

Asteron Life Complete

Review of your premium



H 002167 000



Nathan And Simone Chalmers
 The Chalmers Superannuation Fund
 26 Sea View Street
 BEACONSFIELD WA 6162

Date	1 October 2022
Policy Owner	The Chalmers superannuation fund
Insured Person	Simone Chalmers
Policy Number	E3073970
Policy Anniversary	19 November 2022
Premium Basis	Level

Dear Policy Owner,

Changes to your premiums

As a valued customer, we're writing to let you know that we have reviewed our premium rates and they will be increasing soon. As a result, your premiums will increase.

We've worked hard to keep any premium increases as small as possible, but due to factors such as rising business and future claim costs (occurring across the industry), we have adjusted the underlying premium rates, which means your premiums will increase. Increasing premium rates is important so we can continue to support our customers when they need us most at claim time.

The importance of being covered

As a loyal customer since 2014, we know you value your cover and the peace of mind it may provide. Every day our claims team sees the reality of this brought to life, paying out \$2.7 billion in claims last financial year. We provided support to 39,628 customers and their families who have been impacted by various conditions including cancer, injuries, fractures and heart attacks*.

Your new premiums

Your current yearly total premium payable is \$1,205.80. On 19 November 2022, your yearly premium will change as outlined in the following table and will be included in your upcoming annual statement.

Benefit/s	Your Sum Insured and new premium without automatic indexation increase		Your new Sum Insured and premium with automatic indexation increase	
	Sum Insured	Yearly Premium	Sum Insured	Yearly Premium
Life Cover	\$738,727	\$1,244.99	\$775,664	\$1,297.77
Policy Fee		\$96.92		\$96.92
Total		\$1,341.91		\$1,394.69



* Claims statistics based on total number of claims paid by both TAL Life and Asteron Life between 1 April 2021 and 31 March 2022. Asteron Life's life insurance business (including all life insurance policies) was transferred to TAL Life Limited (TAL Life) on 1 October 2021. From that date, TAL Life was the issuer of Asteron Life's life insurance policies. Payment of each claim is subject to the terms and conditions of the applicable policy, which are set out in the relevant Product Disclosure Statement and Policy Document.

Any financial product advice is general in nature only and does not take into account any person's objectives, financial situation or needs. Before acting on it, the appropriateness of the advice for any person should be considered, having regard to those factors. Persons deciding whether to acquire or continue to hold life insurance issued by TAL Life should consider the relevant disclosure document, such as a Product Disclosure Statement (PDS) and/or Policy Document, issued to them, and you may choose to speak to a financial adviser.

TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The different entities of TAL group of companies are not responsible for, or liable in respect of, products and services provided by the other.

Asteron Life Complete Statement

000582 000



Nathan And Simone Chalmers
The Chalmers Superannuation Fund
26 Sea View Street
BEACONSFIELD WA 6162

Policy Number

E3073970

Cover
Life

Insured Person
Mrs Simone Chalmers


Policy Owner
The Chalmers Superannuation Fund

Important Dates
- Policy anniversary
19 November each year
- Policy commencement
19/11/2014

Customer Service

1800 221 727 8am-6pm
07 3325 8500

Internet

 www.asteronlife.com.au

19 October 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 Benefit Table in 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.

An important change to our complaint handling timeframe

From 5 October 2021, the timeframe to resolve a complaint you may have about your policy, our service or staff has reduced from 45 days to **30 days**. Please refer to the enclosed 'Things you should know' factsheet for details on how to make a complaint.

Yours sincerely
Asteron Life Customer Service

► See your Policy Benefits and Features over

Amount debited from your National Australia Bank Ltd. Northampton account ending with the numbers 231 each year.

\$1,205.80

Please turn over for important information

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



Policy Number

E3073970



Benefits and Features

• Level Premium to Age 70	• Guaranteed Future Insurability
---------------------------	----------------------------------

Benefit Table

	If you decline Automatic Increase		If you accept Automatic Increase		Expiry Date
	Sum Insured	Yearly Premium	Sum Insured	Yearly Premium	
Life Cover	\$703,550	\$1,018.24	\$738,727	\$1,111.70	19/11/2071
Policy Fee		\$94.10		\$94.10	
Total		\$1,112.34		\$1,205.80	

"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 this letter it may be for a number of reasons including, but not limited to:

- 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 our policy fees or the premium rates we use to determine your premium.
- We will act reasonably when making decisions to change our premium rates or policy fees and will only make changes to the extent reasonably necessary to protect our legitimate business interests. 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 to 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.

