

Why Asteron Life?

Growing your business together



SUNCORP

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NEW ZEALAND

A warm welcome to Asteron Life

One of the most enjoyable aspects of working in partnership with Advisers, is that it's clear your clients are primarily the reason you're in business. And if great minds think alike, we're obviously in good company.

A long history of making futures brighter

We've been working with Advisers to help Kiwis for quite some time – we have roots tracing back to 1878. Since 2014 we've been known as Asteron Life with refreshed products and a business strategy putting you, our Advisers, and your clients first.

2016 saw Asteron Life and Vero Insurance come together as Suncorp New Zealand, a leading general and life insurance provider. Suncorp New Zealand is part of the wider Suncorp Group, a unique franchise delivering highly-valued banking and wealth, and insurance products and services across Australia and New Zealand.

We're a 'glass half-full' kind of culture

Asteron Life is all about celebrating life and having an optimistic outlook – supporting our Advisers and helping our customers, your clients. We have a strong track record with some fantastic customer stories that we'd be delighted to share with you.

Being easy to work with and transparent in how we conduct business are principles we take great pride in. They're also ones we're respected for in the industry. In the 2016 Lewers Life Insurance Intermediaries study*, we were rated by Advisers as having some of the best BDMs in the market.

We're ready when you are

We have a truly great team here and they're ready to offer you a helping hand whenever it's needed – from simple advice to actively solving problems with you. So thanks again for choosing Asteron Life as a business partner. We're really looking forward to joining our businesses together.

Warm regards,

The team at Asteron Life



Asteron Life is all about celebrating life and having an optimistic outlook – supporting our Advisers and helping our customers, your clients



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Why Asteron Life?

A quick overview

In our experience, the best business relationships are based on an alignment of shared philosophies. So here's a quick overview of who we are, what we're all about, and why we'd work well together.

We aim to elevate the needs of customers

Like you, customers are the cornerstone of our business. For us that means delivering a quality product offering that meets their needs and a customer focused approach to underwriting, new business and claims.

We are continually innovating, looking at issues like affordability, sustainability and gathering genuine insights from customers and Advisers.

You'll benefit from a great relationship with our teams

Our team is built around an accessible model that's all about clear, simple communication. This means you'll be able to access senior people as well as work with our Regional Business Development teams – they're currently ranked number one in the industry for BDM support*. We have constant feedback channels in place, so you can share with us your views on how our partnership is going.

We're constantly improving our business

At Suncorp New Zealand we put our Advisers and our customers at the heart of everything we do. Our Vision is to become the number one choice for New Zealanders by giving them the freedom and flexibility to look after their financial wellbeing in a way that best suits them.

As we look to the future we're investing significantly in an organisational platform that will help to build scale, relevance and responsiveness.

So that's a bit about us.

* FSC statistics 31 March 2016



Our products explained

What we offer

We are in the business of paying claims. That means being there for customers at claim time – while ensuring sustainable, quality product offers that meet our customers' life and living insurance protection needs.

We take a collaborative approach to product development and management, incorporating customer and Adviser feedback every step of the way. This helps us strive towards delivering products that are:

- Fit for purpose;
- Designed for long-term sustainability;
- True to their intention;
- Market leading; and
- Simple and easily understood.

IRESS Risk Researcher has consistently rated our life, trauma, total and permanent disablement, income protection, business disability and business expenses covers among the best in New Zealand.

Since 2013 our policy documents have always achieved the WriteMark standard for plain English, an example of the commitment we have to making our policies as clear and easy for customers to understand.

Cover for today, and tomorrow

Our aim is to offer a high quality, sustainable product. To this end, as long as there is no additional premium cost to upgrade, we guarantee to upgrade customers' cover with any new benefits that are added to on-sale policies. To help customers maintain the right level of cover over the life of their policy, we offer:

- Inflation adjustment benefit – where cover is automatically adjusted each year to keep pace with inflation;
- Special events increase benefit – if a special event happens, customers may be eligible to increase their cover without further medical evidence;
- Income update benefit – we'll increase the monthly income protection benefit by up to 10% without needing further medical evidence; and
- Business security benefit – for our business covers, if we see evidence of business growth, we'll increase the monthly benefit without needing further medical assessment.

We offer two main products; Asteron Life Personal Insurance and Asteron Life Business Insurance.

