



Life Solutions | Wealth Solutions

Total and Permanent Disablement Stand Alone

Product summary

Key benefits

- » Up to \$3,000,000 Lump Sum Total and Permanent Disablement Benefit (own and any)
- » Single Loss of Limb or Eye Benefit
- » Four-tiered Total and Permanent Disablement Definition
- » Permanent Disability Increase Benefit
- » Independent Grief Support Service
- » Up to \$2,500 Financial Planning Benefit
- » Up to \$20,000 Limited Death Benefit
- » Future Cover Benefit
- » Lifestyle Conversion Benefit
- » Loyalty rewards
- » Multi Application Discount
- » Multi Life Discount.

Additional premium options

- » Cancer Cover Option
- » Premium Freeze Option
- » Interim Cover
- » Waiver of Premium Option
- » Child Cover Option (non-super only)
- » Needlestick Option.

Policy information

Benefits and premiums

Maximum sum insured at inception	
TPD	\$3,000,000*

* The maximum sum insured can exceed this level due to the annual Automatic Increase Benefit.

Minimum premium			
Annually	\$250	Half yearly	\$125
Quarterly	\$65	Monthly	\$25

Including policy fee. Stepped and Level premium rates available. Premium Freeze Option is available when Stepped premiums are chosen.

Policy Fee			
Annually	\$71.38	Half yearly	\$36.76
Quarterly	\$18.84	Monthly	\$6.28

Eligibility

Entry age	
Stepped premiums	17 – 59
Level premiums*	24 – 59
Expiry age	Policy anniversary when aged 65.

Additional information

Four-tiered Total and Permanent Disability definition

Your client can claim TPD benefits if they:

- » are totally and permanently **unable to work** due to sickness or injury;
- » suffer **loss of limbs or sight**;
- » are permanently unable to perform two or more **activities of daily living**; or
- » suffer **significant cognitive impairment**.

Within the 'unable to work' tier, we offer further flexibility with a choice of TPD definition, so your client can choose cover to suit their circumstances:

- » **Own occupation** – available to a broad range of occupation classes (but not all) including some tradesmen and heavy manual occupations
- » **Any occupation** – available to most occupation categories
- » **Home-maker** – a specific definition that recognises the unique duties performed by people who remain at home.

Your client can claim partial payments* (up to 25% of the TPD Sum Insured) if they:

- » suffer **single loss of limb or eye**.

Asteron TPD Stand Alone also includes...

Premium-free Child Cover*

Your client can apply for \$10,000 premium-free Child Cover per insured child or top-up this cover for only \$1 per month per \$10,000 sum insured (up to a maximum of \$200,000). Child Cover provides protection for 17 full payment and two partial payment conditions, as well as terminal illness and death.

Cancer Cover Option

Your clients can add Cancer Cover to their TPD Stand Alone for an additional cost. This option is particularly relevant for clients who can't take out a full Recovery policy for health or financial reasons.

Permanent Disability Increase Benefit

Your client can increase their sum insured by up to \$200,000 when specified events change their lifestyle, or on the fifth anniversary of the policy, without the need to provide us with further medical evidence (conditions apply).

More than a cheque at claim time

Independent grief counselling and a Financial Planning Benefit are available to support your clients and their family at time of need (conditions apply). To reward your loyal clients, these benefits increase over time. See 'Loyalty rewards'.

Future Cover Benefit

If the Total and Permanent Disablement Benefit has not been paid before the expiry date of the policy when your client is aged 65, their policy will automatically convert to Life Cover with a modified TPD benefit with a maximum sum insured of \$200,000.

Partial Payments

Your client can obtain up to 25% of the TPD Sum Insured for single loss of limb or eye.

Needlestick Option

If your client is a medical professional, the Needlestick Option can help cover them for serious blood-borne diseases.

Loyalty rewards

Benefit	First 2 years	3rd and 4th years	5th year onwards
Financial Planning Benefit	\$1,500	\$2,000	\$2,500
Limited Death Benefit	\$10,000	\$12,500	\$20,000

Lifestyle Conversion Benefit

Your client can choose to add death cover to their policy at no additional cost and without the need to provide us with further medical evidence (conditions apply, see PDS for more detail)

* This option is not available inside super.

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