

Asteron Life Limited Disclosure Statement

Contact details:

Full name: Asteron Life Limited

Trading name: Asteron Life

Address: PO Box 894, Wellington 6140.

Level 13, Asteron Life Centre, 55 Featherston Street, Wellington

Telephone: 0800 808 800

Email: contactus@asteronlife.co.nz

It is important that you read this information

The information provided in this disclosure statement is important, it can help you decide which financial adviser to choose and what you can do if you have concerns with our services and products.

What services can Asteron Life provide to you?

Asteron Life's product range of risk products are distributed through external advisers that are registered or authorised in their own right (as appropriate). They are listed below:

Life Cover	Income Protection Cover
Accidental Death Cover	Mortgage and Rent Cover
Trauma Recovery Cover	Business Disability Cover
Cancer Cover	Farmers Disability Cover
Total and Permanent Disablement (TPD) Cover	Business Expenses Cover
Workability Cover	
Group Risk; Life, Trauma, TPD and Group Salary Continuance	

Asteron Life also provides a range of risk products distributed through AA Life Services Limited (AA Life) contact centre employees who are nominated representatives of Asteron Life's QFE and can provide both class and limited personalised financial adviser services in relation to those Asteron Life products. They are listed below:

Life Cover	Cancer Care
Accident Recovery	Funeral Cover
Accidental Death	Living Expenses Cover

Asteron Life is registered to provide the following financial services:

- Providing wholesale and/or generic financial adviser services.
- An employer or principal of a financial adviser and/or Qualifying Financial Entity (QFE). As a QFE Asteron Life takes responsibility for the financial adviser services provided by its QFE advisers (including nominated representatives). These include Asteron Life employees and AA Life contact centre employees (as nominated representatives).
- Issuer of securities to the public.
- Acting as an insurer.
- Keeping, investing, administering, or managing money, securities, or investment portfolios on behalf of other persons.
- Providing credit under a credit contract service.

Who regulates Asteron Life?

Asteron Life is licensed and regulated by the Financial Markets Authority (FMA) for its financial adviser services. You can obtain information about financial advisers from the FMA and report information about Asteron Life or its QFE advisers (including nominated representatives) to the FMA.

Financial Markets Authority contact details:

PO Box 1179
Wellington 6140
Telephone: 0800 434 566
www.fma.govt.nz

Asteron Life is registered on the Financial Service Providers Register. You can check the status of Asteron Life on the register at www.fspr.govt.nz.

Asteron Life's Complaints Management Process**Making a complaint**

Customer Service is at the heart of our business. We are committed to treating any dissatisfaction seriously and to putting things right as fairly and as quickly as possible. You can be assured that you will be listened to and be treated with respect at all times. Your feedback challenges us to continually improve our service.

Who can you contact?

If you have any feedback or would like to make a complaint, please contact us by either:

- Calling: our Contact Centre on 0800 808 800
- Writing to: Asteron Life Customer Care, PO Box 894, Wellington 6140
- Emailing: feedback@asteronlife.co.nz

How long will it take?

We find most issues can be resolved immediately by Contact Centre staff or other members of our Customer Service Team. If not, you can expect acknowledgement within 24 hours to say who will be investigating the issue. Investigations generally would be completed within five working days. If the issues are complex and it takes longer to complete our review, you will receive regular progress updates.

Asteron Life has a formal complaints resolution process. You can expect the following steps to be taken:

Step 1

If you have a complaint, please contact our Customer Service Team. They are able to resolve most complaints on the spot. In all instances we will acknowledge your complaint by the end of the next business day.

Step 2

If our Customer Services Team are unable to resolve your complaint that same day we will let you know and you can expect a response or progress report within 5 working days.

Step 3

If you are not satisfied with the response, you can request that the case be escalated to the Customer Relationship Management Team for an independent review.

Step 4

If the Customer Relationship Management team is unable to resolve the matter and it is within the jurisdiction of the Insurance & Financial Services Ombudsman Scheme, then we will issue a Letter of Deadlock so that you can refer your complaint to them.

The Insurance & Financial Services Ombudsman Scheme will not consider a complaint until a Letter of Deadlock has been issued and does operate within certain jurisdictional limits. Please refer to the Insurance & Financial Services Ombudsman Scheme website for full details of this service:

www.ifso.nz.

Management Involvement

Our internal process requires that a manager is aware of all complaints under investigation. You can therefore be assured that staff with the appropriate level of authority are involved in your case. However, if at any time you are not satisfied with the resolution process, you can request that your complaint be escalated.

Claims complaints

There is a slightly different process for complaints relating to claims decisions. If you are unhappy with a claim payment decision the Claims Manager will review the claim and confirm the outcome to you. You will be invited, if you remain unhappy, to write with your reasons for disagreeing, to the Asteron Life Claims Review Committee.

If the Claims Review Committee is unable to resolve your complaint and it is within the jurisdiction of the Insurance & Financial Services Ombudsman Scheme, we will issue a Letter of Deadlock so that you can refer your complaint to the Insurance & Financial Services Ombudsman Scheme. Please note that the Insurance & Financial Services Ombudsman Scheme will not consider a complaint until a Letter of Deadlock has been issued and does operate within certain jurisdictional limits.

Please refer to the Insurance & Financial Services Ombudsman Scheme website for full details of this service: www.ifso.nz.

Who is Asteron Life's External Dispute Resolution Provider?

Asteron Life has chosen the Insurance & Financial Services Ombudsman Scheme as our External Dispute Resolution Provider. They can be contacted at:

The Insurance & Financial Services Ombudsman Scheme
PO Box 10-845 Wellington 6143
Free phone: 0800 888 202
Email: info@ifso.nz

This Asteron Life Limited Disclosure Statement was prepared on 21 October 2015.