

# Medical requirements

These tables indicate the various underwriting medical requirements for ages and sums insured and are intended as a guide only. Further tests and examinations may be required due to information supplied in the application for insurance.

## Life Cover, Total and Permanent Disablement Stand Alone (TPD Stand Alone), Recovery Package and Recovery Stand Alone

All medical requirements for Life Cover, TPD Stand Alone, Recovery Package and Recovery Stand Alone are based on all Life Cover, TPD Stand Alone, Recovery Package and Recovery Stand Alone policies with Asteron, including existing policies.

**Step 1:** Calculate the total Life Cover the client will have with Asteron only, including existing Asteron business. This includes any Life Cover within the Recovery policy. Refer to Table 1 for the relevant requirements.

**Step 2:** Calculate the total TPD amount the client will have with Asteron only, including existing Asteron business. This includes benefits under Life Cover with TPD, Recovery Package (excluding when no TPD is selected), Recovery Stand Alone (excluding when no TPD is selected) and TPD Stand Alone. Refer to Table 1 for the relevant requirements.

**Step 3:** Calculate the total Recovery amount the client will have with Asteron only, including existing Asteron business. This includes benefits under Recovery Package and Recovery Stand Alone. Refer to Table 2 for relevant requirements.

Table 1 – Life Cover and TPD cover only

Age next birthday	HIV/HEP B & C	Fasting MBA	QuickCheck (see note page 10)	Resting ECG	PMAR	Own GP Medical <sup>1</sup>	Contact Underwriter <sup>2</sup>
Up to 40	\$1,000,001	\$1,000,001	\$1,500,001	\$2,500,001	\$2,500,001	\$2,500,001	\$5,000,001
41 – 50	\$1,000,001	\$1,000,001	\$1,000,001	\$1,500,001	\$2,000,001	\$2,000,001	\$5,000,001
51 - 55	\$750,001	\$500,001	\$750,001	\$1,000,001	\$1,500,001	\$2,000,001	\$5,000,001
56 – 60	\$750,001	\$500,001	\$500,001	\$750,001	\$500,001	\$1,500,001	\$2,500,001
61 – 65	\$750,001	\$250,001	\$250,001	\$500,001	\$250,001	\$750,001	\$2,500,001
66 - 75	\$750,001	\$100,001	\$100,001	\$100,001	\$100,001	\$500,001	\$2,000,001

<sup>1</sup> Where the person to be insured does not have a usual GP (a general practitioner they have attended for a minimum of 2 years), a GP paramedical will be required.

<sup>2</sup> Contact your state underwriter for specific requirements.

Table 2 – Recovery Package and Recovery Stand Alone

Age next birthday	HIV and HEP B & C	Fasting MBA	Own GP medical <sup>1</sup>	Resting ECG, FBC	PMAR, Specialist medical	Exercise ECG	Males only: PSA blood test	Females only: results of mammogram current (within 6 mths)
Up to 40	\$650,001	\$500,001	\$650,001	\$800,001	\$1,000,001	–	–	\$1,000,001
41 - 50	\$650,001	\$500,001	\$500,001	\$700,001	\$1,000,001	\$1,500,001	\$1,500,001	\$1,000,001
51 – 60	\$750,001	\$250,001	\$250,001	\$250,001	\$1,000,001	\$1,000,001	\$750,001	\$750,001

**Step 4:** Calculate the total Cancer Cover amount the client will have with Asteron only, including existing Asteron Recovery business. This includes benefits under Recovery Package and Recovery Stand Alone. Refer to Table 3 for the relevant requirements.

**Step 5:** The client must perform all requirements as stated in tables 1, 2 and 3, except where a QuickCheck and/or a GP medical and/or a Specialist medical have both/all been requested. If a GP medical is required then a QuickCheck need not be performed. If a Specialist medical is required then neither a QuickCheck nor a GP medical need be performed.

Table 3 – Cancer Cover plus Recovery Package and Recovery Stand Alone

Age next birthday	Males only: PSA blood test	Females only: Results of current mammogram (within 6 months)
Up to 40	–	\$1,000,001
41 - 50	\$1,500,001	\$1,000,001
51 – 60	\$750,001	\$750,001

### Important notes

1. The tables are guides only and further tests and/or examinations may be required based on answers provided in the personal statement.
2. Where a Recovery Package or Recovery Stand Alone application has been submitted and a QuickCheck or medical exam are NOT required based on the above tables, if the client has not been to a GP in the last 2 years a QuickCheck will be requested.
3. Where the Business Security Option is selected the medical requirements will be based on 3 times the sum insured applied for.
4. Where a client's BMI is between 32 – 36 a QuickCheck and fasting MBA will automatically be required. Where a BMI exceeds 36 a GP medical exam and fasting MBA will automatically be required (refer to page 17 of the Risk Assessment Guide).
5. A PMAR may be required in situations where the client suffers from a specific medical condition and we require details.
6. Where a PMAR is not automatically required, the client should be made aware that PMARs are obtained randomly on a selection of cases. Financial advisers will be informed if a random PMAR has been requested.
7. If an exercise ECG is automatically required a separate resting ECG will not be required. It is standard medical practice to perform a resting ECG prior to performing an exercise ECG. The resting ECG is used to assess changes that can interfere with the interpretation of the exercise test, to document arrhythmias and to compare with the tracings taken during exercise and recovery.

## Income Protection and Business Expenses

The following limits are based on the combined Income Protection monthly benefit and one half of the Business Expenses monthly benefit with Asteron only. When determining the medical requirements for Business Expenses divide the monthly benefit proposed by 2

Age next birthday	HIV, Hep B & C, MBA	QuickCheck	PMAR	Resting ECG, FBC	Exercise ECG	Own GP medical*
Up to 40	\$6,501	\$10,001	\$15,001	\$15,001	\$25,001	\$15,001
41 – 50	\$6,501	\$10,001	\$10,001	\$15,001	\$20,001	\$15,001
51 – 55	\$6,501	\$7,501	\$7,501	\$15,001	\$20,001	\$15,001
56+	\$5,001	\$5,001	\$5,001	\$10,001	\$20,001	\$10,001

\* Where the person to be insured does not have their own GP (a general practitioner they have attended for a minimum of 2 years), a GP paramedical will be required.

### Important notes

- The above tables are guides only and further tests and/or examinations may be required based on answers provided in the personal statement.
- If a client's BMI is between 32 – 36 a QuickCheck and fasting MBA will automatically be required. Where a BMI exceeds 36 a GP medical exam and MBA will automatically be required (refer the Risk Assessment Guide).
- A PMAR will be required in situations where the client suffers from a specific medical condition and we require details.
- If a PMAR is not automatically required, the client should be made aware that PMARs are obtained randomly on a selection of cases. Advisers will be informed if a random PMAR has been requested.
- If an exercise ECG is automatically required a separate resting ECG will not be required. It is standard medical practice to perform a resting ECG prior to performing an exercise ECG. The resting ECG is used to assess changes that can interfere with the interpretation of the test, to document arrhythmia's and to compare with the tracings taken during exercise and recovery.

**QuickCheck** – the QuickCheck may be performed by a nurse or the client's usual doctor. The client's blood pressure, height and weight are measured and a urine sample is analysed. The client is required to answer 3 medical questions only.



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### Issuer

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## Life Insurance

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