

Features		Income Advantage	Income Protector	Income Shield
Waiting period		AA, A1, A2	Open to all occupations	Open to all occupations
Benefits		All	All (14 day waiting period not available to class S)	All except 14 day waiting period
Severely Disabled Benefit		10 Hours Plus definition	10 Hours definition	10 Hours definition
Degree of impairment required during waiting period to then qualify for either Severely or Partially Disabled Benefits		✓ No period of severe disablement required and can be either severely or partially disabled	✓ Requires 7 days severe disablement, then can be either severely or partially disabled	✓ Requires 14 days complete absence from any gainful occupation and you must be severely disabled throughout the waiting period
Partially Disabled Benefit		✓	✓	✓
Recurring Disability		✓	✓	✓
AIDS Cover		✓	✓	✓
Blood Borne Diseases		✓	✓	✓
Endorsed Agreed Value		✓	✓	✓
Payments Whilst Overseas		✓ No limit	Limited to 3 months whilst you remain overseas	Limited to 3 months whilst you remain overseas
Overseas Assist Benefit		✓	✓	-
Elective Surgery Benefit		✓	✓	✓
Pregnancy Premium Waiver Benefit		✓	✓	✓
Premium and Cover Suspension Benefit		✓	✓	-
Automatic Increase Benefit		✓	✓	✓
Premium Waiver Benefit		✓	✓	✓
Retraining Benefit		✓	✓	-
Return to Work Benefit		✓	✓	-
Continuation of Cover beyond age 65		✓	-	-
Specific Injury Benefit		✓	✓	-
Income Update Benefit		✓	✓	✓
Death Benefit		✓	✓	✓
Guarantee of Upgrade		✓	✓	✓
For a discounted premium, the Indemnity Option is available				
Indemnity Option		✓	✓	✓
Optional benefits				
Extras Package		✓	✓	-
» Accommodation Benefit		✓	✓	-
» Bed Confinement Benefit		✓	✓	-
» Crisis Benefit		✓	✓	-
» Family Assist Benefit		✓	✓	-
» Transportation Benefit		✓	✓	-
» Unemployment Benefit		✓	✓	-
Accidental Injury Option		✓	✓	✓
Accidental Injury Plus Option		✓	✓	✓
Increasing Claim Option		✓	✓	✓
Extended Waiver of Premium Option		✓	✓	-
Booster Option		✓	✓	✓
Recovery Booster Option		✓	✓	✓
Needlestick Option		✓	✓	-
SuperSaver Option		✓	✓	✓

Income Protection

Asteron has the market covered!

Our Income Protection product range is structured so that you can meet your client's individual needs.

This handy checklist gives you a quick overview of the benefits and options available within the Asteron Lifeguard Income Protection product range.

For more details on Income Advantage, Income Protector and Income Shield, please refer to the Asteron Lifeguard Product Disclosure Statement available at www.asteron.com.au

Note: Policies can be effected only after completion of an application form contained in the current Asteron Lifeguard Product Disclosure Statement. This pocket guide is intended as a brief summary only.



AT YOUR FINANCIAL SERVICE®

Adviser



AT YOUR FINANCIAL SERVICE®

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This information is for adviser use only and is not to be given to customers. Information provided is a brief overview only and has been prepared without taking into account any potential client objectives, financial situation or needs. You should refer to the current Asteron Product Disclosure Statement (PDS) available at www.asteron.com.au for full details of the policy features, benefits and conditions. Policies can only be effected after completion of a current application form that is provided with the PDS.

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Income Protection

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