

Asteron Life Complete Statement



000362 000



Trecell Pty Ltd
Ursus Super Fund
122/390 Simpsons Road
BARDON QLD 4065

8 April 2021

Dear Policy Owner

This is your insurance policy statement.

Your policy provides the opportunity to increase your cover from the upcoming policy anniversary to protect against inflation. The table on the reverse of this notice shows the cover and premium details if you wish to accept or decline the increase. The account from which it will be deducted is shown below.

As premiums are being deducted from your account **there is no need to send any payment.**

We take this opportunity to thank you for allowing us to provide your valuable cover. Asteron Life has a proud history of providing protection and financial security and we look forward to continuing our association with you for years to come.

If you wish to decline the increase in cover please contact us. We'll be happy to help.

Yours sincerely
Asteron Life Customer Service

Policy Number

E3143265

Cover
Life

Insured Person
Mr Bernard Trembath

Policy Owner
Ursus Super Fund

Important Dates
- Policy anniversary
8 May each year
- Policy commencement
08/05/2018

Your Adviser
Ms Marissa Lyons
0733609612

Customer Service

1800 221 727 8am-6pm
07 3325 8500

Internet

www.asteronlife.com.au

► **See your Policy Benefits and Features over**

Amount debited from your Macquarie Bank Limited
Sydney account ending with the numbers 817 each year.

\$5,491.67

Asteron Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 (Asteron) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The obligations of the different entities of TAL are not guaranteed by other entities.

Customer Service GPO Box 68, Sydney NSW 2001
Ph: 1800 221 727 or 07 3325 8500 8am to 6pm EST
Fax: 1300 766 833 Email: life_customerservice@asteronlife.com.au
Web: www.asteronlife.com.au

Asteron Life Complete
Statement

Policy Number

E3143265

Benefits and Features

- Stepped Premium

Benefit Table

	If you decline Automatic Increase		If you accept Automatic Increase		Expiry Date
	Sum Insured	Yearly Premium	Sum Insured	Yearly Premium	
Life Cover	\$275,625	\$5,140.54	\$289,406	\$5,397.57	08/05/2053
Policy Fee		\$94.10		\$94.10	
Total		\$5,234.64		\$5,491.67	

“Things you should know”

Please consider this important information alongside your Product Disclosure Statement, Policy Document and Schedule.

Explaining premium increases

Insurance premiums increase from time to time and if you have noticed an increase to your premium in your Renewal Notice or Annual Statement it may be for a number of reasons:

- If your policy includes an indexation benefit to help maintain the value of your insurance against inflation, this will trigger an increase to your level of cover or sum insured and may cause an increase in the premiums you pay for your insurance.
- The indexation benefit may still be applied to level premiums and cause an increase to your premiums.
- If you have chosen, or the policy includes a stepped premium your premium may increase each year as you get older.
- We can also change premiums for all policies of the same kind, for example as a result of changes in government fees and charges or increased costs. When we do this we won't single your policy out for a premium increase. If we do apply an increase to your policy, we'll provide you with at least 30 days' notice and you'll be charged the new premium from your next policy anniversary.

If you have any further questions in regards to your premiums, please contact us.

Risks of cancelling or replacing an existing Life Insurance Policy

When you started your policy, your age, medical history, lifestyle and occupation may have been taken into consideration to calculate your premium and offer you cover. If you cancel your policy and re-apply for life insurance at a later date, either with us or another insurer, you may not be able to obtain the same level of cover for the same price or conditions, especially if your health has changed.

When you are considering replacing an existing policy it is important to remember that a new policy may offer different benefits and conditions. There may for example be different benefit waiting periods, limits and exclusions. You should ensure that any replacement cover continues to meet your needs and that you will not be disadvantaged in cancelling your existing cover.

Cancelling your insurance means you could be losing a valuable safety net. Even if you have some default cover inside super, this may not be accessible or provide enough cover to meet your needs at claim time.

If you have any further questions in regards cancelling or replacing a life Insurance policy, please contact us or speak to a financial adviser.

If your circumstances change

If you want to change the terms of your policy or are having difficulty meeting your payments, our friendly team of insurance specialists can answer all your questions.

Alternatively, if you feel your financial requirements are more complex and you require financial advice, you can turn to a financial adviser for help. Our contact details are provided in your renewal notice or annual statement.

What to do in the event of a claim

In the unfortunate event you need to make claim, one of our friendly staff will be there to help take care of you, your nominated beneficiaries or your legal personal representative. Please call us as soon as practical to notify us of the claim and we will provide you with a claim pack detailing what information we may need to assess your claim. For further information on what may be required please view our website or contact us using the details provided in your renewal notice or annual statement.

This document is issued by Asteron Life & Superannuation Limited (Asteron), ABN 87 073 979 530 AFSL No. 229880, for information and reference purposes only. Asteron is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). It is intended to be used as a guide only and provide general information only and has been prepared without taking into account any persons individual objectives, financial situation or needs. We believe the information in this publication to be accurate and reliable but no warranty of accuracy or reliability of the information or of any information provided by any third party is given. This document is a guide only as to Asteron's products and is not a substitute for your careful reading of the Product Disclosure Statement.