

Facts of life

Asteron Life™ claims 2014



At Asteron Life we know that claim time is our moment of truth. It's when the cover that you and your adviser placed with us really kicks in. We see it as delivering on a promise that we made to you - a promise to protect you and your family financially.

If you do experience sickness or injury along the way, you know you can tackle it head-on – with the financial support you need to explore all your options:

- The best health care
- The best alternative therapies
- The best counselling and financial advice

In 2014, we paid more than \$309 million in claims to around 3,574 customers.*

When you do make a claim, chances are it's at a very difficult time for you and your family, so we understand that there are key things that we can do to make life a little easier for you.

We promise to make our claims process as easy as possible for you so that you can concentrate on getting on with your life.

* All claims are paid between 01/01/2014 to 31/12/2014 (inclusive).

When you make a claim:

- We will assign you a case manager to explain the process in a simple and clear manner
- We recognise that your circumstances are unique and we will treat you as an individual to support you through the process
- We assess and pay claims that meet policy terms as quickly as possible
- We will keep you updated on the progress of your claim with regular transparent communication

About Asteron Life

We have been a life insurance specialist for more than 180 years. In 1833 we wrote the first life insurance policy in Australia, paid the first claim shortly after, and have been paying claims ever since.

We're proud to be part of the Suncorp Group which has assets of \$95.5 billion and looks after the needs of nine million customers. This means you're always in secure hands.

Cover Type	Total claims paid	Average payment per claim		Claims by gender	
		Male	Female	Male	Female
Life	\$98 million	\$302,313.40	\$186,148.00	74%	26%
Total and Permanent Disablement	\$29 million	\$379,502.40	\$282,975.50	82%	18%
Trauma	\$61 million	\$159,168.90	\$172,438.10	50%	50%
Income Protection and Business Expenses	\$121 million	\$6,339.40 [^]	\$5,678.70 [^]	83%	17%
Total	\$309 million	-	-	74%	26%

[^] Average monthly benefit paid

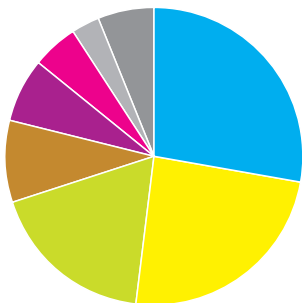
'Keep your lifestyle' insurance – Income Protection & Business Expenses Cover

Sickness or injury can disrupt your flow of income and may have an adverse financial impact on you and your family.

Income Protection and Business Expenses insurance can financially protect you and your family in the event of a serious sickness or injury. In 2014, we paid out \$121 million in Income Protection and Business Expenses benefits.

Causes for Income Protection and Business Expenses claims

Accidents	28%
Diseases of the musculoskeletal system	24%
Mental disorders	18%
Cancers	9%
Diseases of the nervous system	7%
Diseases of the circulatory system	5%
Diseases of the digestive system	3%
Other	6%



Income Protection & Business Expense claims by age

Up to 39	12%
40-59	68%
60-79	21%
Total	100%

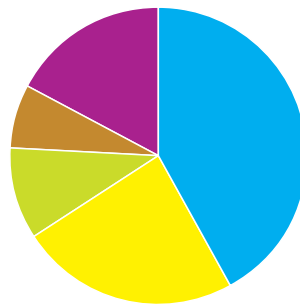
'Family' insurance – Life Cover

Unexpected deaths can happen to anyone at anytime. When this happens, this can significantly reduce the family's source of income, especially if the person who passed away is the main income provider. Life Cover can help protect your family's financial future in the event of a death.

In 2014, we paid out \$98 million in Life insurance (Death) benefits to our customers.

Causes for Life claims

Cancers	42%
Diseases of the circulatory system	24%
Diseases of the respiratory system	10%
Accidents	7%
Other	17%



Life claims by age

Up to 39	2%
40-59	24%
60-79	68%
80-99	7%
Total	100%

'Modify your lifestyle' insurance – total and permanent disablement (TPD) Cover

We know that accidents and serious illness can happen. In the unfortunate event that the accident or illness prevents you from ever working again, TPD insurance provides a lump sum payment to you.

In 2014, we paid out \$29 million in TPD benefits to our customers.

Causes for TPD claims

■ Diseases of the musculoskeletal system	35%
■ Diseases of the nervous system	18%
■ Accidents	18%
■ Mental Disorders	11%
■ Cancers	9%
■ Other	9%



TPD claims by age

Up to 39	6%
40-59	68%
60-79	26%
Total	100%

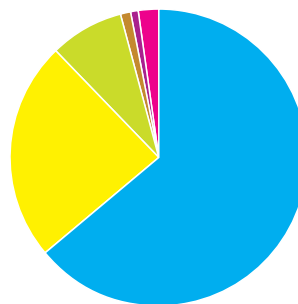
'Get better' insurance – Trauma Cover

Heart disease (including heart attack), strokes, dementia (including Alzheimer's disease) and cancer are the top four causes of death in Australia.² The impact of a person suffering one of these conditions can be a stressful event for the family – both emotionally and financially. Trauma Cover provides a lump sum payment in the event of a serious medical condition such as heart attacks, strokes, dementia, cancers etc.

In 2014, we paid out \$61 million in Trauma benefits to our customers.

Causes for Trauma claims

■ Cancers	64%
■ Diseases of the circulatory system (including heart disease)	24%
■ Diseases of the nervous system	8%
■ Diseases of the digestive system	1%
■ Accidents	1%
■ Other	2%



Trauma claims by age

Up to 39	9%
40-59	71%
60-79	20%
Total	100%

² Australian Bureau of Statistics, 2013, Causes of death, Australia, 2009, www.abs.gov.au

Want to know more?

To find out more about our range of insurance solutions, visit www.asteronlife.com.au or speak with your adviser. Your adviser can assess your individual needs and guide you through the different insurance products, so that you get exactly what's right for you.

Important note

This information is current as at 1 May 2015 and may be subject to change. This information is general advice and doesn't take into account a person's objectives, financial situation or needs. A person should consider the Product Disclosure Statement (PDS) available at www.asteronlife.com.au and consider obtaining financial advice before making any decision about this product. This product is not a bank deposit or other bank liability. Products and services are provided by different entities in the Suncorp Group and each entity is not responsible for, does not guarantee and is not liable in any respect for products or services of other Suncorp entities.

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