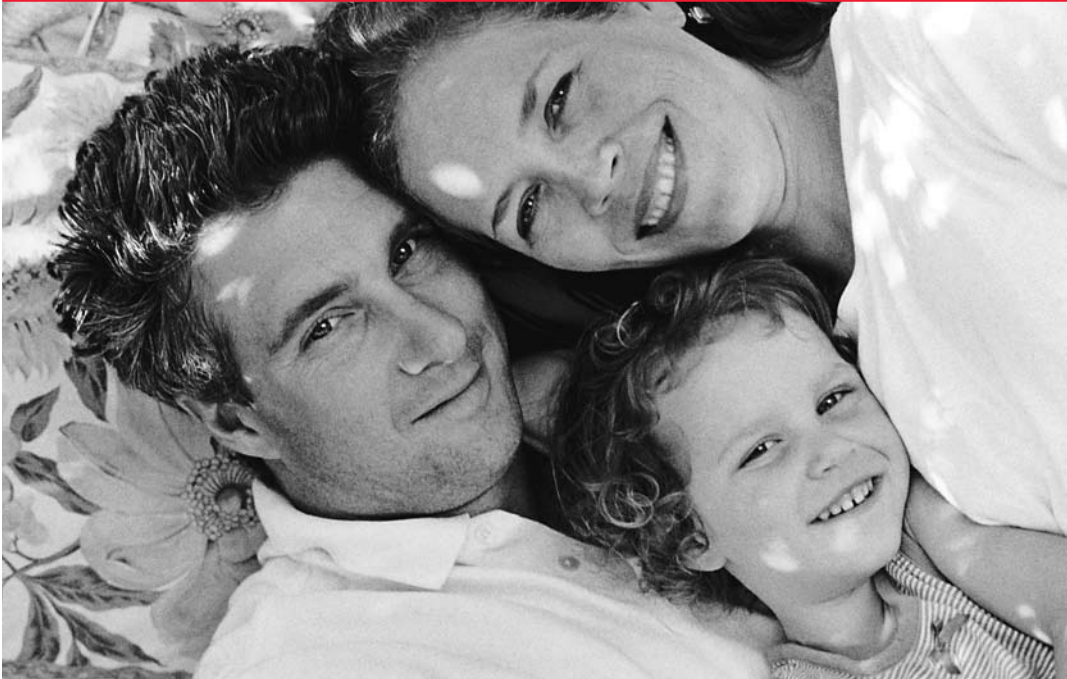


Child Recovery Option



FOR CLIENTS

Issued November 2005



Cover for the whole family

Any parent knows their child will suffer grazed knees, sniffles or upset tummies as a normal part of growing up. Although we don't like to think of it, unfortunately some children also suffer serious injury or sickness.

While no amount of money can compensate for having a sick child, insurance can help you cope financially at a time when your child and family come first. It can provide you additional choice with regards to treatment and rehabilitation.

If you're like most people, you haven't considered the financial consequences of having a seriously ill child. Take a moment to ask yourself how you would:

- pay unexpected medical bills and rehabilitation
- cope with a lost income whilst providing care and
- pay for the cost of seeking specialist or overseas medical treatment.

Asteron Child Recovery is an additional option when you purchase an Asteron Recovery, Stand Alone Recovery, Term Life or Stand Alone Total and Permanent Disability (TPD) policy. From as little as \$1 per month, Asteron's Child Recovery Option provides you and your family financial protection in the form of a lump sum benefit should your child suffer a serious medical condition, be diagnosed as terminally ill or die. Asteron covers a wide

variety of medical conditions and serious specific childhood illnesses:

- Blindness
- Brain damage
- Cancer#
- Cardiomyopathy
- Chronic kidney (Renal) failure
- Deafness
- Death
- Encephelitis
- Intensive care
- Intracranial benign tumour
- Loss of limbs or sight
- Loss of speech
- Major head trauma
- Major organ transplant
- Meningitis
- Paralysis
- Severe burns
- Stroke#
- Terminal illness
- Serious accidental injury*
- Single loss of limb or eye*

The medical conditions covered have a defined meaning.

* Partial payment of \$10,000 paid once.

* Cover does not start until three months after policy commencement, reinstatement or increase.



Case study 1

James was nine years old when he was diagnosed with lymphoblastic lymphoma - a cancer of the lymphatic system which is part of the body's immune system and helps fight infection.

James' parents had taken out an Asteron Recovery policy the previous year. The Child Recovery Option provided cover for James under his mother's policy.

Within one week of Asteron receiving the claim, James' family received the full \$50,000 sum insured benefit.

While this benefit did not alter the family's situation, it helped provide them with the financial support to cover medical and carer expenses when it was needed most.

Names have been changed to protect the privacy of the individuals concerned.

The facts on childhood illness, injury and death

- The most common causes of death in children aged 1-14 years is injury and poisoning¹
- In Australia, there are over 600 new cases of childhood cancer each year and Leukaemia accounts for approximately 30% of all childhood cancers².

¹ Putchildrenfirst.org.au – <http://putchildrenfirst.org.au/content/getInformed/statistics.asp>

² University of Adelaide – http://www.health.adelaide.edu.au/yia2004/abstracts/entrant_mp.html

Case study 2

Jessica was eight years old when her parents began to realise that her epilepsy was no longer under control. They were losing at least two or three hours of sleep every night as they tried to deal with Jessica. Even Jessica's baby sitters could no longer keep an eye on her. Jessica's ability to explain herself was deteriorating and she had learning difficulties.

Luckily, Jessica's parents had taken out an Asteron Recovery policy, with a Child Recovery Option for Jessica, before Jessica developed epilepsy. Jessica's epilepsy was not covered under the policy, but further tests revealed that the severity of the epilepsy had resulted in brain damage. The policy's definition of brain damage was met, and Jessica's parents received the \$50,000 benefit.

The benefit allowed Jessica's parents to get her the expert care she needed. Jessica's parents could continue to work and earn an income, knowing that their daughter was in good care.

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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 trust and financial services experience.

Want to know more?

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

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Important note

The information in this flyer is a guide only and does not take into account your personal circumstances. Before acting, you should consider its appropriateness having regard to your objectives, financial situation or needs. You should consider the current Asteron Life Insurance Product Disclosure Statement (PDS) before deciding whether to purchase or keep the product. The PDS 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. Child Recovery Option is an additional premium option available under Asteron's Recovery and Stand Alone Recovery products, which are issued by Asteron Life Limited.

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