Cover Summary	Personal Insurance	Business Insurance
<p>The following is a general summary only and terms, conditions, exclusions and limits apply. Please see our policy documents for full cover details.</p>		
<p>Life Cover This provides a lump sum of money if a customer dies or becomes terminally ill. A Funeral advancement payment of up to \$15,000 means a portion of cover can be paid out quickly to help with immediate costs. Our unique Funeral conversion benefit rewards our long term customers.</p>	✓	✓
<p>Trauma Recovery Cover (Stand alone or Accelerated) This cover provides a lump sum if a customer experiences one of the 45 covered medical conditions and surgical procedures including terminal illness. Customers can also customise their cover with options such as our Early Trauma, Major Trauma or TPD benefit options.</p>	✓	✓
<p>Cancer Cover (Stand alone or Accelerated) This is a cost-effective, cancer specific alternative or addition to Trauma Recovery Cover. Like Trauma Recovery it includes the built-in Early Stage Cancer benefit, providing a partial payment if customers are diagnosed with any early stage cancer.</p>	✓	
<p>Total and Permanent Disability Cover (Stand alone or Accelerated) Our TPD Cover pays a lump sum of money if a customer becomes totally and permanently disabled. We have the full range of TPD definitions to choose from; Own Occupation, Any Occupation and Modified TPD which pays if a customer's disability (or its cause) meets the criteria for one of three specific situations.</p>	✓	✓
<p>Income Protection Cover This cover pays a monthly benefit to customers who are unable to maintain their regular income as a result of disablement. We offer two options: Loss of Earnings Plus and Loss of Earnings. Both have a wide array of built-in and optional benefits to help our customers.</p>	✓	
<p>Workability Cover An innovative disability insurance offer designed to meet the needs of a wider range of New Zealanders by addressing affordability barriers of current income protection options. Customer wellness, the proven health benefits of returning to work and positive rehabilitation form the basis of this product.</p>	✓	
<p>Mortgage and Living Cover A flexible mortgage repayment cover, that can be increased or decreased to meet changing lifestyles over time. Choose from Agree Value, Agreed Value Plus or a combination of the two to best meet your client's need and budget.</p>	✓	
<p>Kids Cover This pays a lump sum of money if a covered child suffers one of the 45 specified trauma conditions including terminal illness. The first \$10,000 of cover is free for eligible children up to age 21. At 21 they have the option to convert their cover to certain adult covers – without providing further medical evidence. This cover includes a Funeral Reimbursement benefit of up to \$10,000 if a covered child dies and doesn't claim the trauma benefit.</p>	✓	
<p>Accidental Death Cover This provides a lump sum of money if a customer dies as a result of an accident. It's an alternative to Life Cover for customers who might not be able to get a death benefit on account of pre-existing medical conditions.</p>	✓	
<p>Farmers Disability Cover Farmers Disability Cover pays a monthly benefit for up to 5 years in the event a customer is unable to work because of sickness or injury. The cover is tailored to cover key persons in a farming environment, including contract sharemilkers, as the monthly benefit it pays is based on Farm Turnover (35%).</p>		✓
<p>Business Disability Cover Like Farmers Disability, this cover pays a monthly benefit in the event a customer is unable to work because of sickness or injury. This cover is a good option for covering business owners or key employees to restore lost business revenue. Two calculation methods are available: a) 150% of annual gross income, or b) a percentage of business gross profit.</p>		✓
<p>Business Expenses Cover Designed to cover small business overheads for things like premises, equipment, services and salary costs, while a business owner is unable to work due to sickness or injury. Business Expenses pays a monthly benefit for up to one year, which will be the lower of a) the monthly benefit, and b) the total allowable business expenses incurred during each applicable month.</p>		✓

Keeping costs competitive

Our pricing philosophy

We offer a genuinely fair price and a truly sustainable business model. And we offer it with a range of value propositions for your clients.

It's about quality

We regularly review our price position to ensure we balance the quality of our offer, competitive environment and long-term sustainability of our company. We pride ourselves on the flexible policy and premium structures that allow Advisers to work with all kinds of customer budgets.

This includes:

Flexibility

- Level or stepped premium structures – we allow combinations of both within the same policy and cover type;
- Premium freeze option on lump sum covers – allows a customer to hold their stepped premiums and the cover levels will adjust annually;
- Premium holiday on lump sum covers – in a period of financial hardship we will waive premiums for up to 6 months while cover continues;
- Premium and cover suspension on disability insurance covers – in a period of financial hardship customers can put cover and premiums on hold for up to 12 months;
- Variable waiting periods available on disability insurance covers – we allow combinations of both within the same policy and cover type; and
- A range of payment methods – fortnightly, monthly, quarterly, half-yearly and annually via credit card, direct debit or cheque.

