



# Asteron Life Complete

## Significant Event Notice



### 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 an approved super fund 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 <sup>^</sup>	Trauma Cover	Income Protection Cover <sup>^</sup>	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)	✓	✓	✓	✗	✗

Ownership		Cover				
		Life Cover	TPD Cover <sup>^</sup>	Trauma Cover	Income Protection Cover <sup>^</sup>	Business Expenses Cover
Superannuation policies	Suncorp Portfolio Services Limited (Trustee for the Suncorp Master Trust)	✓	✓*	✗	✓	✗
	Trustee of a self-managed superannuation fund	✓	✓	✗	✓	✗

<sup>^</sup> If the Split Income Protection Option or Split TPD is selected, a non-superannuation policy will be issued, linked with your superannuation policy.

## Updated definition of Severe Rheumatoid Arthritis

The definition for Severe Rheumatoid Arthritis (SRA) has been updated for Asteron Life Complete customers who have Trauma Cover. The updated definition for SRA will apply to events occurring on or after the Effective Date. Updating the definition for SRA better aligns with current medical practices and medical diagnosis, physical symptoms and failure of treatment criteria.

To make this change the definition of Severe Rheumatoid Arthritis in your PDS is deleted and replaced with the following:

**Severe Rheumatoid Arthritis** means the unequivocal diagnosis of rheumatoid arthritis by a consultant rheumatologist and evidenced by all of the following:

1. diagnosis of rheumatoid arthritis as specified in the “2010 Rheumatoid Arthritis Classification Criteria”<sup>^</sup>; and
2. high ongoing disease activity with signs and symptoms of persistent inflammation as evidenced by both:
  - Arthralgia, swelling and tenderness in at least 20 joints or 4 large joints (ankles, knees, hips, elbows, shoulders); and
  - Elevation of inflammatory markers ESR or CRP above the reference range; and
3. the disease must be progressive and nonresponsive to all therapies recommended by a rheumatologist (including biological disease modifying anti-rheumatic drugs).

The following are excluded:

- degenerative osteoarthritis
- reactive arthritis
- psoriatic arthritis
- activated arthritis; and
- all other arthritides.

<sup>^</sup>American College of Rheumatology and European League Against Rheumatism

## We're here to help you

If you would like to know more about these changes please contact your financial adviser, or call us on 1800 221 727 between 8am and 6pm, AEST Monday to Friday.

### Important note

This SEN is Issued by Suncorp Life & Superannuation Limited ABN 87 079 979 530 AFSL 229880 (SLSL) and Suncorp Portfolio Services Limited ABN 61 063 427 958 AFSL 237905 RSE Licence No L0002059 (SPSL) as Trustee of the Suncorp Master Trust ABN 98 350 952 022 RSE No R1056655 (Fund). Asteron Life Complete insurance is provided by SLSL. An interest in the Fund is issued by SPSL who will hold an Asteron Life policy on your behalf as a member of the Fund.

The information is current at the date of preparation (23 October 2018). It applies to Asteron Life Complete policies with a policy commencement date on or before 30 September 2018. The information is not personal advice. It does not take into account your objectives, financial situation or specific needs. Before making a decision about Asteron Life Complete you should read the relevant PDS (call us for a copy).