



# Direct Income Protection Star Ratings

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## 20-29 Years Female Heavy Blue Collar Non-Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
<b>SUNCORP</b>	Income Protect Plus
<b>TAL</b>	Income Protection - Accident, Illness Cover



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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.

## 40-49 Years Female Heavy Blue Collar Non-Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>SUNCORP</b>	Income Protect Plus
★★★	
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
<b>TAL</b>	Income Protection - Accident, Illness Cover



# Direct Income Protection Star Ratings

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## 40-49 Years Female Heavy Blue Collar Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>SUNCORP</b>	Income Protect Plus
★★★	
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
<b>TAL</b>	Income Protection - Accident, Illness Cover



# Direct Income Protection Star Ratings

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## 40-49 Years Female Light Blue Collar Non-Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★★	
<b>HBF Financial Services</b>	Ezicover Income Protection
<b>Zurich Australia</b>	Ezicover Income Protection
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
<b>SUNCORP</b>	Income Protect Plus
<b>TAL</b>	Income Protection - Accident, Illness Cover



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## 40-49 Years Female Light Blue Collar Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★★	
<b>HBF Financial Services</b>	Ezicover Income Protection
<b>Zurich Australia</b>	Ezicover Income Protection
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
<b>SUNCORP</b>	Income Protect Plus
<b>TAL</b>	Income Protection - Accident, Illness Cover



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## 40-49 Years Female Medium Blue Collar Non-Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
<b>SUNCORP</b>	Income Protect Plus
<b>TAL</b>	Income Protection - Accident, Illness Cover



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## 40-49 Years Female Medium Blue Collar Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
<b>SUNCORP</b>	Income Protect Plus
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## 40-49 Years Female Professional/White Collar Non-Smoker

Company	Product
★★★★★	
NobleOak Life Ltd	Premium Life Direct Income
★★★★	
HBF Financial Services	Ezicover Income Protection
RACQ	Income Protection
RACWA	Income Protect
Zurich Australia	Ezicover Income Protection
★★★	
AAMI	Comprehensive Income Cover
InsuranceLine	Income Protection
Medibank	Income Protection - Standard
QANTAS	Income Protection Insurance
SUNCORP	Income Protect Plus
TAL	Income Protection - Accident, Illness Cover



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

Company	Product
★★★★★	
NobleOak Life Ltd	Premium Life Direct Income
★★★★	
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RACQ	Income Protection
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Zurich Australia	Ezicover Income Protection
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AAMI	Comprehensive Income Cover
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Medibank	Income Protection - Standard
QANTAS	Income Protection Insurance
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TAL	Income Protection - Accident, Illness Cover





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## 40-49 Years Male Heavy Blue Collar Non-Smoker

Company	Product
★★★★★	
NobleOak Life Ltd	Premium Life Direct Income
★★★★	
AAMI	Comprehensive Income Cover
SUNCORP	Income Protect Plus
★★★	
InsuranceLine	Income Protection
Medibank	Income Protection - Standard
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover



# Direct Income Protection Star Ratings

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## 40-49 Years Male Heavy Blue Collar Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
<b>SUNCORP</b>	Income Protect Plus
<b>TAL</b>	Income Protection - Accident, Illness Cover



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## 40-49 Years Male Light Blue Collar Non-Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★★	
<b>HBF Financial Services</b>	Ezicover Income Protection
<b>Zurich Australia</b>	Ezicover Income Protection
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
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## 40-49 Years Male Light Blue Collar Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★★	
<b>HBF Financial Services</b>	Ezicover Income Protection
<b>Zurich Australia</b>	Ezicover Income Protection
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
<b>SUNCORP</b>	Income Protect Plus
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## 40-49 Years Male Medium Blue Collar Non-Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
<b>SUNCORP</b>	Income Protect Plus
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## 40-49 Years Male Medium Blue Collar Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
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## 40-49 Years Male Professional/White Collar Non-Smoker

Company	Product
★★★★★	
NobleOak Life Ltd	Premium Life Direct Income
★★★★	
HBF Financial Services	Ezicover Income Protection
RACQ	Income Protection
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## 40-49 Years Male Professional/White Collar Smoker