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 this letter.

What is the Life Insurance Code of Practice?

We are committed to the Life Insurance Code of Practice (the Code). The Code outlines the life insurance industry's key commitments and obligations to our customers, ensuring that we act with honesty, fairness and transparency. For more information on the Code, please visit our website.

Asteron Life Complete Statement



000595 000



Nathan And Simone Chalmers
The Chalmers Superannuation Fund
26 Sea View Street
BEACONSFIELD WA 6162

6 October 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 Benefit Table in 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.

An important change to our complaint handling timeframe

From 5 October 2021, the timeframe to resolve a complaint you may have about your policy, our service or staff has reduced from 45 days to **30 days**. Please refer to the enclosed 'Things you should know' factsheet for details on how to make a complaint.

Yours sincerely
Asteron Life Customer Service

Policy Number

E3073973

Cover

Life

Insured Person

Mr Nathan Chalmers

Policy Owner

The Chalmers Superannuation Fund


Important Dates

- Policy anniversary
6 November each year
- Policy commencement
06/11/2014

Customer Service

1800 221 727 8am-6pm
07 3325 8500

Internet

 www.asteronlife.com.au

Amount debited from your National Australia Bank Ltd.
Northampton account ending with the numbers 231 each
year.

\$1,583.09

Please turn over for important information

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

► See your Policy Benefits and Features over



Policy Number

E3073973



Benefits and Features

• Level Premium to Age 70	• Guaranteed Future Insurability
---------------------------	----------------------------------

Benefit Table

	If you decline Automatic Increase		If you accept Automatic Increase		Expiry Date
	Sum Insured	Yearly Premium	Sum Insured	Yearly Premium	
Life Cover	\$703,550	\$1,360.32	\$738,727	\$1,488.99	06/11/2072
Policy Fee		\$94.10		\$94.10	
Total		\$1,454.42		\$1,583.09	

"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 this letter it may be for a number of reasons including, but not limited to:

- 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 our policy fees or the premium rates we use to determine your premium.
- We will act reasonably when making decisions to change our premium rates or policy fees and will only make changes to the extent reasonably necessary to protect our legitimate business interests. 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 to 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.

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 this letter.

What is the Life Insurance Code of Practice?

We are committed to the Life Insurance Code of Practice (the Code). The Code outlines the life insurance industry's key commitments and obligations to our customers, ensuring that we act with honesty, fairness and transparency. For more information on the Code, please visit our website.

The logo for Asteron Life, featuring the words "Asteron" and "Life" stacked vertically in a white, sans-serif font, set against a blue circular background with a gradient effect.

22 July 2021

Private and Confidential

137127 053

The Chalmers Superannuation Fund
P O Box 155
KALBARRI WA 6536

Product Name: Asteron Life Complete
Policy Number: E3073973

Dear Policy Owner(s),

Notification of the transfer of the life insurance business of Asteron Life & Superannuation Limited (Asteron Life) to TAL Life Limited (TAL Life)

In September 2018, the Suncorp Group announced the sale of Suncorp Life & Superannuation Limited (now renamed Asteron Life) to TAL Dai-ichi Life Australia Pty Limited (TAL). Completion of the sale and purchase occurred on 28 February 2019.

TAL now intends to complete a transfer of Asteron Life's life insurance business to TAL Life under Part 9 of the *Life Insurance Act 1995* (Cth) (referred to as a **Scheme**). Asteron Life and TAL Life will seek approval from the Federal Court of Australia (the **Court**) to confirm the Scheme and proceed with the transfer.

If successful, the Scheme will transfer Asteron Life's life insurance business, including all of the life insurance policies issued by Asteron Life, to TAL Life. TAL Life will become the issuer of Asteron Life's life insurance policies.

