



Is there anything else I need to know about how my information may be used?

At times we may also use your personal information to provide you with additional information about your insurance benefits. Unless you have advised us to the contrary we may use your personal information to let you know about other products and services that we or other members of the Promina Group provide. To do so we may need to give relevant personal information about you to your financial adviser or where we use direct marketing providers, to them.

Also, unless you have advised us to the contrary, we can share your personal information with our corporate partners so that they can tell you about their products and services. We will only do this if there is a formal agreement in place between us and the corporate partner, and we agree with the information they provide to you in each case. The information we use or share for those purposes would never be of a sensitive nature, such as health information.

How do I request access to personal information you hold about me?

You can request access to the personal information we hold about you by calling or writing to us. You will have to give us full details of what you would like to know or see. In some circumstances, however, we do not have to provide you with that information. In these cases we will give you reasons for our decision. If you contact us by telephone, we will ask you questions to help us identify you. We do this to protect the confidentiality of your personal information.

Can this privacy statement alter?

We can alter this statement in the future. Our latest statement applies to the way we deal with your personal information. To see our latest privacy statement, please visit our web site www.life.asteron.com.au

Who do I contact if I have any questions about this privacy statement?

Please direct enquires to:

Asteron Life Limited (or Asteron Portfolio Services Limited)
Locked Bag 5000
Chatswood NSW 2057

Telephone 1800 221 727 (outside Sydney)

Telephone 02 9978 9999 (within Sydney)

Fax 02 9978 9798



AT YOUR FINANCIAL SERVICE



Life Insurance Privacy statement

Asteron Life Limited
AFSL 237903
ABN 64 001 698 228

7 November 2005

This privacy statement applies to:

Asteron Life Limited ABN 64 001 698 228

(AFS Licence no. 237903) as:

- the insurer of Asteron life insurance products and;

Asteron Portfolio Services Limited

ABN 61 063 427 958 (AFS Licence no. 237905) as:

- as trustee if your Asteron life insurance product is arranged through membership of the Asteron Life Superannuation Fund.

Where we use the words 'we' or 'us' it means Asteron Life Limited and/or Asteron Portfolio Services Limited.

What is this statement about?

The Privacy Act requires us to have procedures in place to cover the collection, use and disclosure of personal information we hold about you. We have always believed that your privacy should be protected, and in this brochure we tell you:

- why we collect your information,
- the parties to whom we may disclose your information,
- what happens if you choose not to provide us with the required information, and
- how you can request access to the information we hold about you.

Why do you collect my information?

We collect personal information about you so we can provide you with insurance. As some of the information we collect is sensitive, for example about health matters, we recognise the responsibility we have in holding this information. As part of providing this insurance, the information can be used to:

- assess and decide on what terms (if any) we accept your application if you are applying for new insurance, or you are increasing or amending your existing insurance,
- provide and manage the insurance after we have accepted the risk,
- investigate and, if covered, manage and pay any claims made in relation to insurance you have with us or other members of the Promina Group.

In some circumstances we are also required to collect personal information to meet the requirements of superannuation and taxation law.

What if I choose not to provide you with the information you request?

We only ask for information that is necessary for the purposes outlined in this statement. If you don't provide us with the information we request, we are unlikely to be able to provide the insurance you apply for, and we won't be able to assess or pay any claim made under your insurance policy.

Will my information be disclosed to others?

We will only disclose your personal information to people or organisations for the purposes outlined in this statement. When appropriate, and for these purposes, we may disclose your personal information to or collect it from:

- other members of the Promina Group;
- a financial adviser;
- hospitals, medical and other health professionals;
- other insurance companies and reinsurers;
- mailing houses*;
- research product and telephone service providers (who help us with our service delivery);
- government departments and as required by the law;
- if your insurance is held in our superannuation fund, to the Trustees (and their advisers);
- loss assessors and claim investigators;
- claims reference providers;
- legal and other professional advisers;
- service providers;
- accountants; or
- document storage facilities.

* We use mailing houses to assist us in communicating with you. We do not sell your personal details to direct marketing businesses.