

Retail Risk Comparator
Premium Calculation Output
 Generated 10/05/2018



Parameters

Product Type Stand-alone Term Life Insurance
\$500,000 of Cover

Insured Details

Smoking Status Non-smoker
 State New South Wales
 Occupation Administrator - clerical worker

Cover Details

Premium Frequency Annual
 Premium Basis Stepped

Calculated Premiums

Life Offer Comparison

Life Insurance Product / Age Band	Male (Annual Premiums for \$500,000 of Cover)					Female (Annual Premiums for \$500,000 of Cover)				
	50	55	60	65	Saving	50	55	60	65	Saving
AIA Australia - Life Cover Plan - Vitality	650	1,316	2,690	5,354	12%	469	868	1,678	3,459	12%
AMP - Elevate - Life Insurance Plan	766	1,428	2,899	6,152	22%	575	1,017	1,995	4,294	28%
Asteron Life - Complete - Life Cover	787	1,447	2,878	5,851	20%	613	1,047	1,852	4,038	25%
BT - Term Life	970	1,749	3,284	6,541	30%	727	1,221	2,140	4,017	30%
ClearView - Life Cover	799	1,606	3,206	6,303	26%	606	1,126	2,094	3,857	26%
CommInsure - Total Care Plan - Life Care	841	1,557	2,958	5,906	22%	646	1,082	1,874	3,530	20%
MLC - Insurance - Life Cover	784	1,535	3,092	6,093	24%	582	1,057	1,967	3,651	22%
NobleOak - Life Insurance	790	1,482	2,874	5,818	20%	572	1,083	2,015	3,422	20%
FiftyUp Life Insurance offer	632	1,185	2,299	4,654	0%	458	866	1,612	2,738	0%
OnePath - Life Cover	888	1,628	3,184	6,260	27%	656	1,156	2,100	4,036	29%
TAL - Life Insurance	811	1,546	3,101	6,344	26%	582	1,082	2,092	4,110	28%
Average NobleOak Special Offer Saving					22.9%					24.0%

TOTAL AVERAGE SAVING COMPARED TO AVERAGE OF OTHER PRODUCTS = 23.46%