The Court is scheduled to hear an application to confirm the Scheme on 10 September 2021, with the Scheme proposed to take effect on 1 October 2021.

Why are we doing this?

The Scheme is an opportunity to finalise the transfer of the Asteron Life's life insurance business to TAL Life and obtain efficiencies in how we conduct our life insurance businesses.

What does this mean for you?

While an important milestone for the business, **the Scheme will not change how you do business with us or any of your policy terms and conditions**. Asteron Life's policy owners and lives insured will automatically become TAL Life policy owners and lives insured – so you will not need to do anything.

Next steps

The Scheme Summary included with this letter contains important information about the Scheme, including details of where to inspect the Scheme documents and the ways you can ask any questions or provide feedback on the Scheme.

Scheme Summary

A notice to owners of life policies issued by Asteron Life & Superannuation Limited ABN 87 073 979 530 (**Asteron Life**) and TAL Life Limited ABN 70 050 109 450 (**TAL Life**).

Asteron Life and TAL Life are making an application to the Federal Court of Australia (**Federal Court**) for confirmation of a Scheme to transfer the life insurance business of Asteron Life to TAL Life on and from 1 October 2021 under Part 9 of the *Life Insurance Act 1995* (Cth) (**Life Act**).

We refer to this transaction as the 'Scheme' throughout this document.

The Federal Court must first confirm the Scheme under the Life Act before the transfer of insurance business from Asteron Life to TAL Life can go ahead.

This Scheme Summary outlines the key details of the application, and how this will affect you.

About this Scheme Summary

This Scheme Summary explains:

- > the proposed transfer of the life insurance business from Asteron Life to TAL Life;
- > the transfer process under the Scheme;
- > your rights as a policy owner;
- > how the proposed transfer will affect you; and
- > other aspects of the Scheme that you should know about.

A copy of this Scheme Summary is required to be given to each affected policy owner. It has been approved by the Australian Prudential Regulation Authority (**APRA**) for the purpose of Asteron Life and TAL Life making an application to the Federal Court for confirmation of the Scheme.

Your rights as a policy owner

As a policy owner affected by the Scheme you have the right to **attend the Federal Court hearing and to request to be heard on the application for confirmation of the Scheme**.

The Federal Court hearing will be heard in Sydney at the Law Court's Building located at Queen's Square on 10 September 2021. If you wish to be heard at the hearing, you may contact the lawyers for Asteron Life and TAL Life, Herbert Smith Freehills (attention: Michael Vrisakis), 161 Castlereagh Street, Sydney NSW 2000 (Tel:02 9225 5000).

You may also:

- > **View a copy of the Scheme document and the actuarial reports free of charge.** See the "Where can I obtain further information?" section on page 4 for details.
- > **Obtain a copy of the Scheme document and the actuarial reports free of charge.** See the "Where can I obtain further information?" section on page 4 for details.

You are not required to take any action if you have no objection to the proposed Scheme.

It is important that you assess how the Scheme will affect you and you may find it helpful to examine the Scheme document and the actuarial reports to gain a fuller understanding of the Scheme.

Why are we proposing the Scheme?

Asteron Life and TAL Life are registered life insurance companies under the Life Act. Dai-ichi Life Holdings, Inc is the ultimate parent company of both Asteron Life and TAL Life.

As both businesses have a similar range of life insurance products, Asteron Life and TAL Life have agreed that it makes sense economically and practically to combine their life insurance businesses and their statutory funds.

Who is paying for the Scheme?

The costs associated with the Scheme will be paid by TAL Dai-ichi Life Australia Pty Limited. Policy owners of Asteron Life and TAL Life will not incur any of those costs.

When will the Scheme take effect?

If the Scheme is confirmed by the Federal Court, unless the Federal Court selects a different date, it is expected that the Scheme will take effect on and from 1 October 2021.

Who has considered the Scheme?

The Scheme was considered by several different groups including the Appointed Actuaries of Asteron Life and TAL Life, an independent actuary, and APRA.

The actuaries' opinions

The Scheme is based on actuarial reports prepared by Mr Joshua Corrigan, the appointed actuary of Asteron Life and TAL Life, and Mr John Nicholls, an independent actuary.

