



Life Solutions | Wealth Solutions

## Asteron Business Expenses

### How would your business survive without you?

What would happen if you had to take time off work because of sickness or injury? Or worse, if you could never go to work again?

If you run your own business, the consequences could often be dire – for you, your family, and your employees.

Asteron Business Expenses provides a monthly payment if you are sick or injured, helping you cover fixed business costs including:

- » staff salaries (non income-producing roles)
- » rent on your place of business
- » interest on borrowings.

#### Features and benefits

- » If you are classified (by us) as belonging to occupation class AA, A1 or A2, **Asteron's unique 10 Hours Plus disability definition** applies to you. This definition allows you to work 10 hours or less per week while severely disabled with no offset of any amount earned in that 10 Hours. Alternatively you can also meet the severely disabled definition based on your inability to perform 1 important income producing duty as long as you are also off work due to sickness or injury.

- » If you are classified (by us) as belonging to occupation class B or C, **Asteron's unique 10 Hours disability definition** applies to you. This definition allows you to work up to 10 hours per week - while still receiving your full benefit - if you can't work more than 10 hours because of sickness or injury.
- » The **Partially Disabled Benefit** allows you to receive a benefit, even if you are working on a limited basis, provided you meet certain conditions.
- » The **Recurring Disability Benefit** means there will be no waiting period if the same disability recurs within six months of the original claim.
- » **Locum Cover** can reimburse the 'net' cost of employing a locum to maintain the business in your absence.
- » **Packaging discounts** are available if you and your family take out multiple Asteron policies at the same time.

#### Did you know?

- » Business Expenses **premiums may be tax-deductible**, which could significantly reduce the effective cost of your insurance.
- » You can **package Business Expenses with Income Protection** to make sure your personal and work expenses are covered.

Asteron Lifeguard™ keeps your family's financial safety 'between the flags' by providing you with a comprehensive range of lump sum and monthly income benefits. These can be integrated into a tailored package to suit your priorities, needs and budget.

Type of cover	How it protects your financial safety
<b>Lump Sum</b>	
 <b>Life Cover</b>	Life Cover pays a one-off lump sum upon death, enabling beneficiaries to pay out debts and create ongoing income.
 <b>Total and Permanent Disablement</b>	Total and Permanent Disablement cover pays a one-off lump sum, which can be used to pay out debts and create ongoing income.
 <b>Recovery</b>	Recovery products are targeted at a specific range of medical conditions and major surgeries. The lump sum paid can be used to help reduce debt, change employment, pay medical expenses and fund your lifestyle.
<b>Monthly Income</b>	
 <b>Income Protection</b>	Income Protection is designed to pay you up to 80% of your gross monthly income while you are unable to work due to sickness or injury, helping you keep up with your day-to-day expenses.
 <b>Business Expenses</b>	Business Expenses allows you to insure monthly business expenses on a monthly reimbursement basis, to help keep your business viable if you can't work because of sickness or injury.

## Alan's story

Five years after setting up as a painter and decorator, business was booming for Alan.

He had taken on an apprentice and a lease on new premises. His ad campaign in the local papers was paying off, and he had a steady stream of work. At the same time his expenses were beginning to mount up.

Then one Saturday, while opening the bowling for his cricket club, Alan fractured his right ankle. His doctor was adamant – painting was out of the question for the next few months.

Fortunately, he had taken out a Business Expenses policy that would cover his ongoing fixed business expenses for up to \$2,500 a month. This included rent, insurance, advertising and the phone lease.

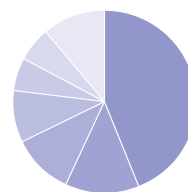
When you're off work, your business expenses still add up. If Alan hadn't been covered he might have had to lay off his apprentice.

Three months later Alan is back on the ladder. However his pace bowling has had to give way to gentle leg spin.

Although the names have been changed, this is based on an actual claim.

### Business Expenses claims paid by Asteron in 2007:

Accidents	44%
Musculo-skeletal condition	13%
Mental Illness (eg. Depression)	11%
Diseases of the digestive system	9%
Diseases of the circulatory system	6%
Cancer	6%
Other (eg. Glandular Fever)	11%



#### Important note

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Asteron Portfolio Services Limited is considering changing its name and Asteron Life Superannuation Fund's name to 'Suncorp Portfolio Services Limited' and 'Suncorp Master Trust' respectively. It is expected that these name changes will proceed and if so they will be updated on our website at [www.asteron.com.au](http://www.asteron.com.au)

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