Guaranteed

- Our Life Cover has guaranteed Level premiums, other than for changes to Government taxes and charges, for the duration of the level premium term, giving customers certainty and peace of mind; and
- A guaranteed cover upgrade with any new benefits added to on-sale policies (as long as there is no premium cost for those upgrades).

Discounts

Like most companies, we like to reward clients who place larger sums insured and multiple covers with us. To achieve this we have both multiple cover discounts as well as higher sums insured discounts. Our multiple cover discounts are:

- A 7.5% discount where two cover types are taken on the same policy; and
- A 12.5% discount where three or more cover types are taken on the same policy.

The discounts above apply to all covers on a new policy with the exception of Kids Cover.

One thing we *don't* do is charge policy fees.

Making the complex simple

Our underwriting philosophy

Asteron Life's underwriting approach focuses on sound risk management principles to create acceptance terms both fair to your client and us too. This approach helps us to manage potential claim costs and protect the interests of all policy holders.

We also understand the underwriting process can sometimes be frustrating. We've worked hard over the past few years to make the complex simple – by being more flexible, responsive and proactive. Our underwriting guidelines draw on international and local research and are constantly being reviewed and updated.

Experience matters

Our underwriting team has significant industry experience. They regularly attend specialist medical and financial training and have hands-on communication skills that they can use every day. On submitting your first application, you'll be assigned a dedicated underwriter. In partnership with the New Business team they'll do everything they can to make the complex simple, for Adviser and customer alike.

We know that speed counts

We understand that time is of the essence and we aspire to deliver best-in-class service to Advisers and customers. We aim to assess new applications within 24 hours of entry into the system and raise requirements within 24 hours of the underwriting request. We achieve this through a relentless focus on teamwork and communication between each other and Advisers.

We're here to help

Since 2013, we've revolutionised the way we do business with our Advisers. Express is New Zealand's first end-to-end, tele-underwriting service conducted by actual Underwriters and was designed to address

three issues; that Advisers are time-poor, that customers' medical information can be complex and that customers sometimes feel uncomfortable disclosing personal medical details to Advisers.

It has been an incredible success with Asteron Life achieving:

- An average cycle of 14 days for Express – from initial phone interview through to policy issue;
- A top 3 position in Underwriting in the 2016 Lewers Life Insurance Intermediaries study;
- The ANZIIF New Zealand Life Insurance Company of the Year awards in 2013 and 2014.

Accessibility

Our telephone interview team for the Express service is available from Monday to Thursday between 8:00am and 7:00pm (last calls at 6:30pm) and Friday between 8:00am and 5:00pm (last calls at 4:30pm). Asteron Life's Underwriters and New Business Consultants are available from Monday to Friday between 8:30am and 5:00pm.

Our Teams

Our Underwriting team is based mainly out of Auckland but with remote underwriters across the country. We have New Business Consultants in Wellington and Auckland. They are supported by Key Account Managers nationally. This allows us to provide a localised and responsive service with dedicated relationships across the country.



Fast, simple, fair

Our claims philosophy

We're in the business of paying claims. At the end of the day, it's this security that customers are buying.

We aim to ensure that every claim that comes our way is dealt with in a professional, empathetic, diligent and fair way. In fact, we aim to be the industry benchmark in service excellence, integrity and results when it comes to claims. That means doing the right thing, for the right person, at the right time. The average time in settling claims is 12 days, from the date we receive claim forms, to the date a decision is made on a claim across all product lines – a fact we're really proud of. We continue to demonstrate strong claims performance, achieving a score of 88% in the 2016 Lewers Life Insurance Intermediaries study against an industry average of 82%.

We're onto it

Asteron Life has a team of dedicated and helpful case managers located in both Auckland and Wellington. They strive to give your customers outstanding levels of service; including face to face visits when required. We aim to ensure that all claims are responded to within 24 hours of receiving notification. For clear-cut trauma and life claims, we aim to pay the claim within 24 hours of receiving all of the necessary documents. We encourage all customers to give us a heads up about any likely claims. For example, this means we can often cover the costs of rehabilitation services of psychiatrists for mental health cases before the stand-down period has ended. Claim information can be easily found on our website, with most claim forms available for download, or in the case of disability products, a step-by-step guide on how to make a claim.

