



Asteron Health Sense Plus

Terms and conditions



Preventative screening tests are one of the simplest ways to reduce your risk of developing a serious disease or disorder. Asteron Health Sense Plus aims to empower you to live a longer healthier life, and will reward you for taking steps to proactively manage your health.

Health Sense Plus offers a 5% discount on Asteron Life Complete and Asteron Lifeguard Life, Trauma/Recovery and TPD insurance to eligible customers. Following confirmation of eligibility, the discount will be applied for two years from the next policy anniversary.

Eligibility

Eligibility requirements for the life insured are detailed as follows and are subject to change at our discretion.

Criteria to receive the offer

1. You must have a current Asteron Life Complete and/or Asteron Lifeguard Life Cover, TPD Cover, Trauma Cover or Recovery Package/Stand Alone (which commenced on or after 1 January 2008) when applying.
2. You have not made a claim under any policies that you hold with TAL Life or any predecessor life company whose business was transferred to TAL Life under a court approved transfer of life insurance business.
3. You are aged less than 62 when applying.
4. You have provided a valid email address to enable us to send you the Health Sense Plus offer.

Criteria to obtain Health Sense Plus discount

1. You must have undergone one or more preventative screening tests in the 6 months prior to applying for Health Sense Plus and ahead of the offer expiry.
2. You must provide TAL Life with your required information demonstrating completion of a preventative screening test by the specified due date. Required information is described below.

Required information

You must provide the information we request via the link provided in the email sent to you. We will never require the results of any preventative screening test you undertake as part of the Health Sense Plus program.

Information required as follows:

- Date you undertook the preventative screening test
- Name of referring GP
- Name, address and phone number of the clinic/medical centre where you underwent the test.

We reserve the right to review the information you provide and to contact your health provider to validate your completion of the preventative screen test, as declared. We may cancel your Health Sense Plus discount if the eligibility criteria are not fulfilled to our satisfaction.

Other important information

Your eligibility for Health Sense Plus does not impact the terms of your existing Asteron Life Complete or Asteron Lifeguard policy, or any claims that you may make under it. We want you to live a long and healthy life, so we're rewarding your healthy lifestyle habits – the results of any preventative screening test are not required to be provided to us.

By participating in Health Sense Plus, you agree to provide information that is true and current as at the time you apply for the offer.

Should the results of any preventative screening tests trigger the need to commence the claims process, please contact us on 1800 024 812 or send us an email.

1. The Health Sense Plus program is offered by TAL Life Limited ABN 70 050 109 450 AFSL 237848. Any reference to we/us/our/TAL Life means TAL Life Limited.
2. The Health Sense Plus discount only applies to Asteron Life Complete and Asteron Lifeguard Life Cover, Total and Permanent Disability Cover, Trauma Cover or Recovery Package/Stand Alone. The discount only applies to the base premium. Policy fee, percentage of stamp duty payable (where explicitly charged) and per-mille loadings are not discounted.
3. Where the policy owner and the life insured are different, the life insured must fulfil the terms and conditions for Health Sense Plus.
4. Once approved, the Health Sense Plus discount will be applied to the applicable Asteron Life Complete and/or Asteron Lifeguard policy(s) from the next policy anniversary and will remain for the next two years while your policy remains in force and you're paying premiums.
5. If you are receiving the Health Sense Plus discount and your claim is paid under a policy issued by TAL Life, the Health Sense Plus discount will be removed on all applicable policies.
6. The cost for preventative screening tests for the purpose of this offer will not be reimbursed or paid by TAL Life. The costs of any tests will need to be paid by you.
7. Applications for Health Sense Plus must be submitted:
 - by the due date stated in your offer; and
 - via the personalised link sent to you.
8. If you make changes to your policy that requires it to be replaced by TAL Life, we will apply the Health Sense Plus discount on the new policy for a maximum of one year.

