>Ozicare</b>	Life Insurance
<b>St Andrews</b>	Classic Life Insurance
<b>Zurich</b>	Ezicover Life Insurance

★★★

<b>AAMI</b>	Life Insurance
<b>AMP Life</b>	Life Insurance
<b>ANZ</b>	Life Insurance
<b>Budget Direct</b>	Life Insurance
<b>BUPA</b>	Life Insurance
<b>ClearView</b>	Life Insurance at ClearView
<b>Guardian</b>	Life Insurance
<b>Medibank</b>	Life Insurance
<b>NRMA</b>	Comprehensive
<b>RACQ</b>	Life Insurance
<b>RACWA</b>	Life Protect
<b>Real</b>	Family Life Cover
<b>Suncorp</b>	Life Protect
<b>Woolworths</b>	Life Insurance

★★

<b>GIO</b>	Life Protect
<b>Insurance Line</b>	Life Insurance Plan
<b>NAB</b>	Essential Life
<b>NIB</b>	Life Insurance
<b>Virgin Money</b>	Tailored

★

<b>Citibank</b>	Prime Life Cover
<b>CommInsure</b>	Simple Life Insurance
<b>Virgin Money</b>	Quick and Easy



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## Twenties Female Smoker

Company	Product
★★★★★ "Outstanding Value"	
Allianz	Life Plan
NobleOak	Premium Life Direct
St Andrews	Classic Life Insurance
★★★★	
AMP Life	Life Insurance
HSBC	Easy Life Insurance
Insure Me Now	Superior Life
Let's Insure	Life Cover
Medibank	Life Insurance
TAL	LifeTime Protection
★★★	
AAMI	Life Insurance
ANZ	Life Insurance
Budget Direct	Life Insurance
ClearView	Life Insurance at ClearView
Guardian	Life Insurance
Insurance Line	Life Insurance Plan
NAB	Essential Life
NIB	Life Insurance
NRMA	Comprehensive
Ozicare	Life Insurance
RACQ	Life Insurance
RACWA	Life Protect
Real	Family Life Cover
Virgin Money	Tailored
Woolworths	Life Insurance
Zurich	Ezicover Life Insurance
★★	
BUPA	Life Insurance
Citibank	Prime Life Cover
GIO	Life Protect
Suncorp	Life Protect
★	
CommInsure	Simple Life Insurance
Virgin Money	Quick and Easy



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## Thirties Male Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
NobleOak	Premium Life Direct
Ozicare	Life Insurance
★★★★	
Allianz	Life Plan
ANZ	Life Insurance
HSBC	Easy Life Insurance
Insure Me Now	Superior Life
Let's Insure	Life Cover
Medibank	Life Insurance
TAL	LifeTime Protection
Zurich	Ezicover Life Insurance
★★★	
AAMI	Life Insurance
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GIO	Life Protect
Guardian	Life Insurance
Insurance Line	Life Insurance Plan
NIB	Life Insurance
NRMA	Comprehensive
Real	Family Life Cover
St Andrews	Classic Life Insurance
Suncorp	Life Protect
Virgin Money	Tailored
Woolworths	Life Insurance
★★	
Citibank	Prime Life Cover
CommInsure	Simple Life Insurance
NAB	Essential Life
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Virgin Money	Quick and Easy