A robust risk framework

Our approach to risk management

We've developed a risk framework and Risk Management Programme (RMP) that's about taking smarter risks to help the business to be successful and deliver excellent service to customers.

Our RMP complies with the requirements for licensed insurers in New Zealand in accordance with the Insurance (Prudential Supervision) Act 2010 and is aligned to the rest of the Suncorp Group

How we tackle risk

Our Risk Appetite Statement (RAS) outlines the nature and level of risk that Suncorp New Zealand (including Asteron Life) is willing to accept in pursuit of our strategic objectives. In addition, we have in place formal policies, expense limits, delegated authorities, risk frameworks, systems, guidelines, monitoring and procedures to help effectively operate within the approved risk appetite. We regularly assess the nature and level of risk our business is subject to. We also have a clear escalation and monitoring process for risk exposure.

Risk is everyone's business

Our risk culture focuses particularly on the collective ability to acknowledge, understand and manage risk within risk appetite, and creating an environment where issues can be raised without fear. Suncorp New Zealand has implemented a three lines of defence model of accountability to help to manage risk.

Reinsurance

For risk management purposes Asteron Life reinsures a portion of its insurance risk. All of Asteron Life's reinsurance is with Australian or New Zealand subsidiaries of global specialist reinsurers. Each of our reinsurers is licensed under the Insurance (Prudential Supervision) Act 2010 (IPSA) and subject to regulation by the Reserve Bank of New Zealand (RBNZ). Asteron Life operates within underwriting and claims handling authority limits agreed with our reinsurers.

A rewarding partnership

Flexible commission options

We're pleased to offer you three commission structures:

- Upfront;
- Spread 20 (hybrid commission); and
- Level 30.

Commission payable is on Base Annual Premium (BAP), including frequency loadings and loadings for health, occupations, sports and pastimes, but excluding GST.

You can select the commission option you want for each case submitted, right down to individual benefit level, or you could choose a default option at business, franchisee or Adviser level. This provides simple options to build value and future sustainability in your business.

Asteron Life pays Initial Commission of 100% on the Upfront option and 50% on the Spread 20 option. No initial commission is payable on the Level 30 option. In addition we pay a Production Bonus of 80% of premium irrespective of the Commission option that you choose.

Payment of commission

Asteron Life pays commissions on Tuesday and Thursday.

Flexi-rate (discount) options

We also provide the option to reduce the commission in order to give the customer a discount on their premiums. Asteron Life offers a "Flexi-rate" option, whereby an Adviser can dial down the amount of commission payable to do this. This can be selected on a case-by-case basis and applies to all three commission structures.

Sharing commission

Initial and Service commission can be shared by up to 3 Advisers.

GST on commissions

GST will be added to the commission paid for the benefits where GST applies.

	Commission option	Initial and Product Bonus	Years 2 and 3	Year 4 onwards
Lump sum and income protection risk benefits	Upfront	180%	5%	10%
	Spread 20	130%	20%	20%
	Level 30	80%	30%	30%

Full details are in the Commission Guide contained in the supporting documents pack.

Outstanding BDM Support

Adviser Support

We strive to make sure that all Advisers are supported through thick and thin, with a broad range of support services. That's why we can provide a range of experienced and knowledgeable people to look after you.

Business Development Manager Support

Their technical knowledge and ability to assist Advisers in how to apply product solutions to particular customer situations is outstanding. Our Business Development Managers (BDM's) are rated as some of the leaders in the 2016 Lewers Life Insurance Intermediaries study for BDM support across the contributing measures.

Adviser Training

We're committed to providing on-going training across our entire product range. Asteron Life's Adviser workshops continuously get feedback as being the best in the industry. The sessions are designed and delivered by our BDMs or our Training and Technical Specialist who is widely recognised as one of the best trainers in the industry.

Our Learning Space (OLS)

OLS provides an alternative, web based method for training, if you can't get to a workshop. Go online to complete product training at your own pace and at a time that is convenient to you.

Professional Adviser Support

We also have a dedicated Adviser Support line to give Advisers easy access to professional and helpful staff that have the knowledge to answer their questions.

Great Customer Experience

Putting our Advisers and customers at the forefront of our business isn't just something we aspire to do. It's our core business focus, and it's embedded in our culture. The performance goals of every team member are focussed on it. To us 'good enough' is never good enough.

