



# Stand Alone Total and Permanent Disablement Because long-term disability can be devastating

## Issuer

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It could be a friend, neighbour, your children's school teacher, a work colleague or even a relative but at some stage most of us hear about someone who has had a serious car accident or suffered sickness or injury that has left them permanently unable to work.

No matter how careful you are, long-term disabilities can occur and they can be devastating.

Among the many things to consider would be how would you pay your mortgage, car repayments, school fees and everyday living expenses? Consider the unexpected home modification expenses, medical bills and rehabilitation costs that may not be covered by your health fund.

Asteron's Stand Alone Total and Permanent Disablement policy can't change what has happened but it can deliver a lump sum payment in the event you are totally and permanently disabled.

## 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 Stand Alone Total and Permanent Disablement includes...

## 1 Permanent Disability Increase Benefit

Marriage, having children or buying a new house are just some of the changes that can impact your insurance needs. Our Permanent Disability Increase Benefit gives you the opportunity to increase your sum insured by up to \$200,000 when specified events change your lifestyle, without the need to provide us with medical evidence (conditions apply).

## 2 Grief Support Service

Independent grief counselling is available when a benefit becomes payable under the policy, to support you or your family at the time of your disablement. Conditions apply.

## 3 \$1,500 Financial Planning Benefit

You may choose to seek financial advice to help manage any benefits you receive under the policy. Asteron will reimburse you up to \$1,500 for financial planning advice provided by an approved accredited adviser.

This is in addition to any sum insured payment received under the policy.

## 4 Future Cover Benefit

If the Total and Permanent Disablement benefit has not been paid before the expiry date of the policy when you are aged 65, we will automatically convert the policy to a Term Life policy.

## 5 Child Recovery Option

Unfortunately children can suffer from serious sickness or injury. Asteron's Child Recovery Option can be added to your policy at an additional cost 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 addition \$1 per month, per child.

## At a glance

- Up to \$2,500,000 lump sum payment for Total and Permanent Disablement
- Choice of Total and Permanent Disablement Definition
- Permanent Disability Increase Benefit
- Independent Grief Support Service
- Limited Death Benefit – \$10,000
- Up to \$1,500 Financial Planning Benefit
- Future Cover Benefit
- Premium Freeze Option
- Interim Cover
- 24-hour Worldwide Cover

### Additional premium options

- Waiver of Premium Option
- Child Recovery Option

## 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 wealth protection, his financial adviser recommended that he take out an Asteron Stand Alone Total and Permanent Disablement policy. This policy would provide a lump sum benefit 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 a lump sum benefit under his Stand Alone Total and Permanent Disablement policy. He used this to clear his mortgage, replace his income and pay for the unexpected costs associated with his disability.

This case study is an illustration of Asteron's Stand Alone Total and Permanent Disablement cover working.

## Want to know more?

To find out more about Asteron's range of insurance solutions, speak with your Financial Adviser. Alternatively you can visit our website at [www.life.asteron.com.au](http://www.life.asteron.com.au)

### NSW/ACT

Telephone 02 8275 3411  
NSW callers outside  
Sydney 1800 819 499

### 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

Unley SA 5061  
Telephone 08 8373 0177

### WA

Telephone 08 9211 4077  
WA callers outside  
Perth 1800 199 130

### 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 Financial Adviser, your nearest Asteron office, or by visiting [www.life.asteron.com.au](http://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 Term Life and Stand Alone Total and Permanent Disablement, Recovery, Stand Alone Recovery products, which are issued by Asteron Life Limited.



AT YOUR FINANCIAL SERVICE