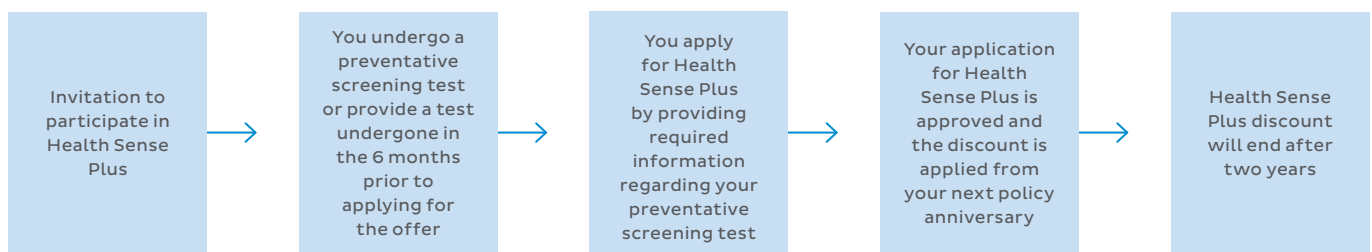
9. If you add a benefit or increase the sum insured and you already have the Health Sense Plus discount, the Health Sense Plus discount will be applied to the increased portion or new benefit for the remainder of the 2 year duration of the existing discount.
10. If you use Health Engine to book medical appointments, please note this is a third party (not related to TAL Life) which provides booking services for medical appointments in Australia. If you choose to use Health Engine, you must comply with their terms and conditions as stated on their website. TAL Life does not have any ownership or receive any commission from Health Engine.
11. TAL Life reserves the right to alter or discontinue the Health Sense Plus offer at any time.

Privacy

We respect the privacy of individuals that entrust their information to us. The way in we collect, use, secure and disclose personal and sensitive information is set out in our Privacy Policy (available at www.tal.com.au/privacy-policy) or free of charge on request. Personal information collected as part of the Asteron Health Sense Plus program will be handled in accordance with relevant privacy legislation. Where the policy owner and life insured are different people, the policy holder will be made aware if the life insured is (or is not) eligible for the Asteron Health Sense Plus discount but otherwise no information submitted to TAL about the life insured's BMI or information about their preventative screening test(s) will be disclosed to the policy owner. Please remember that the results of preventative screening tests are not required to be submitted to us as part of the Asteron Health Sense Plus program.

How it works

The illustration below shows an example of how the Health Sense Plus discounts works.



For more information, contact your financial adviser or visit asteronlife.com.au

Important information: Health Sense Plus is subject to offer and eligibility criteria. Participating in Health Sense Plus is entirely optional and does not impact your existing policy terms or claims made under your existing Asteron Life policy with TAL Life. The discount applies only to Asteron Life Complete and Asteron Lifeguard Life, TPD and/or Trauma/Recovery insurance which commenced on or after 1 January 2008. TAL reserves the right to alter or discontinue the Health Sense Plus offer at any time. The costs of preventative screening consultations and tests are not reimbursed by TAL, and the results are not required to be disclosed to TAL for the purposes of confirming eligibility for the Health Sense Plus discount.

By participating in Health Sense Plus and verifying eligibility for the program, TAL collects data and information which includes participants' personal information and may include sensitive personal information (Data). By participating in Health Sense Plus, participants consent to TAL's collection and use of the Data in accordance with the TAL Privacy Policy.

Any Data shared with TAL for the purposes of the Health Sense Plus program is used only for assessing eligibility for the discount and is regularly deleted once eligibility has been confirmed. Health Sense Plus is not a substitute for professional medical advice or care: always seek advice from a qualified provider in the event of health concerns or questions. Nothing in this document should be construed as medical advice. 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.

Before deciding to buy or to continue to hold Asteron Life Complete or Asteron Lifeguard, you should consider the Product Disclosure Statement (PDS), available from www.asteronlife.com.au or from your financial adviser. The PDS contains information about the product, including the terms, conditions, limits and exclusions that apply, and will assist you in making an informed decision about the product. The Target Market Determination for the product, where applicable, is available on our website. Life insurance benefits are issued by TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life).

Disclaimer: This information is general advice and does not take into account individual needs, objectives, financial situation or health status. If you have any concerns or questions about health, you should seek advice from a qualified medical provider. Nothing in this document should be construed as medical advice.

TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life) is part of the TAL Dai-ichi Life Australia (TAL) group of companies. TAL Life is the issuer of ordinary Asteron Life products and the insurer for Asteron Life products held in superannuation, which are issued by Brighter Super Trustee ABN 94 085 088 484 AFSL 230511 as trustee for Brighter Super ABN 23 053 121 564 RSE R1000160. The different entities of the Brighter Super Group and TAL Group do not guarantee, are not responsible for, or liable in respect of, products and services provided by the other.

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