Fast and friendly service

Our friendly contact centre team try their best to keep you and your clients from waiting – they operate under an international Best Practice model, exceeding industry and wider call centre standards for time to answer. Our administration team is strongly customer focused and committed to providing great customer experience. The team has been ranked as one of the best in the 2016 Lewers Life Insurance Intermediaries study.

Keeping our customers

Our customer retention strategy has resulted in a market leading discontinuance rate of 10.2%*. Working with Advisers, our specialist retention team proactively contact customers at risk of lapsing, and handle all incoming cancellation requests.

* Financial Services Council (FSC) quarterly statistics September 2016



Daring to be different in Income Protection

Workability Cover gives you a wider range of options in Income Protection, while recognising the value of work for health and well-being.

Designed to meet the needs of New Zealanders, where the affordability of other IP products is a problem. Workability Cover retains the core function of providing a regular income when the individual is unable to work due to disability. It encourages a more proactive support in rehabilitation and return to work.

Asteron Life Employee Insurance

Asteron Life has been in the Employee Insurance space since 2008. By early in 2013 we saw it as a key area to grow and complement the retail market.

Since then we've increased the number of Advisers we're working with in the Employee Insurance market and doubled our inforce business. We've also revamped our offerings in an effort to continue this growth in the market – now almost half of our new business plans are brand new.

What is Employee Insurance?

In a nutshell, an employer can get outstanding insurance cover for their employees, which their business buys 'in bulk' – usually with no underwriting and may be at a cost much lower than equivalent cover currently offered for individual policies.

How can Employee Insurance work for your business owner clients?

Insurance cover can be a great way to show an employer cares about their employees. How would they react if an employee died or was off work due to illness? How might they support an employee (or their family) while they are unable to work? Employee Insurance is a great way to attract, retain and care for employees – a real answer to these questions.

What makes up an Employee Insurance plan?

Employee Insurance plans need only a few things to be put in place:

- 10 or more employees;
- A genuine employer/employee relationship;
- Clear eligibility rules;
- 100% of eligible employees lives covered; and
- Premiums paid by the employer.

Asteron Life's Employee Insurance products

Our Employee Insurance products have some of the best features from the Personal Insurance range, including Loss Of Earnings for Employee Insurance Income Protection; when the same Trauma conditions apply, definitions use the same wordings and the Fast-track TPD benefit.

Best Doctors

The Best Doctors® service is available as part of Asteron Life's Employee Insurance Income Protection at no extra cost. Employees are able to get medical advice from 53,000 of the world's best physicians and specialists through Best Doctors.

Cover Summary

The following is a general summary only and terms, conditions, exclusions and limits apply. Please see our policy documents for full cover details.

Life Cover

This provides a lump sum of money if a customer dies or becomes terminally ill. A Funeral advancement payment of up to \$15,000 means a portion of cover can be paid out quickly to help with immediate costs.

Trauma Cover (Stand alone or Accelerated)

This cover provides a lump sum if a customer experiences one of the 45 covered medical conditions and surgical procedures.

Total and Permanent Disability Cover (Accelerated)

Our TPD Cover pays a lump sum of money if a customer becomes totally and permanently disabled. We have the full range of TPD definitions to choose from; Own Occupation, Any Occupation and Modified TPD which pays if a customer's disability (or its cause) meets the criteria for one of three specific situations.

Income Protection

This cover pays a monthly benefit to customers who are unable to maintain their regular income as a result of disablement. We offer two options: Indemnity and Loss of Earnings. Both have a wide array of built-in and optional benefits to help our customers.

Great minds, thinking alike

Partnership

In a partnership we can share with you our learnings from our own business evolution, which has supported us in winning New Zealand Life Insurance Industry award for Life Company of the Year in 2013 and 2014. Along the way, we've been able to develop a significant amount of intelligence and expertise. This includes our investment in things like customer centricity, customer segmentation, communication effectiveness, branding, customer and Adviser insights, digital strategy, retention, business process re-engineering, people development and corporate social responsibility initiatives.

Brand Development

We have ongoing partnerships with customer experience management specialists and regularly share honest customer feedback to our people including unedited comments from our customers. For our Advisers, we've entered into a 3-year exclusive arrangement with market research organisation Mirrorwave to regularly obtain feedback. From the feedback we've received so far, we've developed and implemented a number of changes to our organisation's structure, administration processes and products.

