



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, and your family, in the event of a sudden trauma or illness. Which is why we would like you to take a moment to consider Asteron Stand Alone Recovery.

Our Stand Alone Recovery will pay you a benefit should you suffer a defined serious medical condition including cancer, heart attack, stroke, open heart surgery, Multiple Sclerosis and total and permanent disablement.

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.

Stand Alone Recovery Because the unexpected can happen

Issuer

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

465 Victoria Avenue
Chatswood NSW 2067

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Asteron Stand Alone Recovery includes...

1 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.

2 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.

3 Future Cover Benefit

When your Stand Alone Recovery policy expires and a Recovery Benefit has not been paid, the Future Cover Benefit allows you to convert to a maximum \$50,000 Term Life policy to help cover expenses such as estate settlement or funeral arrangements.

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 and the Financial Planning Benefit are available to support you and your family at time of need (conditions apply).

At a glance

- Up to \$2,000,000 lump sum payment for Specified Medical Conditions and Total and Permanent Disablement
 - Future Cover Benefit
 - \$10,000 Limited Death Benefit
 - Partial Recovery Benefit
 - Recovery Increase Benefit
 - Independent Grief Support Service
 - Up to \$1,500 Financial Planning Benefit
 - 24 hour Worldwide Cover
 - Interim Cover
 - Premium Freeze Option
 - Automatic Increase Benefit
- Additional premium options**
- Waiver of Premium Option
 - Child Recovery Option

Joe's story

Joe had been working as a plumber since he began his apprenticeship at 17.

When he turned 40, Joe went to a financial adviser to discuss his financial future. As part of Joe's wealth protection plan, his financial adviser recommended he take out an Asteron Stand Alone Recovery policy with in-built Total and Permanent Disablement (TPD) cover. This policy provides a lump sum if he suffers a defined serious sickness or injury such as stroke and heart attack and also includes TPD cover, with an 'own' occupation definition available to some occupations. This benefit would cover him in the event of total and permanent disablement preventing him from continuing to work as a plumber.

One weekend while painting the roof, Joe slipped and fell, landing on his right shoulder, sustaining a permanent injury.

The injury was such that Joe would never work as a plumber again. Joe had 'own' occupation TPD cover and was paid a lump sum benefit under his Asteron Stand Alone Recovery policy. He used this payment to clear his mortgage, replace his income and pay for the unexpected costs associated with his disability.

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

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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 Stand Alone Recovery product and is not available as a separate product.



AT YOUR FINANCIAL SERVICE