



Life Solutions | Wealth Solutions

# Asteron Total and Permanent Disablement Stand Alone

## What if you could never go to work again?

Try as you might, some health problems just can't be avoided. And you can't always count on getting better.

If a serious accident or illness left you unable to work, where would the money come from to pay the bills?

Asteron Total and Permanent Disablement Stand Alone pays a lump sum if you are totally and permanently disabled.

This money can help replace your income, cover your medical and rehabilitation costs, and generally keep you and your family running during a difficult time.

### Features and benefits

- » The **Permanent Disability Increase Benefit** helps your cover keep up with your changing circumstances. It means that once a year you can increase your sum insured when a defined important event occurs – like if you get married or have a child – without being re-assessed medically.
- » The **Single Loss of Limb or Eye Benefit** means you can claim up to 25% of the TPD sum insured if you suffer the loss of a single limb or eye.
- » The **Future Cover Benefit** means your TPD cover will automatically convert to a Life Cover policy if you haven't claimed by the age of 65.
- » **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.
- » **Family assistance** is available, giving you and your family access to grief counselling and a Financial Planning Benefit at the time of claim.

### Optional extras

- » **Premium-free Child Cover** – If you take out Asteron TPD Stand Alone, you can apply to get your first \$10,000 of Child Cover premium-free for each eligible child.
- » The **Cancer Cover Option** means you can apply for additional cover for cancer – paying you a lump sum on the diagnosis of the disease.

### TPD Stand Alone – inside and outside super

You may be able to hold your TPD insurance inside a self-managed super fund – meaning you can pay your premiums out of pre-tax dollars.

This won't make your premiums any lower, but it could mean an effective saving of up to 46.5% (the top marginal tax bracket). There are often restrictions associated with holding TPD cover in super, so talk to your adviser before you make a decision.

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.

## John's story

John had been working as a self-employed builder since completing his apprenticeship. When he turned 33, John went to a financial adviser to discuss his financial future.

As part of John's financial plan, his adviser recommended he take out an Asteron Total and Permanent Disablement Stand Alone policy. This policy would provide a \$200,000 lump sum should he suffer a sickness or injury that would permanently prevent him from working as a builder.

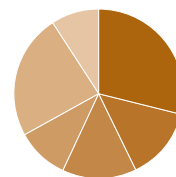
A year ago, John was involved in a serious car accident causing severe damage to his right hand. The injury was such that John would never be able to work as a builder again.

John had 'own' occupation TPD cover and was paid \$200,000 under his Total and Permanent Disablement Stand Alone policy. He used this to clear his mortgage, temporarily replace his income, and pay for the unexpected costs associated with his disability.

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

### TPD claims paid by Asteron in 2007:

Accidents	29%
Mental Illness (eg. Depression)	14%
Diseases of the nervous system	14%
Musculo-skeletal condition (eg. Back injury)	10%
Cancer	24%
Other (eg. Nerve damage)	9%



#### Important note

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