



Life Solutions | Wealth Solutions

Asteron Income Protector

Who is going to pay the bills if you can't?

Imagine you stopped getting paid tomorrow. How long would you be able to cope financially? Bills won't stop coming in. And if you have any debts, the bank won't stop charging interest.

But accidents happen. So do illnesses. In fact one out of every three Australians will be unable to work for more than three months at some stage in their lives because of sickness or injury¹.

Asteron's Income Protector will pay you up to 80% of your pre-tax income if you can't work because of sickness and injury.

This money could go a long way to keeping your household, or your business, running while you concentrate on your recovery.

Features and benefits

- » Asteron's unique **10-hours 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. This can help self-employed people keep an eye on their business, or give employees a chance to stay in touch with the workplace, without having to worry about losing their benefits.
- » The **Partially Disabled Benefit** can compensate your partial loss of earnings if you can only return to work gradually.
- » The **Retraining Benefit** means Asteron may pay for approved rehabilitation and re-training expenses that help you return to work. This could include occupational therapy and specialised training courses you may otherwise have to pay yourself.

- » The **Pregnancy Premium Waiver Benefit** means six months of premiums can be waived during pregnancy, saving you money – and keeping you covered – during what's often a crucial time.
- » The choice of **Agreed Value** or **Indemnity Option** lets you decide how your benefit is calculated if you need to claim.
 1. Under **Agreed Value**, you will receive the insured monthly benefit applying at the time, including any indexation increases, even if your income has reduced since the date of the application (offsets may apply).
 2. With the **Indemnity Option**, which attracts a 15% discount on premiums, benefits are based on your average monthly earnings in the 12 months prior to your disablement.
- » **Packaging discounts** are available if you and your family take out multiple Asteron policies at the same time.

Optional extras

- » The **SuperSaver Option** allows you to have a portion of your benefit (before tax) paid into your super fund. This helps ensure your retirement savings keep building while you're off work.
- » The **Extras Package** is available for an additional premium, giving you features such as a Family Assistance Benefit and an Unemployment Benefit.

Did you know?

Income protection premiums may be tax-deductible, which could significantly reduce the effective cost of your insurance.

¹ Source: Institute of Actuaries – Report to the Disability Committee, May 1995

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.

Mark's story

Electrician Mark was running his own successful business and had established a reputation for reliability.

When he found himself spending more time managing the business than fixing people's wiring, Mark decided to see a financial adviser. After a comprehensive financial needs analysis, Mark took out an Asteron Income Protector policy.

Three years later Mark suffered a serious knee injury playing football, meaning he needed a full knee reconstruction.

Mark knew his Income Protector policy would cover 75% of his income while he was off work. But he was worried that dropping into work to keep an eye on things might jeopardise his insurance benefits.

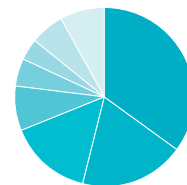
Fortunately, the Asteron Income Protector policy offers a unique '10 Hours' definition for severe disability. Mark satisfied this definition and was allowed to work up to 10 hours per week, which he used to quote and allocate jobs, without jeopardising his entitlements.

For the first three months after the waiting period, Mark received full benefits. He was then able to work 20 hours per week for the next two months, receiving partial disability benefits, before he could return full-time.

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

Income Protection claims paid by Asteron in 2007:

Accidents	35%
Musculo-skeletal condition	19%
Mental Illness (eg. Depression)	15%
Cancer	8%
Diseases of the circulatory system	5%
Diseases of the digestive system	4%
Diseases of the nervous system	6%
Other (eg. Emphysema)	8%



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

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AT YOUR FINANCIAL SERVICE

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