Impact on Asteron Life policy owners

Mr Corrigan has formed the opinion that as a result of the Scheme, for the Asteron Life policy owners:

- > there will be no adverse impact on the contractual benefits and rights, or reasonable benefit expectations, of the policy owners;
- > TAL Life's Statutory Fund No.1, TAL Life's Statutory Fund No.2 and TAL Life as a whole will be in a sound financial position: and
- > the benefit security of policy owners will remain adequate.

Impact on TAL Life policy owners

Mr Corrigan has formed the opinion that as a result of the Scheme, for the TAL Life policy owners:

- > there will be no adverse impact on the contractual benefits and rights, or reasonable benefit expectations, of existing TAL Life policy owners;
- > each of the statutory funds of TAL Life and TAL Life as a whole will be in a sound financial position; and
- > there will be no adverse effects on the benefit security of existing TAL Life policy owners in any material respect.

Findings of the Independent Actuary

Asteron Life and TAL Life has also appointed an independent actuary, Mr John Nicholls of Willis Towers Watson, who has concluded that, in respect of the Asteron Life policy owners and the TAL Life policy owners, the proposed Scheme:

- > will not adversely affect the contractual benefits or other rights of the policy owners of Asteron Life or TAL Life;
- > will not adversely affect the reasonable benefit expectations of Asteron Life policy owners in any material respect;
- > will not adversely affect the security of Asteron Life policy owners' benefits in any material respect;
- > will not adversely affect the reasonable benefit expectations of TAL Life policy owners in any material respect; and
- > will not adversely affect the security of TAL Life policy owners' benefits in any material respect.

The actuarial reports of Mr Corrigan and Mr Nicholls are available for you to inspect. Please see "Where can I obtain further information?".

Annexure – List of Products

- Accidental Death Insurance
- Accidental Death Plan
- Accidental Injury Insurance
- Accidental Injury Plan
- Allocated Annuity
- Asteron Life Complete
- Austbroker
- Australian Womens Health & Life Plan
- Bar & Law Association of Qld - Disability Income
- Bill Protect
- BonusPlus - Whole of Life Insurance
- Business Expenses Insurance
- Business Expenses
- Business Security Plan
- Capital Guaranteed
- Cash Accident Plan
- Cash Hospital Plan
- Childrens Future Saver
- Childrens Whole of Life Insurance
- Comprehensive Income Insurance
- Comprehensive Income Protection
- Comprehensive Trauma Cover
- Convertible Term Insurance
- Defence Health Term Life
- Deferred Annuity
- Disability Income Protection
- Disability Insurance
- Double Recovery Term Life
- Easy Annuity
- Easy Rollover
- Endowment
- Endowment Insurance - Compound
- Endowment Insurance - Simple
- Family Dignity Plan
- Family Protect
- Familycare Term Life Plan
- Funeral Insurance
- Funeral Plan
- Guaranteed Super Bond
- Health Insurance
- Home Loan Protect
- Immediate Annuity
- Income Advantage
- Income Continuation Insurance
- Income Plus Protection Plan
- Income Protection
- Income Protection Cover
- Income Protection Insurance
- Income Protection Plan
- Income Protection Policy
- Income Protector
- Income Provide
- Income Provider
- Income Replacement
- Income Replacement Insurance
- Income Replacement Policy
- Income Reserve Plan
- Income Reserve Policy
- Income Security Plan
- Income Shield
- Inflation Guard Plan
- Injury Cover
- Injury Support Plan
- Insurance Bond
- Investment Savings Bond
- Investment Savings Plan
- Law Society Term Life Insurance
- Law Society Term Life Plan
- Law Society Trauma Cover
- Life Cover
- Life Insurance
- Life Insurance Express
- Life Pack
- Life Protect
- Life Protect Express
- Life Term Insurance
- LifeSaver Investment Plan
- Lifepack Income Policy
- Lifesaver Bond
- Lifesaver Investment Plan
- Lifetime 1000
- Loan Protection Insurance
- Million Dollar Woman (Living Insurance)
- Money Protector Plan
- MoneyPlan
- Mortgage Protection
- Ordinary Bond
- Personal Accident Insurance
- Personal Investment Plan
- Personal Investment Super
- Personal Loan Consumer Credit Insurance
- Personal Loan Protect
- Personal Super - Cover Plus
- Personal Super Law Term
- Personal Super Term Insurance
- Pilot's Risk Insurance
- Platinum Bond
- Premier Bond
- Prime Life
- Professionals Income Protection
- Provide Disability Income
- Pure Endowment
- Qld Housing Commission - Whole of Life Insurance
- Quantum Deferred Annuity
- Quantum Investment Super
- Recovery
- Recovery Insurance
- Recovery Package
- Recovery Protect
- Recovery Stand Alone
- Residual Term Life
- Risk Insurance
- Rollover and Allocated Annuity
- Rollover Bond
- Rollover Deposit
- Rollover Plus
- RSL Life Care
- Saver Investment Plan
- Secure Income Policy
- Stand Alone Recovery
- Stand Alone Recovery Insurance
- Stand Alone Total and Permanent Disablement
- Standard Income Protection
- Standard Trauma Cover
- Suncorp Allocated Annuity
- Suncorp Credit Guard
- Suncorp Home Loan Protect
- Suncorp Mystyle
- Suncorp Rollover
- Super Bond
- Super Capital Guaranteed
- Super Endowment
- Super Investment Plan
- Super Investment Savings Plan
- Super Life Pack
- Super Pure Endowment
- Super Quantum Life
- Super Savings Plan
- Super Term Insurance
- Super Wealth Bond
- Super Wealth Plan
- Super Whole of Life
- Superannuation Term Life Cover
- Term Insurance
- Term Life
- Term Life Cover
- Term Life Insurance
- Term Life Insurance - Cover Plus
- Total and Permanent Disablement Stand Alone
- Trauma Cover
- Universal Super Plan
- Wealth Accumulator
- Wealth Savings Plan
- Wealthstar Life Cover
- Wealthstar Term Life
- Whole of Life
- Whole of Life Insurance
- Whole of Life Insurance - Compound Bonuses
- Wholesale Taxed Super
- Women's Cancer Care
- Womens Family Care Plan

