



Life Solutions | Wealth Solutions

Asteron Life Cover

What if you weren't there to pick up the pieces?

When it comes to your assets, there's none bigger than your life. And if you have debts, a family, or both, you owe it to those you'd be leaving behind to be well covered if something happens to you.

If you have life insurance in your super fund, which many people do, it's a good start. But this is often not enough on its own. In fact, Rice Walker actuaries estimated the life insurance held inside super represents only 20% of the cover actually required¹.

Asteron Life Cover can help give you and your family the cover you need. It pays a lump sum if you die or are diagnosed terminally ill – helping your family eliminate debt, pay school fees, and generally cope financially with your loss.

Features and benefits

- » The **Special Events Increase Benefit** helps your cover keep up with your changing circumstances, allowing you to increase your sum insured without needing a medical re-assessment.
- » **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 your family access to grief counselling, a Financial Planning Benefit, and a Funeral Advancement Benefit* at the time of claim.

Optional extras

- » **Premium-free Child Cover*** – If you take out Asteron Life Cover, you can apply to get your first \$10,000 of Child Cover premium-free for each eligible child.
- » **The Total and Permanent Disability (TPD) Option** means you apply for additional cover for TPD – paying you a lump sum if you suffer a sickness or injury that leaves you totally and permanently disabled and unable to work.
- » **The Cancer Cover Option** means you can apply for additional cover for cancer – paying you a lump sum on the diagnosis of the disease. This benefit is not available if the policy is owned by the Asteron Life Superannuation Fund

Life Cover – inside and outside super

You may be able to hold your life insurance inside super – 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 including the Medicare Levy) when you consider the tax you would normally be paying on that income.

There are often restrictions associated with holding life cover in super – particularly when it comes to taxation and how your beneficiaries receive the benefit. So talk to your adviser before you make a decision.

¹ Investments and Financial Services Association – 'Fast facts: A nation exposed!' August 2005

* These options are not available inside super.

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.

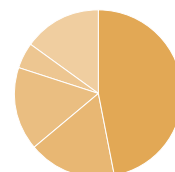
Life insurance is no accident

During 2007, Asteron paid almost \$43 million in Life Cover claims Australia-wide. While 84% of these claims were caused by sickness, the remaining 16% were caused by accidents.

Life Cover claims paid by Asteron in 2007:

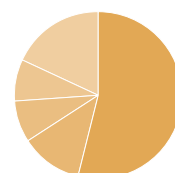
Male

Cancer	47%
Accidents	17%
Diseases of the circulatory system	16%
Senility and ill-defined conditions	5%
Other (eg. Natural causes)	15%



Female

Cancer	54%
Accidents	12%
Diseases of the circulatory system	8%
Diseases of the digestive system	8%
Other (eg. Alzheimers Disease)	18%



Premium-free Child Cover*

You can apply for \$10,000 premium-free Child Cover for each eligible child with the purchase of Asteron Life Cover. Ask your adviser for details.

* This option is not available inside super.

Important note

This material has been prepared without taking into account your objectives, financial situation or needs. As such you should consider the appropriateness of this material having regard to your objectives, financial situation and needs. The Asteron Lifeguard Product Disclosure Statement (PDS) is available from the issuers Asteron Life Limited ABN 64 001 698 228 AFSL 237903 and Asteron Portfolio Services Limited ABN 61 063 427 958 AFSL 237905 RSE Licence No. L0002059. You should carefully read and consider the PDS in deciding whether to acquire or continue to hold the product.

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

Asteron Life Limited ABN 64 001 698 228 AFS Licence No 237903.



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Issued April 2008