

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	Male (Annual Premiums for \$500,000 of Cover)									Female (Annual Premiums for \$500,000 of Cover)								
	30	35	40	45	50	55	60	65	Saving	30	35	40	45	50	55	60	65	Saving
AIA Australia - Life Cover Plan - Vitality	300	300	300	350	650	1,316	2,690	5,354	12%	300	300	300	300	469	868	1,678	3,459	16%
AMP - Elevate - Life Insurance Plan	322	295	336	450	766	1,428	2,899	6,152	22%	250	250	274	351	575	1,017	1,995	4,294	28%
Asteron Life - Complete - Life Cover	342	339	331	453	787	1,447	2,878	5,851	20%	253	264	280	365	613	1,047	1,852	4,038	26%
BT - Term Life	350	366	404	578	970	1,749	3,284	6,541	30%	263	278	331	453	727	1,221	2,140	4,017	31%
ClearView - Life Cover	291	284	306	447	799	1,606	3,206	6,303	25%	185	201	245	352	606	1,126	2,094	3,857	25%
CommInsure - Total Care Plan - Life Care	324	319	364	506	841	1,557	2,958	5,906	22%	250	251	296	395	646	1,082	1,874	3,530	22%
MLC - Insurance - Life Cover	287	283	336	442	784	1,535	3,092	6,093	23%	250	250	257	332	582	1,057	1,967	3,651	22%
NobleOak - Life Insurance	300	300	351	466	790	1,482	2,874	5,818	20%	151	231	268	348	572	1,083	2,015	3,422	20%
NobleOak - OBS Special offer	240	240	281	372	632	1,185	2,299	4,654	0%	121	185	215	279	458	866	1,612	2,738	0%
OnePath - Life Cover	348	336	384	528	888	1,628	3,184	6,260	27%	300	300	312	412	656	1,156	2,100	4,036	30%
TAL - Life Insurance	259	256	305	455	811	1,546	3,101	6,344	24%	220	220	230	326	582	1,082	2,092	4,110	27%
Average NobleOak Special Offer Saving									22.6%									24.8%

TOTAL AVERAGE SAVING COMPARED TO AVERAGE OF OTHER PRODUCTS = 23.71%