



Life Insurance Product Summary

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

Term Life

Company	Benefit	Premiums		Guaranteed Future Insurability ³	Interim Cover - Accident & Sickness ⁴	Funeral Benefit (\$) ⁵	Accidental Death Benefit ⁶
		Stepped ¹	Level ²				
AIA Australia	Life Cover Benefit	✓	✓	✓	✗	25,000	✗
AMP	Elevate Life Insurance Plan	✓	✓	✓	✓	20,000	✗
AMP Life	Flexible Life Time Prot	✓	✓	✓	✓	20,000	✗
Asteron Life	Life Cover	✓	✓	✓	✓	20,000	✗
BT	Term Life	✓	✓	✓	✓	25,000	✗
ClearView	Life Cover	✓	✓	✓	✗	25,000	✗
CommInsure	Total Care Plan	✓	✓	0	✗	30,000	0
MLC Insurance	Life Cover Insurance	✓	✓	✓	✗	20,000	0
OnePath	OneCare Life Cover	✓	✓	✓	✓	25,000	0
TAL	Life Insurance Plan	✓	✓	✓	✓	25,000	✗
Zurich Australia	Protection Plus	✓	✓	✓	✗	15,000	0

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.

4 Interim cover for accident and sickness is provided while the application for death cover is being assessed.

5 An advanced payment amount to help fund the expenses associated with a funeral.

6 An additional payment is made when death occurs by accident.



Optional

Report Date: August, 2017. (All information is correct as at August 2017.)

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