

# Asteron Life

PRODUCT UPDATE

Release Date | April 2017

## The new Asteron Life adviser guide

Healthy Life Option has made some enhancements to its offering. Effective from 10 April, the Healthy Life Option will deliver a premium discount based on various health and lifestyle criteria that apply to the insured person.

Details of these enhancements are summarised below:

- The 10% Healthy Life Option discount will now apply to both stepped Life and TPD covers.
  - Asteron advises there is no need for advisers to bundle additional covers or provide ongoing disclosure of information to retain the discount.
- A reduction to 'Questions' for both the 10% Healthy Life Option and the 20% for the Healthy Plus option.
- The maximum entry age has been extended from 50 to 55 years (entry age is between 30-55).

Asteron has also stated it will automatically apply the 10% Healthy Life option discount to all eligible customers and defaults the quote for customers eligible to apply.

The offer applies to non-smokers, stepped premium contracts and requires a minimum \$250,000 sum insured.

Asteron Life also notes other factors required to meet the Healthy Life criteria include the insured life having a body mass index below 28 and no exclusions or loadings on their policy.

Asteron has released a product information update which summarises both the Healthy Life option changes as well as a number of enhancements made to its trauma definitions and terminal illness benefit, which became effective from 1 September 2016. [Click here](#) to read the update.

While there has been no new PDS issued, Asteron Life has updated its [Asteron Life Adviser Guide](#), dated 10 April 2017.

[Click here](#) to access the new adviser guide and for the product information update that summarises the changes in more detail.