



## Asteron Lifeguard<sup>®</sup>

November 2010 underwriting enhancements

### Asteron is now even easier to do business with

Asteron is thrilled to announce market-leading improvements to our medical and financial underwriting requirements. This includes the elimination of mandatory Personal Medical Attendant Reports (PMAR's) for all types of cover.

We are confident that these underwriting enhancements will position Asteron as one of the easiest companies to do business with – for both you and your clients.

### Medical underwriting – highlights



Elimination of mandatory  
PMARs and specialist medicals



Elimination of mandatory  
ECGs (resting and exercise) for IP

Other highlights include:

- › Introduction of Asteron 'own GP medical' for particular sums insured.
- › Introduction of Exercise Echocardiogram, which provides a more complete and accurate assessment.
- › No mandatory medical requirements for clients aged under 55 and applying for less than \$1m Life/TPD.
- › No mandatory medical requirements for clients aged under 50 and applying for less than \$750K Recovery.
- › No mammograms and PSA tests for clients under age 50.
- › Clients up to age 50 can now apply for up to \$12,500 per month Income Protection without medicals.
- › Clients over age 50 can now apply for up to \$10,000 per month Income Protection without medicals.



Market first

Table 1: Medical requirements – Life Cover and TPD only

Age next birthday	(NEW) HIV/HEP B&C	(NEW) Fasting MBA	(NEW) QuickCheck	(NEW) Own GP medical Asteron version	(NEW) Exercise Echocardiogram, Full Blood Count (Inc ESR)	(NEW) Contact underwriter
up to 45	\$2,500,001	\$2,500,001	\$2,500,001	\$3,000,001	\$5,000,001	\$10,000,001
46 – 50	\$1,500,001	\$1,500,001	\$1,500,001	\$3,000,001	\$5,000,001	\$10,000,001
51 – 55	\$1,000,001	\$1,000,001	\$1,000,001	\$3,000,001	\$5,000,001	\$10,000,001
56 – 60	\$750,001	\$500,001	\$500,001	\$2,000,001	\$5,000,001	\$7,500,001
61 – 65	\$750,001	\$500,001	\$250,001	\$2,000,001	\$5,000,001	\$7,500,001
66 – 75	\$750,001	\$250,001	\$100,001	\$2,000,001	\$5,000,001	\$7,500,001

Table 2: Medical requirements – Recovery and Recovery Stand Alone

Age next birthday	HIV/Hep B&C	(NEW) Fasting MBA	(NEW) QuickCheck	(NEW) Own GP Medical Asteron version	(NEW) Exercise Echocardiogram, Full Blood Count (Inc ESR)	(NEW) Males only: PSA blood test	(NEW) Females only: results of mammogram current (within 6 months)
up to 45	\$1,000,001	\$1,000,001	–	\$1,000,001	–	–	–
46 – 50	\$750,001	\$750,001	\$750,001	\$1,000,001	–	–	–
51 – 60	\$750,001	\$500,001	\$500,001	\$1,000,001	\$1,000,001	\$1,000,001	\$1,000,001

Table 3: Medical requirements – Recovery Package, Recovery Stand Alone plus Cancer Cover Option

Age next birthday	(NEW) Males only: PSA blood test	(NEW) Females only: results of mammogram current (within 6 months)
up to 40	–	–
41 – 50	–	–
51 – 60	\$1,000,001	\$1,000,001

Table 4: Medical requirements – Income Protection

Age next birthday	(NEW) HIV/HEP B&C, MBA	(NEW) QuickCheck	(NEW) Own GP medical Asteron version	(NEW) Full Blood Count (inc ESR)	(NEW) Males only: PSA blood test	(NEW) Females only: results of mammogram current (within 6 months)
up to 45	\$12,501	\$12,501	\$20,001	–	–	–
46 – 50	\$12,501	\$12,501	\$20,001	–	–	–
51 – 55	\$10,001	\$10,001	\$20,001	\$40,001	\$40,001	\$40,001
56+	\$10,001	\$10,001	\$20,001	\$40,001	\$40,001	\$40,001

## Financial underwriting – highlights

- › Professional and white collar clients can now apply for \$15,000 per month agreed value without providing financial evidence.
- › Manual and heavy manual clients can now apply for \$7,500 per month agreed value without providing financial evidence.
- › Clients can now apply for up to \$5 million TPD without the need for mandatory tax returns and full accounts for the last 2 years.

Table 5: Financial evidence – Income Protection

Occupation code	(NEW) Agreed Value	Indemnity
AA, AP, LP, MP	\$15,001	\$20,001
A1	\$15,001	\$20,001
A2	\$15,001	\$20,001
B	\$7,501	\$20,001
C	\$7,501	\$20,001
S	\$5,001	\$20,001

Table 6: Financial evidence – Life Cover, TPD and Recovery

Product	(NEW) Sum insured	Requirements: Personal and Business Protection
Recovery	Up to \$1,500,000	Usually no additional requirement*
TPD	Up to \$2,000,000	
Life Cover	Up to \$2,000,000	
Recovery	\$1,500,001 to \$2,000,000	Financial Statement*
TPD	\$2,000,001 to \$5,000,000	
Life Cover	\$2,000,001 to \$6,000,000	
Life Cover	\$6,000,001 and over	Financial statement plus tax returns and full accounts for the last 2 years as listed on Equate printout*

\* Refer to 'Important notes' on page 6 of the Risk Assessment Guide.

## More information

For more information on our underwriting enhancements, please speak to your Asteron Sales Manager or call 1800 031 050 to be put in touch with one. And be sure to look out for our upcoming product enhancements, available on 15 November 2010.

### Important note

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For detailed information in relation to any of the products referred to in this publication, you should refer to the Asteron Lifeguard Product Disclosure Statement (PDS) which will be available after 15 November 2010, the date when the Asteron Lifeguard product is released. You will be able to obtain a copy of the PDS by going to [www.asteron.com.au](http://www.asteron.com.au) from that date. A potential client should read the PDS before making any decision whether to acquire the product.

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