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★★★★★ "Outstanding Value"	
NobleOak	Premium Life Direct
Ozicare	Life Insurance
★★★★	
Allianz	Life Plan
ANZ	Life Insurance
HSBC	Easy Life Insurance
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TAL	LifeTime Protection
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NAB	Essential Life
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Virgin Money	Tailored
Woolworths	Life Insurance
★★	
BUPA	Life Insurance
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RACQ	Life Insurance
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St Andrews	Classic Life Insurance
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## Thirties Female Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
<b>Insure Me Now</b>	Superior Life
<b>NobleOak</b>	Premium Life Direct
<b>TAL</b>	LifeTime Protection
★★★★	
<b>Allianz</b>	Life Plan
<b>ANZ</b>	Life Insurance
<b>HSBC</b>	Easy Life Insurance
<b>Let's Insure</b>	Life Cover
<b>Ozicare</b>	Life Insurance
<b>Zurich</b>	Ezicover Life Insurance
★★★	
<b>AAMI</b>	Life Insurance
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<b>BUPA</b>	Life Insurance
<b>ClearView</b>	Life Insurance at ClearView
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<b>Real</b>	Family Life Cover
<b>St Andrews</b>	Classic Life Insurance
<b>Suncorp</b>	Life Protect
<b>Woolworths</b>	Life Insurance
★★	
<b>GIO</b>	Life Protect
<b>Insurance Line</b>	Life Insurance Plan
<b>NAB</b>	Essential Life
<b>RACQ</b>	Life Insurance
<b>Virgin Money</b>	Tailored
★	
<b>Citibank</b>	Prime Life Cover
<b>CommInsure</b>	Simple Life Insurance
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Company	Product
★★★★★ "Outstanding Value"	
Allianz	Life Plan
Insure Me Now	Superior Life
NobleOak	Premium Life Direct
★★★★	
AMP Life	Life Insurance
ANZ	Life Insurance
HSBC	Easy Life Insurance
Medibank	Life Insurance
TAL	LifeTime Protection
Zurich	Ezicover Life Insurance
★★★	
Budget Direct	Life Insurance
BUPA	Life Insurance
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Insurance Line	Life Insurance Plan
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Real	Family Life Cover
St Andrews	Classic Life Insurance
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★★	
AAMI	Life Insurance
Citibank	Prime Life Cover
GIO	Life Protect
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★	
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## Forties Male Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
NobleOak	Premium Life Direct
Ozicare	Life Insurance
★★★★	
Allianz	Life Plan
Budget Direct	Life Insurance
HSBC	Easy Life Insurance
Insure Me Now	Superior Life
Medibank	Life Insurance
TAL	LifeTime Protection
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St Andrews	Classic Life Insurance
Suncorp	Life Protect
Virgin Money	Tailored
★★	
BUPA	Life Insurance
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Guardian	Life Insurance
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★★★★★ "Outstanding Value"	
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Medibank	Life Insurance
TAL	LifeTime Protection
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★★	
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Woolworths	Life Insurance
★	
Virgin Money	Quick and Easy



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Company	Product
★★★★★ "Outstanding Value"	
Allianz	Life Plan
NobleOak	Premium Life Direct
Zurich	Ezicover Life Insurance
★★★★	
ANZ	Life Insurance
HSBC	Easy Life Insurance
Insure Me Now	Superior Life
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Suncorp	Life Protect
Virgin Money	Tailored
★★	
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Guardian	Life Insurance
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## Forties Female Smoker

Company	Product
★★★★★ "Outstanding Value"	
NobleOak	Premium Life Direct
Zurich	Ezicover Life Insurance
★★★★	
Allianz	Life Plan
AMP Life	Life Insurance
ANZ	Life Insurance
Budget Direct	Life Insurance
HSBC	Easy Life Insurance
Insure Me Now	Superior Life
Medibank	Life Insurance
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NRMA	Comprehensive
Ozicare	Life Insurance
RACQ	Life Insurance
RACWA	Life Protect
St Andrews	Classic Life Insurance
Suncorp	Life Protect
Virgin Money	Tailored
★★	
Citibank	Prime Life Cover
GIO	Life Protect
Guardian	Life Insurance
Real	Family Life Cover
Woolworths	Life Insurance
★	
CommInsure	Simple Life Insurance
Virgin Money	Quick and Easy



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## Early Fifties Male Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
<b>Insure Me Now</b>	Superior Life
<b>NobleOak</b>	Premium Life Direct
★★★★	
<b>Allianz</b>	Life Plan
<b>Budget Direct</b>	Life Insurance
<b>HSBC</b>	Easy Life Insurance
<b>Let's Insure</b>	Life Cover
<b>Ozicare</b>	Life Insurance
<b>TAL</b>	LifeTime Protection
<b>Zurich</b>	Ezicover Life Insurance
★★★	
<b>AAMI</b>	Life Insurance
<b>AMP Life</b>	Life Insurance
<b>ANZ</b>	Life Insurance
<b>Guardian</b>	Life Insurance
<b>Insurance Line</b>	Life Insurance Plan
<b>Medibank</b>	Life Insurance
<b>NIB</b>	Life Insurance
<b>NRMA</b>	Comprehensive
<b>RACQ</b>	Life Insurance
<b>RACWA</b>	Life Protect
<b>Real</b>	Family Life Cover
<b>St Andrews</b>	Classic Life Insurance
<b>Suncorp</b>	Life Protect
<b>Virgin Money</b>	Tailored
<b>Woolworths</b>	Life Insurance
★★	
<b>BUPA</b>	Life Insurance
<b>Citibank</b>	Prime Life Cover
<b>ClearView</b>	Life Insurance at ClearView
<b>GIO</b>	Life Protect
<b>NAB</b>	Essential Life
★	
<b>Virgin Money</b>	Quick and Easy



