



Recovery

Because good health isn't guaranteed

Issuer

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ABN 64 001 698 228
AFS Licence No. 237903

465 Victoria Avenue
Chatswood NSW 2067

Issued 7 November 2005

Most of us hear regularly about someone who has been suddenly diagnosed with cancer or a serious medical condition, who has suffered a heart attack or even died.

Which makes you realise that no matter how healthy your lifestyle, good health doesn't come with a lifetime guarantee.

So you really should think about what would happen to you or your family, in the event of a sudden trauma, illness or death. Which is why we would like you to take a moment to consider Asteron Recovery.

Our Recovery pays a benefit should you:

- die or be diagnosed with a terminal illness with less than 12 months to live; or
- suffer any one of a defined list of serious medical conditions including cancer, heart attack, stroke, open heart surgery, Multiple Sclerosis or Total and Permanent Disablement (TPD).

About Asteron

Asteron is a leading financial services company, providing wealth creation and life insurance solutions to clients across Australia and New Zealand.

As a member of the ASX-listed Promina Group, one of the largest general insurance and financial services groups in Australasia, Asteron draws on more than 170 years of financial services' experience.

Asteron Recovery includes...

1 Double Recovery Option

Asteron's Double Recovery Option is an additional premium benefit that ensures your level of death cover can continue – even after you have received a full Recovery payment! There is no need to wait 12 months to buy back death cover. As long as you survive 14 days after diagnosis (other than terminal illness) or receiving a TPD payment, death cover will be re-instated and premiums will be waived for the life of the policy.

2 Partial Recovery Benefit

The greater of \$10,000 or 10% of the Recovery Benefit sum insured will be paid if you are diagnosed with carcinoma in situ, undergo coronary artery angioplasty or suffer a serious accidental injury or single loss of limb or eye.

3 Recovery Increase Benefit

You can increase the Recovery Benefit sum insured once every 12 months when an important defined event occurs such as marriage, having children, buying a home or becoming a carer for the first time, without providing any extra medical evidence. Limits apply.

4 Child Recovery Option

Unfortunately, children can suffer from serious sickness or injury. Asteron's Child Recovery Option can be added to your policy and will pay you a lump sum benefit should your child suffer a defined sickness or injury. So you can concentrate on helping your child recover quickly.

Cover is available from as little as an additional \$1 per month, per child.

5 More than a cheque at claim time

Independent grief counselling, a Financial Planning Benefit and Funeral Advancement Benefit are available to support you or your family at time of need (conditions apply).

At a glance

- Up to \$2,000,000 lump sum payment for over 30 Specified Medical Conditions, Death and Total and Permanent Disablement
- Partial Recovery Benefit
- Recovery Increase Benefit
- 100% Buy Back Death and Terminal Illness Cover
- Funeral Advancement Benefit
- Independent Grief Support Service
- Up to \$1,500 Financial Planning Benefit
- 24 hour Worldwide Cover
- Interim Cover
- Premium Freeze Option
- Automatic Increase Benefit
- Nominated Beneficiaries

Additional premium options

- Double Recovery Option
- Child Recovery Option
- Waiver of Premium Option
- Additional Term Life Option

Karen's story

As a healthy and active woman in her mid 40s, Karen never imagined she would be diagnosed with breast cancer.

Karen had recently fulfilled her lifelong dream of starting up her own accountancy business. Just after her 40th birthday, she took out an Asteron Recovery policy. This policy provided protection in the event of death, terminal illness, a specified serious illness or injury, or total and permanent disability.

Just five years later, she was diagnosed with breast cancer.

The diagnosis was a huge shock to Karen. Not only did she need to think of how her illness would affect her and her family's future, but she was also extremely concerned about her business. Karen's medical condition satisfied the definition of cancer under her Recovery policy. The lump sum 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 ability to consider alternative treatments and concentrate on recovering.

After surgery and a full course of radiation therapy, Karen has an excellent prognosis.

While this is not a real life case, some details are drawn from an actual claim.

Want to know more?

To find out more about Asteron's range of insurance solutions, speak with your Adviser. Alternatively, you can visit our website at www.life.asteron.com.au

NSW/ACT

Telephone 02 8275 3411
NSW callers outside
Sydney 1800 805 241

VIC/TAS

Telephone 03 9245 8500
VIC callers outside
Melbourne 1800 803 628

QLD

Telephone 07 3011 8600
QLD callers outside
Brisbane 1800 177 716

SA/NT

Telephone 08 8373 0177

WA

Telephone 08 9211 4077
WA callers outside
Perth 1800 199 130

Important note

The information provided in this brochure is general advice only. It does not take into account your personal situation, financial objectives or needs. We recommend that you refer to the current version of the Asteron Life Insurance Product Disclosure Statement and consider the appropriateness of this product having regard to your particular financial circumstances. The PDS is issued jointly by Asteron Life Limited ABN 64 001 698 228 (AFSL 237903) and Asteron Portfolio Services Limited ABN 61 063 427 958 (AFSL 237905) and is available from your Adviser, your nearest Asteron office, or by visiting www.life.asteron.com.au

The application form accompanies the PDS. Cover is subject to our acceptance of your application. Please note that the Child Recovery Option is an additional premium option available under Asteron's Recovery product and is not available as a separate product.



AT YOUR FINANCIAL SERVICE