Our commitment to Adviser engagement is reflected in our investment with Lewers Life Insurance Intermediaries study. For the recently completed 2016 Lewers Life

Insurance Intermediaries study Asteron Life achieved an NPS rating of 24.1%, significantly ahead of the industry average of - 4.9%.

Digital Focus

Developing digital solutions to support both customers and Advisers is central to our business plan for the July 2015 – June 2018. To get there we've undertaken extensive research at various stages in the customer lifecycle – onboarding, relationship and cancellation; to understand how we can step up to what our customers are asking us to do. These insights are a driving force for our digital strategy.

The new online experience for both new and existing customers will be enriched with video content, claims stories and a focus on the importance of getting good advice from Advisers. The role of the Adviser will also be highly promoted – our digital platform is about supporting and complementing our business partners, not replacing them.



Switched-on with technology

Operational and technological capabilities

Good technology never gets in the way of getting things done simpler, faster or smarter. We have a range of technology platforms to help support you do all of this, and more.

Illustration software

AsteronConnect is readily available to Advisers 24 hours a day, 7 days a week online via our AdviserNet landing page. Reference documents and other commonly used forms can be found in our Document Library, also located online so that help is never far away. For any assistance on quoting, Advisers can also contact their local BDM or local Business Development Assistant. AsteronConnect provides an easy to use format with multi-level functionality covering stepped and level premium combinations, and the ability to show covers with different expiry ages or sums insured, on the same quote. Support tools such as our on-line product and policy information service (BEN), and comprehensive Adviser Tool Kit are also available for Adviser use.

Business Enquiry Network (BEN)

BEN provides real-time reporting on policy submission, requirements and issuance 24/7. Other customer data at summary or detail level can be provided monthly via customised templates using csv, xls and xml formats. **BEN is mainly used for:**

- New policy process tracking including communications with the new business team;
- A window to the Adviser's client policy details; and
- Commission tracking (past and present).

Operational platforms

We are one of the few providers in the market with all our insurance products on one single life risk registry platform. This provides seamless management of new and existing business and enables one single view to Advisers through the BEN system:

- Life 400 – where all new and existing policies are administered;
- Stellar – workflow system used to administer the electronic New Business and increase applications of our on-sale products; and
- ZAPP – for express service and new business data entry.



LifeSnap

LifeSnap is an innovative online tool to help your clients get the most out of their time with you. It's easily located on our website www.asteronlife.co.nz/lifesnap and helps your clients think about their financial priorities before they meet with you. LifeSnap is here to help you better tailor advice for your clients. And it's the first of its kind in the market.

Adviser Toolbox

Our Adviser Toolbox app

Our industry is constantly evolving and we know that having easy to access technology on-the-go is important. So, Asteron Life brings you the Adviser Toolbox app. A quick and easy way to show the cost of cover for a range of different scenarios to your clients on the spot – and there's an offline tool so there's no dependency on internet coverage.

Adviser Toolbox offers you the ability to:

- generate premium calculations for all our 'on sale' Personal and Business Insurance covers on and offline
- save these premium calculations for future use
- calculate the amount of capital needed to provide a certain net income for a given number of years
- calculate the ratios of cover for our Major trauma benefit
- calculate the cost of our new loyalty Funeral benefit
- calculate a person's BMI as a guide to possible loadings

Adviser Toolbox is compatible with most Apple and Android mobile devices and is available to download via the Apple App store and Android Play store. To download, just search "Asteron" in your assigned App store or scan this QR code.



SCAN THIS CODE TO
DOWNLOAD THE APP



A quick and easy way to calculate the cost of cover for your clients

To download, just search "Asteron"
in your assigned App store.

Major trauma benefit



With an increase
in affordability
and flexibility



Retains our top
rated Trauma
Recovery Cover

Strong and steady

Our financial strength

Asteron Life is a licensed insurer under the Insurance (Prudential Supervision) Act 2010. You can find our latest insurer financial strength rating and latest solvency position on our website www.asteronlife.co.nz.

Our role in the industry

Industry regulation and impacts

Asteron Life has a regulatory strategy designed to help us manage changes in the external environment. This aligns our regulatory activities to our business strategy.

We are active players in our industry

We are members of professional interest groups and to achieve the above have developed collegial relationships with our regulators. We are actively involved in regulatory review of our industry and engage with the parties involved. We're passionate about influencing sustainable changes to our industry.



asteronlife.co.nz

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(04/18)



**Asteron
Life**