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## Early Fifties Male Smoker

Company	Product
★★★★★ "Outstanding Value"	
<b>Insure Me Now</b>	Superior Life
<b>NobleOak</b>	Premium Life Direct
★★★★	
<b>Allianz</b>	Life Plan
<b>HSBC</b>	Easy Life Insurance
<b>Let's Insure</b>	Life Cover
<b>Medibank</b>	Life Insurance
<b>Ozicare</b>	Life Insurance
<b>RACWA</b>	Life Protect
<b>Zurich</b>	Ezicover Life Insurance
★★★	
<b>AAMI</b>	Life Insurance
<b>AMP Life</b>	Life Insurance
<b>ANZ</b>	Life Insurance
<b>Budget Direct</b>	Life Insurance
<b>Guardian</b>	Life Insurance
<b>Insurance Line</b>	Life Insurance Plan
<b>NAB</b>	Essential Life
<b>NIB</b>	Life Insurance
<b>NRMA</b>	Comprehensive
<b>RACQ</b>	Life Insurance
<b>Real</b>	Family Life Cover
<b>St Andrews</b>	Classic Life Insurance
<b>TAL</b>	LifeTime Protection
<b>Virgin Money</b>	Tailored
★★	
<b>BUPA</b>	Life Insurance
<b>Citibank</b>	Prime Life Cover
<b>ClearView</b>	Life Insurance at ClearView
<b>GIO</b>	Life Protect
<b>Suncorp</b>	Life Protect
<b>Woolworths</b>	Life Insurance
★	
<b>Virgin Money</b>	Quick and Easy



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## Early Fifties Female Non-Smoker

Company

Product

★★★★★ "Outstanding Value"

**NobleOak** Premium Life Direct  
**Zurich** Ezicover Life Insurance

★★★★

**Allianz** Life Plan  
**AMP Life** Life Insurance  
**Budget Direct** Life Insurance  
**HSBC** Easy Life Insurance  
**Insure Me Now** Superior Life  
**Medibank** Life Insurance  
**TAL** LifeTime Protection

★★★

**AAMI** Life Insurance  
**ANZ** Life Insurance  
**BUPA** Life Insurance  
**Citibank** Prime Life Cover  
**ClearView** Life Insurance at ClearView  
**Guardian** Life Insurance  
**Insurance Line** Life Insurance Plan  
**Let's Insure** Life Cover  
**NAB** Essential Life  
**NIB** Life Insurance  
**NRMA** Comprehensive  
**Ozicare** Life Insurance  
**RACQ** Life Insurance  
**RACWA** Life Protect  
**Real** Family Life Cover  
**St Andrews** Classic Life Insurance  
**Virgin Money** Tailored

★★

**GIO** Life Protect  
**Suncorp** Life Protect  
**Woolworths** Life Insurance

★

**Virgin Money** Quick and Easy



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## Early Fifties Female Smoker

Company	Product
★★★★★ "Outstanding Value"	
Medibank	Life Insurance
NobleOak	Premium Life Direct
★★★★	
Allianz	Life Plan
AMP Life	Life Insurance
HSBC	Easy Life Insurance
Insure Me Now	Superior Life
NIB	Life Insurance
Zurich	Ezicover Life Insurance
★★★	
AAMI	Life Insurance
ANZ	Life Insurance
Budget Direct	Life Insurance
BUPA	Life Insurance
ClearView	Life Insurance at ClearView
Insurance Line	Life Insurance Plan
Let's Insure	Life Cover
NAB	Essential Life
NRMA	Comprehensive
Ozicare	Life Insurance
RACQ	Life Insurance
RACWA	Life Protect
Real	Family Life Cover
St Andrews	Classic Life Insurance
TAL	LifeTime Protection
Virgin Money	Tailored
★★	
Citibank	Prime Life Cover
GIO	Life Protect
Guardian	Life Insurance
Suncorp	Life Protect
★	
Virgin Money	Quick and Easy
Woolworths	Life Insurance





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## Late Fifties Male Non-Smoker

Company

Product

★★★★★ "Outstanding Value"