Asteron Life Complete

Significant Event Notice



Dear Policy Owner,

Significant Event Notice - Changes to Asteron Life Complete

This Significant Event Notice (SEN) supplements the Asteron Life Complete Product Disclosure Document and Policy Document (PDS) you hold and any Supplementary Product Disclosure Statement (SPDS) we have given you or may give you for the PDS.

The purpose of the SEN is to inform you that from 1 October 2018 (Effective Date)

- Total and Permanent Disability (TPD) stand alone cover can be held inside superannuation
- An updated definition of Severe Rheumatoid Arthritis will apply to events occurring on or after the Effective Date

A detailed description of the changes is set out below. You should keep this SEN together with your PDS, any SPDS and other insurance documents for future reference. You should speak with your financial adviser to ensure your cover is continuing to meet your needs.

TPD Stand Alone Cover – superannuation ownership option

From the Effective Date you can take out TPD Stand Alone (SA) cover through the Suncorp Master Trust and use your super contributions to pay your insurance premiums. Payments can be made quickly and easily using our automated 'Pay by Any Superannuation Fund' payment facility.

There are advantages and disadvantages associated with taking out insurance through super. You should speak with your financial adviser before deciding the ownership option suitable for you.

To make this change the table and associated footnotes in 'Chapter 5 – About Asteron Life Complete' and under '1.1 Ownership Options' of your PDS is replaced with the following:

Ownership		Cover				
		Life Cover	TPD Cover [^]	Trauma Cover	Income Protection Cover [^]	Business Expenses Cover
Non- superannuation	Self owned	✓	✓	✓	✓	✓
	Another individual	✓	✓	✓	✗	✗
	Joint ownership	✓	✓	✓	✗	✗
	Family trust (which the insured controls)	✓	✓	✓	✓	✓
	Family trust (which the insured does not control)	✓	✓	✓	✗	✗
	Company (which the insured controls)	✓	✓	✓	✓	✓
	Company (which the insured does not control)	✓	✓	✓	✗	✗