Company	Product
★★★★★	
NobleOak Life Ltd	Premium Life Direct Income
★★★★	
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RACQ	Income Protection
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## 50-54 Years Female Heavy Blue Collar Non-Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
<b>SUNCORP</b>	Income Protect Plus
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## 50-54 Years Female Heavy Blue Collar Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
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## 50-54 Years Female Light Blue Collar Non-Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★★	
<b>HBF Financial Services</b>	Ezicover Income Protection
<b>Zurich Australia</b>	Ezicover Income Protection
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
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## 50-54 Years Female Light Blue Collar Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★★	
<b>HBF Financial Services</b>	Ezicover Income Protection
<b>Zurich Australia</b>	Ezicover Income Protection
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
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## 50-54 Years Female Medium Blue Collar Non-Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
<b>SUNCORP</b>	Income Protect Plus
<b>TAL</b>	Income Protection - Accident, Illness Cover



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## 50-54 Years Female Medium Blue Collar Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
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## 50-54 Years Female Professional/White Collar Non-Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★★	
<b>Medibank</b>	Income Protection - Standard
<b>RACQ</b>	Income Protection
<b>RACWA</b>	Income Protect
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>HBF Financial Services</b>	Ezicover Income Protection
<b>InsuranceLine</b>	Income Protection
<b>QANTAS</b>	Income Protection Insurance
<b>SUNCORP</b>	Income Protect Plus
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### 50-54 Years Female Professional/White Collar Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★★	
<b>RACQ</b>	Income Protection
<b>RACWA</b>	Income Protect
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>HBF Financial Services</b>	Ezicover Income Protection
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
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<b>TAL</b>	Income Protection - Accident, Illness Cover
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## 50-54 Years Male Heavy Blue Collar Non-Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
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## 50-54 Years Male Heavy Blue Collar Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
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## 50-54 Years Male Light Blue Collar Non-Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★★	
<b>HBF Financial Services</b>	Ezicover Income Protection
<b>Zurich Australia</b>	Ezicover Income Protection
★★★	
<b>AAMI</b>	Comprehensive Income Cover
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## 50-54 Years Male Light Blue Collar Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★★	
<b>HBF Financial Services</b>	Ezicover Income Protection
<b>Zurich Australia</b>	Ezicover Income Protection
★★★	
<b>AAMI</b>	Comprehensive Income Cover
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## 50-54 Years Male Medium Blue Collar Non-Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
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## 50-54 Years Male Medium Blue Collar Smoker

Company	Product
★★★★★	
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<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
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## 50-54 Years Male Professional/White Collar Non-Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★★	
<b>RACQ</b>	Income Protection
<b>RACWA</b>	Income Protect
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>HBF Financial Services</b>	Ezicover Income Protection
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
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<b>TAL</b>	Income Protection - Accident, Illness Cover
<b>Zurich Australia</b>	Ezicover Income Protection



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

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★★	
<b>RACQ</b>	Income Protection
<b>RACWA</b>	Income Protect
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>HBF Financial Services</b>	Ezicover Income Protection
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
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## 55-59 Years Female Heavy Blue Collar Non-Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
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<b>TAL</b>	Income Protection - Accident, Illness Cover



# Direct Income Protection Star Ratings

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

## 55-59 Years Female Heavy Blue Collar Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
<b>SUNCORP</b>	Income Protect Plus
<b>TAL</b>	Income Protection - Accident, Illness Cover



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## 55-59 Years Female Light Blue Collar Non-Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>HBF Financial Services</b>	Ezicover Income Protection
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
<b>SUNCORP</b>	Income Protect Plus
<b>TAL</b>	Income Protection - Accident, Illness Cover
<b>Zurich Australia</b>	Ezicover Income Protection



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## 55-59 Years Female Light Blue Collar Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>HBF Financial Services</b>	Ezicover Income Protection
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
<b>SUNCORP</b>	Income Protect Plus
<b>TAL</b>	Income Protection - Accident, Illness Cover
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## 55-59 Years Female Medium Blue Collar Non-Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
<b>SUNCORP</b>	Income Protect Plus
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## 55-59 Years Female Medium Blue Collar Smoker

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★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
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## 55-59 Years Female Professional/White Collar Non-Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★★	
<b>RACQ</b>	Income Protection
<b>RACWA</b>	Income Protect
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>HBF Financial Services</b>	Ezicover Income Protection
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
<b>QANTAS</b>	Income Protection Insurance
<b>SUNCORP</b>	Income Protect Plus
<b>TAL</b>	Income Protection - Accident, Illness Cover
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★★★★	
<b>RACQ</b>	Income Protection
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## 55-59 Years Male Heavy Blue Collar Non-Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
★★★	
<b>AAMI</b>	Comprehensive Income Cover
<b>InsuranceLine</b>	Income Protection
<b>Medibank</b>	Income Protection - Standard
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Company	Product
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## 55-59 Years Male Medium Blue Collar Non-Smoker

Company	Product
★★★★★	
<b>NobleOak Life Ltd</b>	Premium Life Direct Income
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