



Life Solutions | Wealth Solutions

Asteron Recovery products

What if you were the one who needed looking after?

Everyone has their own ways of achieving it, but most people try to stay healthy. But sometimes even the healthiest people suffer accidents. Or get diagnosed with diseases they had no chance of preventing – like cancer.

A life-threatening sickness or injury has wide-reaching repercussions for any family. It could stop you from working. Maybe even keep you in need of constant medical care.

Asteron's Recovery Package can give you the security of knowing your family will receive a lump sum if you:

- » die or are diagnosed with a terminal illness with less than 12 months to live; or
- » experience any one of a defined list of serious medical conditions (including cancer and heart attack) or procedures (including coronary artery surgery); or
- » become totally and permanently disabled.

This payment could be spent on your medical expenses, replace any lost income, or generally take the financial pressure off you and your family during an already trying time.

Features and benefits

- » **Up to \$2,000,000 lump sum** cover is available for 39 specified medical conditions, death, and total and permanent disablement. It also includes partial payments for certain conditions and treatments.
- » The **Recovery Increase Benefit** helps your cover keep up with your changing circumstances, allowing you to increase your sum insured without needing a medical re-assessment.

- » **Family assistance** is available, giving you and your family access to grief counselling, a Financial Planning Benefit, and a Funeral Advancement Benefit at the time of claim.
- » **Packaging discounts** are available if you or your family take out multiple Asteron policies at the same time.
- » **Loyalty rewards** mean the value of certain entitlements will increase the longer you hold your Asteron policy.

Optional extras

- » **Premium-free Child Cover** – If you take out an Asteron Recovery Package or Recovery Stand Alone policy, you can apply to get your first \$10,000 of Child Cover premium-free for each eligible child.
- » The **Recovery Plus Option** means you will be fully and partially covered for more events, and be eligible for larger payments at the time of claim for certain conditions.

Recovery Stand Alone

You can also take out Asteron **Recovery Stand Alone** (with or without TPD) and only pay for the cover you need. This can help you cover yourself against a range of serious illnesses, like cancer and heart attack, which may not be covered by Life or TPD insurance.

All the optional extras also apply within Recovery Stand Alone.

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
Lump Sum	
 Life Cover	Life Cover pays a one-off lump sum upon death, enabling beneficiaries to pay out debts and create ongoing income.
 Total and Permanent Disablement	Total and Permanent Disablement cover pays a one-off lump sum, which can be used to pay out debts and create ongoing income.
 Recovery	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.
Monthly Income	
 Income Protection	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.
 Business Expenses	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.

Karen's story

By the time she was forty, Karen had fulfilled her dream of starting up her own accounting practice.

She had always been a fit and healthy person, but Karen knew how crucial her health was to financial security – especially now she was self-employed. So she took out an Asteron Recovery Package – a policy that provided a \$150,000 lump sum in the event of death, terminal illness, a specified serious illness or injury, or total and permanent disablement.

Five years later Karen was diagnosed with malignant breast cancer. After coming to terms with the initial shock of the diagnosis, Karen had to think how her illness would affect her, her family, and her business.

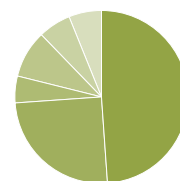
Karen's medical condition satisfied the definition of cancer under her Recovery Package policy. The \$150,000 Recovery Benefit, paid shortly after her diagnosis, gave Karen the opportunity to take some time off work with her family to consider the future.

Being paid on diagnosis of the condition also gave Karen the financial capacity to consider alternative treatments and concentrate on her recovery.

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

Recovery claims paid by Asteron in 2007:

Cancer	49%
Diseases of the circulatory system (eg. Heart disease)	25%
Death	5%
TPD	9%
Diseases of the nervous system	6%
Other	6%



Important note

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AT YOUR FINANCIAL SERVICE

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