**Insure Me Now**

Superior Life

**NobleOak**

Premium Life Direct

★★★★

**Allianz**

Life Plan

**Budget Direct**

Life Insurance

**HSBC**

Easy Life Insurance

**Let's Insure**

Life Cover

**Ozicare**

Life Insurance

**Zurich**

Ezicover Life Insurance

★★★

**AAMI**

Life Insurance

**AMP Life**

Life Insurance

**ANZ**

Life Insurance

**Guardian**

Life Insurance

**Insurance Line**

Life Insurance Plan

**Medibank**

Life Insurance

**NAB**

Essential Life

**NIB**

Life Insurance

**NRMA**

Comprehensive

**RACQ**

Life Insurance

**RACWA**

Life Protect

**Real**

Family Life Cover

**St Andrews**

Classic Life Insurance

**Suncorp**

Life Protect

**TAL**

LifeTime Protection

**Virgin Money**

Tailored

**Woolworths**

Life Insurance

★★

**BUPA**

Life Insurance

**Citibank**

Prime Life Cover

**ClearView**

Life Insurance at ClearView

**GIO**

Life Protect

★

**Virgin Money**

Quick and Easy



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Company	Product
★★★★★ "Outstanding Value"	
<b>Insure Me Now</b>	Superior Life
<b>NobleOak</b>	Premium Life Direct
★★★★	
<b>Allianz</b>	Life Plan
<b>Budget Direct</b>	Life Insurance
<b>HSBC</b>	Easy Life Insurance
<b>Medibank</b>	Life Insurance
<b>NIB</b>	Life Insurance
<b>Ozicare</b>	Life Insurance
<b>Zurich</b>	Ezicover Life Insurance
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<b>AAMI</b>	Life Insurance
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<b>Suncorp</b>	Life Protect
<b>TAL</b>	LifeTime Protection
<b>Virgin Money</b>	Tailored
★★	
<b>BUPA</b>	Life Insurance
<b>ClearView</b>	Life Insurance at ClearView
<b>Woolworths</b>	Life Insurance
★	
<b>Citibank</b>	Prime Life Cover
<b>Virgin Money</b>	Quick and Easy



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## Late Fifties Female Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
<b>Insure Me Now</b>	Superior Life
<b>NobleOak</b>	Premium Life Direct
★★★★	
<b>Allianz</b>	Life Plan
<b>AMP Life</b>	Life Insurance
<b>Budget Direct</b>	Life Insurance
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<b>AAMI</b>	Life Insurance
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<b>Let's Insure</b>	Life Cover
<b>NAB</b>	Essential Life
<b>NIB</b>	Life Insurance
<b>NRMA</b>	Comprehensive
<b>Ozicare</b>	Life Insurance
<b>RACQ</b>	Life Insurance
<b>RACWA</b>	Life Protect
<b>Real</b>	Family Life Cover
<b>St Andrews</b>	Classic Life Insurance
<b>TAL</b>	LifeTime Protection
<b>Virgin Money</b>	Tailored
<b>Woolworths</b>	Life Insurance
★★	
<b>BUPA</b>	Life Insurance
<b>ClearView</b>	Life Insurance at ClearView
<b>GIO</b>	Life Protect
<b>Suncorp</b>	Life Protect
★	
<b>Virgin Money</b>	Quick and Easy



# Direct Life Insurance

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

## Late Fifties Female Smoker

Company	Product
★★★★★ "Outstanding Value"	
Allianz	Life Plan
Medibank	Life Insurance
NobleOak	Premium Life Direct
★★★★	
Budget Direct	Life Insurance
HSBC	Easy Life Insurance
Insure Me Now	Superior Life
NIB	Life Insurance
Zurich	Ezicover Life Insurance
★★★	
AAMI	Life Insurance
AMP Life	Life Insurance
ANZ	Life Insurance
GIO	Life Protect
Insurance Line	Life Insurance Plan
Let's Insure	Life Cover
NAB	Essential Life
NRMA	Comprehensive
Ozicare	Life Insurance
RACQ	Life Insurance
RACWA	Life Protect
St Andrews	Classic Life Insurance
Suncorp	Life Protect
TAL	LifeTime Protection
Virgin Money	Tailored
★★	
BUPA	Life Insurance
ClearView	Life Insurance at ClearView
Guardian	Life Insurance
Real	Family Life Cover
Woolworths	Life Insurance
★	
Citibank	Prime Life Cover
Virgin Money	Quick and Easy