

Fact sheet

EasyLife Insurance

This document provides a brief summary of the EasyLife Insurance features. It is for information purposes only.

EasyLife Insurance has exclusions that apply. The full details of the exclusions, the applicable definitions and the terms and conditions of the product are fully described in the Product Disclosure Statement (PDS). You should consider the PDS before making any decision in relation to the product.

Death benefit

A benefit is payable upon the death of the life insured.

Terminal illness benefit

If the life insured is diagnosed, by a Medical Practitioner of our choosing, as having a life expectancy of twelve months or less, we will pay the sum insured.

Motor Vehicle Accident double benefit feature

An additional amount, equal to the sum insured, is payable if the life insured dies as a result of a motor vehicle accident.

Worldwide 24-hour cover

10 simple cover choices

Applicants aged 16-50 can choose from 10 cover options:

- \$50,000
- \$100,000
- \$150,000
- \$200,000
- \$250,000
- \$300,000
- \$350,000
- \$400,000
- \$450,000
- \$500,000

Applicants aged 51-54 can apply for the \$50,000 or \$100,000 options.

Change your cover

Should your needs change, you can apply for another insured amount from those available. Any application for increase will be subject to our normal underwriting processes.

No medicals in most cases

In our experience, a medical is usually not required for most EasyLife Insurance applicants.

Pay-by-the-month option

We provide a pay-by-the-month option. Have premiums deducted each month from your credit card, or nominated account.

Discounts if you pay annually

Pay your premiums annually in advance and receive 12 months cover for the cost of 11. That's like getting a bonus month!

Premium rates

If accepted for cover, actual premium rates will be determined on the basis of the information contained in your application. Our standard premium rates are shown over the page.

14 Day Money Back Guarantee

You'll have 14 days from the first to occur of when you receive your Policy Document or five days after the commencement of cover to change your mind. This is known as the cooling off period. If you cancel the policy within this period you will get a refund of any premiums you have paid.

Who can apply for cover?

Australian residents aged 16-54 inclusive.

When does cover expire?

Cover for a life insured ceases on the policy anniversary immediately after their 70th birthday.


Are there any exclusions?

Yes, there are a number of exclusions. For more details, see the Product Disclosure Statement.

How to apply for cover

It's easy to apply for cover. Simply read the Product Disclosure Statement (PDS), complete the application form and post it with your payment or payment authority to us at:

MBF Life
Reply Paid 4232
Sydney NSW 2001
(no stamp required)



Questions?
Need help?
Call us on 132 623

Death and Terminal Illness cover

Standard rates - female non smoker

	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Up to 35	\$8.35	\$12.50	\$16.95	\$20.80	\$24.95	\$29.10	\$33.25	\$37.40	\$41.55	\$45.70
36 - 40	\$8.85	\$13.50	\$18.15	\$22.20	\$27.45	\$32.10	\$36.75	\$41.40	\$46.05	\$50.70
41 - 45	\$14.10	\$24.00	\$33.90	\$43.80	\$53.70	\$63.60	\$73.50	\$83.40	\$60.45	\$66.70
46 - 50	\$10.45	\$16.70	\$22.95	\$29.20	\$35.45	\$41.70	\$47.95	\$54.20	\$93.30	\$103.20
51 - 54	\$20.40	\$36.60	Cover not available							

Standard rates - female smoker

	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Up to 35	\$10.45	\$16.70	\$22.95	\$29.20	\$35.45	\$41.70	\$47.95	\$54.20	\$60.45	\$66.70
36 - 40	\$12.05	\$19.90	\$27.75	\$35.60	\$43.45	\$51.30	\$59.15	\$67.00	\$74.85	\$82.70
41 - 45	\$22.40	\$40.60	\$58.80	\$77.00	\$95.20	\$113.40	\$131.60	\$149.80	\$107.70	\$119.20
46 - 50	\$15.70	\$27.20	\$38.70	\$50.20	\$61.70	\$73.20	\$84.70	\$96.20	\$168.00	\$186.20
51 - 54	\$34.30	\$64.40	Cover not available							

Standard rates - male non smoker

	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Up to 35	\$9.30	\$14.40	\$19.50	\$24.60	\$29.70	\$34.80	\$39.90	\$45.00	\$50.10	\$55.20
36 - 40	\$10.00	\$15.80	\$21.60	\$27.40	\$33.20	\$39.00	\$44.80	\$50.60	\$56.40	\$62.20
41 - 45	\$16.50	\$28.80	\$41.10	\$53.40	\$65.70	\$78.00	\$90.30	\$102.60	\$73.50	\$81.20
46 - 50	\$11.90	\$19.60	\$27.30	\$35.00	\$42.70	\$50.40	\$58.10	\$65.80	\$114.90	\$127.20
51 - 54	\$26.30	\$48.40	Cover not available							

Standard rates - male smoker

	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Up to 35	\$13.15	\$22.10	\$31.05	\$40.00	\$48.95	\$57.90	\$66.85	\$75.80	\$84.75	\$93.70
36 - 40	\$15.90	\$27.60	\$39.30	\$51.00	\$62.70	\$74.40	\$86.10	\$97.80	\$109.50	\$121.20
41 - 45	\$34.65	\$65.10	\$95.55	\$126.00	\$156.45	\$186.90	\$217.35	\$247.80	\$168.00	\$186.20
46 - 50	\$22.40	\$40.60	\$58.80	\$77.00	\$95.20	\$113.40	\$131.60	\$149.80	\$278.25	\$308.70
51 - 54	\$54.05	\$103.90	Cover not available							



For more information

Call 132 623
Monday - Friday
8am-6pm AEST

The Product Disclosure Statement for this product is available by contacting 132 623 or downloading a copy from www.mbfllife.com.au